



# Treasury Management Guide

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Online Wire



**WILSON**  
Bank & Trust

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## Terminology

Online Wires has its own terms used frequently in banking. The following are some you may come across in this document:

<b>Term</b>	<b>Definition/Description</b>
<i>Creditor</i>	This is the recipient of the wire
<i>Debtor</i>	The originator of the wire
<i>Agent</i>	Online wire name for "Bank". For example "Agent Name" means Bank Name
<i>Agent ID</i>	Creditor routing number
<i>End to End ID</i>	Information sent to the Creditor. Limited characters for a short memo.
<i>Building Number</i>	This format has the address separated by Building Number and Street Name. In this field if the address was "123 Main St" you would only enter "123"
<i>Street Name</i>	This format has the address separated by Building Number and Street Name. In this field if the address was "123 Main St" you would only enter "Main St"
<i>Remittance Information</i>	Any additional information you would like the Creditor to receive. Also where you will put "For Further Credit to" information if applicable.
<i>Dual Control</i>	A process required for online wires where 2 users are required to send a wire. One user enters the wire and another must approve or reject the wire.

## Originating an Online Wire

- Select the "Payments" menu option
- Under the "Wire" subcategory, select "Create USD Wire"
- "Wire Company Name": select the company you will be sending funds from
- "Debit Account": select the account you will be sending funds from
- "Creditor": Select the search icon and select from the list who you need to send the wire to. If you have not entered any into the system prior, you can add them there by selecting "Enter Creditor"
  - For instructions on filling out creditor information, please navigate to "Create a Domestic Creditor" in this document.
- "Wire Amount": Enter the amount to send via Wire
- "Frequency": This will default to a one-time wire but you may select a recurring frequency if needed.
- "Effective Date": Select the date you would like the wire to be sent
- "Purpose": Enter your purpose of payment up to 30 characters
- "Remittance Information": Optional. This is information that will travel with the wire. You may add up to 4 lines by selecting the + icon.
- "End to End ID": Optional. Information to allow the creditor to identify the transfer.
- Select "Review"
- Ensure the information is correct – then you may select "Confirm"
- A code will be texted to you. Enter that into the popup.

**Important:** the wire is not yet sent. Online Wire requires Dual Control. Another authorized online user must log into Treasury Online Banking to Approve the wire.

## Approve an Online Wire

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- Select “Payments”
- Go to “Wire Activity” under the Wire menu
- Select the checkbox to the left of the wire
- Select “Approve” at the bottom of the screen

OR

- Navigate to the “Payments Pending Approval Widget”
  - For instructions on how to add widgets, go to the Online Banking QR Guide
- Select the “Wire” tab
- Select the checkbox on the wire you’d like to approve
- Select “Approve” at the bottom of the box

## Create A Domestic Creditor

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Always ensure wire information is coming from a trusted source. In event of an email request, always call a known number to verify the information.

- Select “Payments”
- Under the Wire menu, select “Wire Creditors”
- Select “Create New Creditor” on the top right
- “Agent ID”: Enter the creditors routing number
- You should see that the rest of the “Agent” information pre-fills once you do. If not, ensure the routing number is correct.
- “Account Number”: Enter the creditor account number provided
- “Re-Enter Account Number”: Re-Enter the creditor account number
- “Name”: Enter the account name provided by the creditor
- “Country”: Should be defaulted to “US”
- “Building Number”: Enter the address building number. For example, if the address was “123 Main St” you would only enter “123”
- “Street Name”: Enter the address street name only. For example, if the address was “123 Main St” you would only enter “Main St”
- “City/Town Name”: Enter the relevant information provided by the creditor
- “State/Country Subdivision”: enter the state provided by the creditor
- “Postal Code”: Enter the Postal Code provided by the creditor
- “Notes”: Optional. This is for internal use only for personal notes. This will *not* travel with the wire.
- Once complete, select “Review”
- Ensure all the information is correct. Once you have, select “Confirm”

## Wire Templates

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A Wire Template is a pre-formatted digital document that stores information for future payments. It is formatted to resemble a live payment and can be initiated so all information flows from the template to the live Wire payment to avoid re-typing regularly used information. These can also be edited

