

Wire Manager

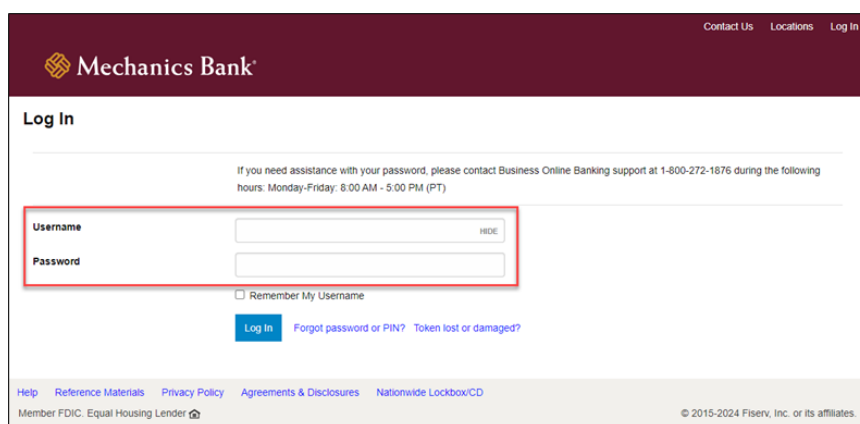
User Guide

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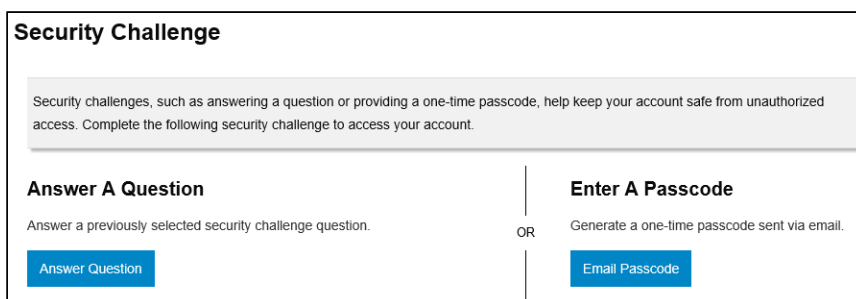
Launching Wire Manager

- Access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options
- On the **Log In** page enter your **Username** and **Password**
 - 👉 **Note:** Security token users **ONLY**- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**
 - 👉 **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



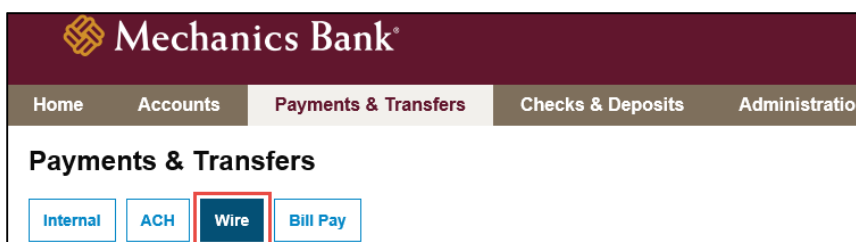
The screenshot shows the Mechanics Bank Log In page. At the top, there's a navigation bar with "Contact Us", "Locations", and "Log In". Below the header, the "Log In" title is displayed. A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". The login form includes fields for "Username" and "Password", with a "HIDE" button next to the password field. Below these fields is a checkbox for "Remember My Username". A blue "Log In" button is present, along with a link for "Forgot password or PIN? Token lost or damaged?". At the bottom, there are links for "Help", "Reference Materials", "Privacy Policy", "Agreements & Disclosures", and "Nationwide Lockbox/CD". A footer note mentions "Member FDIC. Equal Housing Lender" and a copyright notice for "© 2015-2024 Fiserv, Inc. or its affiliates."

- You may be prompted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



The screenshot shows the Security Challenge page. The title "Security Challenge" is at the top. A message states: "Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account." Below this, there are two options separated by a vertical line and the word "OR". The left option is "Answer A Question" with the instruction "Answer a previously selected security challenge question." and a blue "Answer Question" button. The right option is "Enter A Passcode" with the instruction "Generate a one-time passcode sent via email." and a blue "Email Passcode" button.

- Once logged in, locate Wire Manager by clicking on **Payments & Transfers** and then select **Wire**

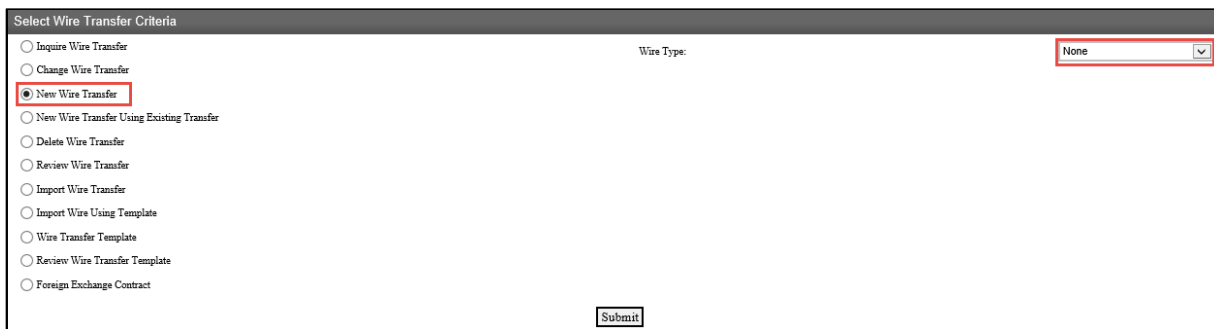


The screenshot shows the Mechanics Bank Payments & Transfers page. At the top, there's a navigation bar with "Home", "Accounts", "Payments & Transfers", "Checks & Deposits", and "Administration". Below the header, the "Payments & Transfers" title is displayed. There are four buttons: "Internal", "ACH", "Wire", and "Bill Pay". The "Wire" button is highlighted with a red box.

Creating a Domestic Wire Transfer

You can use the **New Wire Transfer** option to create a onetime domestic wire transfer, or set-up the wire transfer to reoccur based on the transfer frequency you select. If you've sent a similar wire previously, you can also use the **New Wire Transfer Using Existing Transfer** option.

- From the Wire menu, select **New Wire Transfer**, select **Domestic** from the **Wire Type** drop down menu and then click **Submit**



Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☒ **New Wire Transfer**
☐ New Wire Transfer Using Existing Transfer
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☐ Wire Transfer Template
☐ Review Wire Transfer Template
☐ Foreign Exchange Contract

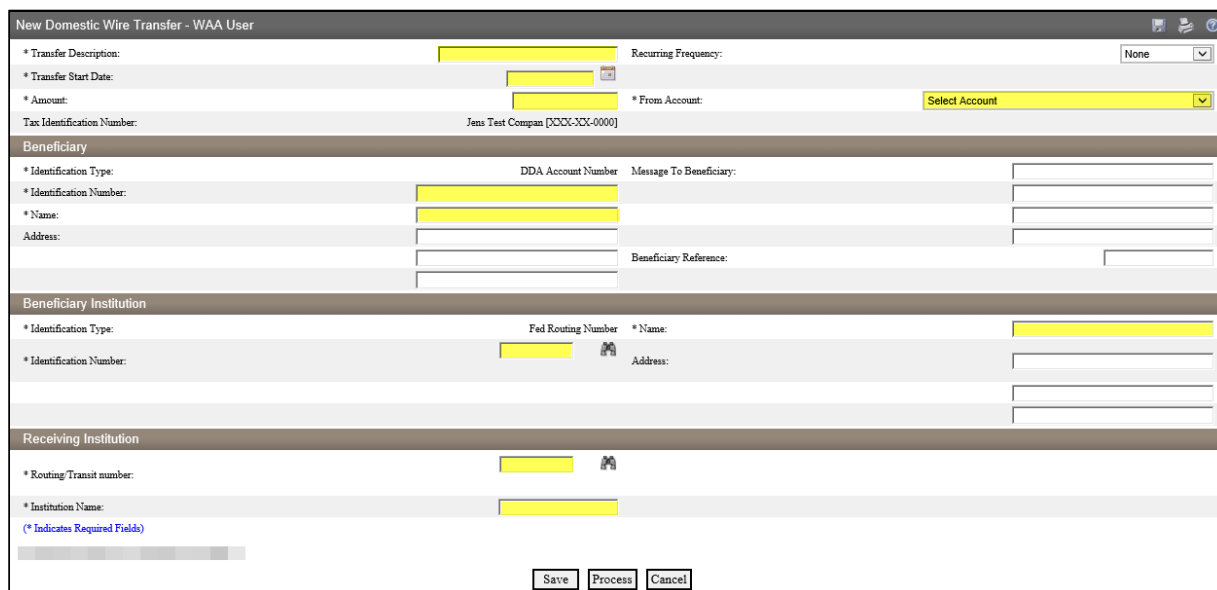
Wire Type: None

Submit

- In the **New Domestic Wire Transfer** section, complete the following;
 - Enter a **Transfer Description** for the wire transfer
 - Enter a **Transfer Start Date** or select it from the calendar
 -  This is the date the wire will be sent (*can future date up to 30 days*)
 - Enter the **Amount** of the wire transfer
 - Select the **Recurring Frequency** for the wire transfer or leave at **None** for a one-time transfer
 - Select the applicable **From Account** that will fund the wire transfer
 - Tax Identification Number** is only applicable for multi-entity client; if available select the appropriate company from the drop down menu
- In the **Beneficiary** section, complete the following;
 - Enter the Beneficiary's Account Number in the **Identification Number** field
 - Enter the Beneficiary's **Name**
 - Enter the Beneficiary's **Address**
 - Enter a **Message to Beneficiary** if applicable
 - You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference
- In the **Beneficiary Institution** section, complete the following;
 - Enter the Beneficiary Institution Routing Number in **Identification Number** field
 - Enter the Beneficiary Institution **Name** (*will auto-fill after entering the Beneficiary Institution RT number*)
 - Enter the Beneficiary Institution **Address** (*will auto-fill the City/State after entering the Beneficiary Institution RT number*)
- In the **Receiving Institution** section, complete the following; (*will auto-fill from the Beneficiary Institution section*)
 - Enter the **Routing/Transit** number of the Financial Institution that is receiving the wire funds (*if different than the Beneficiary Institution*)
 - Enter the Receiving **Institution Name**

