Wire User Guide

Commercial Online Banking Video Tutorials are located on our website at the following web address: https://www.centralbank.com/commercial-online-banking-video-tutorials. You may also access the Video Tutorials by accessing www.centralbank.com/Customer Service/Commercial Online Banking Video Tutorials.

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About Wires

Commercial Online Banking enables wire origination, approval and release for US Domestic Wires, Drawdown Wires, Federal Tax Wires and/or USD International Wires, determined by your company's entitlements. This module may be accessed either through the Commercial Online Banking website or the CentralMOBILE Business mobile application (app). The security code from a Mobile Token is required to release a wire.

Access Central Bank's website at www.centralbank.com, Business, Cash Management Services to review the most current version of the Terms and Conditions to the Master Treasury Agreement where all services are further outlined.

Wire User Setup

For users to create, modify, or release wire transactions, the proper access must be granted. Follow the directions below to grant wire permissions.

1. Click **Administration** on the horizontal toolbar.
2. Click **Users**, located under **Manage.**
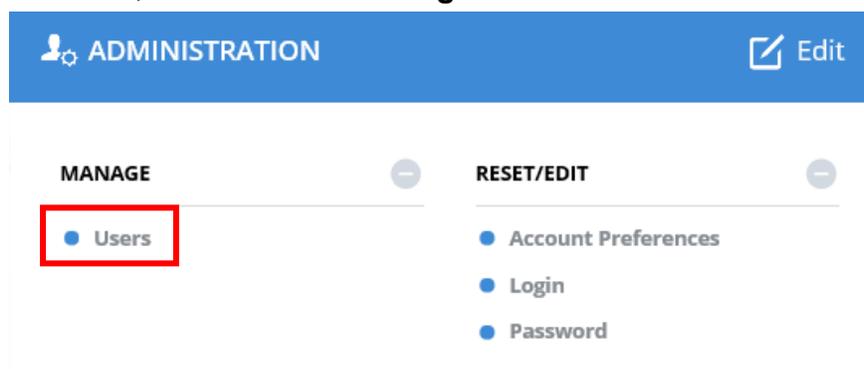
3. Click the down arrow ▼ next to the **User Name.**
4. Select **Edit User.**
5. Click **Next** to move to **Step 3**, **Modify Privileges**.

Approval Access

To enable Approvals, click **Custom**. Click **Set Approvals**, **US Wire**.
Once granted, the specific features for which approvals are enabled must be defined. Select the **approval privileges** for the user, and then click **Submit**.

Payment Limits

Defines a user's customized limits for transactions and approvals.

1. Under **Payment Limits,** select **Custom** to specify limits for a user, otherwise leave the selection to **Unlimited** to default to the company limits.

2. If Custom is selected, for **Limit Settings**, click either **Standard** or **Extended**. Enter the **approved limits** for the applicable wire type. Specify limitations related to transaction amount, approval amount, or daily cumulative (definitions provided below).

Standard:

Transaction:	The maximum amount for a transaction for the corresponding payment type.
Approval:	Maximum amount user can approve for processing. If the transaction is over the amount the user cannot approve the transaction.
Daily Cumulative:	Cumulative maximum amount user can submit for processing in a single day

Extended:

Transaction Non Repetitive	The maximum amount for a transaction for the corresponding payment type.
Transaction Repetitive	The maximum amount for a transaction for the corresponding payment type
Approval	Maximum amount user can approve for processing for non-repetitive and repetitive transactions.
Daily Cumulative	Maximum amount user can submit for processing in a single day

3. Click **Submit**.

Access Schedule

If access to the system by a user needs to be modified, this can be accomplished through the Access Schedule. Select either Unlimited or Custom. Custom enables the restricting the days and hours the user can access the system.

Custom:
1. Choose **Set Access** located under **Access Schedule.** Enter the times/dates the user should have access.
2. Click **Save**.

