

UnitedBank

Digital Banking for Business

Wire Services User Guide



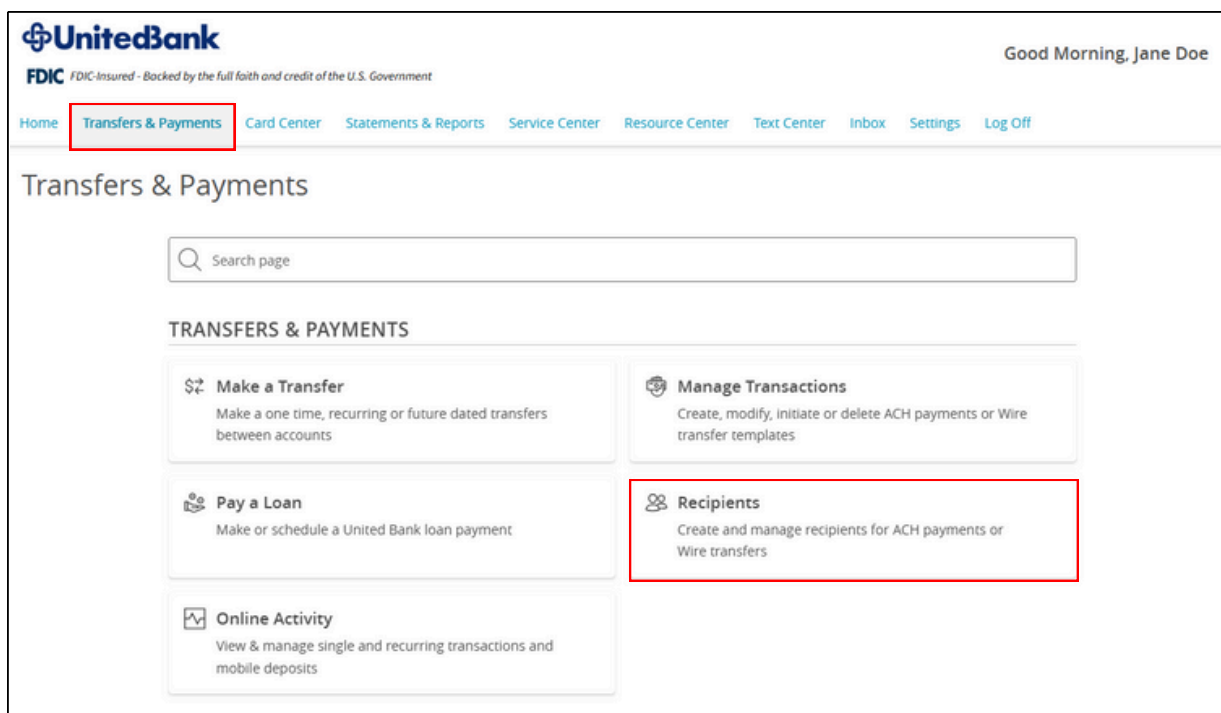
2025

Recipients can be created in advance for future Wire Transfers. Alternatively, Recipients can be created within a transaction for one-time or future use.

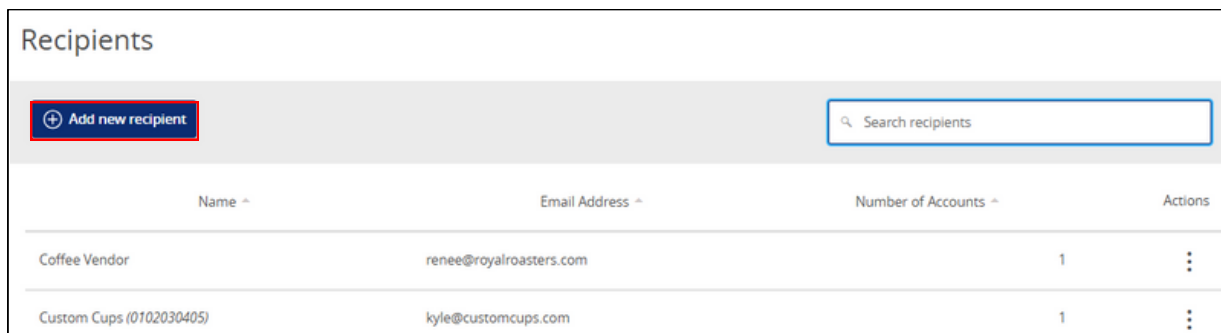
Once a Recipient is created, any updates or changes made to a Recipient will apply to all templates that the Recipient is assigned to.

Note: Changes to a Recipient will not apply to transactions set on a recurring schedule. To update a recipient in a recurring transaction, you will need to visit the Online Activity Center to cancel the series and restart after Recipient updates are made.

To review and manage Recipients, click on the **Transfers & Payments** tab, then click on the **Recipients** tile.



To create a new Recipient, click the **Add new recipient button**.



Recipients - Domestic Wires



Enter a **Display Name** for this Recipient. This name is for your benefit only and displays in your Recipient list and reports. This name does not need to match any financial records for the Recipient.

Add Espresso Vendor

Display Name *	Email Address	<input type="checkbox"/> Send email notifications for template payments
<input type="text" value="Espresso Vendor"/>	<input type="text" value="edward@espresso.com"/>	

Note: If the **Send email notification for template payments** option is checked, the recipient will be notified via email that a template payment was processed in digital banking. If the transaction fails for any reason outside of Digital Banking, the recipient will not be notified.

Choose the **Payment Type**. Then, choose the **Beneficiary Type** as Domestic.

Payment Type

Beneficiary Type

✓ Domestic
International

Account *

Enter the **Account Number** and search for the **FI** by entering the Routing/ABA number provided on the wire instructions. The FI should appear in the list for you to choose. Once chosen, the Beneficiary FI's information should auto-fill in the fields as shown below.

Financial Institution (FI)

Refined Search

UNITED BANK

685 Griffin St Zebulon GA, 30295

Wire ABA Number: 061107515

ACH ABA Number: 061107515

If the information does not auto-fill, you can manually enter the name and address of the Beneficiary FI per your wire instructions.

Beneficiary FI

Name *	Country *	FI ABA Number *
<input type="text" value="UNITED BANK"/>	<input type="text" value="United States"/>	<input type="text" value="061107515"/>
Address 1 *	Address 2	City *
<input type="text" value="685 Griffin St"/>	<input type="text"/>	<input type="text" value="Zebulon"/>
State *	Postal Code *	
<input type="text" value="Georgia"/>	<input type="text" value="30295"/>	

Beneficiary FI ⓘ		
Name *	Country *	FI ABA Number *
<input type="text" value="UNITED BANK"/>	<input type="text" value="United States"/>	<input type="text" value="061107515"/>
Address 1 *	Address 2	City *
<input type="text" value="685 Griffin St"/>	<input type="text"/>	<input type="text" value="Zebulon"/>
State *	Postal Code *	
<input type="text" value="Georgia"/>	<input type="text" value="30295"/>	

If the information does auto-fill and you notice that it is different, we recommend reaching out to the recipient for clarification.

