

ONLINE WIRE SCHEDULING USER GUIDE

Online Wires = greater convenience, greater flexibility

EXPERIENCE
COMMUNITY



UNITY
BANK

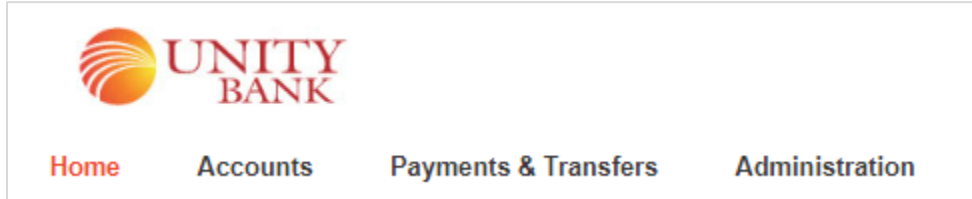
www.unitybanking.com

CONTENTS

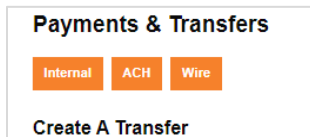
Sending a Wire	3
Domestic Wires	3
International Wires	4
Creating a Wire Template	6
Sending a Wire using a Template	7

SENDING A WIRE

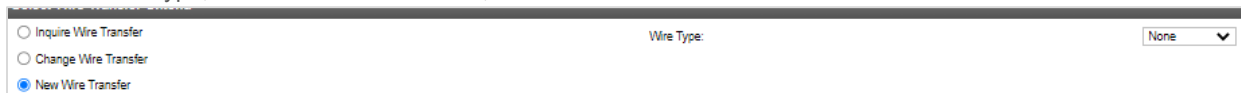
1. Login to Business Online Banking
2. Click on Payments & Transfers



3. Click on Wire



- a. If you do not see the Wire button, have an account signer contact Unity Bank's Cash Management department to grant access.
4. Select New Wire
5. Choose Wire Type, Domestic or International, click Submit.



6. For Domestic Wires Follow Steps:8-11
7. For International Wires Follow Steps:12-15

DOMESTIC WIRES

8. Enter the following information.
 - a. Transfer Description
 - b. Frequency (if necessary)
 - c. Transfer Date
 - d. Amount
 - e. From Account
 - f. ID Number-Account Number
 - g. Beneficiary Name and address
 - h. Message or Reference to beneficiary (if applicable)
 - i. Beneficiary (may be on wire instructions as Intermediary Bank)
 - i. Institution Identification Number is the Routing Number
 - j. Bank Name
 - k. Bank Address
 - l. Enter Receiving Bank's Routing number.
 - m. Enter Bank Name

9. To save for later, click Save, OR to send the wire to the bank, click Process

Wire

New Domestic Wire Transfer - Christine Koerner

* Transfer Description: Recurring Frequency: None ▼

* Transfer Start Date:

* Amount: * From Account: Select Account ▼

Tax Identification Number: MOUSER MICKEY A [XXX-XX-8111]

Beneficiary

* Identification Type: DDA Account Number Message To Beneficiary:

* Identification Number:

* Name:

* Address:

* Beneficiary Reference:

Beneficiary Institution

Identification Type: Fed Routing Number Name:

Identification Number: Address:

Receiving Institution

* Routing/Transit number:

Institution Name:

(* Indicates Required Fields)

Disclaimer: Cutoff time for Domestic Wires 2:30 PM CST

Save Process Cancel

10. Complete the Security Challenge using your Token.

Security challenge

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

[One-time password instructions](#) Show ▼

One-time password *

* Indicates required field

Complete challenge Cancel

INTERNATIONAL WIRES

11. Enter the following information.

- a. Transfer Description
- b. Frequency (if necessary)
- c. Transfer Date
- d. Amount
- e. From Account
- f. ID Number-Account Number
- g. Beneficiary Name and address
- h. Beneficiary Country
- i. Message or Reference to beneficiary (if applicable)
- j. Beneficiary Institution Identification type: select from dropdown.
- k. Beneficiary Institution Identification Number
- l. Beneficiary Name and Country
- m. Intermediary Institution Identification type is the Routing Number
- n. Intermediary Identification Number is the Account Number
- o. Intermediary Identification Name and Country
- p. Receiving Institution Routing/Transit Number
- q. Receiving institution name

12. To save for later, click Save, OR to send the wire to the bank, click Process

Wire

New International Wire Transfer - Christine Koerner

* Transfer Description: Recurring Frequency:

* Transfer Start Date: USA

* Amount: * From Account:

Tax Identification Number: MOUSER MICKEY A [XXX-XX-6111]

Beneficiary

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

* Identification Number:

* Name:

* Address:

* Country:

Beneficiary Institution

* Identification Type: * Name:

* Identification Number: Address:

* Country:

Intermediary Institution

* Identification Type: * Name:

* Identification Number: Address:

Receiving Institution

* Routing/Transit number: USA

* Institution Name:

(* Indicates Required Fields)