SET USER ACCESS SCHEDULE			
Day	**Access Level**	**Times (ET) (EST)**	
	● Access ○ No Access	**From** 00:00 🕐	**To** 23:59 🕐
SUNDAY	● Access ○ No Access	**From** 00:00 🕐	**To** 23:59 🕐
MONDAY	● Access ○ No Access	**From** 00:00 🕐	**To** 23:59 🕐

User Entitlements

None   User does not have entitlements to any account or functions.
Custom   User have customized entitlements
Full   User has full access to all associated accounts and functions

Custom:

1. Select **Custom**, then click **Save**.
2. A green box will appear, select **Custom**.
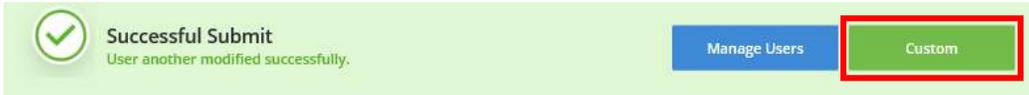
3. Click on **Set Account Access** to customize any account access for a user.
4. Select **Set Functional Access** to grant permissions for the user. Once the access has been granted, click **Save**.
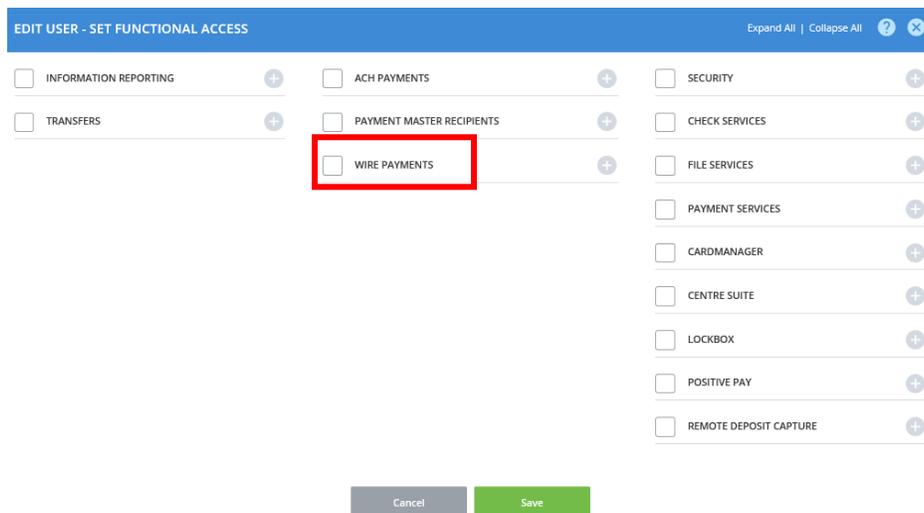
Methods of Creating the Wire

    I.   **Create Wire Payments**
    II.   **Create Wire Templates**

I. **Wire Payments** enables you to make a single, non-recurring wire payment. Wire Templates may also be create through this method.

I. **Wire Templates** enables you to store wire information within Commercial Online Banking**.** This option provides you an efficient and effective means of managing your wire payments.

Creating Domestic Wire Payments

1. From the **Payments** menu, under **Create Wire Payments**, select either:

From Template	Originate a wire from previously saved information stored in a specifically named template
Drawdown	A wire originated to withdraw funds from another account, outside of Central Bank
US Federal Tax	Formatted wire originated to pay US Federal Tax
US Wire	Any US Dollar domestic or international wire payment

To create a US Wire – Domestic Wire
Select **US Wire**. Enter the Payment Information.

Debit Account	The account from which the payment is made
Amount	Amount that will be deposited into the destination account
Value Date	The date the wire transaction is settled, usually the same day of wire origination. However, wires may be future dated up to 30 calendar days.
Frequency	One time only payment or recurring payment. Recurring payment options:
	• Processed on a schedule of daily, weekly, monthly, or yearly options
	• A specified number of times
	• Until further notice – payment will continue until it is manually deleted
	• Until a specified date
Recipient	The party receiving the wire payment. Choose from the pre-existing recipient list or create a new recipient. The Recipient information includes

the detailed information for the Beneficiary Bank receiving the wire.

2. If **Additional Information** is needed, add and select **Continue.**

Routing Instructions

Add Intermediary bank	Usually not necessary for a US domestic wire. Enter only if additional banks are needed in the routing of the wire to its final destination
Add Receiving Bank	Enter only if there are additional banks needed in the routing of the wire
Add Bank to Bank Information	Enter only if information about the wire is needed to be received by the banks entered in the Intermediary or Receiving fields
Reference Information	Send reference data to your bank or the recipient
Details of Payment	Send up to four lines of detail within these fields
Workflow	**Approve on Submit**. Optional. The payment receives one of its required approvals upon submission. If only one approval is required, the payment is sent for processing. If more than one approval is required, the payment is placed on the Pending Payments list to await the additional approvals by *other* users.