 **Note:** Required fields are indicated with an asterisk *

- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later

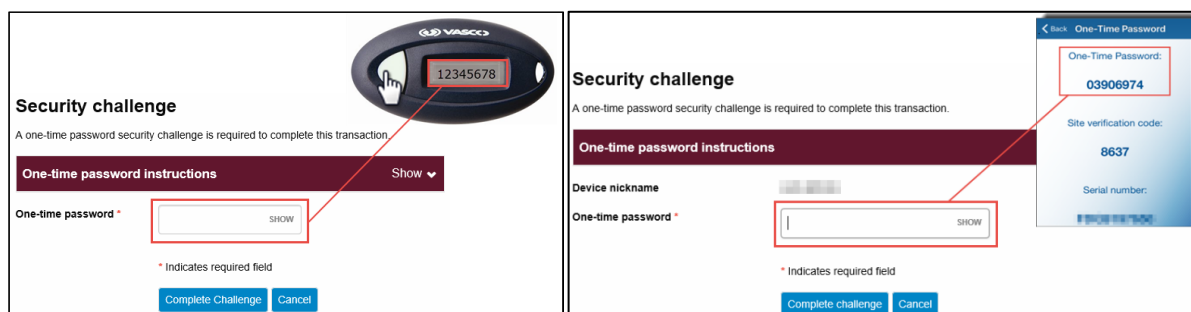


The form is titled "New Domestic Wire Transfer - WAA User". It contains several sections for data entry:

- Transfer Information:** Includes fields for Transfer Description, Transfer Start Date, Amount, Tax Identification Number (pre-filled with "Jens Test Compan [XXX-XX-0000]"), Recurring Frequency (set to "None"), and From Account (a dropdown menu labeled "Select Account").
- Beneficiary:** Includes fields for Identification Type, Identification Number, Name, Address, DDA Account Number, Message To Beneficiary, and Beneficiary Reference.
- Beneficiary Institution:** Includes fields for Identification Type, Identification Number, Fed Routing Number, Name, and Address.
- Receiving Institution:** Includes fields for Routing/Transit number and Institution Name.

At the bottom of the form are three buttons: "Save", "Process", and "Cancel".

- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



The image shows two side-by-side screenshots of the security challenge process.

Left Screenshot: Titled "Security challenge", it states "A one-time password security challenge is required to complete this transaction." It features a "One-time password instructions" section with a "Show" dropdown. Below is a "One-time password" input field with a "SHOW" button. A red box highlights the input field, and a red arrow points from a token device (showing "12345678") to it. At the bottom are "Complete Challenge" and "Cancel" buttons.

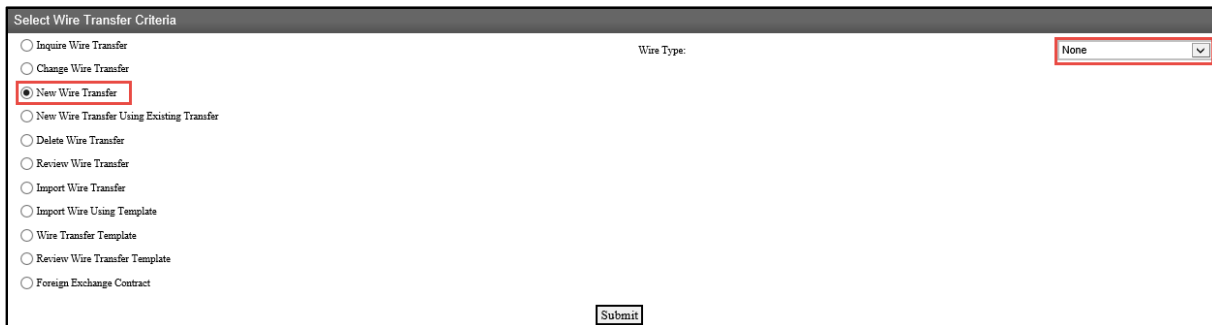
Right Screenshot: Also titled "Security challenge", it states "A one-time password security challenge is required to complete this transaction." It includes a "One-time password instructions" section. Below is a "Device nickname" field and a "One-time password" input field with a "SHOW" button. A red box highlights the input field, and a red arrow points from a token device (showing "03906974") to it. To the right of the input field is a blue box showing the "One-Time Password" as "03906974", a "Site verification code" of "8637", and a "Serial number". At the bottom are "Complete challenge" and "Cancel" buttons.

- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
 - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance
- Click **Done** to return to the Wire Transfer main page

Creating an International USD Wire Transfer

You can use the **New Wire Transfer** option to create a onetime International wire transfer (in US dollars), or set-up the wire transfer to reoccur based on the transfer frequency you select. If you've sent a similar wire previously, you can also use the **New Wire Transfer Using Existing Transfer** option.

- From the Wire menu, select **New Wire Transfer**, select **International** from the **Wire Type** drop down menu and then click **Submit**



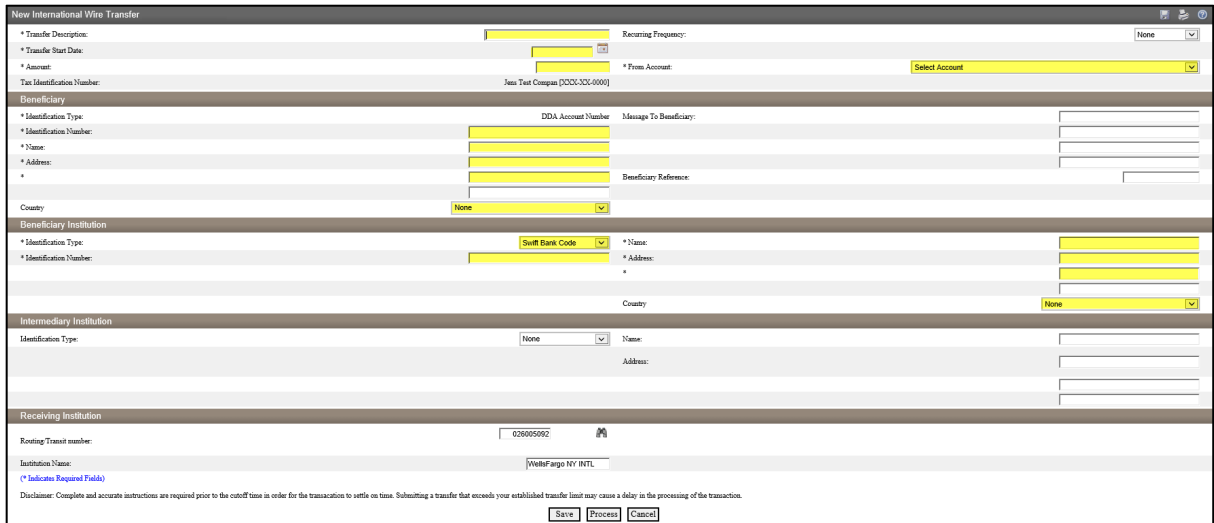
The screenshot shows a window titled "Select Wire Transfer Criteria". On the left, there is a list of radio button options: "Inquire Wire Transfer", "Change Wire Transfer", "New Wire Transfer" (which is selected and highlighted with a red box), "New Wire Transfer Using Existing Transfer", "Delete Wire Transfer", "Review Wire Transfer", "Import Wire Transfer", "Import Wire Transfer Using Template", "Wire Transfer Template", "Review Wire Transfer Template", and "Foreign Exchange Contract". On the right, there is a "Wire Type:" label followed by a dropdown menu currently showing "None". At the bottom center, there is a "Submit" button.

- In the **New International Wire Transfer** section, complete the following;
 - Enter a **Transfer Description** for the wire transfer
 - Enter a **Transfer Start Date** or select it from the calendar
 -  This is the date the wire will be sent (*can future date up to 30 days*)
 - Enter the **Amount** of the wire transfer
 - Select the **Recurring Frequency** for the wire transfer or leave at **None** for a one-time transfer
 - Select the applicable **From Account** that will fund the wire transfer
 - Tax Identification Number** is only applicable for multi-entity client; if available select the appropriate company from the drop down menu
- In the **Beneficiary** section, complete the following;
 - Enter the Beneficiary's Account Number in the **Identification Number** field
 - Enter the Beneficiary's **Name**
 - Enter the Beneficiary's **Address** and select the appropriate **Country** from the drop down menu
 - Enter a **Message to Beneficiary** if applicable
 - You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference
- In the **Beneficiary Institution** section, complete the following;
 - Select the appropriate **Identification Type** from the drop down menu
 - Enter the **Identification Number** corresponding to the Identification Type selected above
 - Enter the Beneficiary Institution **Name**
 - Enter the Beneficiary Institution **Address** and select the appropriate **Country** from the drop down menu
- In the **Intermediary Institution** section, complete the following, *only if applicable*;
 - Select the applicable **Identification Type** from the drop down menu
 - Enter the **Identification Number** that is applicable to the Identification Type selected above
 - Enter the **Name** and **Address** of the Financial Institution
- In the **Receiving Institution** section, complete the following;

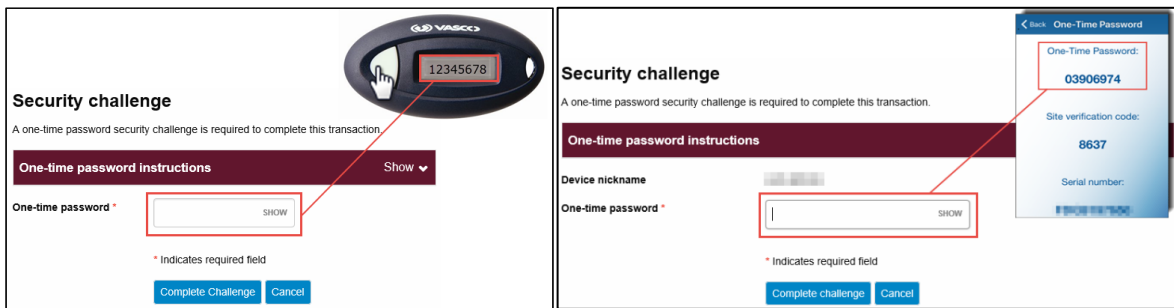
- Enter the **Routing/Transit** number of the U.S. Financial Institution that the wire is being sent through (*will default to Wells Fargo NY Intl*)
- The Receiving **Institution Name** should auto populate based on the Routing/Transit number entered above

