# UnitedBank

## Digital Banking for Business

### Wire Services User Guide

# Recipients

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**Recipients** can be created in advance for future Wire Transfers. Alternatively, Recipients can be created within a transaction for one-time or future use.
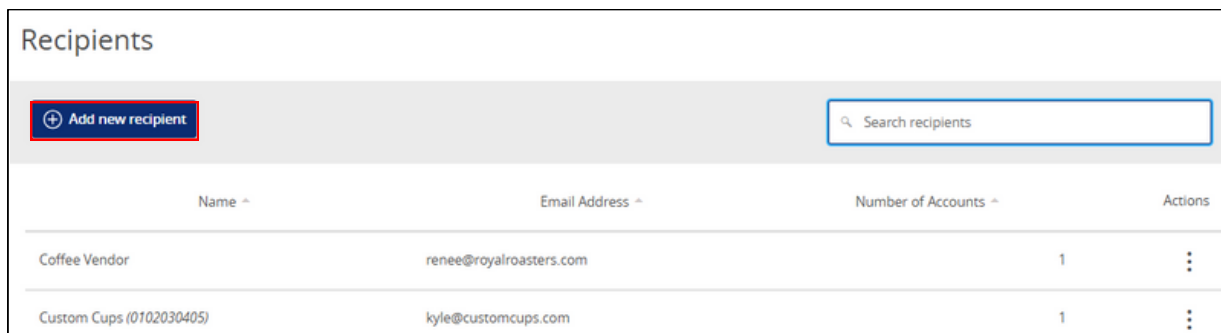
Once a Recipient is created, any updates or changes made to a Recipient will apply to all templates that the Recipient is assigned to.

> **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.
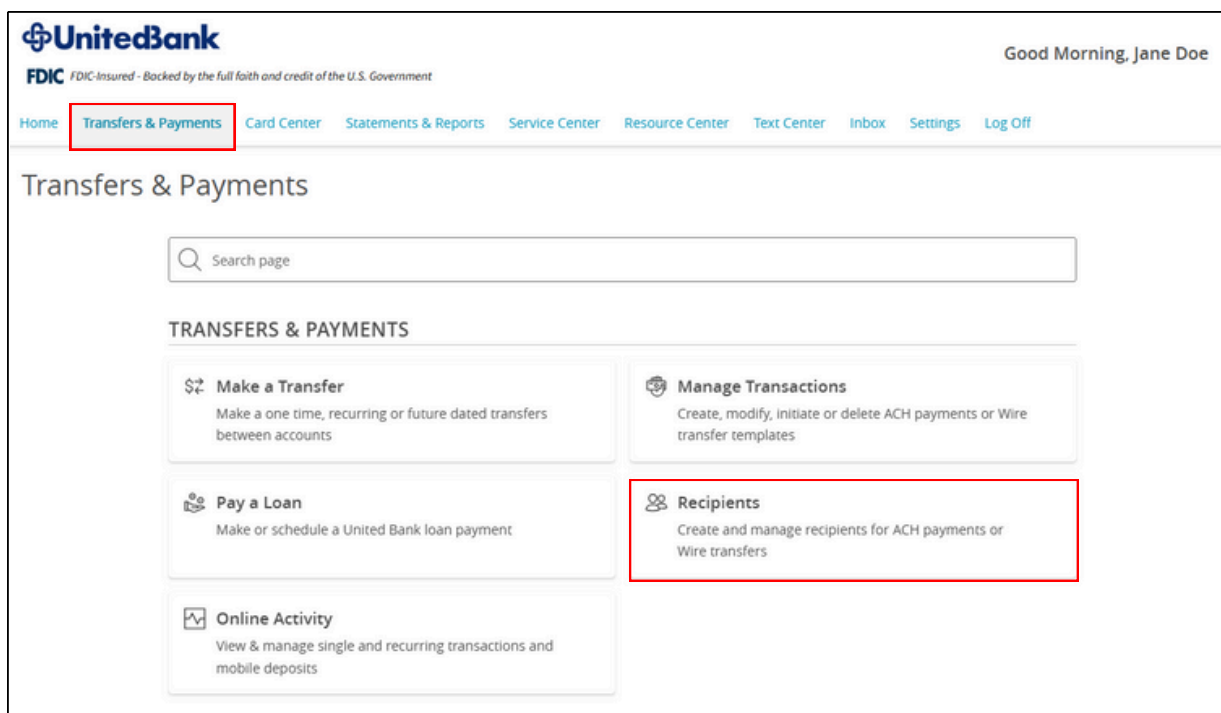


To create a new Recipient, click the **Add new recipient button**.

# 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.



*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.



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.



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

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



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**.

# Recipients - Domestic Wires

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 - International 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.

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**Add Espresso Vendor**

**Display Name** *
Espresso Vendor

**Email Address**
edward@espresso.com

☐ Send email notifications for template payments

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> ***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.

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Account - New

**Payment Type**
Wire Only                    ∨

**Beneficiary Type**
International                 ∨

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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.

