



Wire Origination Quick Start Guide



First National Bank
and Trust Company[®]

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Wire Terminology

You'll need a few details to send or receive a wire transfer – either here in the US or internationally.

Routing numbers, SWIFT codes, BIC and IBANs – what's the difference?

- [Routing numbers](#) help identify banks when processing domestic ACH payments or wire transfers. But only in the United States. You don't need one to make a payment to your friend in France, for example.
- [SWIFT codes](#), like routing numbers, also identify banks and financial institutions. This time for international payments. They're sometimes known as BIC codes.
- [IBANs](#) (international bank account numbers) identify individual bank accounts. They're issued by many banks in Europe, but banks elsewhere in the world are starting to adopt them as well.

Digital Security Token Required for Initiating and Approving Wire Transactions

For business clients that utilize Wire services through First National Bank and Trust's business online banking system, a digital token is used for additional security. The digital token, known as Symantec VIP, provides an extra layer of security by validating the user's identity using a security code from a mobile or desktop app.

View and download the [Digital Soft Tokens with Business Online Banking User Guide](#) here.

Creating a Wire Recipient

If you are assigned the Payee Management entitlement, you will need to set up your recipients before you can send payments. In order to add a recipient, you will need to have their contact and account information in hand.

In the **Sidebar Menu**, click **ACH/Wires**.

1. Click the New Recipient / ACH Batch button.



2. Click the Create Recipient button.



3. Use the drop-down to select a transfer type.
4. Click the **Next** button.

Domestic or International Account Info Review Complete

1 2 3 4

3

Transfer Type

Domestic

Cancel Next

4

Domestic Wires

Follow steps 1-4 on page 2.

1. Check the box next to Wire.
2. Use the drop-down to select either consumer or business.
3. Enter the name.
4. Enter the contact name (You may complete this field with “Further Credit To” info)
5. (Optional) Enter the email and reference number.
6. (Optional) Enter the phone number and fax number.
7. Enter the account number.
8. Use the drop-down to select an account type. Enter the address.

Transfer Type

ACH 1 Wire

2 Consumer/Business

Consumer

3 Name

John Doe

4 Contact Name

5 Email Reference Number

6 Phone Number Fax Number

() - - () - -

7 Account Number Account Type

123456789 Checking

8

9 Address 1 Address 2

City State Zip Code

Select...

9. Enter the recipients receiving financial institution’s wire routing number. The bank’s name will auto populate.
10. Enter the receiving financial institution’s address.
11. Click the **Next** button.

The screenshot shows a wire transfer form with the following fields and callouts:

- 10**: Wire Routing Number (123456789)
- Bank Name
- Address 1
- Address 2
- City
- State (dropdown menu with "Select..." option)
- Zip Code
- 12**: Next button



Note: Incorrect bank details are the main reason wire transfers get rejected. Wires are considered a final method of payment and may not be recalled if incorrect information is entered. Be sure the wiring instruction data is accurate.

International Wires

Note: You must have International Wire entitlements in order to submit an International Wire through Business Online Banking.

International Wires – Beneficiary Bank Detail

When sending an international wire, the beneficiary financial institution is the final institution to receive the funds. Depending on the transfer type you selected, you may need to provide beneficiary bank information.

Make note before proceeding to steps below. Any client that wishes to originate an International wire must request 1st outgoing international wire through a local branch for each recipient. After Banks wire room has successfully processed first international wire for that recipient you may now proceed to steps below.

After selecting “International” as the transfer type, click Next

1. Use the drop-down to select either consumer or business.
2. Enter the name.
3. (Optional) Enter the recipient’s contact name, email, reference number, phone number and fax number.
4. Enter the address (You may need to use multiple address lines, each line is limited to 35 characters).
5. Enter the IBAN/CLABE/Account Number.

Note: [IBANs](#) (international bank account numbers) identify individual bank accounts. They're issued by many banks in Europe, but banks elsewhere in the world are starting to adopt them as well.

Transfer Type

Wire

1 Consumer/Business
Consumer

2 Name
John Doe

3 Contact Name

Email Reference Number

Phone Number Fax Number

4 Address 1
1 Main Street

Address 2

Address 3

5 IBAN/CLABE/Account Number
123456789

6. Enter the beneficiary FI's SWIFT/BIC.
7. Enter the Bank Name (Please use Address lines if the Bank Name is more than 18 characters).
8. Enter the beneficiary's FI's address (You may need to use multiple address lines, each line is limited to 35 characters).
9. Click the **Next** button.