 **Note:** Required fields are indicated with an asterisk *

- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later



- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



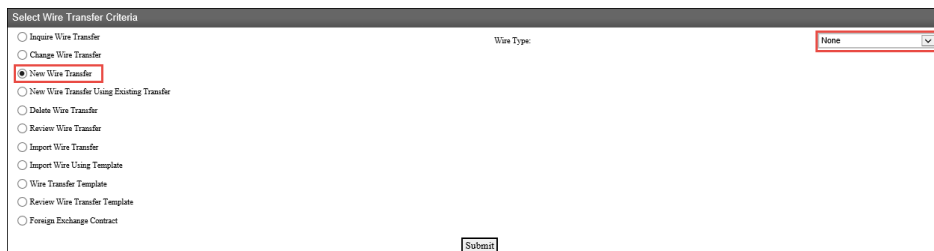
- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
 - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

Creating an International FX Wire Transfer

You can use the **New Wire Transfer** option to create a onetime International FX wire transfer.

 **Note:** *New Wire Transfer Using Existing Transfer is not available for International FX wires.*

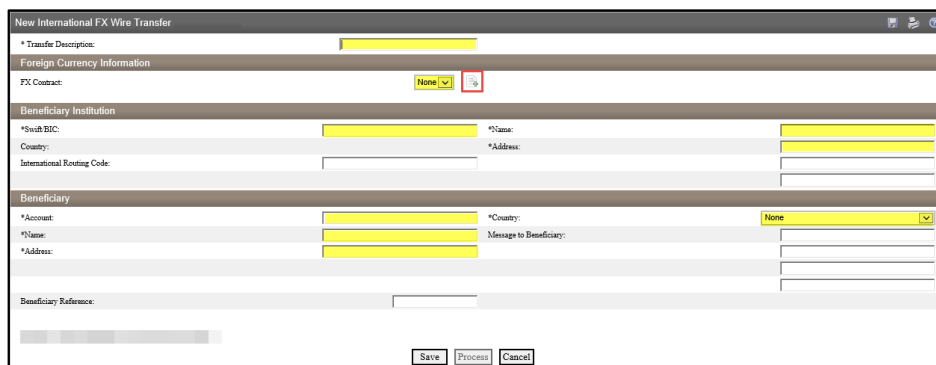
- From the Wire menu, select **New Wire Transfer**, select **International FX** from the **Wire Type** drop down menu and then click **Submit**



- In the **New International FX Wire Transfer** section, complete the following;
 - Enter a **Transfer Description** for the wire transfer
- In the **Foreign Currency** Information, complete the following;
 - If you have already established an FX contract, select it from the drop down menu; if not, click the **New** icon to create a new FX contract (*see FX Contracts section below for further details*)
- In the **Beneficiary Institution** section, complete the following;
 - Enter the Beneficiary Institution's Swift Code in the **Swift/BIC** field
 - Enter the Beneficiary Institution **Name**
 - Enter the Beneficiary Institution **Address**
 - If applicable, enter an **International Routing Code**
- In the **Beneficiary** section, complete the following;
 - Enter the Beneficiary's Account Number in the **Account Number** field
 - Enter the Beneficiary's **Name**
 - Enter the Beneficiary's **Address**
 - Select the Beneficiary's **Country** from the drop down menu
 - Enter a **Message to Beneficiary** if applicable
- You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference

 **Note:** *Required fields are indicated with an asterisk **

- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later



- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



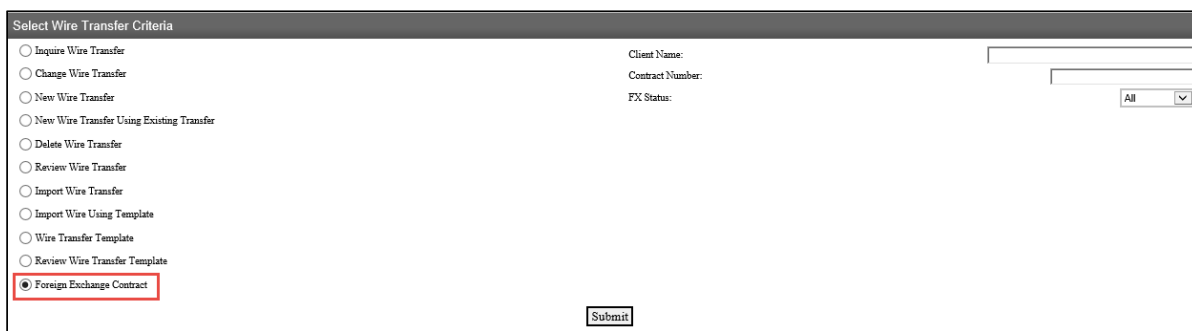
- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
 - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

FX Contracts

You create an FX contract during the initiation of a New International FX Wire Transfer or by selecting the **Foreign Exchange Contract** option.

FX contracts must be used within 2 hours of creating the contract or by 1:30 PM PT the same day they are accepted, whichever occurs first. Contracts not used within 2 hours or by 1:30 PM PT will be cancelled. Cancellation of a committed contract may result in your financial loss.

- From the Wire menu, select **Foreign Exchange Contract** and then click **Submit**



- From the **Foreign Exchange Contract List**, click on the **New Contract** icon

Foreign Exchange Contract List - Jens Test Compan



- The **Foreign Exchange Rate Inquiry** page will display;
 - Enter a **Description** for the FX Contract
 - Select the **From Account** to fund the wire transfer
 - Select the Currency
 - Select the Beneficiary Delivery Date
 - Select the Conversion
 - Enter the Amount
- Click **Next** to continue

Foreign Exchange Rate Inquiry	
*Description:	
*Tax Identification Number:	Jens Test Compan [XXX-XX-0000]
*From Account:	Select Account ▼
*Currency:	None ▼
*Beneficiary Delivery Date:	None ▼
*Conversion:	USD to FX ▼
*Amount:	
Next Cancel	

- You will have 50 seconds to review and either **Accept** or **Decline** the FX contract
 -  **Note:** Once accepted the amount will be memo-posted to your account.
- If accepted, you will have the option to initiate the FX wire transfer then or save the contract for later
 -  **Note:** The availability and delivery of the funds may be different based on the currency selected and the time the request is submitted.

Foreign Exchange Rate Inquiry	
Description:	Test FX
Tax Identification Number:	Jens Test Compan [XXX-XX-0000]
From Account:	acct 7927
Beneficiary Delivery Date:	05/29/2018
Exchange Rate:	1.058384848484848484848484848485
USD Amount:	\$2.00
FX Amount:	1.89
FX Currency:	CHF
You have 43 seconds to accept this Transaction.	
Accept Decline	

Wire Funds Using an Existing Wire Transfer

You can use the **New Wire Using Existing Transfer** option to initiate a transfer from an existing wire transfer. This option can be used for all wire transfer types (*Domestic wire is used in the below example*).

- From the Wire menu, select **New Wire Transfer Using Existing Wire Transfer** and then click **Submit**

Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☒ **New Wire Transfer Using Existing Transfer**
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☐ Wire Transfer Template
☐ Review Wire Transfer Template
☐ Foreign Exchange Contract

Transfer Description: _____

Wire Type: None

- From the list **Wire List**, click on the wire you want to use by clicking on the name of the wire from the Transfer Description column

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Test Wire 1	05/31/2018	MB Test Acct	\$1.00	Disapproved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 41320336 Reference Number: 659416080a Placement Date: 05/25/2018 08:41:05 AM
Test Wire 2	05/29/2018	Mechanics Bank	\$2.00	File not originated: Exceeded Limit	Wire Type: Domestic Issued By: WAA User From Account: TEST #2 40977927 Reference Number: 6324ac3a3f Placement Date: 05/25/2018 08:59:10 AM

- The **New Domestic Wire Using** page will display
- Enter a **Transfer Start Date** or select it from the calendar
- Update any of the other fields as needed
- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later

New Domestic Wire Using - Test Wire 2

* Transfer Description: Test Wire 2 Recurring Frequency: None

* Transfer Start Date:

* Amount: 2.00 * From Account:

Tax Identification Number: Jens Test Compan [DOXX-XX-0000]

Beneficiary

* Identification Type: DDA Account Number Message To Beneficiary:

* Identification Number:

* Name:

Address:

Beneficiary Reference:

Beneficiary Institution

* Identification Type: Fed Routing Number * Name: MECHANICS BANK

* Identification Number: 121102036 Address:

WALNUT CREEK CA

Receiving Institution

* Routing/Transit number: 121102036

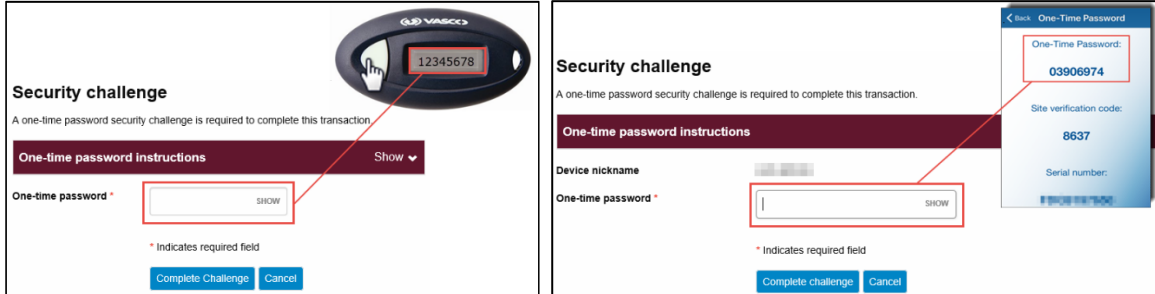
* Institution Name: MECH BK WALNUT CR

(* Indicates Required Fields)