Disclaimer: Cutoff time for International Wires is 2:30 PM CST

13. Complete the Security Challenge using your Token

Security challenge

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

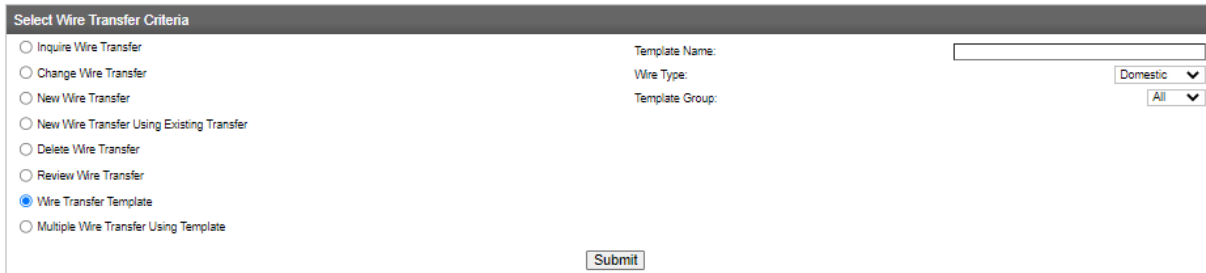
[One-time password instructions](#)

One-time password *

* Indicates required field

CREATING A WIRE TEMPLATE

1. Select wire Transfer Templates
2. Click Submit



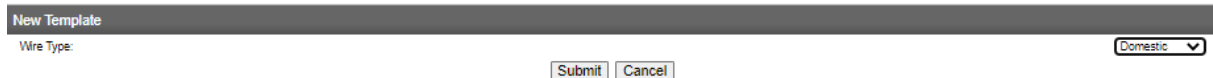
The screenshot shows a dialog box titled "Select Wire Transfer Criteria". On the left, there is a list of radio button options: "Inquire Wire Transfer", "Change Wire Transfer", "New Wire Transfer", "New Wire Transfer Using Existing Transfer", "Delete Wire Transfer", "Review Wire Transfer", "Wire Transfer Template" (which is selected), and "Multiple Wire Transfer Using Template". On the right, there are three fields: "Template Name:" with an empty text box, "Wire Type:" with a dropdown menu showing "Domestic", and "Template Group:" with a dropdown menu showing "All". A "Submit" button is located at the bottom center of the dialog.

3. Click the paper with the green plus sign on the right side of the Template List Header



The screenshot shows the header of a "Template List" window. The header bar is dark grey with the text "Template List" on the left and a green plus sign icon on the right. Below the header, the text "No matching record(s) found" is displayed.

4. Pick Wire Type from drop down.
5. Click Submit



The screenshot shows a dialog box titled "New Template". It has a "Wire Type:" label followed by a dropdown menu showing "Domestic". At the bottom of the dialog, there are "Submit" and "Cancel" buttons.

6. Fill out template form.
 - a. Template Name
 - b. Default amount or enter an amount range (if applicable)
 - c. Select from Account
 - d. Select Template Group
 - e. Choose which online banking users should have access to the template
 - f. Enter Beneficiary Identification (account number)
 - g. Enter Beneficiary Name
 - h. Enter Beneficiary Address
 - i. Enter Beneficiary message or reference (if applicable)
 - j. Enter Beneficiary institution (routing) number (if applicable)
 - k. Enter Beneficiary institution name and address (if applicable)
 - l. Enter Receiving institution (routing) Number
 - m. Enter Receiving Institution Name
7. Click Save

SENDING A WIRE USING A TEMPLATE

1. Select Wire Transfer Templates
 - a. Enter Template Name
 - b. Select wire Type from drop down
 - c. Select template group if applicable
2. Click Submit
3. Template list will load
4. Click on the New Wire Transfer option

The screenshot shows two parts of a web application. The top part is titled "Select Wire Transfer Criteria" and contains several radio button options: "Inquire Wire Transfer", "Change Wire Transfer", "New Wire Transfer", "New Wire Transfer Using Existing Transfer", "Delete Wire Transfer", "Review Wire Transfer", "Wire Transfer Template" (which is selected), and "Multiple Wire Transfer Using Template". To the right of these options are two dropdown menus: "Template Name:" and "Template Group:", both currently set to "All". A "Submit" button is located at the bottom center of this section.

The bottom part is titled "Template List" and displays a table with the following data:

Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
test1	abc	CHECKING *1911	Domestic	Approved			

5. Enter Required Information
 - a. Transfer Date
 - b. Amount
 - c. Update any information if needed
 - d. Click Process

Wire

The screenshot shows a form titled "New Domestic Wire Transfer - test1". The form is divided into several sections:

- General Information:** Template Name: test1, Recurring Frequency: None, *Transfer Start Date: [input field], Tax Identification Number: MOUSER MICKEY A [XXXXXXXX-0111], *Amount: [input field], *From Account: CHECKING *1911.
- Beneficiary:** *Identification Type: [input field], DDA Account Number: [input field], Message To Beneficiary: [input field], *Identification Number: 123, *Name: abc, *Address: 123, * [input field], eau claire, Beneficiary Reference: [input field].
- Beneficiary Institution:** Identification Type: [input field], Fed Routing Number: 291880330, Name: CITIZENS COMMUNITY FEDERAL NA, Identification Number: [input field], Address: [input field], ALTOONA WI, [input field].
- Receiving Institution:** *Routing/Transit number: 291880330, Institution Name: CITIZENS CMNTY FED.

At the bottom of the form, there is a disclaimer: "Disclaimer: Cutoff time for Domestic Wires 2:30 PM CST" and three buttons: "Save", "Process", and "Cancel".

6. Complete the Security Challenge using your Token

The screenshot shows a "Security challenge" dialog box. It contains the following text and elements:

- Text: "A one-time password security challenge is required to complete this transaction."
- Text: "One-time password instructions" with a "Show" dropdown arrow.
- Text: "One-time password" followed by an asterisk and an input field.
- Text: "* Indicates required field"
- Buttons: "Complete challenge" and "Cancel".