BUSINESS BANKING
INITIATE A WIRE

FIRST INTERNET BANK

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.
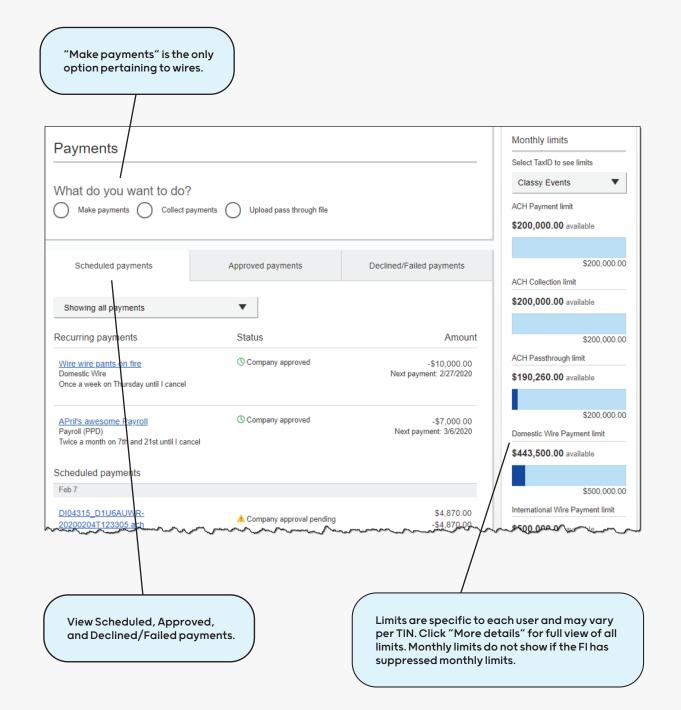
Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

"HOW MUCH CAN I SEND?"

- Limits are calculated by deliver on date, not the creation date.

- The daily limit is from 12:01am Pacific time to midnight PT.

- If the payment exceeds limits, an error message displays and blocks the payment.

- If the payment exceeds available balance, the payment is allowed (flagged as "insufficient funds" when sent to the FI unless the FI disables the account balance check).

"WHEN CAN I SEND IT?"

- Date defaults to the current business day before cutoff time.

- Date can be up to one year in the future.

- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

"Make payments" is the only option pertaining to wires.

Payments

What do you want to do?
○ Make payments   ○ Collect payments   ○ Upload pass through file

| Scheduled payments | Approved payments | Declined/Failed payments |

Showing all payments ▼

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	🕐 Company approved	-$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	🕐 Company approved	-$7,000.00 Next payment: 3/6/2020

Scheduled payments

Feb 7

| DI04315_D1U6AUWR-
20200204T123305.ach | ⚠ Company approval pending | $4,870.00
-$4,870.00 |

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit

$200,000.00 available

$200,000.00

ACH Collection limit

$200,000.00 available

$200,000.00

ACH Passthrough limit

$190,260.00 available

$200,000.00

Domestic Wire Payment limit

$443,500.00 available

$500,000.00

International Wire Payment limit

$500,000.00

View Scheduled, Approved, and Declined/Failed payments.

Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

SEND A TEMPLATE-BASED WIRE

1. Select **Use a Template**.

2. Click in the **Enter a template name** field to see options.

   - Select one from the list, start typing to see matches, or add a new template.

   - ACH templates and wire templates are co-mingled here.

3. If needed, edit amount or message to beneficiary or receiving bank.

4. The **Deliver On date** defaults to current business day (can be up to one year out).

   - After the end user cutoff time, the date defaults to the next business day.

   - Option to make this wire repeating.

5. Click **Never** to make the wire repeating.

6. Click **Continue to review** (not shown here).

How do you want to pay?

1 Use a template ▼

2 Enter a template name

Payroll

Clay Supplies

Cash Concentration

Pottery paint

Add a new template

Notes:

- Display of Current and Available balance is interface-dependent.

- A template can be used for only one repeating payment.

