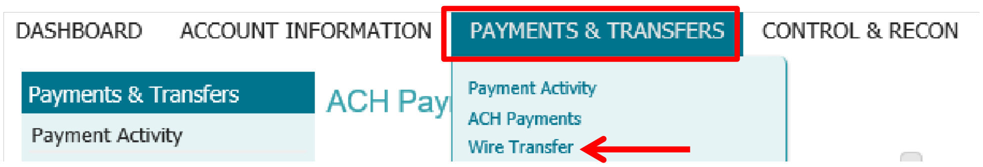
eTreasury Commercial – Wire Transfer Quick Reference Guide

You may create Wire transfers using existing Templates, Free-Form one-time payments or initiate from an existing payee. Wire Transfers must be completed and/or released before the 5:00pm ET cutoff. For added security, an Out of Band reverification method is required for all Wire Transfers being processed. See the Quick Reference Guide – **eTreasury Commercial – Out of Band and Soft Token**.

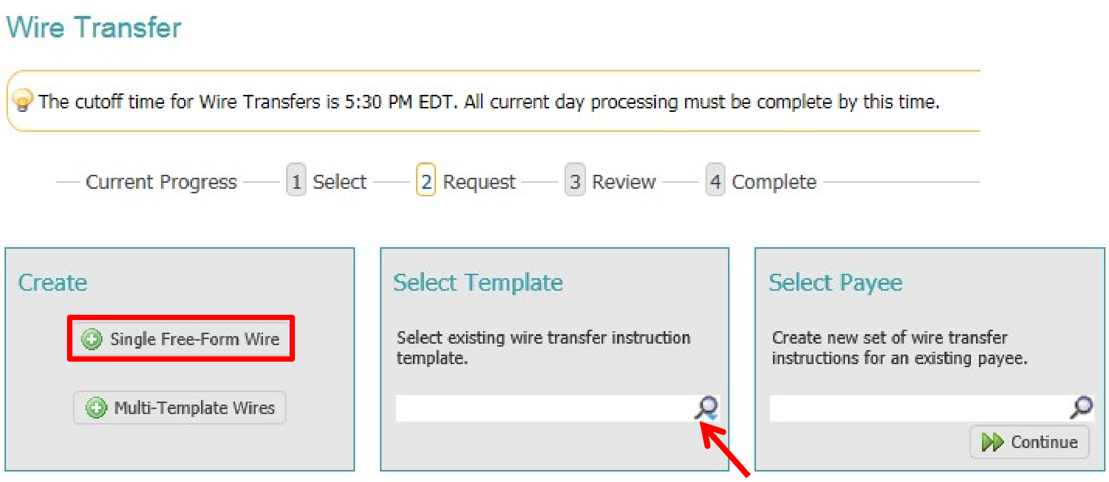
To Begin

In Payments and Transfers – Select:

Wire Payments



There are four steps to create a Wire Payment: 1) Select, 2) Request, 3) Review and 4) Complete. These steps are displayed at the top of the screen throughout the payment creation process.



Single Free Form – Create a one-time wire without using a predefined template.

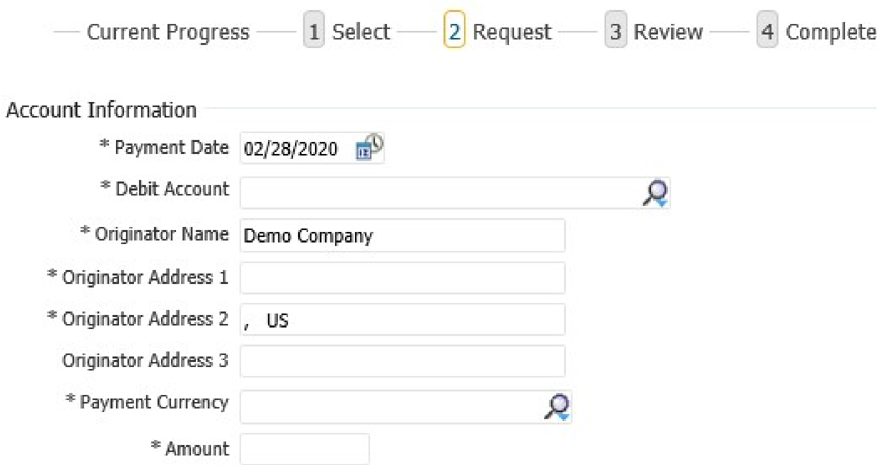
Use a Template – Create a new template or use an existing one. Use the drop down arrow to select from existing templates.

