Getting Started with First Bank International Wires



Be sure to review the wire details carefully before approving for processing. This will help lessen the chances of the wire being returned due to inaccurate information.

1. Click **Commercial>Payments**. Click **New Payment** and then choose **International Wire**. You may or may not have the other payment options listed as you see below.

FIRST BANI	K				Welcome back, La'Sandra Richardson
We offer advanced security controls	includin	g dual authorization and P	ositive Pay. Please call 866-435-7208 for mo	ore details.	×
Home	Pa	yments			
Payments and Transfers		lyments			
Commercial	1	New Payment		d	۹. Search
Users		ACH	Wire	Other	1.0.0
User Roles		ACH Collection	Domestic Wire	Payment From File	+ Create Template
Payments	24	Payments	International Wire		
Recipients		Payroll			Amount Actions
Subsidiaries	-	Single Payment			
ACH Pass-Thru	5	Single Receipt			:
Tax Payment	5	☆ 4.3.1 Test Payments	Payments (PPD)	3	:

2. Choose **From Subsidiary** if applicable, **Account Number**, and **Process Date**. After choosing the process date, you are prompted with the option to set a Recurrence (optional). Choose an existing recipient from the dropdown menu by clicking the recipient name or click New Recipient to add a new recipient. If adding a new recipient, continue to step 3. If using an existing recipient, skip to step 4.

International Wire Change Type

From Subsidiary	Account	
ACME INC	Priority Account Nickname Test 1 XXXXXX1203 \$5.94	
rocess Date 09/17/2020	Recurrence Set schedule	1
Recipient/Account 	Currency USD - U.S. Dollar	Amount \$0.00
La Sandra International IBAN 2569875		~
Matched 1 recipient account(s)		



3. Fill in all fields as described below and then click Use without Save or Save Recipient depending on if you plan to use the recipient for another wire at another time. You must fill in each field marked with an * in order to continue.

ane Doe janedoe@gmail.com Send email notificat ccounts (1) Account Payment Type Financial Institution (FI) Routing Number Checking - New Wire Only N/A International Account Type IBAN IBAN Financial Institution (©) Name* Name* Country* IAddress 1 Address 2. Address 1 Address 2. Address 1 Address 2. Country Wire Routing Number Intermediary FI (©) Name Country United States Image: Country State Postal Code Select State Postal Code cuptry Address 1* Address 2			
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Select State			

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Helpful Tips

• International Account Type: The preferred option is Account, IBAN, and SWIFT/BIC. This will ensure your wire is processed with all of the international wire details.

RECIPIENT DETAILS				
Display Name *	En	ail Address	Send email notificatio	ns for template
Accounts (1)				
Account	Payment Type	Financial Institution (FI)	Routing Number	
Checking - New	Wire Only		N/A	:
International Accourt	nt Type			
IBAN	\sim			
IBAN				
Account and SWIFT/ Account, IBAN and S	BIC WIFT/BIC		104114	
		out ry -	IDAN "	

- **IBAN:** The International Bank Account Number (IBAN) is a series of alphanumeric characters that uniquely identifies an account held at a bank in participating European countries. It has a maximum of 34 characters and contains the ISO country code, two check digits, a bank identifier, a branch identifier (if used) and an account number. Wire transfers sent to participating countries must include the IBAN for the beneficiary as well as the SWIFT or BIC of the beneficiary's financial institution.
- **SWIFT code:** Stands for 'Society for Worldwide Interbank Financial Communications.' Within the international transfer world, SWIFT is a universal messaging system. SWIFTs are BICs (Bank Identifier Code) connected to the S.W.I.F.T. network and either take an eleven digit or eight-digit format. A digit other than "1" will always be in the eighth position. Swift codes always follow this format:
 - Character 1-4 are alpha and refer to the bank name
 - Characters 5 and 6 are alpha and refer to the currency of the country
 - Characters 7-11 can be alpha, numeric or both to designate the bank location (main office and/or branch) Example: DEUTDEDK390 (w/branch); SINTGB2L (w/o branch)
- **BIC:** A universal telecommunication address assigned and administered by S.W.I.F.T. BICs are not connected to the S.W.I.F.T. network, however, and cannot be used in the header of a S.W.I.F.T. message. BICs either take an 11 digit or eight-digit format, with a "1" always being in the eighth position. Example: BACOARB10B7; PORAITR1
- Intermediary Bank: An intermediary bank is a bank that acts on behalf of the beneficiary bank. Payments will reach the intermediary bank before being credited to the beneficiary (the beneficiary is the person or entity who will receive the payment), which is the final destination for the transfer. Example: The client is sending a wire to Hong Kong and the wire instructions include an intermediary bank. The intermediary bank will receive the wire before it reaches Hong Kong.