3. Click **Continue**. A **Preview Wire Payment** box will appear. Once the information has been verified, select **Submit Payment** to create the wire.

4. A confirmation box will appear with three options. Choose either **Save as Template, Create Another**, or **Payment Center**.
5. If Workflow – Approve on Submit has not been chosen, to approve a single non-recurring wire, select **Payment Center**. Place a **checkmark** next to the wire, and select **Approve**. The security code from a Mobile Token is required to release a wire.
6. If an additional approver is required, the approver will need to access the wire, approve and submit.

Create Wire Templates

1. From the **Payments** menu, under **Create Wire Templates,** select either **Drawdown, US Federal Tax,** or **US Wire**.

   The instructions below outline the steps to create a wire template for a US Wire. Additional fields may be required when creating a Drawdown or US Federal Tax template. For additional detailed instructions, please see the Commercial Online Banking Help or contact Central Bank Corporate Services at 859-253-8743.

2. Enter the Template Information:

TEMPLATE INFORMATION		
Template Activation	● Active	○ Inactive
Template Name *	Enter a Template Name	
Debit Account *	Select an Account ▾	
Recipient *	**Select Existing** **Create New**	
Template Limit	Enter a Template Limit	
Debit Amount	● Define amount when payment is created	
	○ Changeable amount (can be changed when payment is created)	
	○ Exact amount (cannot be changed when payment is created)	

- For Template Activation, choose Active or Inactive
- Enter the **Template Name**. This is the name used to identify the template in the system.

- Select the **Debit Account**. The account from which the payment will be debited.
- The **Recipient** is the party selected to receive the wire payment. Either select an **Existing Recipient** from the pre-existing recipient list or choose **Create New**. The Recipient information includes the detailed information for the Beneficiary Bank receiving the wire.
- The **Template Limit** is not a required field, but can be used to restrict the amount of the wire to sent, the maximum allowable amount of the wire.
- Choose the **Debit Amount**. This will default to the option **Define amount when payment is created.**

3. Next, is a field for **Additional Information**. This field can be used if further information needs to be provided for the wire.

Routing Instructions

Add Intermediary bank	Usually not necessary for a US domestic wire. Enter only if additional banks are needed in the routing of the wire to its final destination
Add Bank to Bank Information	Enter only if information about the wire is needed to be received by the banks entered in the Intermediary or Receiving fields

Reference Information	Enter reference data to be sent to your bank or the recipient. Check box to **Allow change when making payments** if edits to the reference information at the time of wire origination are necessary
Details of Payments	Enter details of the payment to be sent to your bank or the recipient. Check box to **Allow change when making payments** if edits to the details of payments at the time of wire origination are necessary

4. Once the information has been entered, click **Continue**.
5. A **Preview Recipient** box will appear. Once the information has been verified, select **Submit** to create the Template.

Creating a Wire from a Template

1. To access an existing template, select **Payments**.
2. Under **Manage,** select **Template Center**.
3. Click the **Template** name that is in blue.

	Template Name ▲ Description	Status ▲ Availability	Co. Account ▲	Type ▲	Recipient ▲	Amount (Items) ▲ Recipient Amount (Items)	Action
						◄ VIEW LAST MODIFIED BY ⊖	
☐	A Test	Approved Active		US Wire	ABC Supply		▼

4. Review the information within the template, making any adjustments, then click **Continue**.
5. Click **Submit Template**.
6. Choose **Template Center**.

✓ **Successful Submit**
Template A Test has been successfully modified.   Template Center

7. Enter a **checkmark** next to the Template name, and select **Create Payment**.

☑	A Test	Approved Active		US Wire	ABC Supply		▼
		Reject	Delete	Approve	Create Payment	Export	