Payees – Create a wire using the information of an existing payee. Type any portion of the payee's name in the field and select one of the options from the menu that populates.

Multi-Template Wires – Easily process multiple wire templates. Select the template by typing in the box. Use the pencil to edit amounts and reference information.

Foreign Currency Wires – Wire money in foreign currency.

Creating a New Free Form Wire Transfer



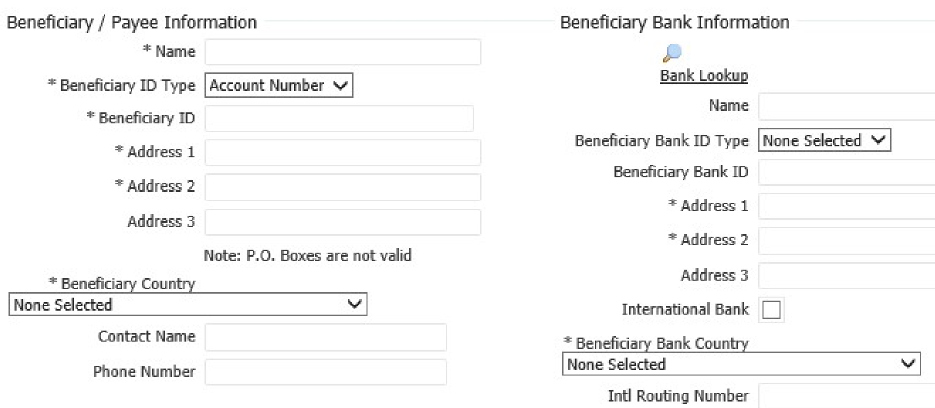
Select the **Payment Date** & **Account** to debit.

Your Originator Information will default in.

Select the **Payment Currency.** Wires may be sent in US Dollars or Foreign Currency (FX).

Enter the **Amount** you are wiring**.**

Enter the Beneficiary information under **Beneficiary/Payee Information**. Beneficiary address and Country is required.

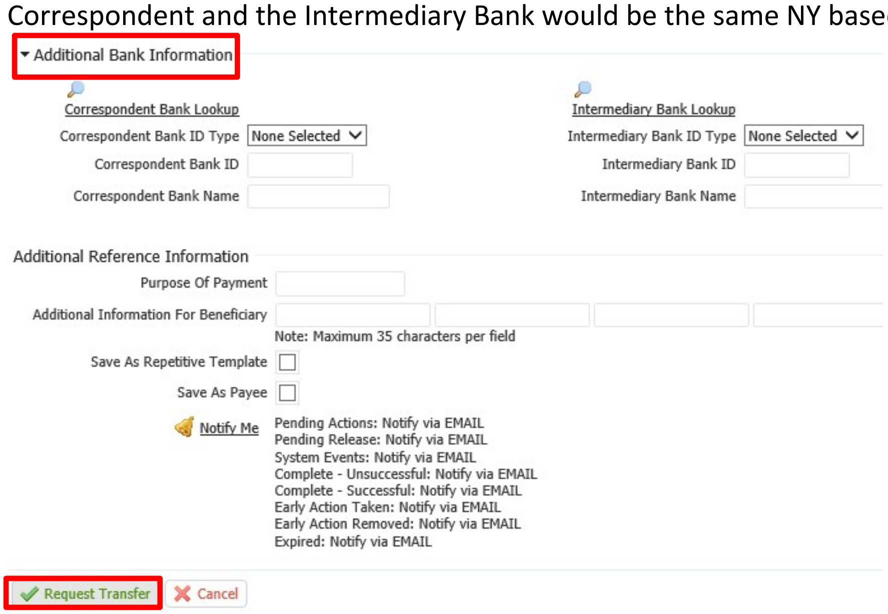


Use the **Bank Look** up field to find bank information if you know either the Bank name or ABA.