6 SWIFT/BIC
071103952

Bank Name
FIRST CLINTON IL

7 Address 1
1 Main Street

Address 2

Address 3

8 Back Next

International Wires – Receiver and Intermediary Detail

When sending an international wire, the Receiver DI Bank is required. The Receiver DI Bank is the correspondent bank that will be used to send your wire from the United States to the Foreign Bank. Depending on the transfer type you selected, you may also need to provide intermediary bank information.

1. Check the box next to receiver DI bank (Required).
2. Enter the receiver DI bank's routing number. The bank's name will auto populate (Required).
3. Check the box next to Intermediary Bank.
4. Use the drop-down to select ABA or SWIFT.
5. Enter the intermediary bank's routing number or SWIFT/BIC number. The bank's name will auto populate.

6. Enter the intermediary bank's address.

1 Receiver DI Bank

2 Routing Number

Bank Name

3 Intermediary Bank

4 Routing Method
ABA

5 Routing Number

Bank Name

6 Street 1 Street 2

Zip Code City State
Select...

7 Back Next

7. Click the **Next** button.

Review

1. Review the information and click the **Save** button when you are finished.
2. You will be presented with a message that says your Payee created successfully.
3. You may then click **Done** to finish the setup of your recipient, or click **Pay Now** to initiate a wire transfer.

Initiating a Wire Transaction

If you are assigned the Initiate entitlement, you can initiate a Wire transaction. Once you've established your Wire Recipient in the steps above, you may initiate the Wire transaction.

In the **Sidebar Menu**, click **ACH/Wires**.

1. Click the **Initiate Transaction** button.
2. Click the **Single Transaction** button.
3. Use the drop-down to select the Recipient
4. Payment method, select **Wire** (if applicable).
5. Use the drop-down to select an originating ID.
6. Use the drop-down to select an offset account (account that will be debited for the Wire, defaults to USD).
7. Enter a payment amount.
8. Enter a memo (Optional).
9. Enter the Effective Date (the default will be the current date).
10. Click the **Submit** button.
11. You will be prompted to review the transaction and will need to click **Submit** one more time.
12. You will be prompted to enter a Security Code. Open your Symantec VIP Access digital token on your computer or phone app and enter the Security Code that appears into the Security Code field. See [Digital Soft Tokens with Business Online Banking User Guide](#) for details.

Security Code

Enter a security code from VIP Credential

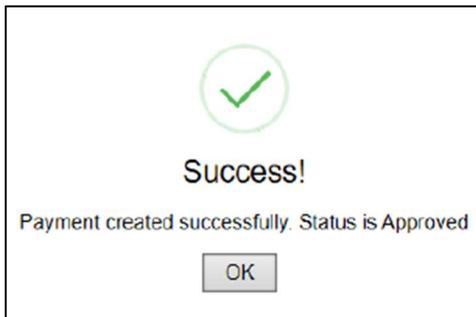
Security Code

To change delivery method, click [here](#)

If you are experiencing issues, please contact us

Cancel Submit

13. Once the code is successfully entered, the transaction will be successfully initiated.



Note: if your Company is set up for dual control for Wire transactions, an email notification will be sent to the “Approver(s)”. See Approving a Wire Transaction (for Dual Control Clients) section below.

Approving a Wire Transaction (Dual Control Clients)

If your Company is setup for dual control on Wire transactions, all Wire transactions must be initiated and then approved by a second user at your company.

1. Once a Wire transaction is initiated and submitted successfully for processing, an email notification will be sent to a user(s) at the company with ‘Approver’ entitlements.
2. The user(s) with “Approver” permission will need to login to Business Online Banking. A red circle with the number of transactions pending approval will be displayed in the Sidebar next to Approvals.
3. Click Approvals from the Sidebar and the transaction(s) requiring approval will be displayed.
4. Click the 3 dots to the right of the transaction to View, Edit, or Approve the transaction
5. Upon approval, you will be prompted to enter a Security Code. Open your Symantec VIP Access digital token on your computer or phone app and enter the Security Code that appears into the Security Code field. See Digital Soft Tokens with Business Online Banking User Guide for details.
6. The Confirmation Notification is sent to the user who approves the transaction (only the approver).

Note: Wire transactions do not come to bank for processing until after the Approver has approved the Wire transaction.