Recipient Details ^		
Wire Name * ⓘ	ACH Name ⓘ	ACH ID ⓘ
<input type="text" value="John Smith"/>	<input type="text"/>	<input type="text"/>
Country *	Address 1 *	Address 2
<input type="text" value="United States"/>	<input type="text" value="123 Test Ave"/>	<input type="text"/>
City *	State *	ZIP *
<input type="text" value="Zebulon"/>	<input type="text" value="Georgia"/>	<input type="text" value="30259"/>
Templates (0) v		
<div><input type="button" value="Cancel"/> <input type="button" value="Save Recipient"/></div>		

Enter the **Recipient Details** provided on the Wire Instructions. This information will need to match the recipient's financial institution records to ensure the success of any future Wires. An **Address** is required for Wire Recipients and must match the billing address that is listed on the Recipient's account.

Once all required fields are complete, click **Save Recipient**.

Once a new recipient is saved, it will appear in the list shown on the Recipients page. You can use the search bar to search for a specific recipient.

You can use the **ellipsis** icon to **Edit**, **Delete**, and view **Payment History** for a recipient.

Recipients

+ Add new recipient

Espresso

Name ^	Email Address ^	Number of Accounts ^	Actions
Espresso Vendor	edward@espresso.com	1	<div><div>Edit</div><div>Delete</div><div>Payment History</div></div>

Enter a **Display Name** for this Recipient. This name is for your benefit only and displays in your Recipient list and reports. This name does not need to match any financial records for the Recipient.

Add Espresso Vendor

Display Name *

Email Address

☐ Send email notifications for template payments

Note: If the **Send email notification for template payments** option is checked, the recipient will be notified via email that a template payment was processed in Digital Banking. If the transaction fails for any reason outside of Digital Banking, the recipient will not be notified.

Choose the **Payment Type**. Then, choose the **Beneficiary Type** as International.

Account - New

Payment Type

Beneficiary Type

Select an **International Account Type** based on the information provided in your wire instructions. The required fields on this form will change depending on the International Account Type you choose.

International Account Type

IBAN

✓ Account and SWIFT/BIC

Account, IBAN and SWIFT/BIC

IBAN Only Account Type:

The screenshot shows the 'Account - New' form with the following configuration:

- Payment Type:** Wire Only
- Beneficiary Type:** International
- International Account Type:** IBAN
- Beneficiary FI:**
 - Name:** International Bank Name
 - Country:** Canada
 - IBAN:** XXXXXXXXXXXXXXXXXXXX
- Address 1:** Example Address Line 1
- Address 2:** Example Address Line 2
- Address 3:** (Empty)

Account and Swift/BIC:

The screenshot shows the 'Account - New' form with the following configuration:

- Payment Type:** Wire Only
- Beneficiary Type:** International
- International Account Type:** Account and SWIFT/BIC
- Account:** XXXXXXXXXXXX
- Financial Institution (FI):** Search by name or SWIFT/BIC #.
- Beneficiary FI:**
 - Name:** International Bank Name
 - Country:** Canada
 - SWIFT/BIC:** ABCDEF4G
- Address 1:** Example Address Line 1
- Address 2:** Example Address Line 2
- Address 3:** (Empty)

Account, IBAN and Swift/BIC:

The screenshot shows the 'Account - New' form with the following configuration:

- Payment Type:** Wire Only
- Beneficiary Type:** International
- International Account Type:** Account, IBAN and SWIFT/BIC
- Account:** XXXXXXXXXXXX
- Financial Institution (FI):** Search by name or SWIFT/BIC #.
- Beneficiary FI:**
 - Name:** International Bank Name
 - Country:** Canada
 - IBAN:** XXXXXXXXXXXXXXXXXXXX
 - SWIFT/BIC:** ABCDEF4G
- Address 1:** Example Address Line 1
- Address 2:** Example Address Line 2
- Address 3:** (Empty)

If you chose to use "Account and SWIFT/BIC" or "Account, IBAN and SWIFT/BIC" as the account type, you will need to indicate whether an **IBAN** number or **Other** account identifying number is provided in your instructions. These fields are referring to the type of account number entered above them.

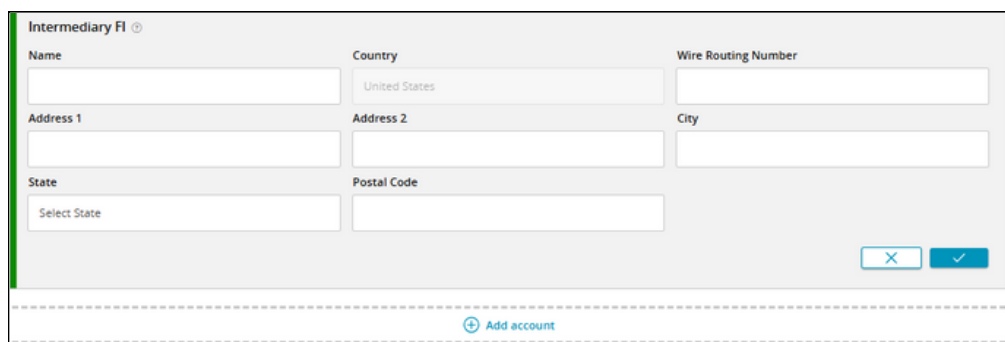
When entering information from your wire instructions with SWIFT/BIC included in the account type, you will have the option to search for the FI with the SWIFT/BIC code.

The Beneficiary FI information may auto-fill if you are able to find and select the appropriate FI. Always verify that this information matches the wire instructions provided by the recipient.

Enter **Intermediary FI** information. If this is provided on the wire instructions obtained from the Recipient use that information in these fields

If no Intermediary FI is provided, enter the information for South State Bank, United Bank's default Intermediary FI. (See page 23 for Intermediary FI instructions.)

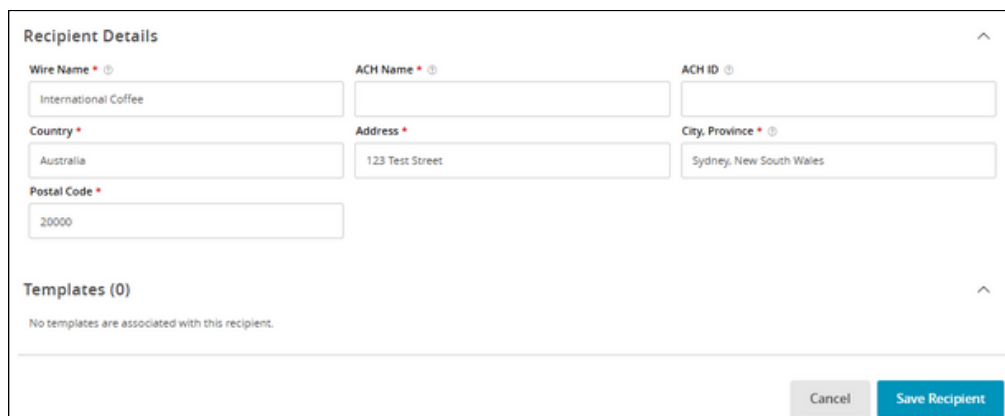
Click the **blue check** to save the FI information. If you need to add additional Account/FI information, use the **Add Account** button and repeat the previous steps with the new information.