Beneficiary ID Type – The account number of the Beneficiary/Payee

Beneficiary Bank address and Country is required.

You should expand the **Additional Bank Information** field for all **International Wires**. Lakeland Bank requires a Correspondent bank, as we are not an International Bank. Unless otherwise noted on your wiring instructions, the Correspondent and the Intermediary Bank would be the same NY based bank.



Enter **Purpose of Payment** if necessary.

If required, enter any additional information in the 4 **Additional Information For Beneficiary** fields.

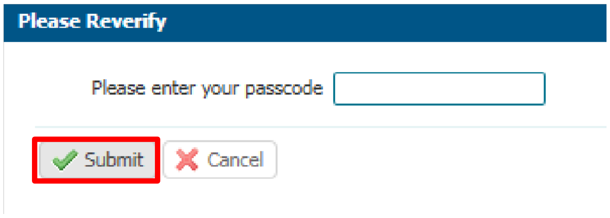
Select Request Transfer

EQUAL HOUSING LENDER MEMBER FDIC

The Wire Transfer will appear for your review. Here you may **Edit** or **Cancel** the wire.

Select **Confirm** to initiate the Wire Transfer.

Enter your reverification passcode. *See instructions on **Setting up Out of Band Authentication for ACH and Wire Transfer**.



Click **Submit.**

The wire has been released.

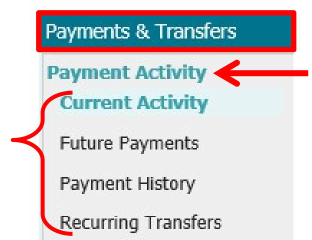
If Approval is required:

Go to Payments & Transfers – Payment Activity to Approve the wire.

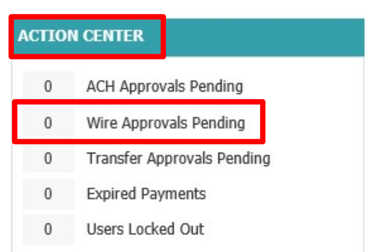
View the details, Approve or Cancel the wire from this screen.

Payment Activity

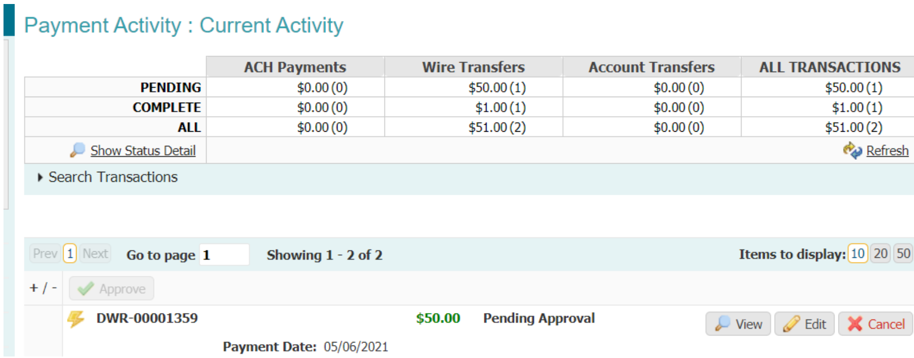
You may view Current Activity, Future Payments, Payment History, and any Recurring ACH Transfers under the **Payments & Transfers Tab** then select **Payment Activity.** Here you can view outstanding approvals or review the status of the payment.



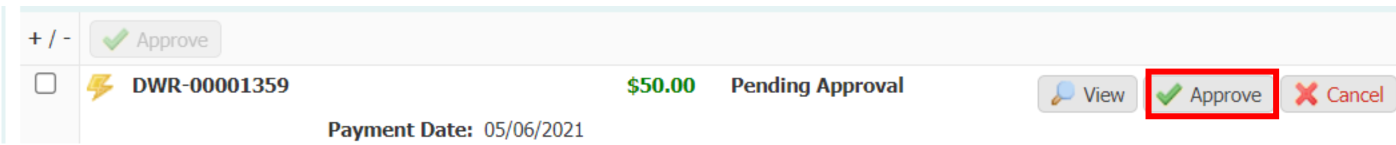
You may also view outstanding approvals from the **Dashboard** under **Actions Center** or you can make this your Homepage.