Disclaimer: Domestic Wire Transfer Screen display

- If you selected **Process**, you will be prompted with a **Security Challenge**

- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



Security challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password * SHOW

* Indicates required field

Complete Challenge **Cancel**

Security challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions

Device nickname

One-time password * SHOW

* Indicates required field

Complete challenge **Cancel**

One-Time Password
One-Time Password: 03906974
Site verification code: 8637
Serial number:

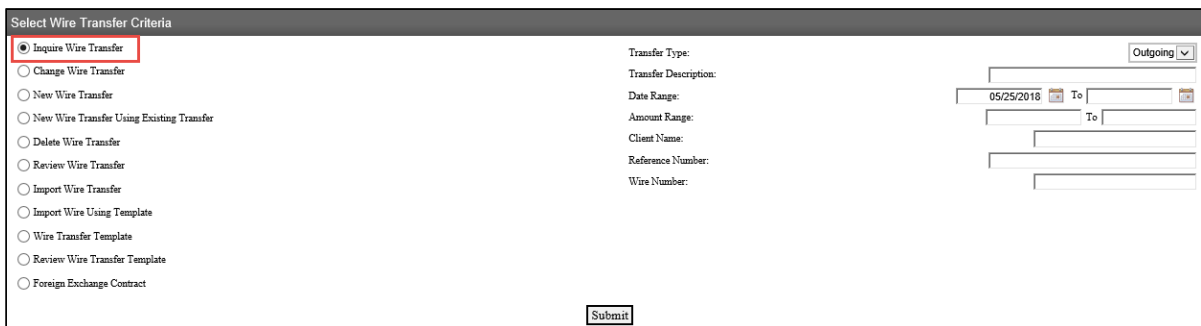
- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
 - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

Viewing a Wire Transfer

You can easily view the status, print or export the details of your Wire transfers using the Inquire Wire Transfer option.

- From the Wire menu, select **Inquire Wire Transfers** and then click **Submit**

 **Note:** You can change your search criteria using the search options on the right



Select Wire Transfer Criteria

☒ **Inquire Wire Transfer**

☐ Change Wire Transfer

☐ New Wire Transfer

☐ New Wire Transfer Using Existing Transfer

☐ Delete Wire Transfer

☐ Review Wire Transfer

☐ Import Wire Transfer

☐ Import Wire Using Template

☐ Wire Transfer Template

☐ Review Wire Transfer Template

☐ Foreign Exchange Contract

Transfer Type:

Transfer Description:

Date Range: 05/25/2018 To

Amount Range: To

Client Name:

Reference Number:

Wire Number:

Submit

- The **Outgoing Wires** list will display; you can view, export and print the details of your wire transfer activity
 - To view the details of your exception wires (or wires still requiring approval), click on the name of the wire that you want to view, under the **Exceptions for Outgoing Wires** section
 - To view the details of your submitted wires, click on the Wire Number of the wire you want to view, under the **Confirmations for Outgoing Wires** section

- To export or print the wire details, click the applicable icon  on the right

Outgoing Wires					
Exceptions for Outgoing Wires					
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Test Wire 1	05/31/2018	MB Test Acct	\$1.00	Disapproved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 66941b680a Placement Date: 05/25/2018 08:41:05 AM
Confirmations for Outgoing Wires					
Date	Beneficiary	IMAD	Amount	Reference Number	Status
May 25, 2018	Mechanics Bank		\$2.00	1f7471db6d	Pending

Changing a Saved Wire Transfer

Specific details of pending transfers that you have **saved** may be changed by using the **Change Wire Transfer** option. This option can be used for all wire transfer types (*Domestic wire is used in the below example*).

- From the Wire menu, select **Change Wire Transfer** and then click **Submit**
-  **Note:** You can search for a specific wire by using the search options on the right

Select Wire Transfer Criteria	
☐ Inquire Wire Transfer	Transfer Description:
☒ Change Wire Transfer	Date Range: To
☐ New Wire Transfer	Amount Range: To
☐ New Wire Transfer Using Existing Transfer	Client Name:
☐ Delete Wire Transfer	Reference Number:
☐ Review Wire Transfer	
☐ Import Wire Transfer	
☐ Import Wire Using Template	
☐ Wire Transfer Template	
☐ Review Wire Transfer Template	
☐ Foreign Exchange Contract	
Submit	

- From the list **Wire List**, click on the wire you want to change by clicking on the name of the wire from the Transfer Description column

Wire List					
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Test Wire	05/29/2018	Mechanics Bank	\$100.00	Saved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 30a47b6972 Placement Date: 05/25/2018 01:08:34 PM

- The **Change Domestic Wire** page will display
- Update any of the other fields as needed
- When finished, click **Process** to submit the wire transfer for processing OR click **Save** to save the wire transfer and submit later

Change Domestic Wire - Test Wire

* Transfer Description: Recurring Frequency:

* Transfer Start Date:

* Amount: * From Account:

Tax Identification Number: Transfer Status:

Beneficiary

* Identification Type: Message To Beneficiary:

* Identification Number:

* Name:

Address:

Beneficiary Reference:

Beneficiary Institution

* Identification Type: * Name:

* Identification Number: Address:

Receiving Institution

* Routing/Transit number:

* Institution Name:

(* Indicates Required Fields)

- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions

One-time password *

* Indicates required field

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password instructions

Device nickname

One-time password *

* Indicates required field

One-Time Password

One-Time Password:

Site verification code:

Serial number:

Review & Approve a Wire Transfer

If a wire transfer requires a secondary approval, the approving user must log in to **Business Online Banking** using their **User ID** and **Password**.

Once logged in, you can review and approve the transfer from the **Home** page or from the **Review Wire Transfer** menu option in **Wire Manager**.

Home Page:

- The pending transfers will appear under **Payments & Transfers** in the **Review Wire** section
- Place a check mark to the left of the transfer that you want to decision and then click the **Approve** or **Disapprove** button as applicable

 **Note:** To view the details of the transfer before approving it, click on the transfer **Description** link.

- A confirmation message will appear

Payments & Transfers

Review (7)

Hide

Wire

	Description	Reason	Amount
☐	Domestic Wires	Review required	0.25
☐	Wire File 1_1	Review required	0.01

Approve

Disapprove

Wire

Your wire transfer has been approved:

• Wire File 1_1

Review Transfers in Wire Manager

- From the Wire menu, select **Review Wire Transfer** and then click **Submit**

Select Wire Transfer Criteria

☐ Inquire Wire Transfer

☐ Change Wire Transfer

☐ New Wire Transfer

☐ New Wire Transfer Using Existing Transfer

☐ Delete Wire Transfer

☒ Review Wire Transfer

☐ Import Wire Transfer

☐ Import Wire Using Template

☐ Wire Transfer Template

☐ Review Wire Transfer Template

☐ Foreign Exchange Contract

Transfer Description:

Date Range:

Amount Range:

To

To

Submit

- The **Review Wire Transfers** page will display; select **Approve** or **Disapprove** from the drop down menu next to the transfer and then click **Save**

 **Note:** To view the details of the transfer before approving it, click on the transfer **Description** link.

Review Wire Transfers

Status	Client	Description	Effective Date	Reviewer	Details
Approve All Disapprove All	Jess Test Compan	Test Wire 1	May 25, 2018		Pending Client Review And Pending Client Review Issued By: WAA User Amount: \$1.00

Outstanding

Approve

Disapprove

Save

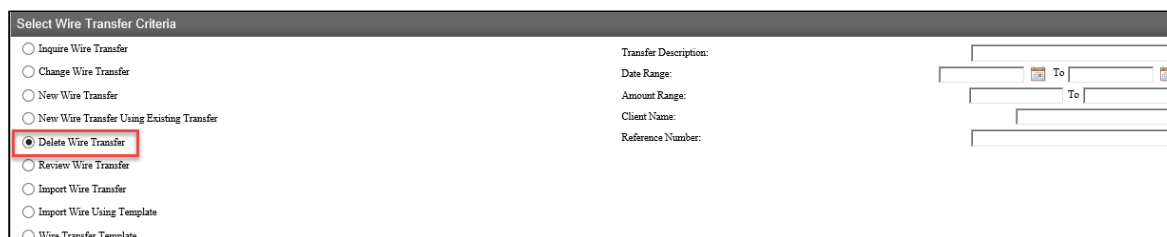
Cancel

Delete a Wire Transfer

Transfers in a Saved status may be deleted by using the **Delete Wire Transfer** option.