8. Enter the amount of the transaction under **Amount**.
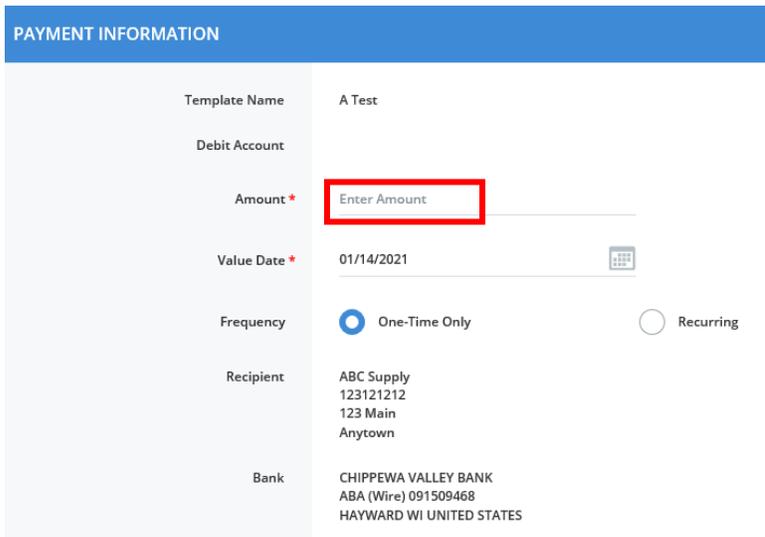
PAYMENT INFORMATION

Template Name	A Test
Debit Account	
Amount *	Enter Amount
Value Date *	01/14/2021
Frequency	⦿ One-Time Only ◯ Recurring
Recipient	ABC Supply 123121212 123 Main Anytown
Bank	CHIPPEWA VALLEY BANK ABA (Wire) 091509468 HAYWARD WI UNITED STATES

9. Verify the **Value Date**. The Value Date defaults to the current day. However, a wire may be future dated up to 30 calendar days.
10. Click **Frequency**, either One-Time Only or Recurring. If Recurring, click Recurring Schedule and Number of Payments.
11. **Workflow**. Optional. Click **Approve on Submit**. The payment receives one of its required approvals upon submission. If only one approval is required, the payment is sent for processing. If more than one approval if required, the payment is placed on the Pending Payments list to await the additional approvals by other users.
12. Click **Continue**.
13. A **Preview Template** page will display. Verify the information, and select **Submit Payment** A message should appear at the bottom

✓ **Successful Submit**
Payment I3XG8RQFBJ has been successfully created. Total amount $ 1.00.   Payment Center
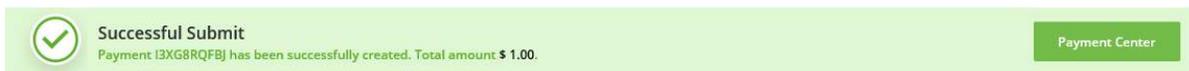
of the screen that will indicate if the template has been successful or not.

14. If Workflow – Approve on Submit is not chosen, click on **Payment Center**.
15. Place a checkmark next to the transaction, and select **Approve**. The security code from a Mobile Token is required to release a wire. Enter the **six-digit security code** from your security token.

16. If an additional approver is required, the approver will need to access the wire, approve and submit.

Editing a Template

Edits can be made at any time to a wire template.

1. Click on **Payments.**
2. Click on **Template Center.**
3. Click on the **Template** name**.**
4. Make the necessary edits to the information and click **Continue**.
5. Click **Submit Template**.

Creating International Wire Payments

1. From the **Payments** menu, under **Create Wire Payments**, select **US Wire.**
2. Under **Payment Option**, select **USD International Wire**.

PAYMENT OPTION		✲ Required Fields ⊖
Payment Option	◯ US Wire	
	⬤ USD International Wire	

3. Enter the following fields:

Debit Account	The account from which the payment is made
Amount	Amount that will be deposited into the destination account
Value Date	The date the wire transaction is settled, usually the same day of wire origination. However, wires may be future dated up to 30 calendar days.
Frequency	**One time only payment** or **recurring** payment.
	Recurring payment options:
	• Processed on a schedule of daily, weekly, monthly, or yearly options
	• A specified number of times
	• Until further notice – payment will continue until it is manually deleted
	• Until a specified date
Recipient	**T**he party receiving the wire payment. Choose from the pre-existing recipient list or create a new

recipient. The Recipient information includes the detailed information for the Beneficiary Bank receiving the wire.