Approvals will appear as Pending. The Approver cannot be the same person who initiated the wire.



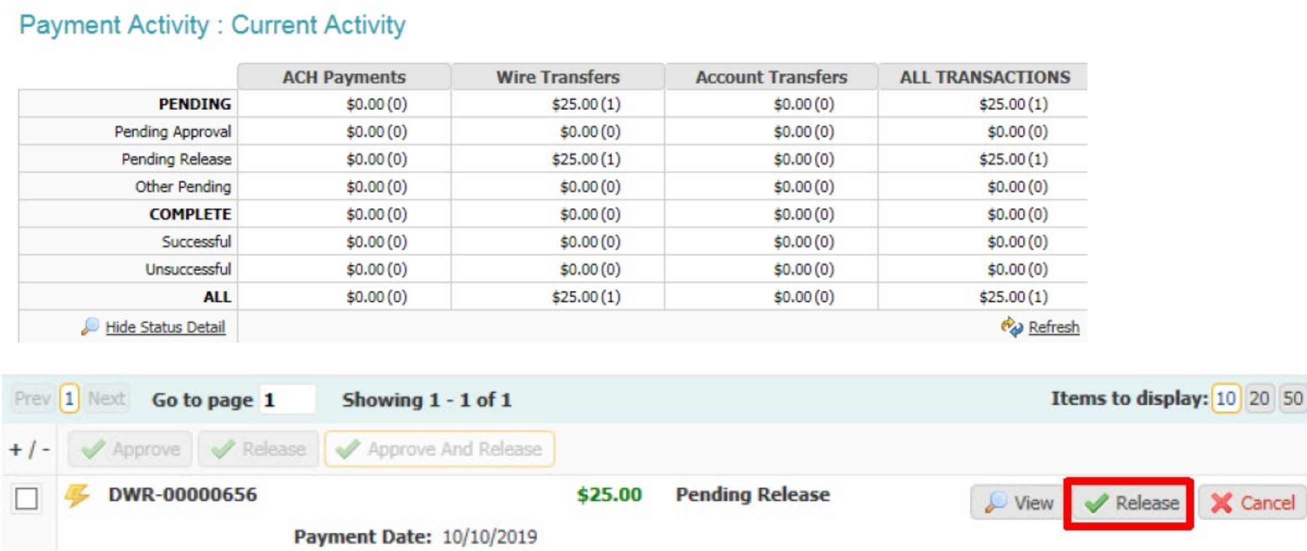
Review the wire and select Approve.



The wire will be released for Payment.

If Release is Required – A company may request to have the wire manually released.

Go to Payments & Transfers – Payment Activity to <u>Release</u> the wire.



View the wire details.

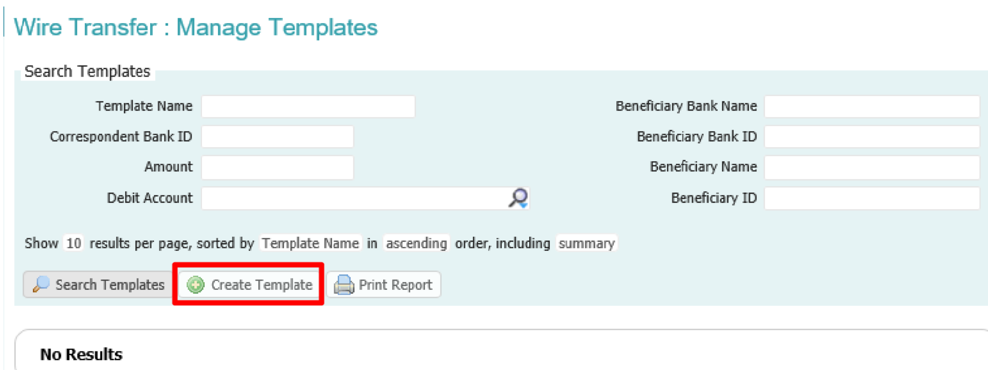
Select Release or Approve and Release to submit the wire for processing. Select **Cancel** to cancel the wire.