- From the Wire menu, select **Delete Wire Transfer** and then click **Submit**

 **Note:** You can search for a specific wire by using the search options on the right

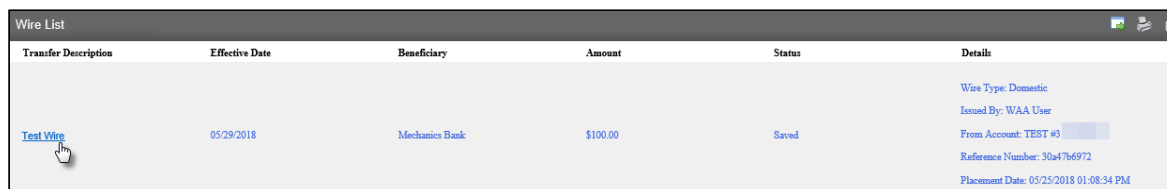


Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☐ New Wire Transfer Using Existing Transfer
☒ **Delete Wire Transfer**
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☐ Wire Transfer Template

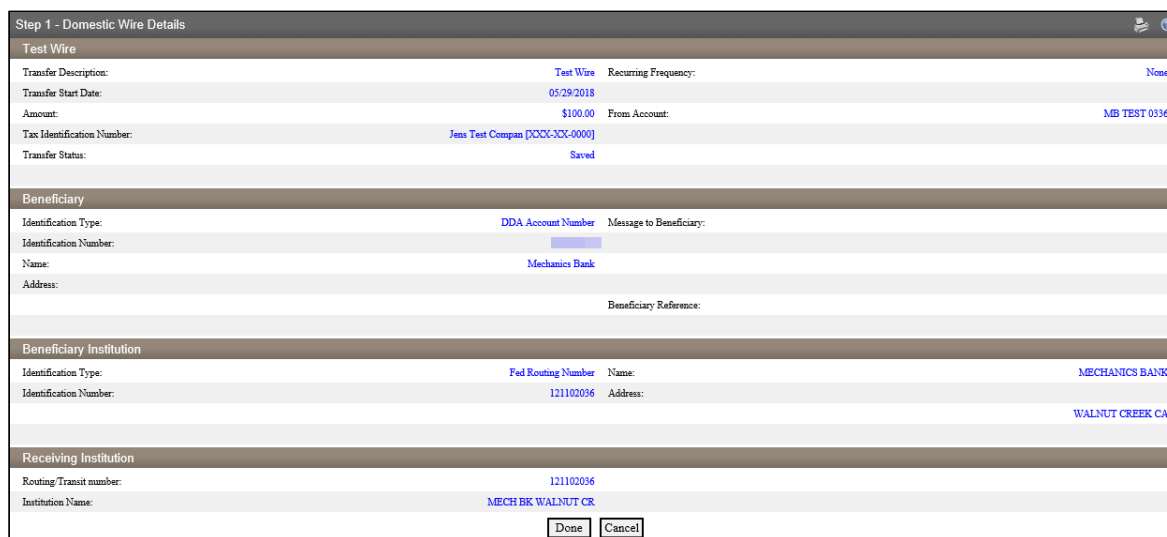
Transfer Description:
 Date Range: To
 Amount Range: To
 Client Name:
 Reference Number:

- From the list **Wire List**, click on the wire you want to delete by clicking on the name of the wire from the Transfer Description column



Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Test Wire	05/29/2018	Mechanics Bank	\$100.00	Saved	Wire Type: Domestic Issued By: WAA User From Account: TEST #3 Reference Number: 30a47b6972 Placement Date: 05/25/2018 01:08:34 PM

- The **Wire Details** page will display; click **Done** to continue



Step 1 - Domestic Wire Details

Test Wire

Transfer Description: Test Wire Recurring Frequency: None
 Transfer Start Date: 05/29/2018
 Amount: \$100.00 From Account: MB TEST 0336
 Tax Identification Number: Jena Test Compan [DOXX-3CX-0000]
 Transfer Status: Saved

Beneficiary

Identification Type: DDA Account Number Message to Beneficiary:
 Identification Number:
 Name: Mechanics Bank
 Address:
 Beneficiary Reference:

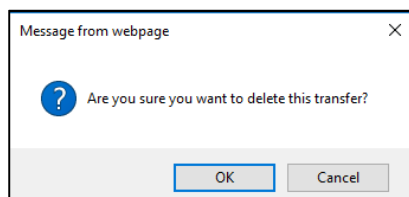
Beneficiary Institution

Identification Type: Fed Routing Number Name: MECHANICS BANK
 Identification Number: 121102036 Address: WALNUT CREEK CA

Receiving Institution

Routing/Transit number: 121102036
 Institution Name: MECH BK WALNUT CR

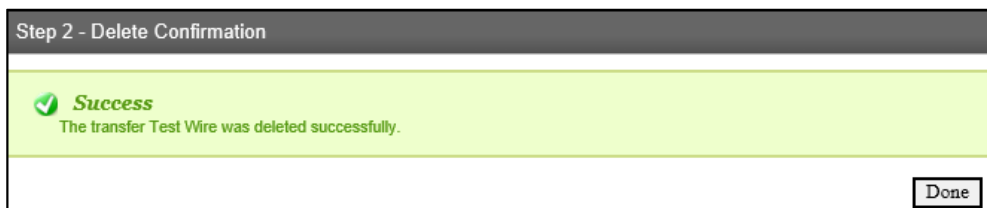
- The pop up box will display; click **OK** to continue with the deletion



Message from webpage

 Are you sure you want to delete this transfer?

- A Delete Confirmation page will display; click **Done**



Step 2 - Delete Confirmation

 **Success**
The transfer Test Wire was deleted successfully.

Done

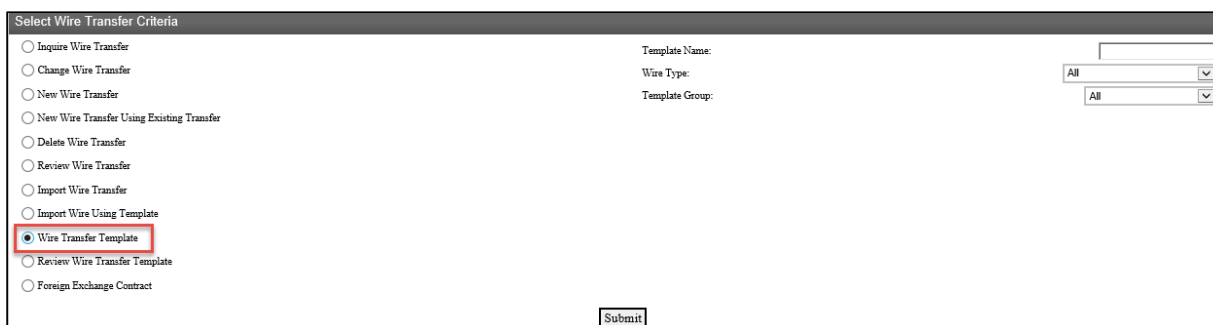
Wire Templates

Authorized users may establish or edit wire transfer templates. New templates can be established and saved in order to alleviate repetitive wire transfer input. This option can be used for all wire transfer types (Domestic wire is used in the below example).

A client may opt to require all new wire transfer templates be reviewed and approved by another authorized user before they are available for use.

Adding a New Template

- From the Wire menu, select **Wire Transfer Template** and then click **Submit**



Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☐ New Wire Transfer Using Existing Transfer
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☒ **Wire Transfer Template**
☐ Review Wire Transfer Template
☐ Foreign Exchange Contract

Template Name:
 Wire Type:
 Template Group:

Submit

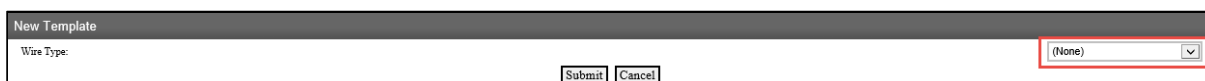
- From the **Template List**, click on the **New** template icon



Template List

- Select the applicable **Wire Type** from the drop down menu and then click **Submit**



New Template

Wire Type:

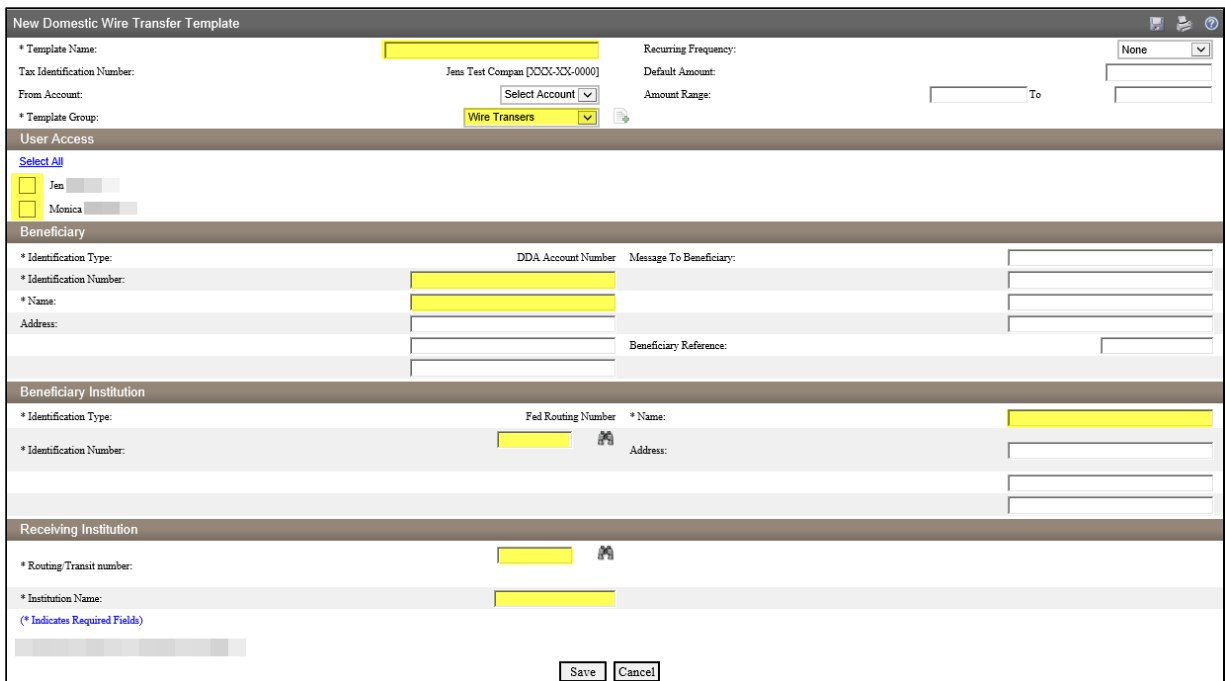
Submit **Cancel**

- In the **New Domestic Wire Transfer Template** section, complete the following;
 - Enter a **Template Name** for the wire transfer
 - **Tax Identification Number** is only applicable for multi-entity client; if available select the appropriate company from the drop down menu
 - Select the applicable **From Account** that will fund the wire transfer

