

# **BUSINESS BANKING**

## **CREATING A WIRE TEMPLATE**

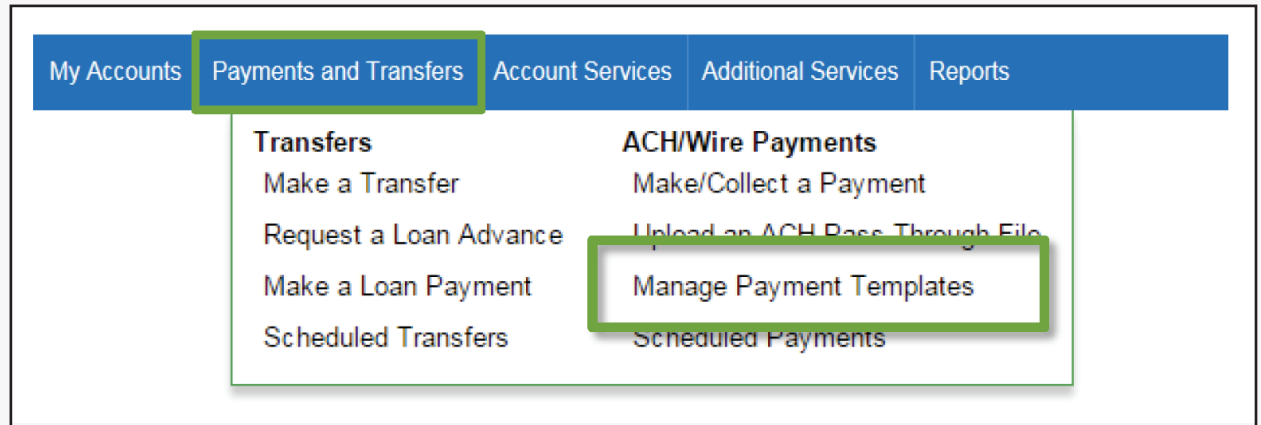


At **First Internet Bank** our goal is to make online banking simple. We hope you find our instructional materials useful as you begin to take advantage of our platform capabilities.

Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

#### TEMPLATE BASICS

- Under Payments and Transfers, go to **Manage Payment Templates**.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
  - Recurring vendor payments.
  - Real estate closings with frequent property buyers.
  - Large dollar payments to the same beneficiary.



#### TIP:

A user can also add a template on the Make/Collect a Payment page:

- **Add a new template** option in Template dropdown.
- **Save as template** option after a one time payment is initiated.

## MANAGE PAYMENT TEMPLATES SCREEN

### ACTIONS ON THIS SCREEN:

- Add a template.
- Search for a template.
- Edit or delete a template (except those in an Approval Pending status).

### TEMPLATE STATUSES:

- **Needs Attention** - reasons include approver declined the template, funding account is closed.
- **Approval Pending** - new and edited templates require approval.
- **Approved** - available for initiation.

Manage payment templates				<a href="#">+ Add a template</a>
Showing	All Templates ▼	Search		
Templates	Last payment	Date		
<b>Needs Attention</b>				
Pottery paint Domestic Wire	-	-	<a href="#">Options</a> ▼	
⚠ Invalid funding account				
Wire to clay supplies Domestic Wire	-	-	<a href="#">Options</a> ▼	
⚠ Declined				
<b>Approval Pending</b>				
Payroll Payroll (PPD)	\$3,500.00	02/26/2016	<a href="#">Options</a> ▼	
⚠ Schedule approval pending				
Wire to supplier XYZ Domestic Wire	-	-	<a href="#">Options</a> ▼	
<b>Approved</b>				
Clay Supplies Domestic Wire	-	-	<a href="#">Options</a> ▼	
Online Orders Web-initiated entries (WEB)	\$500.00	12/24/2015	<a href="#">Options</a> ▼	

## ADD A TEMPLATE FOR A DOMESTIC WIRE

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
  - User permissions determine the accounts that display.
  - First Internet Bank may restrict this list to certain account types (applies to all businesses).
3. Select **Domestic Wire** as the Template Type.
  - Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.
  - Can be an individual or a business.
  - Message to beneficiary is optional.

### Template information

Name

Wire to ABC Supplier

1

Funding account

ABS Account \*\*\*\*0026

2

Template type

Domestic Wire

3

### Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

4

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Street address

e.g. 124 Main Street

Zip Code

Enter zip code

Bank account number

Account number

Retype Account number

Message

Enter a 4 line message to beneficiary (optional)

## ADD A TEMPLATE FOR A DOMESTIC WIRE

5. Enter the **Beneficiary Bank** information.
  - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
  - Entire section is optional, except as noted above.
7. Enter the **amount** for the template.
  - Zero amount is allowed; can be edited at time of initiation.

