Online Business Banking
Wire Transfers

Online Business Banking users with wire transfer security rights may create outgoing wire transfer requests. In order to access the **Wires** function, you must complete a Wire Transfer of Funds Agreement and designate the authorized representatives from your company.

The Administrator is assigned an authorization limit and is responsible for assigning and maintaining access for other employees within that limit. The maximum dollar amount of wire transfers other employees are authorized to create, approve and release must be equal to or less than the Administrator's limit.

The **Wires** menu is used to enter and manage outgoing wires. Transactions resulting from the receipt of incoming wires may be found under **Online Banking** and the **Transaction** window.

Edit/Add - Domestic Wires

Wire Transfers move money between your company's accounts at Great Western Bank and accounts at other financial institutions.

Wires must be created and transmitted before 3:00 p.m. Central Time to be processed on the current business day. Any wires transmitted after these deadlines will be processed on the next business day.
If information on a wire is incomplete or inaccurate, the wire will not be processed.
Great Western Bank will not process any wires for more than an account's current available balance.

1. To create a new wire request, select the **Wires** tab and **Edit/Add** in the submenu. A list of all wires that have been created and are pending appears.

2. Select the account to be charged from the list of authorized account in the '**Create a new wire from . . .**' drop down list. Define the new wire by entering all relevant and required information for the fields listed on the next page.

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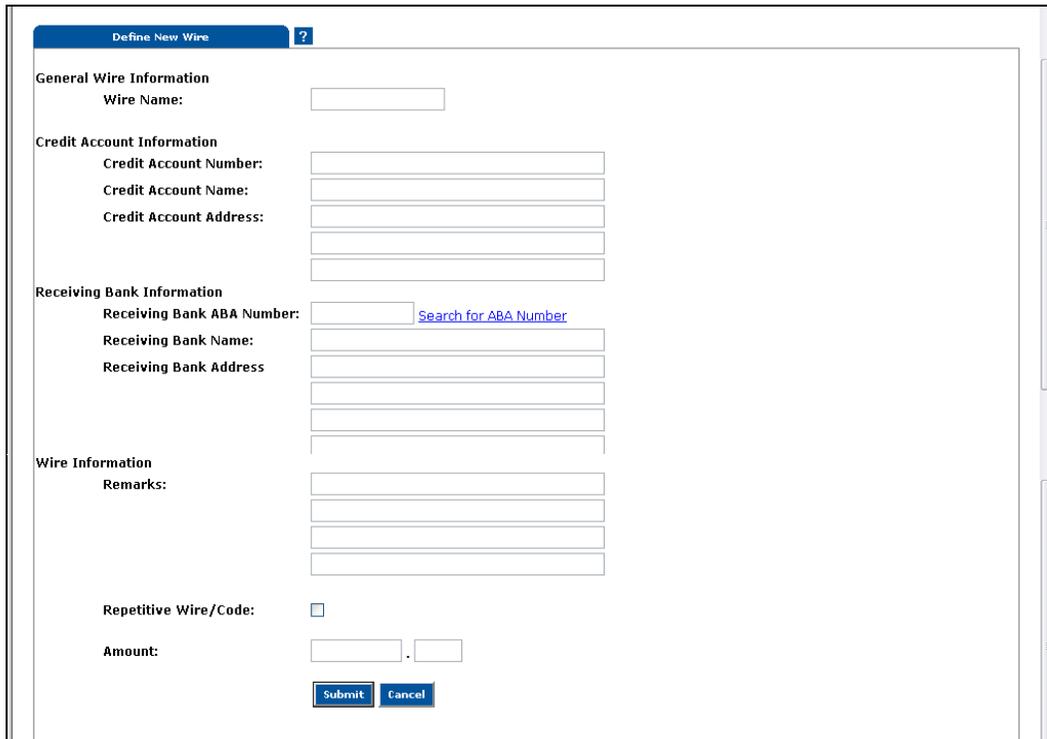
| Define New Wire | ? |

General Wire Information
    Wire Name:

Credit Account Information
    Credit Account Number:
    Credit Account Name:
    Credit Account Address:

Receiving Bank Information
    Receiving Bank ABA Number: Search for ABA Number
    Receiving Bank Name:
    Receiving Bank Address

Wire Information
    Remarks:

    Repetitive Wire/Code: ☐

    Amount:

Submit   Cancel

Key Data Fields and Buttons

General Wire Instructions

- **Wire Name** - User-defined field. The Name field is helpful when identifying the transfer in the data tables.

Credit Account Information – Identifies the person or business receiving the final credit.

- **Credit Account Address** - The account number to be credited at the Receiving Bank.
- **Credit Account Name** - The name of person or business to be credited.
- **Credit Account Number** - The address of the receiving party. Include city, state and zip code.