The form is titled "Intermediary FI" and contains several input fields: Name, Country (pre-filled with "United States"), Wire Routing Number, Address 1, Address 2, City, State (a dropdown menu currently showing "Select State"), and Postal Code. At the bottom right, there are two buttons: a blue "X" button and a blue checkmark button. Below the form, there is a dashed line and a link that says "Add account" with a plus icon.

Enter the **Recipient Details** provided on the Wire Instructions. This information will need to match the recipient's financial institution records to ensure the success of any future Wires. An **Address** is required for Wire Recipients and must match the billing address that is listed on the recipient's account.

Once all required fields are complete, click **Save Recipient**.



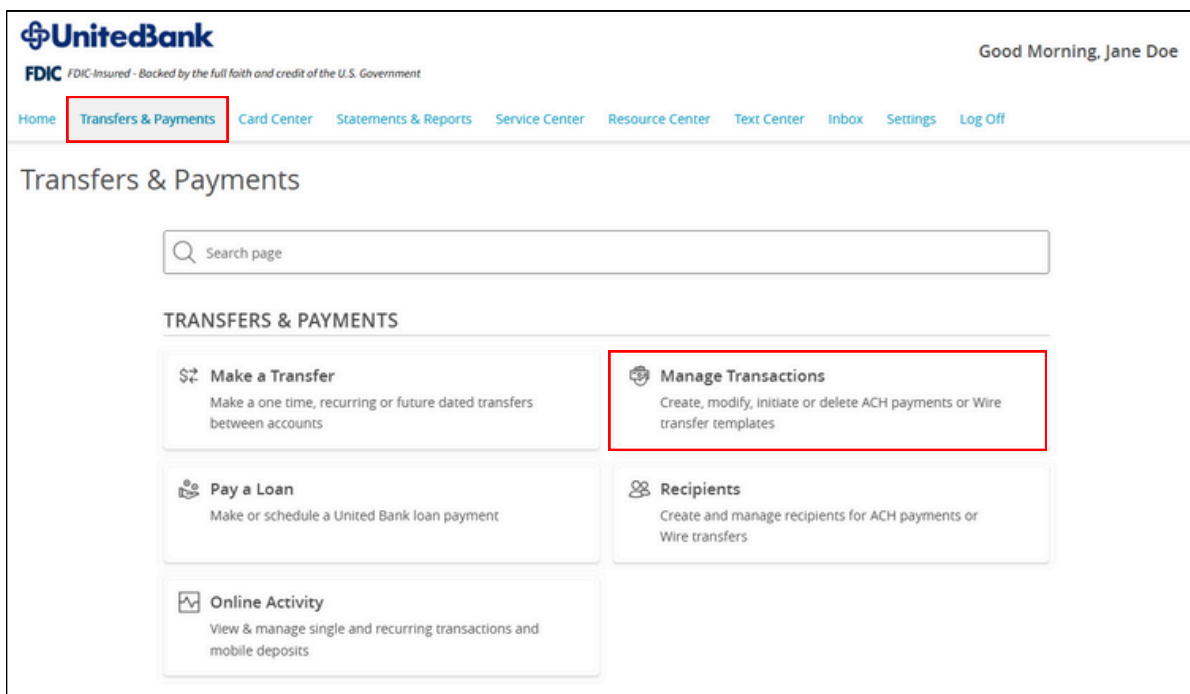
The form is titled "Recipient Details" and contains several input fields: Wire Name (pre-filled with "International Coffee"), ACH Name, ACH ID, Country (pre-filled with "Australia"), Address (pre-filled with "123 Test Street"), City, Province (pre-filled with "Sydney, New South Wales"), and Postal Code (pre-filled with "20000"). Below these fields, there is a section titled "Templates (0)" with the text "No templates are associated with this recipient." At the bottom right, there are two buttons: a grey "Cancel" button and a blue "Save Recipient" button.

Once a new Recipient is saved, it will appear in the list shown on the Recipients page. You can use the search bar to search for a specific Recipient.

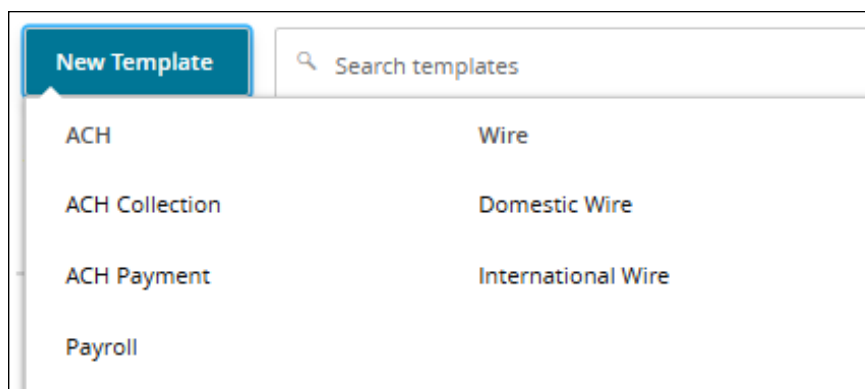
You can use the **ellipsis** icon to **Edit**, **Delete**, and view **Payment History** for a recipient.

Recipients			
+ Add new recipient		<input type="text" value="Espresso"/>	
Name ^	Email Address ^	Number of Accounts ^	Actions
Espresso Vendor	edward@espresso.com	1	<div><div>⋮</div><div>Edit</div><div>Delete</div><div>Payment History</div></div>

Wire Templates can be created for future Wire Transactions. To create or use a Wire Template, click on the **Transfers & Payments** tab, then click on the **Manage Transactions** tile.



From the **Payments Hub** click on the **New Template** button, then select **Domestic Wire** or **International Wire** to begin.

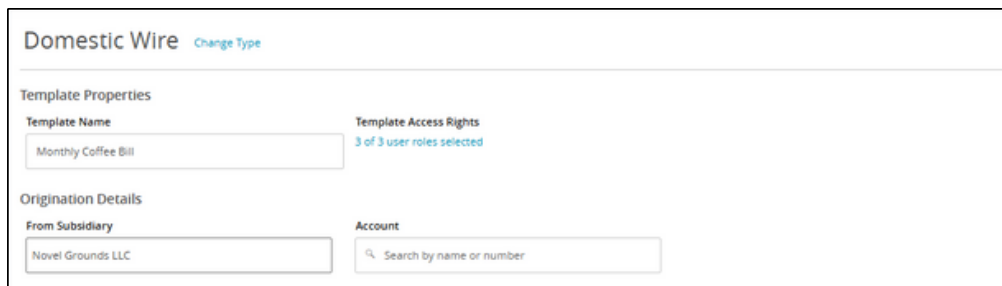


Note: Your wire transaction options may vary depending on the feature entitlements of your company and user access.

Enter a **Template Name**. This is for your benefit and will display on your Template list in the Payments Hub.

You can use the **Template Access Rights** feature to limit user access to this Template.