### How to Create a Wire Template

- Select “Payments”
- Under the Wire menu, select “Wire Templates”
- Select “Create New Template” on the top right
- “Template Name”: Enter a template name – this is internal use only
- “Wire Company Name”: select the company you will be sending funds from
- “Debit Account”: select the account you will be sending funds from
- “Creditor”: Select the search icon and select from the list who you need to send the wire to. If you have not entered any into the system prior, you can add them there by selecting “Enter Creditor”
  - For instructions on filling out creditor information, please navigate to “Create a Domestic Creditor” in this document.
- “Purpose”: Enter your purpose of payment up to 30 characters
- “Remittance Information”: Optional. This is information that will travel with the wire. You may add up to 4 lines by selecting the + icon.
- “End to End ID”: Optional. Information to allow the creditor to identify the transfer.
- Select “Review”
- Ensure the information is correct – then you may select “Confirm”

### How to Initiate a Wire Template

- Select “Payments”
- Under the Wire menu, select “Wire Templates”
- Check the box by the template you’d like to initiate then select “Initiate Payments”

<input type="checkbox"/>	Template Name ↕
<input checked="" type="checkbox"/>	<a href="#">Demo Wire Template</a>

[Initiate Payments](#)

OR

- Select the “Actions” button on the far right of the template you’d like to initiate
- Select “Initiate”

Then enter:

- “Wire Amount”: Enter the amount to send via Wire
- “Frequency”: This will default to a one-time wire but you may select a recurring frequency if needed.
- “Effective Date”: Select the date you would like the wire to be sent

- Select “Review”
- Ensure the information is correct – then you may select “Confirm”
- A code will be texted to you. Enter that into the popup.

**Important:** the wire is not yet sent. Online Wire requires Dual Control. Another authorized online user must log into Treasury Online Banking to Approve the wire.

## Wire Upload Formats

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Upload Wire can be used if you have an accounting software that provides you with a .csv file of wire information. To use this feature, you will need to map your file in the Treasury Online Banking system.

### How to Map an Upload Wire Format

- Select “Payments”
- Under the Wire menu, select “Wire Upload Formats”
- Select “Create New Format” in the top right corner
- Ensure “Delimited” is selected. This is for a .csv file
- “Format Name”: enter whatever format name you would like.
- “Exclude Header Rows”: If your wire file contains a header record or records, please enter the number of rows to be excluded
- “Exclude Footer Rows”: If your wire file contains a footer record or records, please enter the number of rows to be excluded
- “Item Amount”: select the appropriate format for the amount in the document
- “Effective Date Format”: Select the date format used in your document
- “Column Order”: All the fields listed are required. You can drag and drop the fields in the correct order 1-11 based on column order in your file. For example information in column A will be in position 1, column B will be 2, C will be 3, etc.
  - Note\* The items at the very bottom of the mapping page are optional. You may drag and drop them in the above section if needed.
- Save

### How to Use Upload Wires

- Select “Payments”
- Under the Wire menu, select “Upload Wires”
- “Wire Company”: Select the company the wire will be paid out of
- “Saved Format”: Select the title of the format name you created
- The “Select A File” button will then illuminate. Click and select the .csv file with the wire information needing to be sent. Ensure you have selected the correct one.
- Select “Review” and ensure all the information is correct
- “Confirm”
- **Important:** the wire is not yet sent. Online Wire requires Dual Control. Another authorized online user must log into Treasury Online Banking to Approve the wire.

## Wire Activity

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This is where you can see all your online wire activity as well as detailed information on each wire.

- Select “Payments”
- Under the Wire menu, select “Wire Activity”

There is a search bar on the left to filter down information or search for a specific wire. Ensure to enter “Search”

You will also see “Recurring Wires” and “Wire File Activity” listed at the top of the page.

- “Recurring Wires”: You may select this to view and cancel any recurring wires you have set up. Please note any recurring wires cannot be edited. They can only be canceled and then re-initiated.
- “Wire File Activity”: You may select this to view any uploaded wires and details.

*For additional questions or guidance, Please call Treasury  
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