- Select a **Template Group** from the drop down menu; if one doesn't already exist, click the **New** icon to create one
 - Select the **Recurring Frequency** for the wire transfer or leave at **None** for a one-time transfer
 - Enter a **Default Amount** and/or **Amount Range** if applicable
- In the **User Access** section, complete the following;
 - Select the check box next to each **User** that will need access to the transfer template
- In the **Beneficiary** section, complete the following;
 - Enter the Beneficiary's Account Number in the **Identification Number** field
 - Enter the Beneficiary's **Name**
 - Enter the Beneficiary's **Address**
 - Enter a **Message to Beneficiary** if applicable
 - You can enter a unique number in the **Beneficiary Reference** field that can be used for future reference
- In the **Beneficiary Institution** section, complete the following;
 - Enter the Beneficiary Institution Routing Number in **Identification Number** field
 - Enter the Beneficiary Institution **Name** *(should auto-fill after entering the Beneficiary Institution RT number)*
 - Enter the Beneficiary Institution **Address** *(should auto-fill the City/State after entering the Beneficiary Institution RT number)*
- In the **Receiving Institution** section, complete the following; *(will auto-fill from the Beneficiary Institution section)*
 - Enter the **Routing/Transit** number of the Financial Institution that is receiving the wire funds *(if different than the Beneficiary Institution)*
 - Enter the Receiving **Institution Name**

 **Note:** Required fields are indicated with an asterisk *

- When finished, click **Save**



New Domestic Wire Transfer Template

* Template Name: [Yellow Highlighted Field] Recurring Frequency: [None]

Tax Identification Number: [Jens Test Compan [XXX-XX-0000]] Default Amount: []

From Account: [Select Account] Amount Range: [] To []

* Template Group: [Wire Transfers]

User Access

Select All

☐ Jen

☐ Monica

Beneficiary

* Identification Type: [] DDA Account Number: [] Message To Beneficiary: []

* Identification Number: [Yellow Highlighted Field]

* Name: [Yellow Highlighted Field]

Address: []

Beneficiary Reference: []

Beneficiary Institution

* Identification Type: [] Fed Routing Number: [Yellow Highlighted Field] * Name: [Yellow Highlighted Field]

* Identification Number: [] Address: []

Receiving Institution

* Routing/Transit number: [Yellow Highlighted Field]

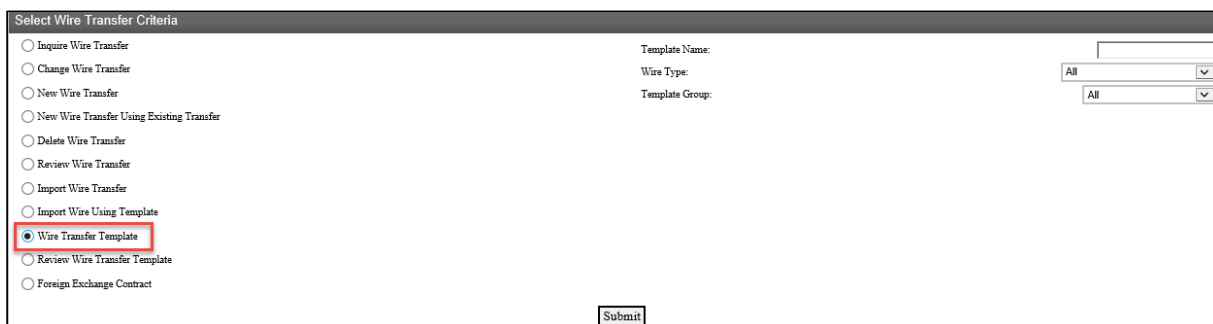
* Institution Name: [Yellow Highlighted Field]

(* Indicates Required Fields)

[Save] [Cancel]

Editing a Template

- From the Wire menu, select **Wire Transfer Template** and then click **Submit**

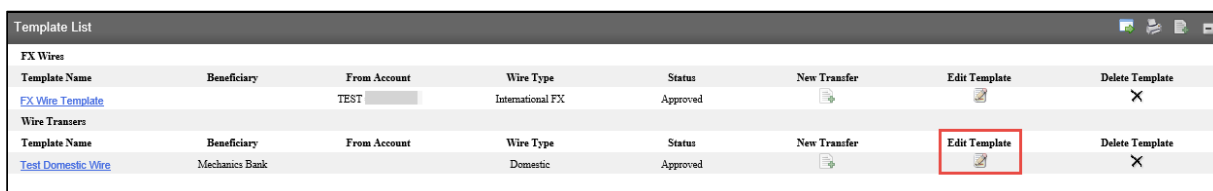


Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☐ New Wire Transfer Using Existing Transfer
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☒ **Wire Transfer Template**
☐ Review Wire Transfer Template
☐ Foreign Exchange Contract

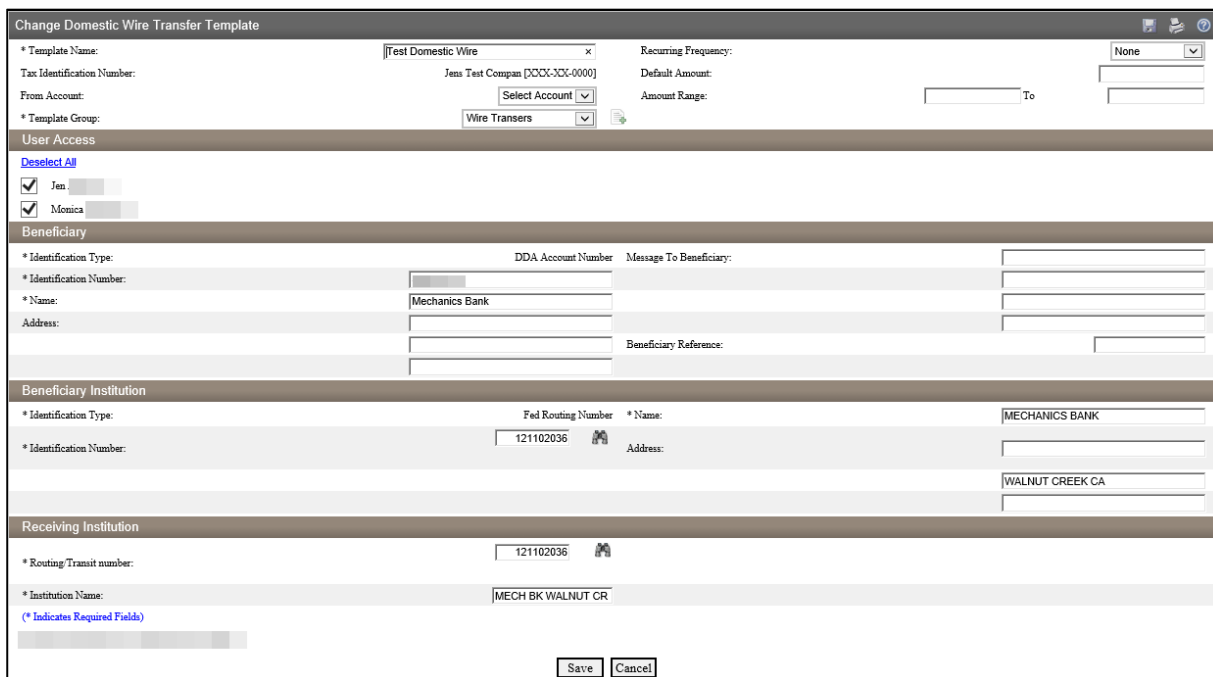
Template Name:
 Wire Type:
 Template Group:

- From the **Template List**, click on the **Edit Template** icon next to the template you want to edit



Template List							
FX Wires							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
FX Wire Template		TEST	International FX	Approved			
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
Test Domestic Wire	Mechanics Bank		Domestic	Approved			

- The **Change Domestic Wire Transfer Template** page will display; make any necessary changes and then click **Save**



Change Domestic Wire Transfer Template

* Template Name:
 Tax Identification Number:
 From Account:
 * Template Group:

Recurring Frequency:
 Default Amount:
 Amount Range: To

User Access

☒ Jen
☒ Monica

Beneficiary

* Identification Type:
 * Identification Number:
 * Name:
 Address:
 DDA Account Number:
 Message To Beneficiary:
 Beneficiary Reference:

Beneficiary Institution

* Identification Type:
 * Identification Number:
 * Name:
 Address:

Receiving Institution

* Routing Transit number:
 * Institution Name:

(* Indicates Required Fields)

Deleting a Template

- From the Wire menu, select **Wire Transfer Template** and then click **Submit**

Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☐ New Wire Transfer Using Existing Transfer
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☒ **Wire Transfer Template**
☐ Review Wire Transfer Template
☐ Foreign Exchange Contract

Template Name:
 Wire Type:
 Template Group:

- From **Template List**, click on **Delete Template** icon next to template you want to edit

Template List							
FX Wires							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
FX Wire Template		TEST	International FX	Approved			
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
Test Domestic Wire	Mechanics Bank		Domestic	Approved			

- The **Delete Domestic Wire Transfer Template** page will display; select Delete to continue

Delete Domestic Wire Transfer Template

Template Name: [Test Domestic Wire](#) Frequency: [None](#)
 Tax Identification Number: [Jens Test Compan \[XXXX-XX-0000\]](#) Default Amount:
 From Account: [Select Account](#) Amount Range:
 Template Group: [Wire Transfers](#) Status: [Approved](#)

User Access

☒ Jen
☒ Monica

Beneficiary

Identification Type: [DDA Account Number](#) Message to Beneficiary:
 Identification Number: [\[redacted\]](#)
 Name: [Mechanics Bank](#)
 Address:
 Beneficiary Reference:

Beneficiary Institution

Identification Type: [Fed Routing Number](#) Name: [MECHANICS BANK](#)
 Identification Number: [121102036](#) Address: [WALNUT CREEK CA](#)

Receiving Institution

Routing/Transit number: [121102036](#)
 Institution Name: [MECH BK WALNUT CR](#)

- The pop up box will display; click **OK** to continue with the deletion

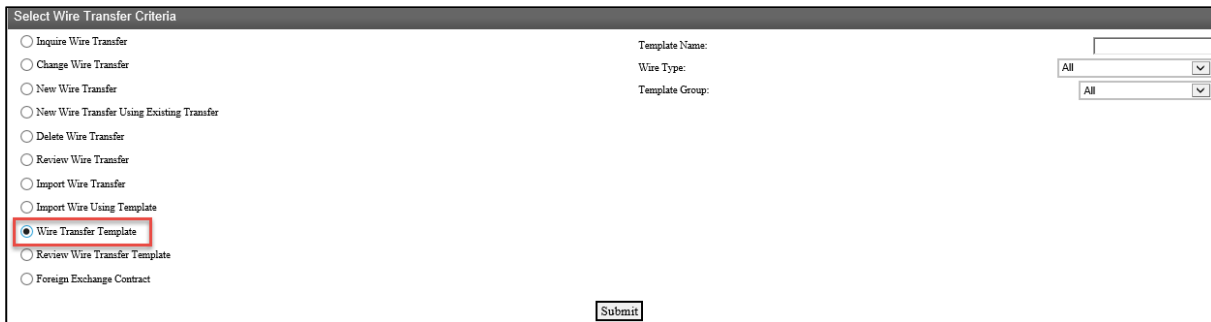
Message from webpage

Are you sure you want to delete this transfer?