Managing Templates

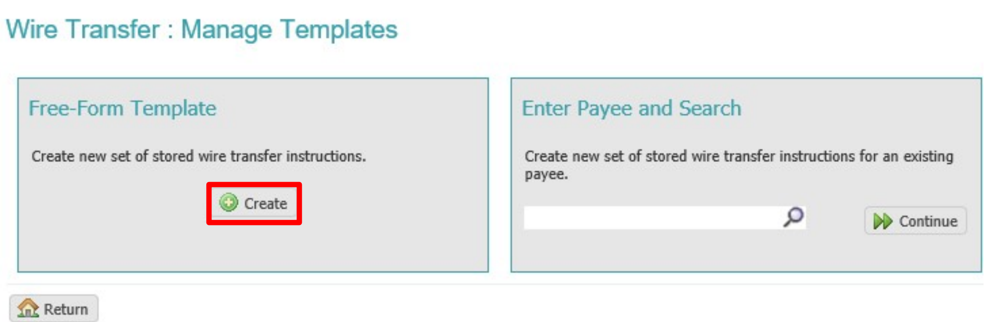
Manage/Create Templates – Select this option to create new or edit created templates.

You may create a new template or a new template using an existing payee.

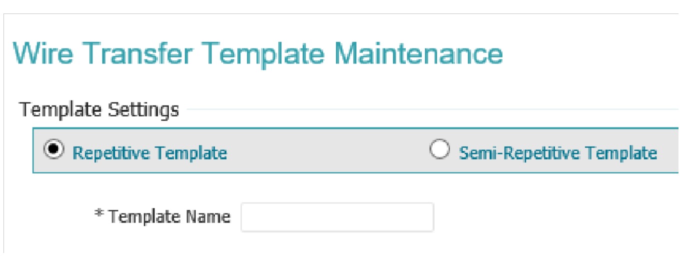
Select **Create Template.**



Select Free-Form Template – **Create**.



Select the type of template you want to create under **Template Settings**.

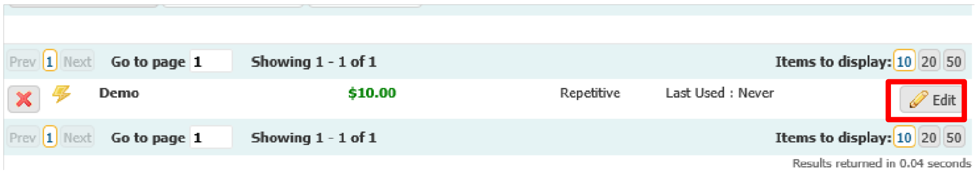


Repetitive Template – used for recurring wire transfers with no changes to any fields – Same payee, Account and Dollar amount, and reference information. Changes may be made to Date, Exchange Rate for FX wires, Notify Me options and Recurring Transfer options.

Semi Repetitive Template – For recurring wires where the Dollar Amount, Purpose of Payment or Additional Reference information may change.

Follow the steps to create a wire and select Save Template.

