Create a Domestic Wire

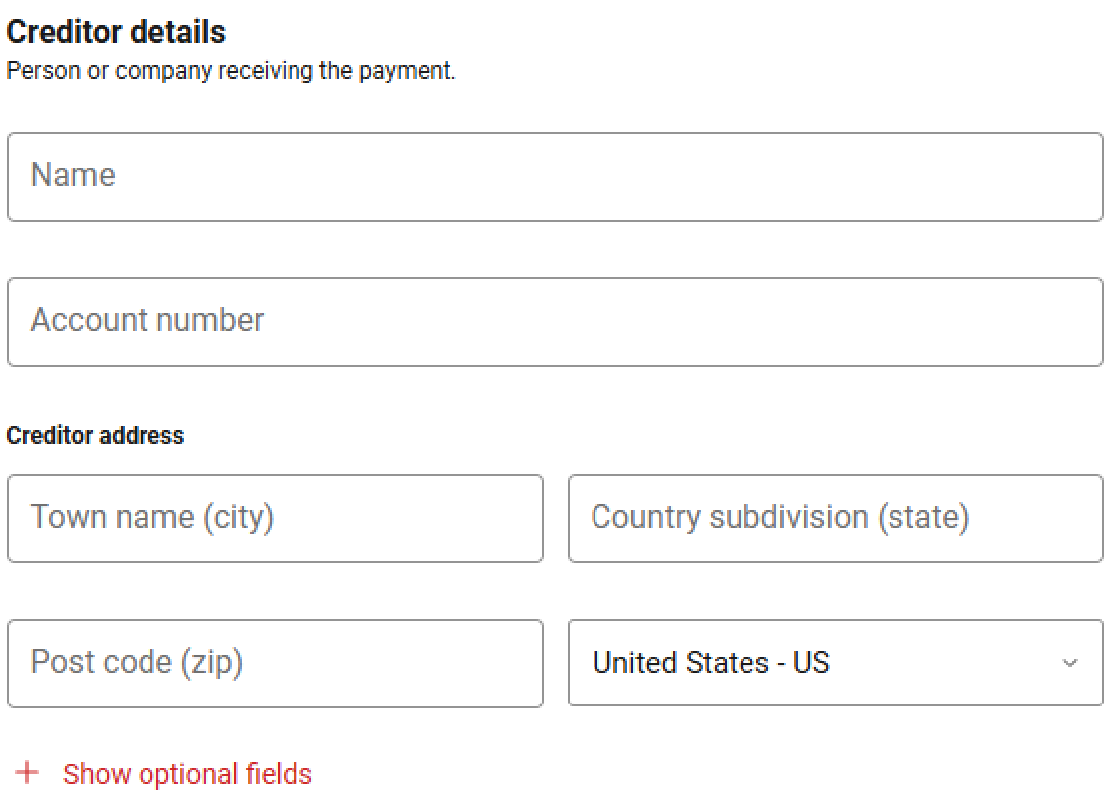
1. On the Wires dashboard, select "Create wire" to the right of the Wires list.
2. Enter a name for the wire in the "Wire name" field.
3. Next, on the "From" line, click Select account to choose the account you wish to pull funds from.
    1. Note: Only accounts available for selection are those established for wires.
    2. You may search for a select account in the Search field at top to help narrow down options. Once you select your desired account, you will be taken back to the "Create wire" page with the "From" account filled in.
4. On the "To" line, click "Add creditor" to enter the information of where and to whom you are transferring funds to.

Add Creditor page:

1. Choose the Wire type you will be transmitting from the top tabs: Domestic or International.

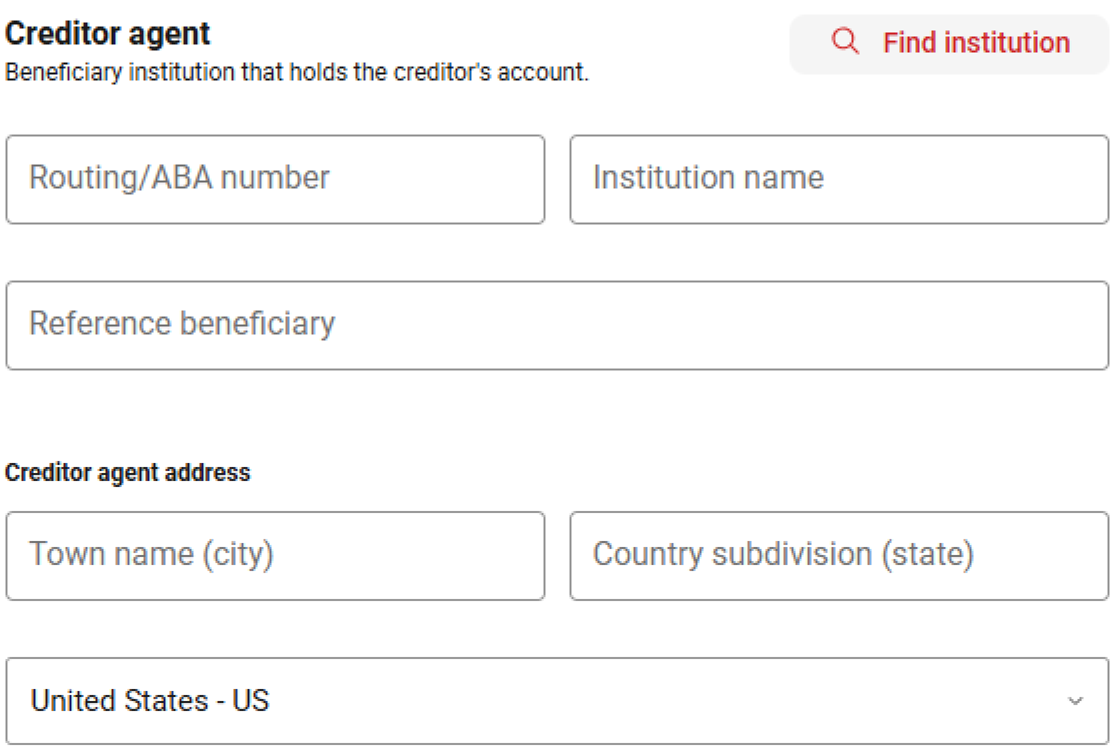
If *Domestic*, follow these steps:

1. Creditor details is the first section and these fields are required. ***The Creditor is the person or company you are paying.***



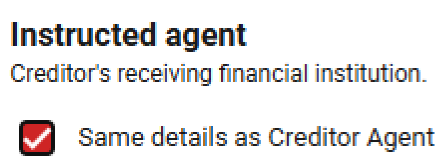
    1. Information to enter:
        1. Creditor name required
        2. Account number (full account number) required
        3. Town name (city) required
        4. Country subdivision (state)
        5. Post code (zip)
        6. Country (*this defaults to the United States*) required
    2. If you need to input additional address information, select the 'Show optional fields' link to expand the display for more fields.

2. Creditor agent is the second section on the page. This is where you will enter the beneficiary institution information. ***The Creditor agent is the financial institution where your payee banks.***

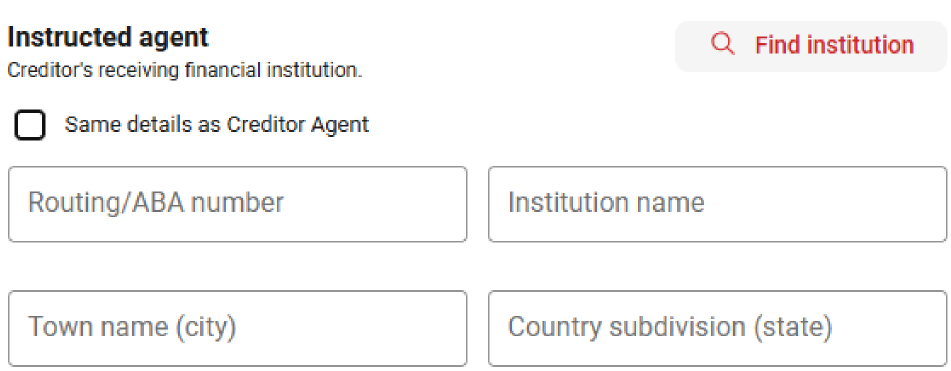


    1. Information to enter:
        1. Institution ID (routing/ABA number) required
        2. Institution name required

        3. Reference beneficiary - this is an optional field to enter a note about the Creditor agent
        4. Town name (city) required
        5. Country subdivision (state)
        6. Country required
    2. You also have the option of searching for the institution by clicking "Find institution" (the magnifying glass icon) at the top right of the section.
        1. In the search field, you may search by Institution name, Routing/ABA number, City, or State.
        2. This field is a type ahead field, so you do not need to enter the entire name for the list to return results.
        3. If you select an institution from the results, you will be returned to the Add creditor page with the Creditor agent section filled in.
3. Instructed agent is the third section on the page. This is where you will enter the creditor's institution information.
    1. If the wire does not require a Correspondent Bank, the Creditor's agent is the same as the Instructed agent, keep the checkbox/toggle enabled.



    2. If the wire requires a Correspondent Bank, the Creditor's agent will be different than the Instructed agent, uncheck the box. ***The Instructed agent is the correspondent bank for the Creditors Agent.***



    3. Enter the following information:
        1. Institution ID (routing/ABA number) required
        2. Institution name required
        3. Town name (city) required
        4. Country subdivision (state)
    4. You also have the option of searching for the institution by clicking "Find institution" (the magnifying glass icon) at the top right of the section.
        1. In the search field, you may search by Institution name, Routing/ABA number, City, or State.
        2. This field is a type ahead field, so you do not need to enter the entire name for the list to return results.
        3. If you select an institution from the results, you will be returned to the Add creditor page with the Instructed agent section filled in.
4. Once you have completed the Add creditor page and filled out the required fields, the Save button at the bottom will enable (it is disabled until all required fields are completed). You are returned to the Create wire page.
5. Enter the amount of the wire.
6. Select "Add notes" if you would like to add notes to your wire.
    1. There is a single field for input.
    2. You have a maximum of 140 character limit.
    3. The Save button will enable once you've started typing.
7. Check the box/toggle "Save as template" to save wire as a template for future use.
8. Click "Create wire" at the bottom of the page to create your wire.
9. If creation is successful, a success message in a dialog displays "Wire created" with your wire details. Click "Done" to return to the Wires dashboard.
10. The status of the successfully created wire is Ready.