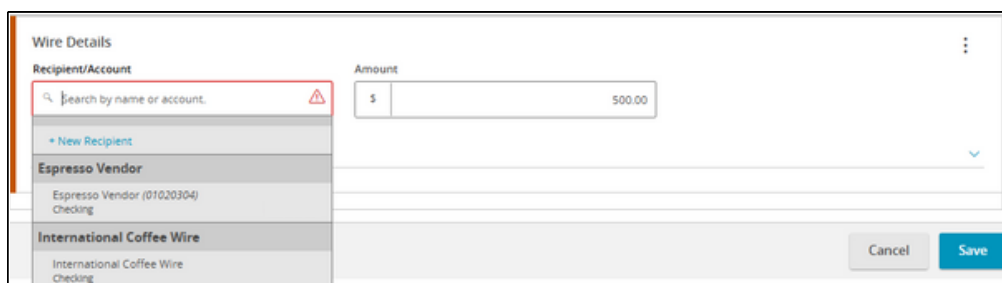
Choose a **Subsidiary** (Wire Company) and an **Account Number** from which this wire Template would originate.



The screenshot shows the 'Domestic Wire' template configuration page. At the top, there's a title 'Domestic Wire' with a 'Change Type' link. Below this is the 'Template Properties' section, which includes a 'Template Name' field containing 'Monthly Coffee Bill' and a 'Template Access Rights' section indicating '3 of 3 user roles selected'. The 'Origination Details' section contains a 'From Subsidiary' field with 'Novel Grounds LLC' and an 'Account' field with a search prompt 'Search by name or number'.

Assign a recipient to the Template by selecting one from the dropdown menu. Alternatively, you can choose to create a new recipient with the **New Recipient** option which can be saved for future use from here.

Enter an amount for the Template if desired. Amounts can be added and edited later when a transaction is created from this Template. Click **Save** to save the Template.



The screenshot shows the 'Wire Details' form. The 'Recipient/Account' dropdown menu is open, showing a search bar 'Search by name or account.' and a list of options: '+ New Recipient', 'Espresso Vendor' (with sub-item 'Espresso Vendor (01020304) Checking'), and 'International Coffee Wire' (with sub-item 'International Coffee Wire Checking'). To the right, the 'Amount' field is set to '\$ 500.00'. At the bottom right, there are 'Cancel' and 'Save' buttons.

The Template will display in your Template list in the **Payments Hub**. From here, you can use the **ellipsis** icon to **Pay** (create a wire transfer), **Edit**, **Copy**, and **Delete** the template.

Payments Hub

MAKE A PAYMENT

New Payment

PAYMENT TEMPLATES

New Template

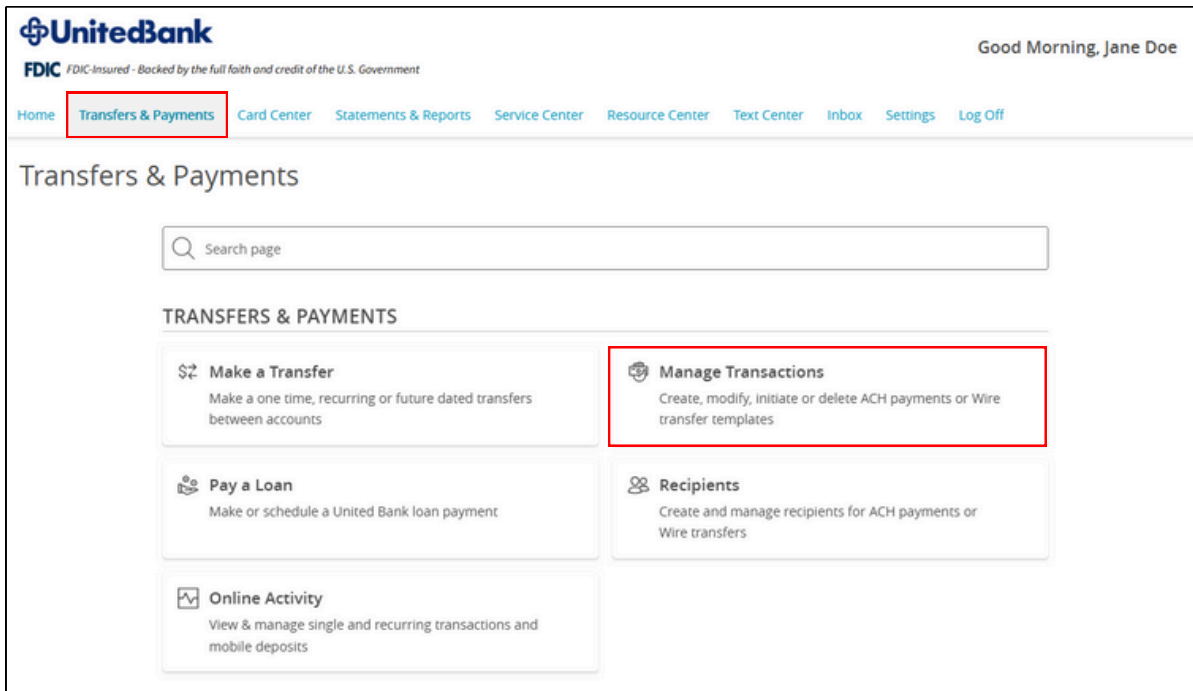
Search templates

3 Results

Filters: ACH Payment Domestic Wire

	Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆	Monthly Coffee Bill	Domestic Wire	1			<div>⋮</div> <div>Pay</div> <div>Edit</div> <div>Copy</div> <div>Delete</div>
☆	Payroll	ACH Payment (PPD)	3			
☆	Vendors	ACH Payment (CCD)	2			

Wire Transfers can be created using existing templates and recipients, or from the ground up. To create a Wire Transfer, click on the **Transfers & Payments** tab, then click on the **Manage Transactions** tile.

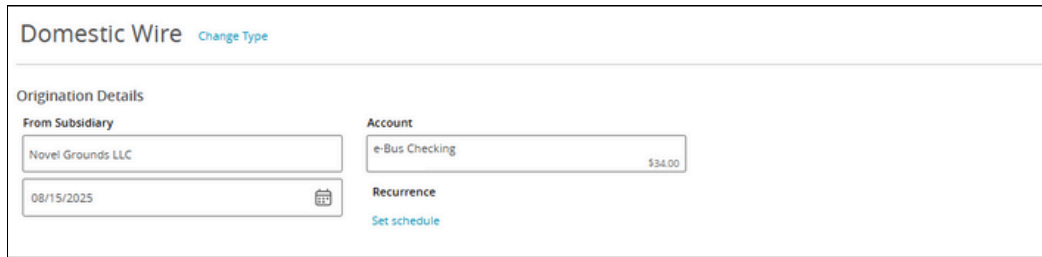


From the **Payments Hub**, click on the **New Payment** button and select the Wire type.



Creating a Wire Transfer

Choose the **From Subsidiary** and **Account** from which this Wire transfer should originate.