Receiving Bank Information – Identifies the bank which is online with the Federal Reserve Bank to receive the transfer.

- **Receiving Bank ABA Number -** The nine-digit number that identifies the Receiving Bank. If unknown, utilize the Search for ABA# link.
- **Receiving Bank Address -** The name of the Receiving Bank.
- **Receiving Bank Name -** The address of the Receiving Bank including city, state and zip code.

Wire Information

- **Remarks -** Used to attach information for the beneficiary (wire recipient) or Receiving Bank that is not listed elsewhere. This may include payment details, such as invoice numbers, PO numbers, etc.
- **Repetitive Wire/Code -** Check this box to set up request as a repetitive wire template. Going forward, the only field that may be edited is the amount. All other information must remain unchanged.
- **Amount -** Enter the amount in dollars and cents.

3. Click **Submit**.

The Wires page is updated immediately for any newly created transfer. This screen lists all pending wire transfers, along with their status. (Only outgoing wires entered online will appear.) The '**Rep**' column indicates if the wire is set up as repetitive or not. A wire request may be edited or deleted on this screen prior to transmission.

The Wire Transfer data table may be sorted based on the **column headings**.
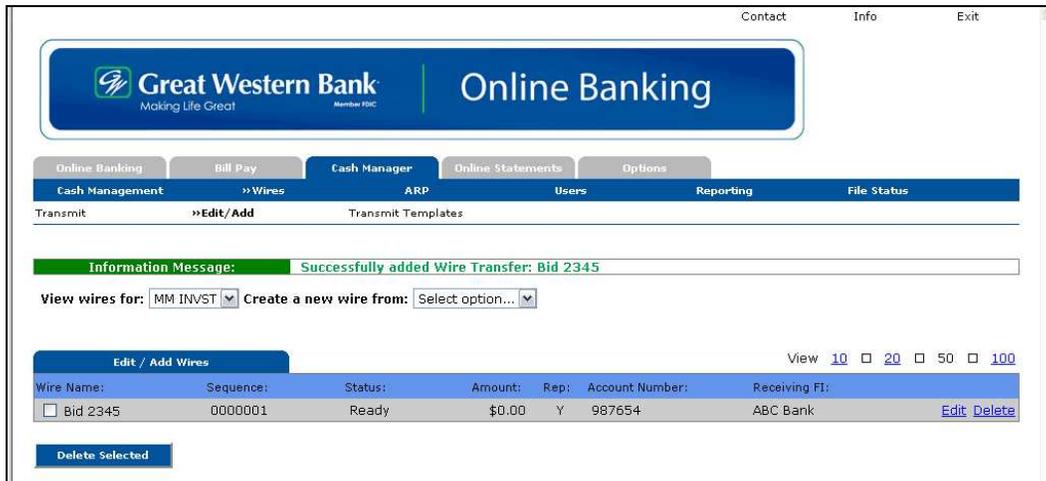
Key Data Fields and Buttons

> **Delete Selected -** Pending transfers may be canceled before transmitting.   Mark the checkbox and click Delete Selected.

Wire Transfers with a **Ready** status must be transmitted before they will be processed. Any wires transmitted after 3:00 p.m. Central Time will be processed on the next business day.

Transmit

1. To transmit a wire transfer, click on **Transmit** beneath the blue sub menu bar for Wires. If the wire being transmitted is a repetitive wire, the **Transmit Template** (Repetitive) function is used and the user will be required to enter a Wire PIN.

2. Select Transmit in the '**Select Activity . . .**' drop down list or mark the checkbox in front of the wire request and click **Transmit Selected.**

3. Wire transfers with a Ready status must be transmitted before they will be processed. Two transmit options are available. Click the **Transmit link** at the end of the row of the wire you wish to transmit or, mark the checkbox in front of the wire request and click the **Transmit Selected** button.

4. If a repetitive wire, enter your Wire Pin in the Wire PIN field and click the **Transmit** button at the bottom of the screen.

    Your company's internal controls may require the use of dual control. **Dual control** is enforced when two individuals are involved in submitting a wire transfer for processing. One user enters the wire and another user transmits it. Available functions are set by your company's Online Business Banking Administrator.

5. When you have finished your Wire Transfer submission, an email will need to be sent to the Great Western Bank Wires Department **gwbwires@greatwesternbank.com** at for verification. Include the following information in the email:

    - Repetitive Wire Name (If applicable)
    - Initiated Wire Amount
    - Wire Recipient
    - Wire Recipient City and Country location

Dual Wire Control

Reference **Administrator's Guide > New CM User/User Settings** for instructions on establishing dual control over wire transfers. To establish dual control on all wires, the Dual Wire Control box needs to be checked and the Dual Wire Control Limit needs to be blank.

International Wire Transfers

If you need to submit an International Wire Transfer, please ask you bank representative for the **International Wires** material.