April's fabulous wire   Edit template

Funding account	Checking *0001	Template type	Domestic Wire
	Current: $248,934.76		
	Available: $248,934.76		

Liz Kritikos
*2121 $2,500.00

payment on invoice 23222

3

Beneficiary bank   FEDERAL CREDIT UNION

anything you'd like here

4 Send On   05/16/2019 📅   Repeats   Never **5**

Paying 1 customer   Total $2,500.00

Fees $20.00

SEND A ONE-TIME WIRE

1. Select **Make a one time payment**.

2. Choose **Funding Acount**.

   - First Internet Bank controls funding accounts via account-level entitlements.

   - For this user, accounts with "Create Ad Hoc Wire Transfer Payments" permission display.

3. Select **Payment Type** of Domestic or International Wire.

   - ACH payment types also show in this list.

4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

Payments

What do you want to do?

◉ Make payments   ○ Collect payments   ○ Upload pass through file

How do you want to pay?

Make a one time payment ▼   **1**

Funding account

BASE Checking ****0002   **2**   ▼   Current: $5,580.24   Available: $5,580.24

Payment type

Domestic Wire   **3**   ▼

Payment name

Enter a payment name (optional)   **4**

Aside from the Deliver On Date, sending a one-time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.
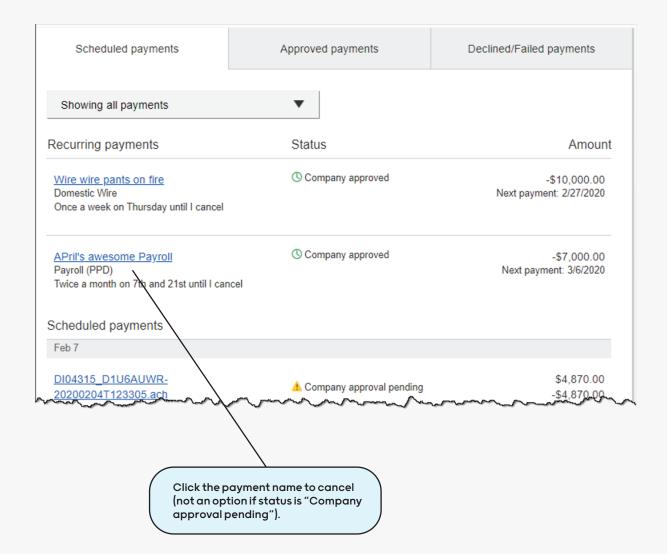
PAYMENT ACTIVITY

· All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.

· All pending payments display, as well as 30 days of approved and declined/failed history.

SCHEDULED PAYMENTS

· Payments show here when pending, i.e. not yet sent to the FI for processing.

· Recurring payments show at the top; pending single payments show under second section.

· The next payment in a recurring series shows along with scheduled single payments with "Company pending approval" status 2 business days prior to the payment date.

WHEN DO PAYMENTS MOVE FROM SCHEDULED TAB TO APPROVED TAB?

· Wires scheduled for today are sent to the FI for processing within 10 minutes.

· Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	⏱ Company approved	-$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	⏱ Company approved	-$7,000.00 Next payment: 3/6/2020

Scheduled payments

Feb 7

DI04315_D1U6AUWR- 20200204T123305.ach	⚠ Company approval pending	$4,870.00 -$4,870.00

Click the payment name to cancel (not an option if status is "Company approval pending").

PAYMENT ACTIVITY

APPROVED PAYMENTS

· Payments that have been sent to the FI for processing.

DECLINED/FAILED PAYMENTS

· Payments declined by a business approver (initiator gets an email).

· Payments declined by the FI (initiator and all business admins get an email).

· Payments failed due to wire funding (all business admins get an email).

· Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email).

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-$10,000.00
		Options ▼

Options:
Copy Payment, View, Print

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Declined/Failed payments	Status	Amo...
Jan 14		
Payroll Payroll (PPD)	✖ Exceeds User Daily Limit	-$30.00
		Options ▼

Options:
Initiate a new payment, View, Print

1F INITIATE A WIRE

5