Sample Wire to China:

RECIPIENT DETAILS				
			Ø	
Display Name ane Doe International Test	Wire Recipient Name Jennifer Jo	Email Address janedoe@gmail.com		
Address 1 2 CHAO YANG MEN NEI DA JIE, DONGCHE	Address 2 BEIJING	Address 3		
Country China (People's Republic of)				
ACCOUNT DETAILS				
Account 123456789				
Financial Institution				
Name Bank of China	SWIFT/BIC BKCHCNBJ110	Address 1		
Address 2	Address 3	Country China (People's Republic of)		
Purpose Of Wire 🛞				
OPTIONAL WIRE INFORMATION			~	
Message to Beneficiary 💿				
Description 💿				

- 4. **Recipient Detail:** This tab will contain information about the beneficiary.
- 5. **Display Name:** This field is the name that you want displayed for ease of recognition. This name should most likely be the name of the beneficiary but can also contain other names if necessary.
- E-mail Address: This is for notifications to be sent to the beneficiary when the wire is being sent out. This should be the e-mail for the beneficiary. This field may be left blank if no e-mail is provided.
- 7. Account: Enter the account number of the beneficiary at the receiving financial institution.
- 8. **Financial Institution (FI) Refined Search:** Enter the name of the bank or the routing number and the bank details will automatically populate. This verifies the routing number and address details are accurate.
- 9. Address 1 & 2, City, State, Zip: The address field on the Recipient Detail tab is required and is for the beneficiary's physical address. PO Boxes are not allowed in this field. *While entering the Financial Institution information this information is filled in for you.

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- 11. Intermediary: This section is if the wire instructions identify an intermediary bank for the wire. This section may be left blank if no intermediary is specified. *An intermediary bank is a bank that acts on behalf of the beneficiary bank. Payments will reach the intermediary bank before being credited to the beneficiary.
- 12. **Next button:** this will take you to the Account-New Tab where you will enter the beneficiary account number and the receiving financial institution information.
- 13. Wire Recipient Name: Is the name that the receiving financial institution will have on file for the recipient.
- 14. **Wire Recipient Address:** The recipient address that they have on file with the receiving financial institution.
- 15. **Save Recipient button/Use Without Save:** This button cannot be clicked until the Account New tab is completed as well as the Recipient Detail tab. After filling in both tabs, you may click create recipient to save this beneficiary as a recipient for later use, or you may choose "Use Without Save" to create a wire without saving the beneficiary. Either option is acceptable.
- 16. Amount: Enter the amount of the wire into the Amount field.
- 17. **Purpose of Wire:** This field documents the reason you are sending a wire. It does not travel to the wire recipient. This is used for First Bank auditing purposes only.
- 18. **Optional Wire Information Section:** Here you can add additional information to be carried to the receiving bank.
- 19. Message to Beneficiary: Used for any additional details to be provided to the wire recipient.
- 20. Description: This field is internal to online banking and does not travel with the wire recipient.

Purpose Of Wire 🗄	
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Description ()	
	Cancel Draft Approve

- 21. Verify that the recipient information and amount is correct and then choose either Draft or Approve. Draft will save the transaction to be approved in a later step (use if on dual approval). Approve will send the wire immediately for processing.
- 22. If the account is set up for Dual Approval, a second approval is required after it is drafted. The Approver will log in and click **Services>Activity Center**. Click the icon, and then click **Approve**.

23. If your security settings require a Secure Access Code (SAC) to approve the transaction, the following options will appear. Choose the phone number you would like to send the code to and then enter the code received and click Authorize.

Credit Cards and Rewards >	Search transa	ctions				☆ 弓	* =
\equiv Statements and Notices $$						~ -	
Services	Created date -	Status	Approvals	Transaction Type -	Account -	Amount -	
Activity Center	3/29/2020	Drafted	0 of 1	Domestic Wire - Tracking ID: 4384427	Priority Account Nickame XXXXXXX1203	\$1.00 Act	tons 📜
Change My Acct Address	3/29/2020	Authorized	1 of 1	Domestic Wire - Tracking ID: 4384418	Priority Account Nickame	Toggle Deta	ails
Place A Stop Payment	3/28/2020	Authorized	1 of 1	ACH Batch - Tracking ID: 4383413	Priority Account Nickame	Approve	-
Account Preferences	3/28/2020	Drafted	0 of 1	Payroll - Tracking ID: 4383407	Priority Account Nickame	Сору	_
Security Preferences	3/28/2020	Authorized	1 of 1	Pavroll - Tracking ID: 4383399	Priority Account Nickame	Print Detail	s
Secure Acco A secure access code is required delivery method to Phon SP	i cess Code F d to authorize this tran to receive your secure ne to : (000) X00-X998 MS : (000) X00-X998	Required Isaction. Please st access code:	X	Enter you Enter the code th Enter code	ir Secure Access at has been sent via sms to (xxx)	5 Code) XXX-X998.	
		Tr Transaction ID: Total Amount Close	ansacti : 4384438 : \$1.00	on Approved	×		