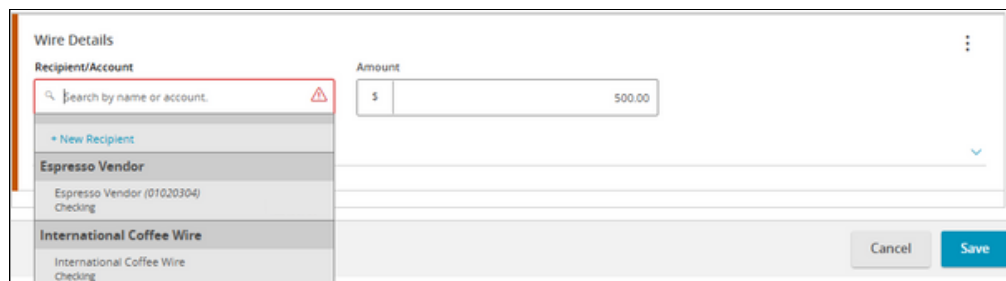


The 'Domestic Wire' form includes a 'Change Type' link. Under 'Origination Details', there are two columns. The 'From Subsidiary' column has a dropdown menu with 'Novel Grounds LLC' selected and a date field with '08/15/2025' and a calendar icon. The 'Account' column has a dropdown menu with 'e-Bus Checking' selected, showing a balance of '\$34.00'. Below the date field is a 'Recurrence' section with a 'Set schedule' link.

Choose an **Effective Date** for the transfer by typing it manually or using the **Calendar** icon.

Assign a **Recipient** by selecting one from the dropdown menu or create a new recipient with the **New Recipient** option. Recipients created this way can be saved for future use with the **Save Recipient** button.

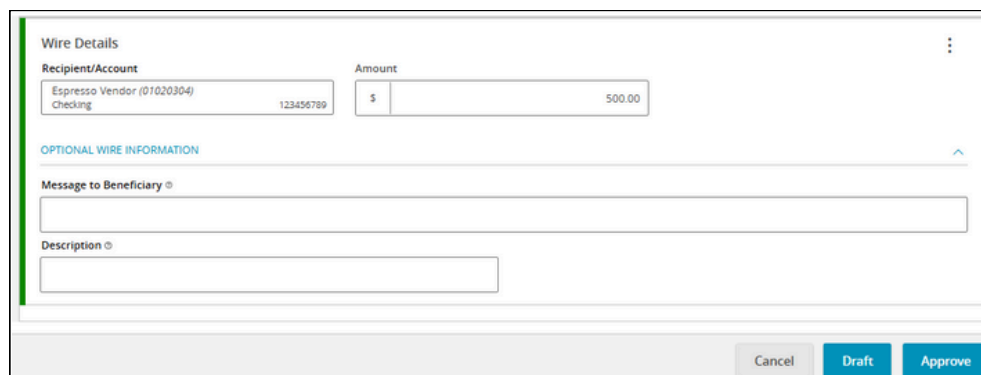
Enter an **Amount** for the Wire transfer.



The 'Wire Details' form has a 'Recipient/Account' dropdown menu with a search bar 'Search by name or account.' and a list of options: 'New Recipient', 'Espresso Vendor' (with subtext 'Espresso Vendor (01020304) Checking'), and 'International Coffee Wire' (with subtext 'International Coffee Wire Checking'). To the right is an 'Amount' field with a '\$' symbol and '500.00'. At the bottom right are 'Cancel' and 'Save' buttons.

Optionally add additional information by clicking on the **Optional Wire Information** button. This section can be used for information such as an Institution Code, Transit Number, or any identifying details provided in the wire instructions that were not covered in the previous fields.

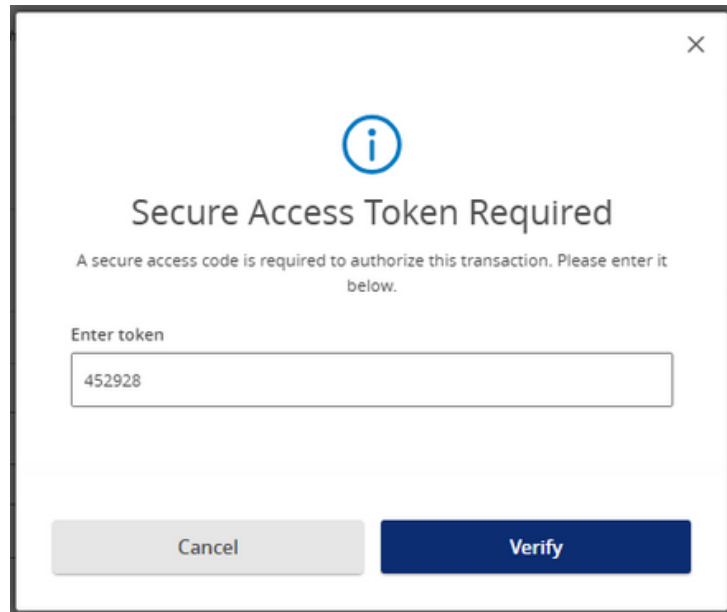
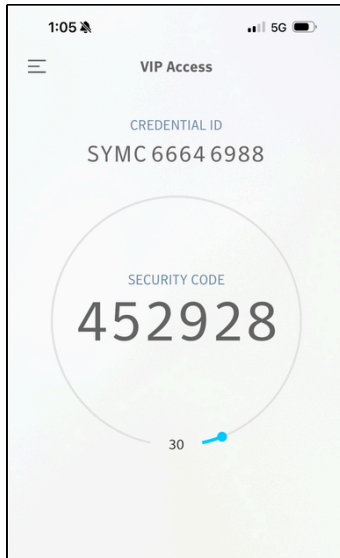
Based on your entitlements, you may be able to **Draft** and/or **Approve** a transaction by clicking the appropriate option.



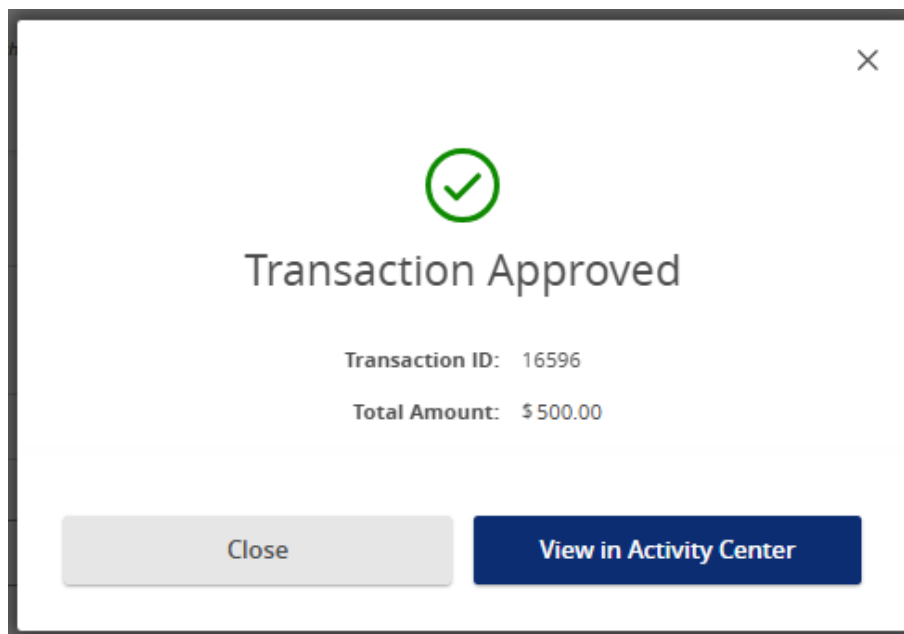
This version of the 'Wire Details' form shows the 'Optional Wire Information' section expanded. The 'Recipient/Account' dropdown now shows 'Espresso Vendor (01020304) Checking' with the account number '123456789'. The 'Amount' field remains '\$ 500.00'. The 'OPTIONAL WIRE INFORMATION' section has two text input fields: 'Message to Beneficiary' and 'Description'. At the bottom right are 'Cancel', 'Draft', and 'Approve' buttons.