4. **Additional Information Only.**	**See required field below for International Wires**
Add Intermediary bank	**Required.** An Intermediary Bank is the additional bank needed in the routing of the wire to its final destination. **If you do not know the Intermediary Bank, search for CENTRAL BANK AND TRUST COMPANY, LEXINGTON, KY, BANK ID: 042100146 or Central Bank* and Select**
Add Receiving Bank	Optional. Enter only if there are additional banks needed in the routing of the wire
Add Bank to Bank	Optional. Enter only if information about the wire is needed
Information	to be received by the banks entered in the Intermediary or Receiving fields
Reference Information	Optional. Send reference data to your bank or the recipient
Details of Payment	Optional. Send up to four lines of detail within these fields
Workflow	**Optional. Approve on Submit**. Optional. The payment receives one of its required approvals upon submission. If only one approval is required, the payment is sent for processing. If more than one approval is required, the payment is placed on the Pending Payments list to await the additional approvals by *other* users.

4. Click **Continue.**
5. Preview the wire information, and click **Submit Payment.**
6. Click on **Payment Center**.
7. Place a checkmark next to the wire transaction, and select **Approve**. The security code from a Mobile Token is required to release a wire.
8. If an additional approver is required, the approver will need to access the wire, approve and submit.

Central Bank Holiday Schedules

DATE	DAY	FEDERAL HOLIDAY
January **01**, 2021	Friday	New Year's Day
January **18**, 2021	Monday	Martin Luther King Jr. Day
February **15**, 2021	Monday	Washington's Birthday
May **31**, 2021	Monday	Memorial Day
July **04**, 2021	Sunday	Independence Day
July **05**, 2021	Monday	Independence Day (observed)
September **06**, 2021	Monday	Labor Day
October **11**, 2021	Monday	Columbus Day
November **11**, 2021	Thursday	Veterans Day
November **25**, 2021	Thursday	Thanksgiving
December **24**, 2021	Friday	Christmas Day (observed)
December **25**, 2021	Saturday	Christmas Day
December **31**, 2021	Friday	New Year's Day (observed)

NOTE: Wire transactions should not have an effective date for any of the above Federal Reserve Holidays.

Wire Cut-Off
Wire Cut-off is 4:00 PM ET.

Definitions
- **Additional Information**: Additional information about the payment.
- **Amount**: Amount that will be deposited into the destination account.
- **Beneficiary Account**: The account number of the beneficiary who is to receive the credit for the wire transfer.
- **Beneficiary Address**: Enter the address of the final beneficiary who will receive the funds.
- **Beneficiary Bank Address**: Up to three lines of address information for the Beneficiary Bank.
- **Beneficiary Bank ID**: Nine-digit Bank ID or ABA routing number of the beneficiary bank.
- **Beneficiary Bank Name**: The bank that holds the beneficiary's account.
- **Beneficiary Name**: Enter the name of the final beneficiary who will receive the funds.

- **Debit Account**: The account from which the payment is made.
- **Details of Payment**: Send up to four lines of detail within these fields.
- **Drawdown Wire**: A Drawdown Wire is a wire originated to withdraw funds from another account, outside of Central Bank, via a wire transfer.
- **Intermediary Bank:** The additional bank needed in the routing of the wire to its final destination. An Intermediary Bank is required for an International Wire.
- **Receiving Bank Address**: Up to three lines of address information for the Receiving Bank.
- **Receiving Bank ID**: The nine-digit Bank ID or ABA routing number of the receiving bank.
- **Receiving Bank Name**: The name of the receiving (credit) bank.
- **Frequency**: Wire payments may be set as either a one-time only payment or a recurring payment.
- **Recipient**: The party receiving the wire payment. Choose from the pre-existing recipient list or create a new recipient.
- **Reference Info**: Send reference data to your bank or to the recipient.
- **Requesting Party Account**: The account number of the person(s) requesting that the funds be transferred if that is not the person initiating the transfer.
- **Requesting Party Address**: Up to three lines of information regarding the address of the person(s) requesting that he funds be transferred if that is not the person initiating the transfer.
- **Requesting Party Name**: The name of the person(s) requesting that the funds be transferred if that is not the person initiating the transfer.
- **Routing Instructions**:
    i. Intermediary Bank: Enter only if there are additional banks needed in the routing of the wire
    ii. Receiving Bank: Enter only if there are additional banks needed in the routing of the wire.
    iii. Bank to Bank Information: Enter only if information about the wire is needed to be received by the banks entered in Intermediary or Receiving fields.
- **Value Date**: The date on which a wire transaction is settled within the appropriate payment. The Value Date is usually the same day the wire is originated. However, a wire may be future dated up to 30 calendar days.

