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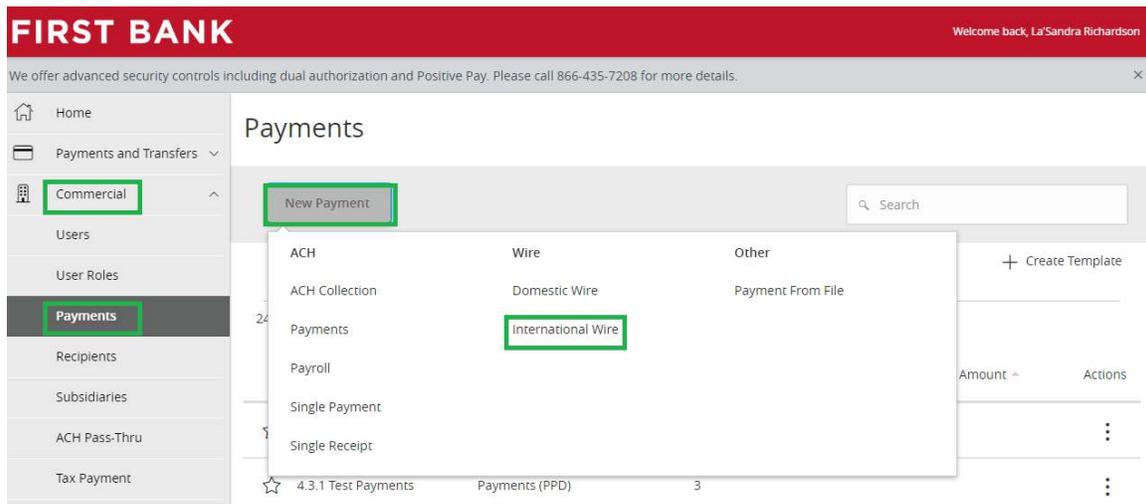
2. Choose **From Subsidiary** if applicable, **Account Number**, and **Process Date**. After choosing the process date, you are prompted with the option to set a Recurrence (optional). Choose an existing recipient from the dropdown menu by clicking the recipient name or click New Recipient to add a new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

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.

RECIPIENT DETAILS

Display Name *   Email Address

Jane Doe   janedoe@gmail.com   ☐ Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number	
Checking - New	Wire Only		N/A	⋮

International Account Type

IBAN ⌄

Financial Institution ⓘ

Name *   Country *   IBAN *

                    Select Country ⌄   ⚠

Address 1   Address 2   Address 3

Intermediary FI ⓘ

Name   Country   Wire Routing Number

                    United States ⌄

Address 1   Address 2   City

State   Postal Code

Select State ⌄

                                             ✕   ✓

Recipient Details   ⌃

Wire Recipient Name * ⓘ

Country   Address 1 *   Address 2

United States ⌄

City *   State *   ZIP *

                    Select State ⌄

                              Cancel   Use Without Save   Save Recipient

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For further assistance, please contact Business Support at 866-435-7208

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.

- **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.

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Sample Wire to China:

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.
6. **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.**

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.

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**.

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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.

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