Note: A Drafted transaction will require an additional step of Approval before it is sent for processing. Only users who are entitled to the Approve action will see this button. Drafted Transactions can be reviewed and approved in the Online Activity Center (see page 20 for more information)

You will be prompted to enter a **Secure Token Code** from your VIP Access app when approving a transaction.



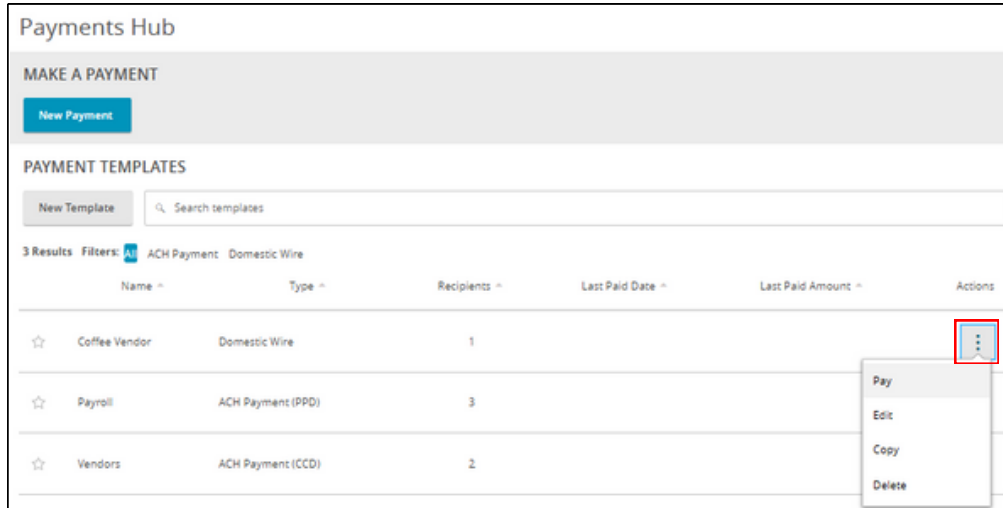
Enter the Secure Token Code and click **Verify** to approve the transaction.



Note: Once a transaction is approved, you can click **View in Activity Center** to review the transaction. Wire transactions cannot be canceled from the Online Activity Center once the status shows "Processed". If you approve a wire in error, please reach out to Business Services immediately for assistance.

Creating a Wire Transfer

To create a Wire Transfer from an existing template, use the **ellipsis** icon to the right of a template and select the **Pay** option.



Payments Hub

MAKE A PAYMENT

[New Payment](#)

PAYMENT TEMPLATES

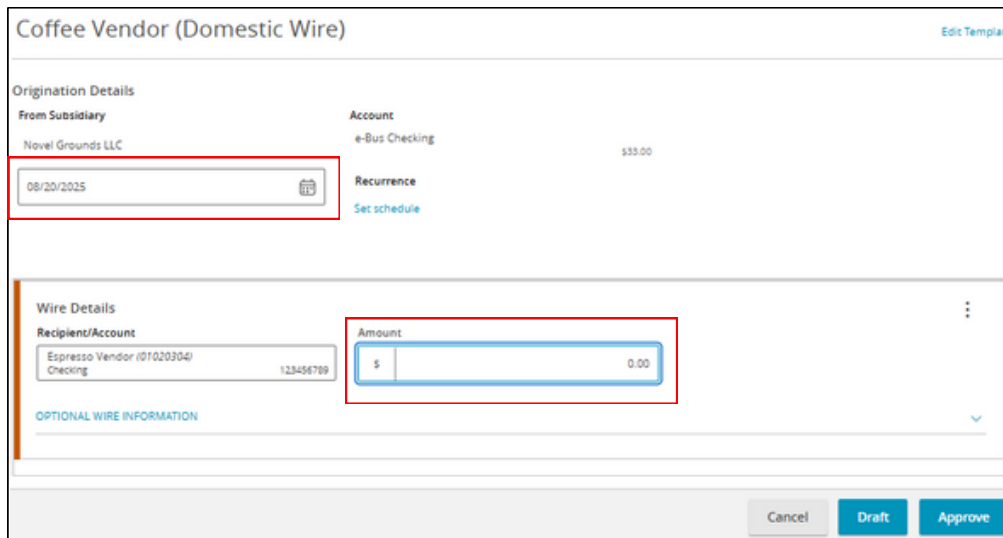
[New Template](#)

3 Results Filters: [ACH Payment](#) [Domestic Wire](#)

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Coffee Vendor	Domestic Wire	1			<div><div></div><div>Pay</div><div>Edit</div><div>Copy</div><div>Delete</div></div>
☆ Payroll	ACH Payment (PPD)	3			
☆ Vendors	ACH Payment (ICCD)	2			

Review the Recipient and Template information, then select and **Effective Date** for the transaction.

Adjust the Wire transfer **Amount** if necessary.



Coffee Vendor (Domestic Wire) [Edit Template](#)

Origination Details

From Subsidiary
Novel Grounds LLC

Account
e-Bus Checking \$33.00

Effective Date
08/20/2025

Recurrence
[Set schedule](#)

Wire Details

Recipient/Account
Espresso Vendor (01020304)
Checking 123456789

Amount
\$ 0.00

OPTIONAL WIRE INFORMATION

[Cancel](#) [Draft](#) [Approve](#)

Approve the transaction and enter your **Secure Token Code**. Or **Draft** the transaction for later approval.

Recurring Wire Transfers

Wire Transfers can be set on a recurring schedule to automatically transmit on the frequency of your choosing.

To create a recurring Wire, select the first **Effective Date**, then use the **Set Schedule** feature to choose the frequency of the series.

Domestic Wire [Change Type](#)

Origination Details

From Subsidiary

Novel Grounds LLC

08/01/2025

Account

e-Bus Checking

\$35.00

Recurrence

Set schedule

Schedule Recurring Transaction

How often should this transaction repeat?

☐ 1st Of The Month

☐ Every Other Week

☐ Last Day Of The Month

☒ Monthly

☐ 1st & 15th Of The Month

☐ Quarterly

☐ 15th & Last Day Of The Month

☐ Semi-Annually

☐ Daily (Monday - Friday)

☐ Yearly

☐ Weekly

When should this transaction stop?