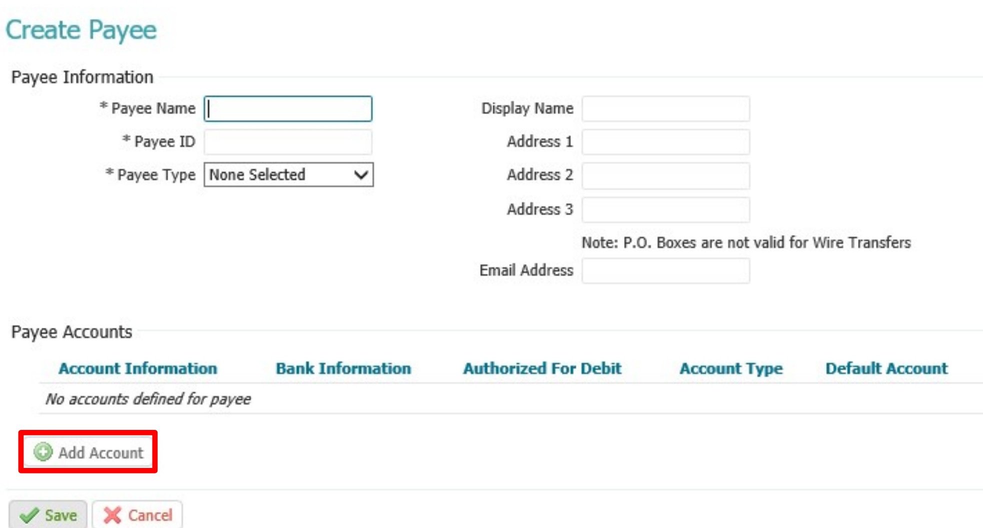
The Template may be edited after creation by selecting the Edit button.



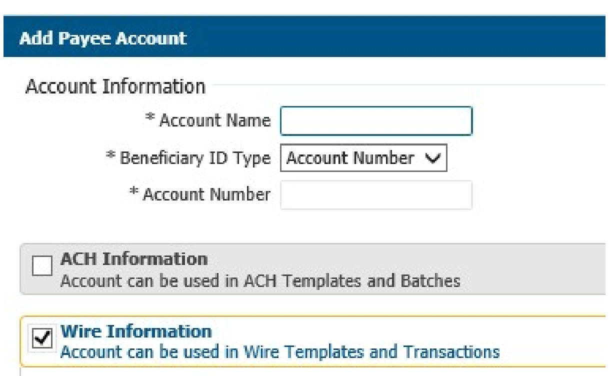
Change any information necessary and Click **Save Template**. You cannot change a repetitive template to a semi repetitive template or vice versa. A new template must be created.

Payee Maintenance – Under the Payments & Transfers tab, Payee Maintenance provides the ability to create and edit all payees assigned to a specific company for Wire Transfer, ACH or both. Users may search for payees, using various search options. Accounts and bank information may also be modified to accommodate changes to payees, based on the company's needs. This creates a template under the Payee name.

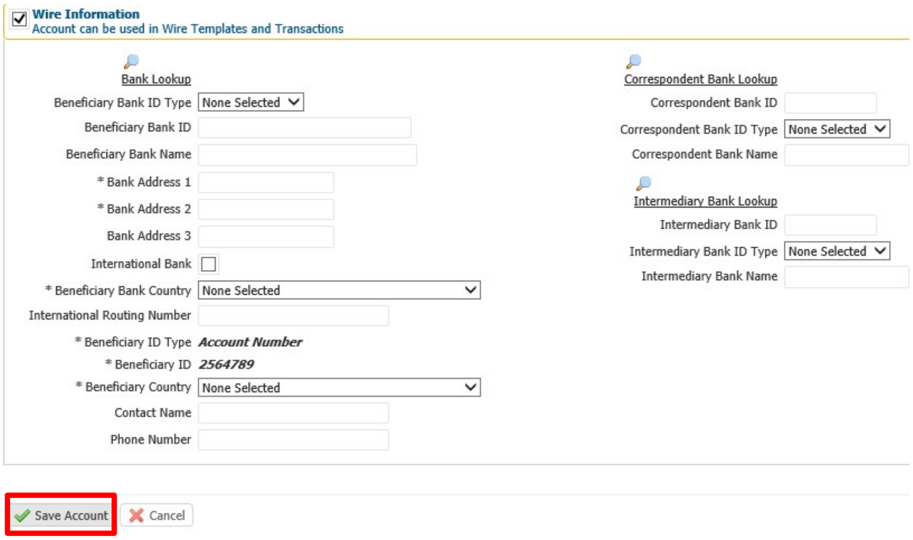
Complete the Payee setup



Select **Add Account.**



Choose if the payee will be for wire, ACH or you may select both.



Complete the Wire Information.

Click **Save Account**.

For assistance with Payments processing please call us at 866-224-1379 Option #9 or email us at eBanking@lakelandbank.com.