Mobile Token

Install the Mobile Token on your phone to obtain the security code to access Commercial Online Banking and the associated Mobile App.

To install your Mobile Token, follow the directions listed below.
1. From the App Store or Google Play, search and download the VIP Access App in the app store.
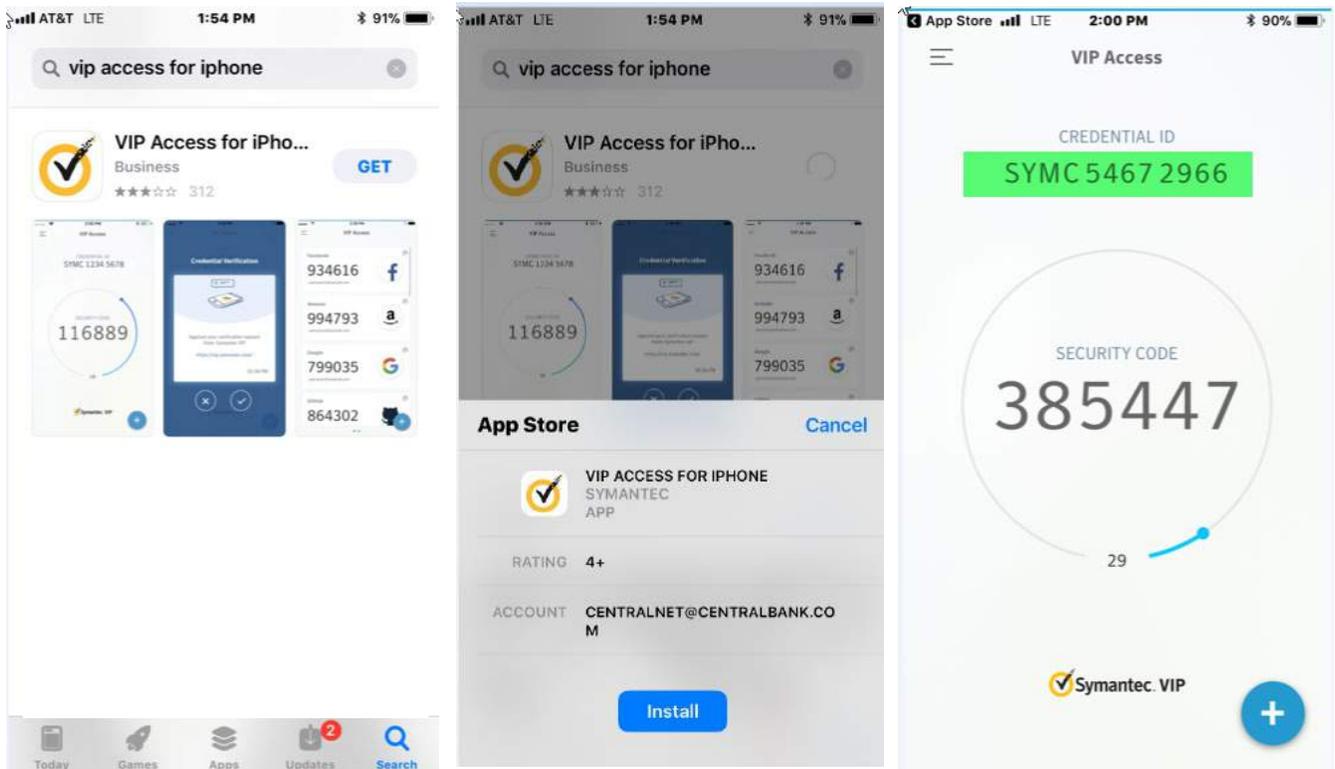
2. Once downloaded, log in to Commercial Banking Online, and select **Activate Token** located under **Other Settings and Preference** in the Welcome menu.
3. Three pieces of information are required:
    i. **Activation Code**: central2021
    ii. **Token Number**: Credential ID listed on the mobile app
    iii. **Passcode**: Six-digit number generated by the app

Additional Information

If you have questions concerning your WIRE origination, please call Commercial Online Banking Client Services at 859-253-6338 or Central Bank's Corporate Services Department at 859-253-8743.