Initiating a New Wire Transfer from a Template

- From the Wire menu, select **Wire Transfer Template** and then click **Submit**

 **Note:** You can also initiate a wire transfer from a template on the **Home** page by clicking on the **Wire** tab in the **Pay Or Transfer** section.

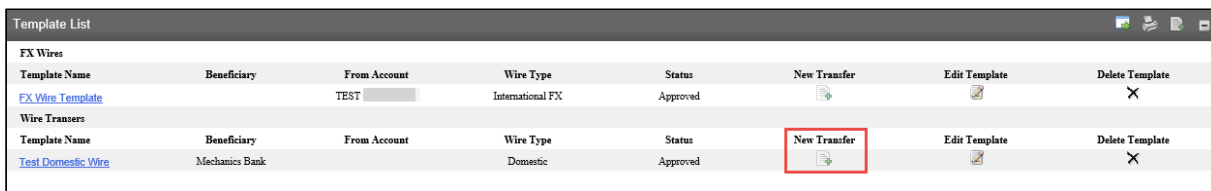


Select Wire Transfer Criteria

☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☐ New Wire Transfer Using Existing Transfer
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☒ **Wire Transfer Template**
☐ Review Wire Transfer Template
☐ Foreign Exchange Contract

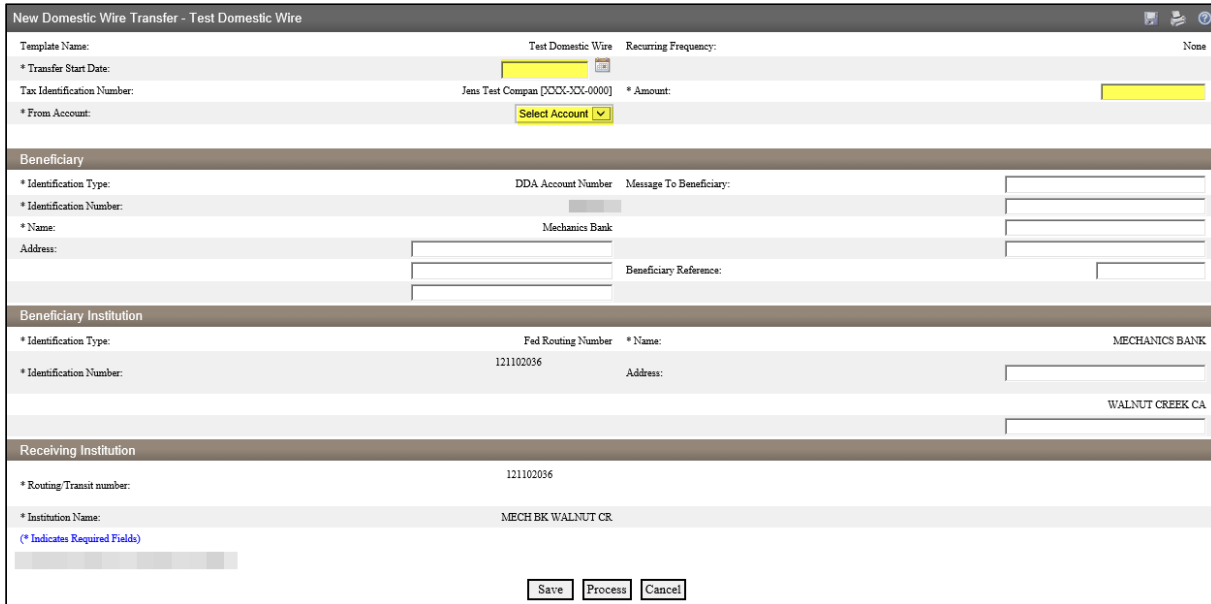
Template Name:
 Wire Type:
 Template Group:

- From the **Template List**, click on the **New Transfer** icon next to the template you want to use



Template List							
FX Wires							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
FX Wire Template		TEST	International FX	Approved			
Wire Transfers							
Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
Test Domestic Wire	Mechanics Bank		Domestic	Approved			

- The **New Domestic Wire Transfer** page will display; complete all required fields and then click **Process**



New Domestic Wire Transfer - Test Domestic Wire

Template Name: Test Domestic Wire Recurring Frequency: None
 * Transfer Start Date:
 Tax Identification Number: Jens Test Compan [XXX-XXX-0000] * Amount:
 * From Account:

Beneficiary

* Identification Type: DDA Account Number Message To Beneficiary:
 * Identification Number:
 * Name: Mechanics Bank
 Address:
 Beneficiary Reference:

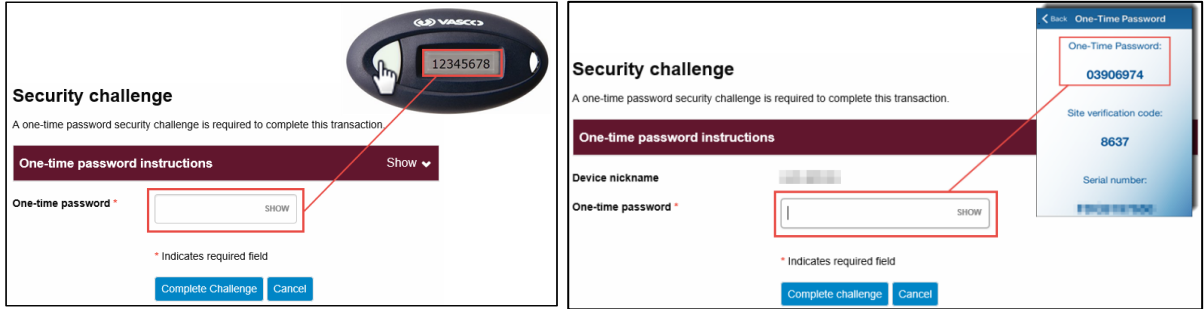
Beneficiary Institution

* Identification Type: Fed Routing Number * Name: MECHANICS BANK
 * Identification Number: 121102036 Address:
 WALNUT CREEK CA

Receiving Institution

* Routing/Transit number: 121102036
 * Institution Name: MECH BK WALNUT CR
 (* Indicates Required Fields)

- If you selected **Process**, you will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



Security challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▼

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

Security challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions

Device nickname

One-time password * SHOW

* Indicates required field

Complete challenge Cancel

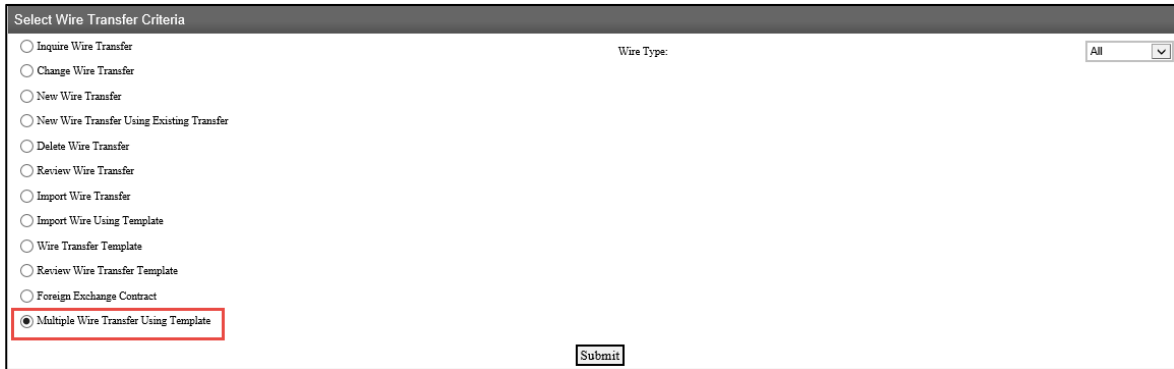
One-Time Password
One-Time Password: 03906974
Site verification code: 8637
Serial number:

- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
 - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

Multiple Wire Transfer Using Template

The Multiple Wire Transfer Using Template option provides you the ability to generate multiple wire transfers at the same time.