☐ On/Before Date

☒ After

5

occurrence(s)

☐ Forever (Until I Cancel)

Cancel

Set Recurring Transaction

Select the frequency for the series, then set the transaction stop date. You can choose the stop date based on a calendar day, a specific number of occurrences, or until you cancel the series with the “Forever” option.

Once the frequency is selected and the **Set Recurring Transaction** button is clicked, the frequency details will display under the **Recurrence** field.

Enter the remaining information into the Wire form and **Approve** the transaction. This will begin the recurring series.

Cancel

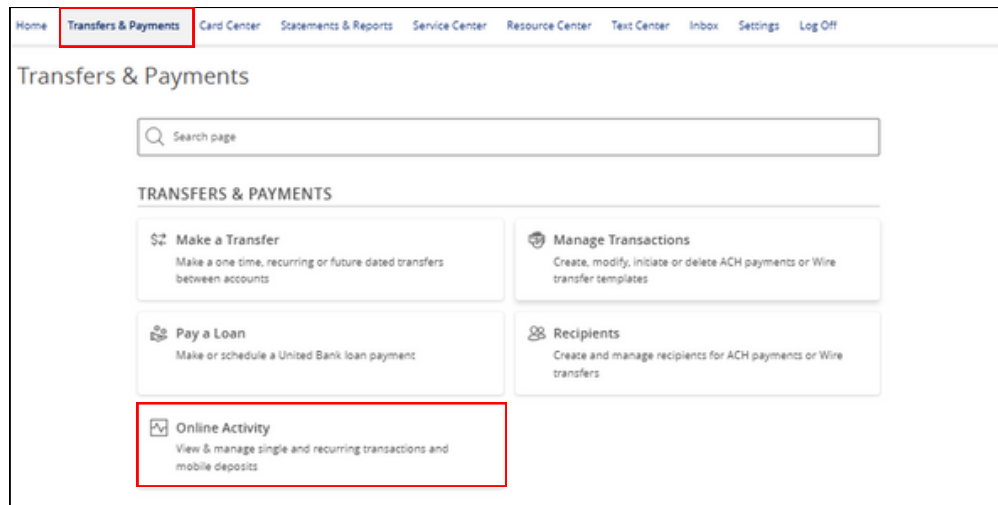
Draft

Approve

Note: Once a series is approved, it cannot be edited. If you need to make changes to a series, such as adding/removing recipients, changing dollar amounts, or adjusting settlement account information, you will need to cancel the series in the Online Activity Center.

Recurring Wire Transfers

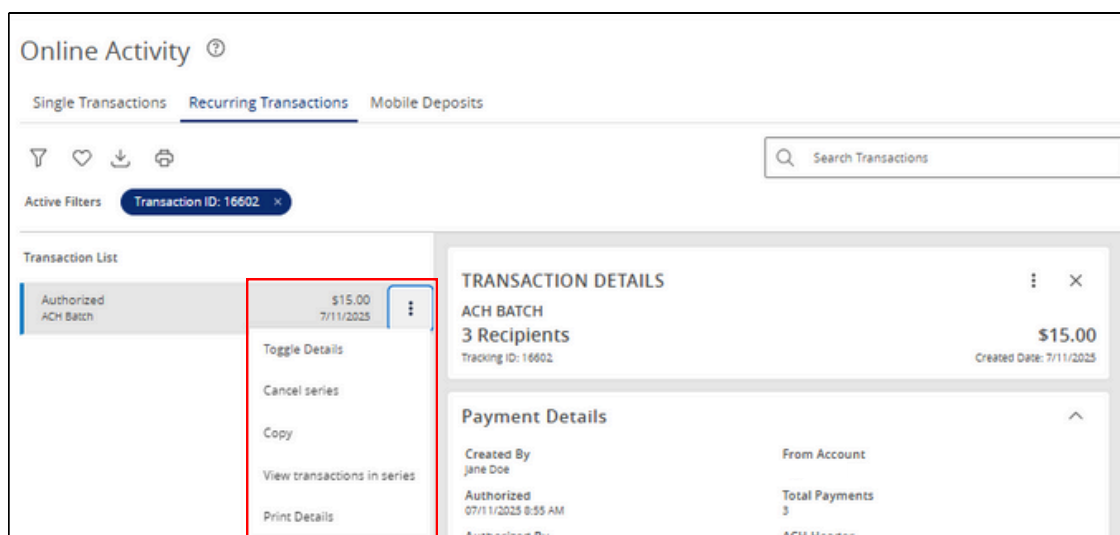
To review and manage a recurring transaction, visit the **Online Activity Center** under the **Transfers & Payments** tab.



Click on the transaction and use the **ellipsis** icon to view your options.

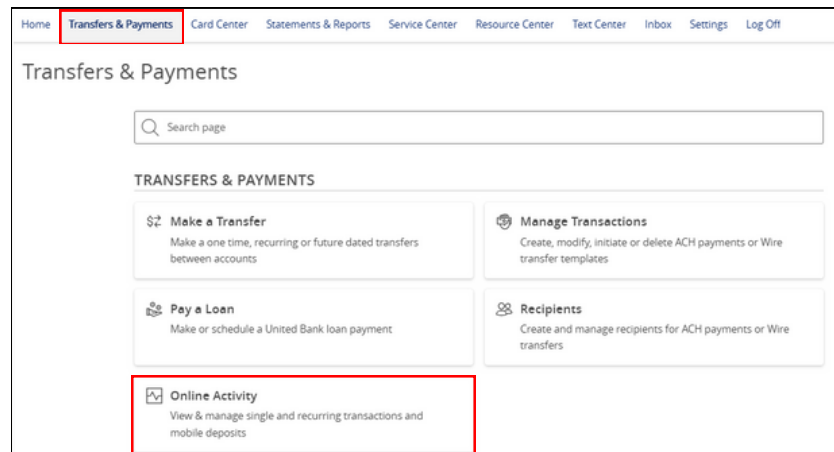
Use the **Cancel Series Option** to cancel the recurring transaction.

Use the **Copy** option to create a copy of the transaction. This can be used after updates in FI information, dollar amounts, and originating account details are completed for the recipient and/or template before setting the transaction on a recurring frequency again.

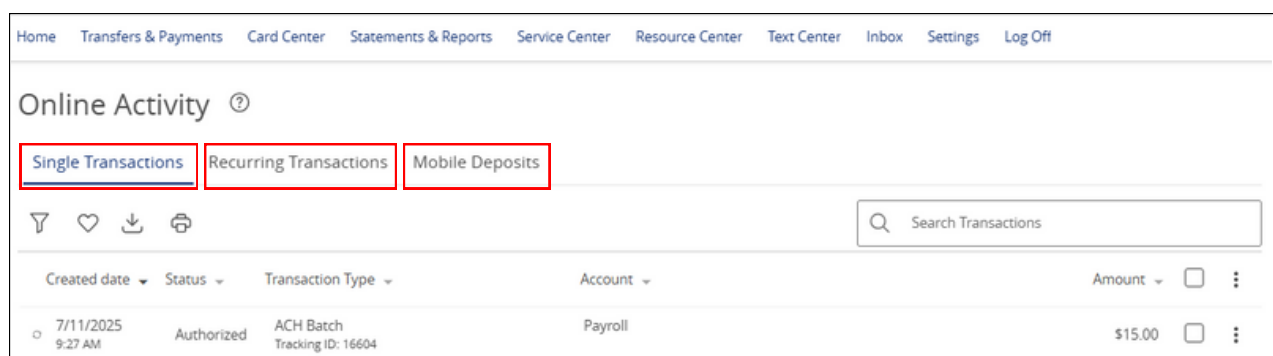


The **Online Activity Center** can be used to review and approve drafted transactions. You can also review and manage online transactions from this page.