### Beneficiary bank information 5

Wire routing number

For further credit to

### Intermediary bank information 6

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.


Bank routing number

Intermediary bank account number

### Payment information

This can be changed at the time of payment.

Amount to pay 7

 **TIP:**

Next, approval is required *except for single admin companies*. This applies for International Wire templates as well. See the Payments Approval job aid for details.

## ADD A TEMPLATE FOR AN INTERNATIONAL WIRE

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template Type.
  - Shows only if international wires is part of the business segment and in the user's entitlements.
4. Enter **Beneficiary** information.
  - Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number.

Template type

International Wire **3**

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### Beneficiary information

Complete the template by adding beneficiary.

Beneficiary information **4**

Who do you want to pay

Enter beneficiary name

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Address line 1 Address line 2

e.g. 124 Main Street Optional

---

City/Town State/Province/Region

Optional

---

Zip/Postal Code Country

Optional Select

---


Bank account number

Beneficiary account number Retype Account number

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Reference information/Additional instructions

Optional

 **TIP:**

Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.

## ADD A TEMPLATE FOR AN INTERNATIONAL WIRE

### 5. Enter Receiving bank information.

#### Required fields:

- Bank name
- Bank code (SWIFT/BIC) -formatting defaults in this field OR the IBAN account number
- Address line 1
- City/town
- Country

Receiving bank information **5**

Bank Name

Receiving bank name

Please select Bank Code (SWIFT/BIC) and/or Bank account number and enter the information provided with your wiring instructions. (At least one is required.)

Bank Code (SWIFT/BIC) XXXX XX XX XXX

Bank account number IBAN/Account number Retype IBAN/Account number

Address line 1 Address line 2

e.g. 124 Main Street Optional

City/Town State/Province/Region

Optional

Zip/Postal Code Country

Optional Select

Wiring instructions

Wiring instructions Optional



#### TIPS:

- The freeform “wiring instructions” field is helpful if the business isn’t sure where to put certain info.
- This form is not customizable.

## ADD A TEMPLATE FOR AN INTERNATIONAL WIRE

### 6. Enter **Intermediary bank**.

- Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.

### 7. Enter the **payment information**.

- **Option 1:** Send wire in US dollars. If “Send in foreign currency” is checked, convert the amount to that currency upon receipt of the wire.
- **Option 2:** Send wire in another currency. Business selects the currency and enters the amount of the wire in that currency.

### Intermediary bank information (Optional) 6

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is  Domestic Bank  International Bank

Bank routing number  
Routing number

Bank account number  
Account number (Optional) Retype Account number (Optional)

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### Payment information 7

The amount can be changed at the time of payment.

Send exact amount in US dollars

Send in foreign currency

Send exact amount in Mexican Peso (\$)



#### TIPS:

- First Internet Bank controls which foreign currencies appear in the Payment section.
- The system doesn't provide exchange rates; First Internet Bank does that conversion once you receive the wire.



## APPROVE TEMPLATES

1. Go to the My Accounts screen > My Approvals widget.
2. Click the template name to review details.
3. Click Approve for desired template.
4. Click OK on the pop-up window (not shown).
5. The template is now available to use and shows as Approved on the template screen.

**1** My Approvals

All requests ▼

**PAYMENTS**

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**Monthly Rent**

Collecting \_\_\_\_\_ \$0.30  
 Deliver on \_\_\_\_\_ 2019-03-08  
 Type \_\_\_\_\_ Commercial (CCD)

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**Vendor payments**

Paying \_\_\_\_\_ \$0.02  
 Deliver on \_\_\_\_\_ 2019-03-11  
 Type \_\_\_\_\_ Commercial (CCD)

**TIPS:**

- Approving a template does not require additional verification via MFA.
- The approver may decline the template, which moves the template to Needs Attention and sends an email to the person who created the template.

Templates	Last payment	Date	
<b>Needs Attention</b>			
Wire to clay supplies Domestic Wire Declined	-	-	<a href="#">Options</a> ▼
<b>Approval Pending</b>			
Clay Supplies Domestic Wire	-	-	<a href="#">Options</a> ▼
Payroll Payroll (PPD)	\$3,000.00	12/04/2015	<a href="#">Options</a> ▼
<b>Approved</b>			
Cash Concentration Commercial (CCD)	\$1,310.00	12/08/2015	<a href="#">Options</a> ▼