

SENDING AN ONLINE WIRE

Adding a new Wire Payee

1. Log in to Commencement Bank's Online Banking
2. Under Business Features, click ACH/Wire Origination



3. Next, click Add Recipients and then Create Payee
4. From the "Transfer Type" dropdown, select Domestic or International based on the destination of your wire.
5. From that Transfer Type page, select Wire. (If you also have ACH origination access, an ACH button will appear as well.)



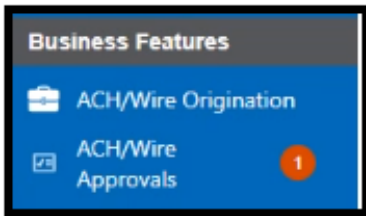
6. Enter the recipient's wire information as requested on the form. Mandatory lines will turn from red to green when filled out correctly. Once all lines are completed, click Next.
7. Check the box for Receiver DI Bank and enter the Recipient's bank information
8. If applicable, do the same for an Intermediary Bank



9. Review the recipient's information. If their information is correct, click Submit. If not, click Back and correct any errors. When you are ready to create a wire, go on to the next page.

Initiating the Wire

1. Click Create ACH/Wire, then Create Payment
2. Select the Recipient from the Pay To list
3. Enter the wire amount, account to debit, and the other information requested on this screen.
4. Confirm the details in the Payment Summary on the right and then click Submit.
5. If an additional user is required to approve wires, an orange circle with the number of approvals needed will show on the approver's left menu screen.



1. They will now log in to Online Banking or the Business Mobile App and approve by clicking ACH/Wire Approvals under Business Features.
2. Cutoff for wires is 2:00pm PST for domestic and 1:00pm PST for international wires.
3. The wire department will call you at the time it is processed to confirm the wire and ask you for your PIN.

If you should have any questions, please contact Cash Management at 888.897.9330 or onlinebanking@commencementbank.com.