Navigate to the **Online Activity Center** from the **Home** page by clicking on the **Online Activity** option in the right side menu. Or, you can visit the **Transfers & Payments** tab and click on the **Online Activity** tile.



From here, you can manage and approve **Single Transactions**, **Recurring Transactions**, and review **Mobile Deposit** history.



Transaction List

Authorized Domestic Wire

\$3.007/31/2025

Credits: [0] \$0.00

Debits: [0] \$0.00

1-74 of 74 transactions

DOMESTIC WIRE

Test Wire

Tracking ID: 19071

Created Date: 7/31/2025

Payment Details

Created By
Jane Doe

Authorized
07/30/2025 4:07 PM

Authorized By
Jane Doe

Process Date
07/31/2025

Originator Wire Header
Novel Grounds LLC

From Account
Regular Business Cr

To Account
X1

To Account Type
Checking

Recipient Details

Show masked details

Wire Name	Account	Type	Beneficiary FI ID	Amount
Test Wire	X1	Checking	XXXXXX7515	\$3.00

Recipient Information

Wire Name
Test Wire

Address
123 Test Ave

City
Zachulon
State
GA
ZIP
30295

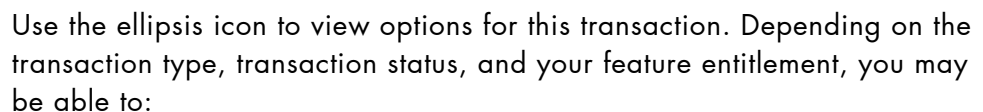
Beneficiary FI
Name
Test Wire

Address
123 Test Ave

City
Zachulon
State
GA
ZIP
30295

The diagram illustrates the Transaction Process flow. It starts with the **Company** and ends with the **Financial Institution**. The process consists of four steps, each marked with a green checkmark and connected by a blue line:

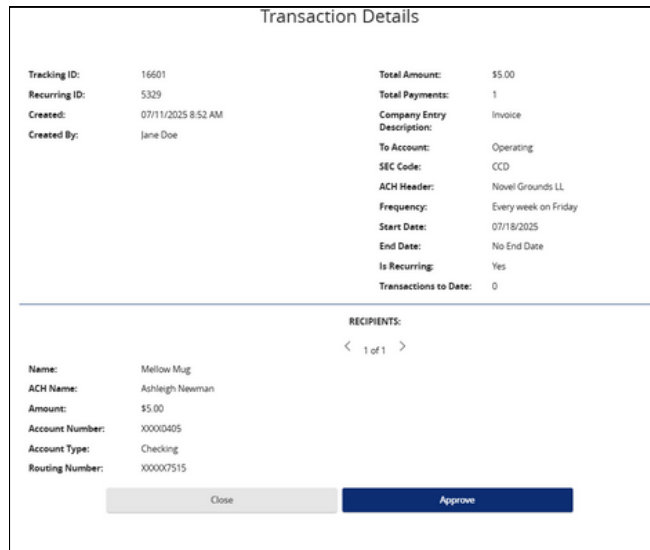
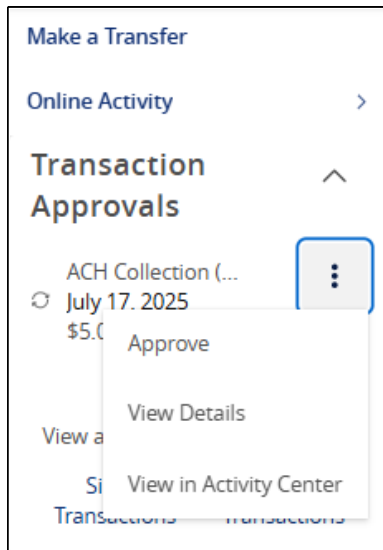
- Drafted**: Jane Doe - 7/14/2025 1:56 PM
- Approval(s)**: 1. Jane Doe - 7/14/2025 2:44 PM
- Authorized**: 7/14/2025 2:44 PM
- Processed**: 7/14/2025



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Drafted transactions can be quickly approved from the **Home** page by navigating to the right side menu and clicking on the ellipsis icon for a transaction.

Note: This is a Corporate Banking feature. All users may not have the quick approve option on their home page.



From here, you can **Approve** the item immediately if you are entitled with this action. Or, you can click **View Details** to review the transaction in further detail in the **Online Activity Center**.

To **Cancel** (deny) a drafted transaction, you can click on **View in Activity Center**, locate the transaction, and choose the **Cancel** option from the ellipsis menu.

Note: If your company is setup with Enhanced Security measures for Wire Transfers, additional approval steps such as a Call Back may be required before a Wire is fully executed for delivery to the recipient. Reach out to Business Services for information regarding Enhanced Security Measures.

Wire Cutoff for Same Day Funding

Domestic Wires 4:00pm

International Wires 2:00pm

United Bank's Non-Processing Days

- New Year's Day (January 1)
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day
- Columbus Day
- Veterans Day (November 11)
- Thanksgiving Day
- Christmas Eve Day (Subject to early closure)
- Christmas Day (December 25)
- Weekends (Saturdays and Sundays)

Wire Processing Fees

Domestic Wires transmitted through Digital Banking \$15.00

Domestic Wires transmitted in Branch \$25.00

International Wires transmitted through Digital Banking \$50.00

International Wires transmitted in Branch \$50.00

Incoming Wire Fee (with or without Digital Banking access) \$15.00

* Wire fees are subject to change. Refer to United Bank's Deposit Agreement for current rates by visiting this URL: <https://www.accessunited.com/assets/files/kzO3jVk6> *

Instructed Agent / Intermediary FI Information

Instructed Agent Information:

(Intermediary Bank)

South State Bank, N.A.

ABA: 063116737 [OR](#) SWIFT: CSBKUS33

400 Interstate North Parkway

Suite 1200

Atlanta, GA 30339

Creditor Agent Information:

(Beneficiary Bank/For Further Credit to)

Bank Name: United Bank

ABA: 061107515

Creditor Information:

(Beneficiary)

Account Name:

Account Number:

Physical Address:

Business Services Department

Monday-Friday
8:00am - 5:00pm

United Bank's Non-Business Days

- New Year's Day (January 1)
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day
- Columbus Day
- Veterans Day (November 11)
- Thanksgiving Day
- Christmas Eve Day (Subject to early closure)
- Christmas Day (December 25)
- Weekends (Saturdays and Sundays)

Federal holidays that fall on Sundays are observed on the following Monday



770-567-2555



bizbanking@unitedbank.net



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