- From **Wire** menu, select **Multiple Wire Transfer Using Template** and click **Submit**



Select Wire Transfer Criteria

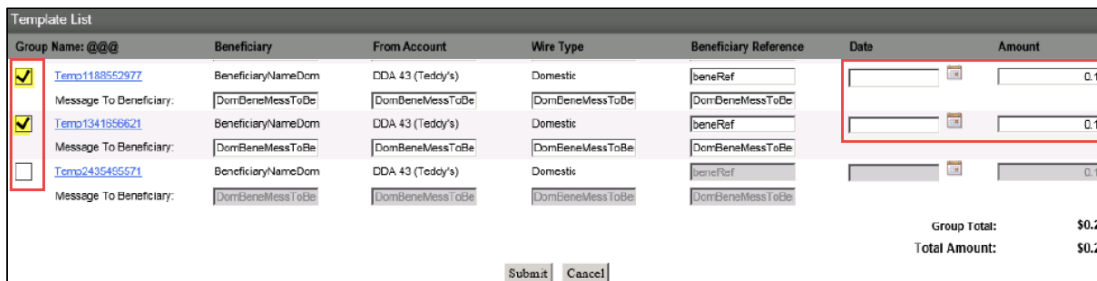
☐ Inquire Wire Transfer
☐ Change Wire Transfer
☐ New Wire Transfer
☐ New Wire Transfer Using Existing Transfer
☐ Delete Wire Transfer
☐ Review Wire Transfer
☐ Import Wire Transfer
☐ Import Wire Using Template
☐ Wire Transfer Template
☐ Review Wire Transfer Template
☐ Foreign Exchange Contract
☒ Multiple Wire Transfer Using Template

Wire Type: All ▼

Submit

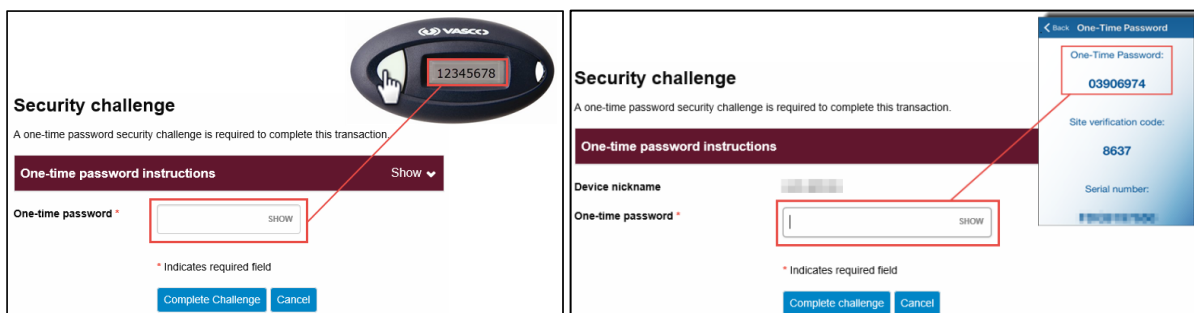
- From the **Template List**, you can select the check box next to each template name that you want to initiate
- Once the template is selected, enter the effective **Date** and the **Amount** for each of the transfers and then click **Submit** (the *Message to Beneficiary* and *Beneficiary Reference* fields are optional)

 **Note:** In order for the template to appear in the template list, the required fields for the wire transfer must be completed/saved in the template.



Group Name	Beneficiary	From Account	Wire Type	Beneficiary Reference	Date	Amount
☒ Temp1188552877	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	BenefRef		0.12
☒ Temp1341856621	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	BenefRef		0.12
☐ Temp2435456571	BeneficiaryNameDom	DDA 43 (Teddy's)	Domestic	BenefRef		0.12
Group Total:						\$0.24
Total Amount:						\$0.24

- You will be prompted with a **Security Challenge**
- Press the button on your token device to generate an 8-digit one-time code (or if you are a Soft Token user, use the DIGIPASS Soft Token APP to generate a Digital Signature; see Business Online Banking Security Token User Guide for further details)
- Enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



- A **Wire Transfer Summary** page will display
 - If the wire transfer does not require additional approvals, a **Success** message will appear that the wire was successfully processed
 - If the wire transfer does require approval, a yellow **Warning** message will appear and additional approval is required before the wire can be processed
 - If the wire is unable to process due to an error, a red **Error** message will appear and the wire will NOT be processed; depending on the error message received you may need to contact the Bank for assistance

Importing a Wire Transfer

You can import Fed formatted wires and Non-Fed formatted wires using the Import Wire Transfer option.

Fed Formatted Files

To submit a **Fed formatted** file:

- From the Wire menu, select **Import Wire Transfer** and then click **Submit**
 -  **Note:** You can also import a fed formatted file on the **Home** page by clicking on the **Wire import** tab in the **Pay Or Transfer** section.
- The **File Selection** page will display; click **Browse** to select the file you want to import and then click **Next**

- The **Template Details** and/or **Data Mapping** page may display depending on the type of file you are importing; if displayed, make changes as needed and then click **Finish or Next**
- The **Import** page may display; if displayed, check the **Approve** box to continue
- The **Import Confirmation** page will display; you have the option to select **Save, Review, Process** or **Discard**
 - Select **Process** to submit the file for processing
 - Select **Save** to save and process the import later
 - Select **Review** to review the details before processing
 - Select **Discard** to cancel the process
- Click **Finish**; a confirmation message will display

Non-Fed Formatted Files

To submit a **Non-Fed formatted file**:

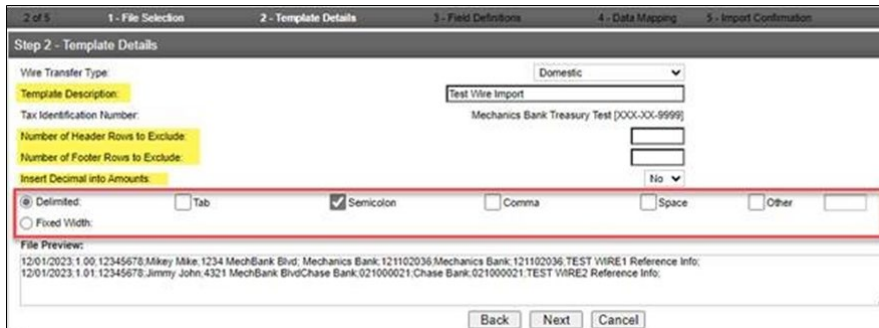
- Select **Import Wire Using Template** and choose either Existing Template or New Template
 - If selecting **New Template**, it will walk you through mapping the import file (*see File Mapping section below for details*)

File Mapping

In order to import a Non-Fed formatted wire transfer file, you must complete the file mapping process by creating an import template.

- From the Wire menu, select **Import Wire Using Template** option
- Select the **New Template** option and then click **Submit**
- The **File Selection** page will display; click **Browse** to select the file you want to map/import and then click **Next**
- The **Template Details** page will display;
 - Select the Wire Transfer **Type**
 - Enter the **Template Description** i.e. Monthly Payment, Payroll, etc.
 - Enter the **Tax Identification Number** *if applicable*
 - Enter the **Number of Header** and **Number Footer Rows** to exclude. Does the file have rows above or below the wire transaction to be ignored by the system? This number must be consistent for all files moving forward
 - Select **Yes** or **No** from the **Insert Decimal into Amounts** drop down menu. If amount(s) do not have decimals, select Yes
 - Select the **Delimited** or **Fixed Width** for the format used to transfer the file into a wire file format
 - Click **Next** to continue

 **Note!** If Delimited is chosen, select the character used to separate each field



2 of 5 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import Confirmation

Step 2 - Template Details

Wire Transfer Type: Domestic

Template Description: Test Wire Import

Tax Identification Number: Mechanics Bank Treasury Test [000-XXX-9999]

Number of Header Rows to Exclude:

Number of Footer Rows to Exclude:

Insert Decimal into Amounts: No

☒ Delimited ☐ Tab ☒ Semicolon ☐ Comma ☐ Space ☐ Other

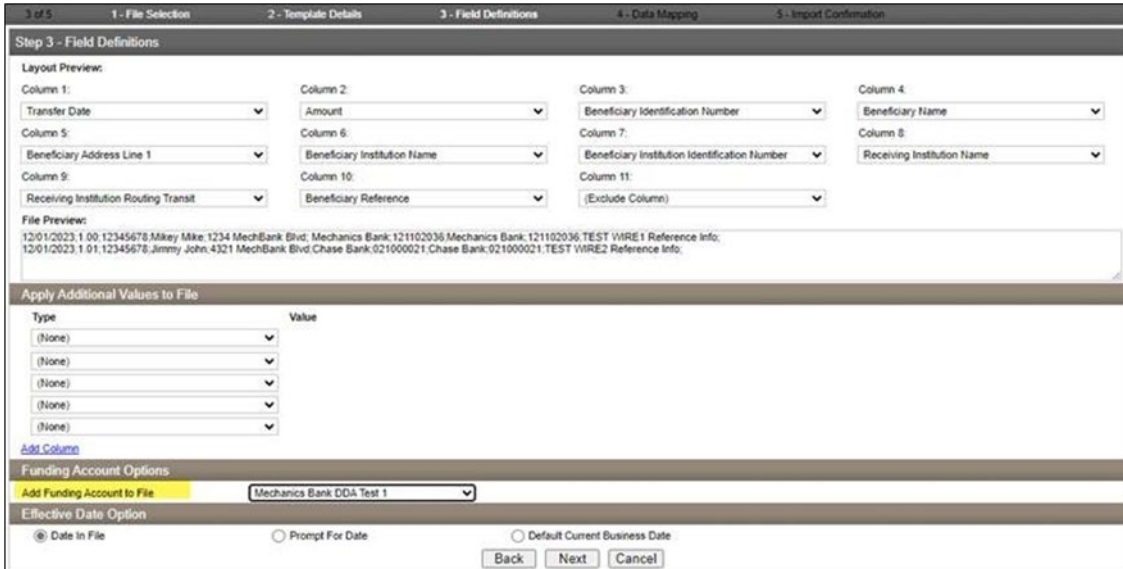
☐ Fixed Width

File Preview:

12/01/2023 1 00 12345678.Mkey Mike.1234 MechBank Blvd. Mechanics Bank 121102036.Mechanics Bank 121102036.TEST WIRE1 Reference Info.
12/01/2023 1 01 12345678.Jimmy John.4321 MechBank Blvd.Chase Bank.021000021.Chase Bank.021000021.TEST WIRE2 Reference Info.

Back Next Cancel

- The **Field Definitions** page will display;
 - For each of the columns in the file, select options to match the specific file layout
 - Select **Exclude Column** to disregard that column
 - Select the funding account beside **Add Funding Accounts to File**
 - Select **Date in File** if each file will have a date or **Prompt For Date** if the file does not include dates
 - Click **Next** to continue



- The **Data Mapping** page will display;
 - Click **Next** to continue
- The **Import Confirmation** page will display; you have the option to select **Save**, **Review**, **Process** or **Discard**
 - 👉 **Note:** You must select an **Effective Date** in order to Save or Process the file
 - Select **Process** to submit the file for processing
 - Select **Save** to save what has been entered so far and process the import later
 - Select **Review** to review the details again before processing
 - Select **Discard** to cancel the process
- Click **Finish**; a confirmation message will display