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**International Account Type**

Account and SWIFT/BIC         ∨

IBAN

✓ Account and SWIFT/BIC

Account, IBAN and SWIFT/BIC

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# Recipients - International Wires

IBAN Only Account Type:



Account and Swift/BIC:



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.
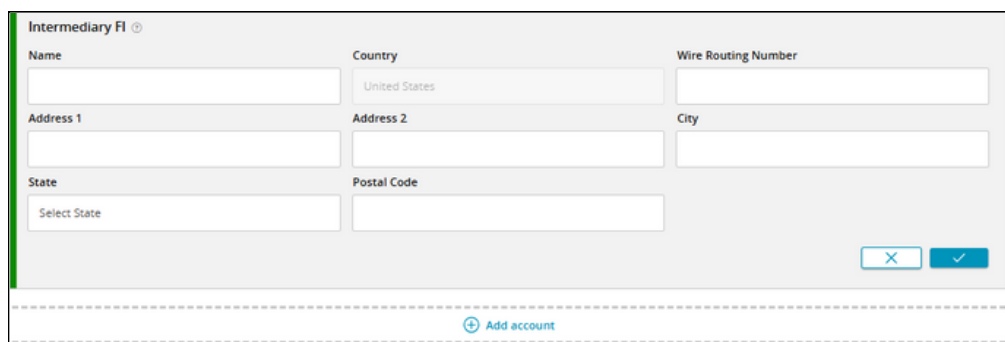
Account, IBAN and Swift/BIC:



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.

# Recipients - International Wires

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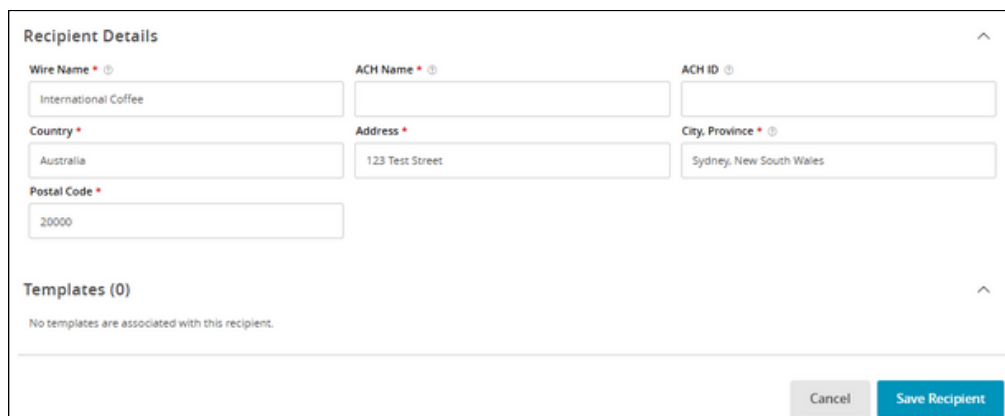
Click the **blue check** to save the FI information. If you need to add additional Account/FI information, use the **Add Account** button and repeat the previous steps with the new information.



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**.

# Recipients - International Wires

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.

# Wire Templates

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**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.
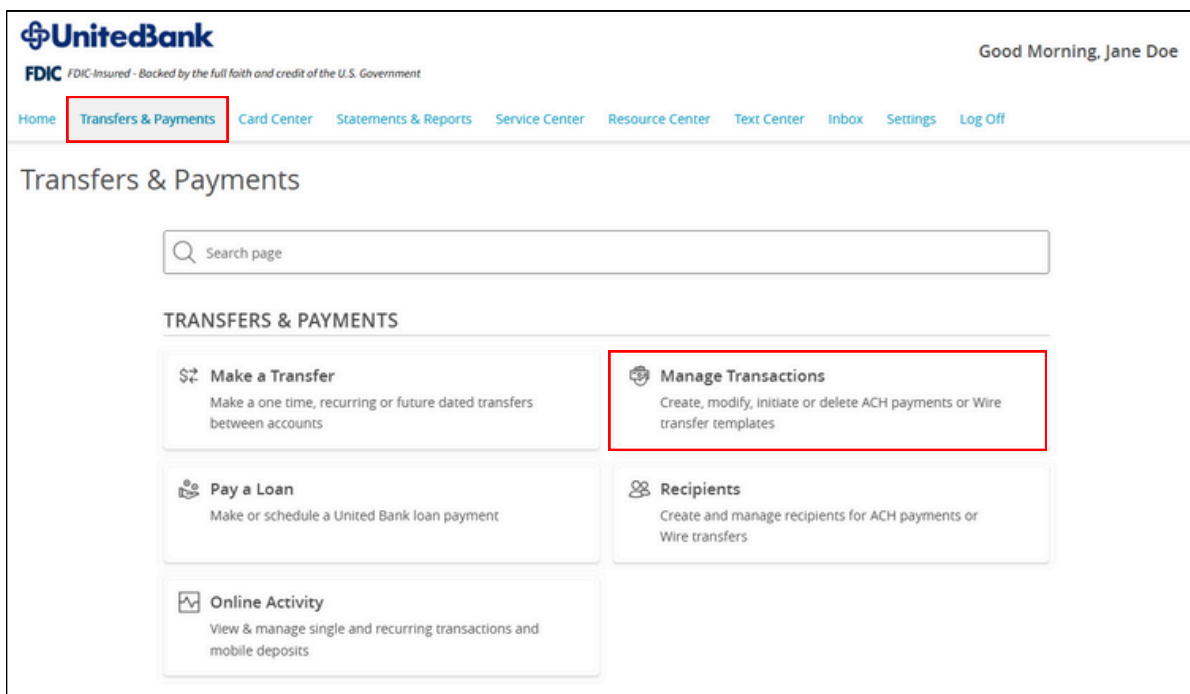


From the **Payments Hub** click on the **New Template** button, then select **Domestic Wire** or **International Wire** to begin.
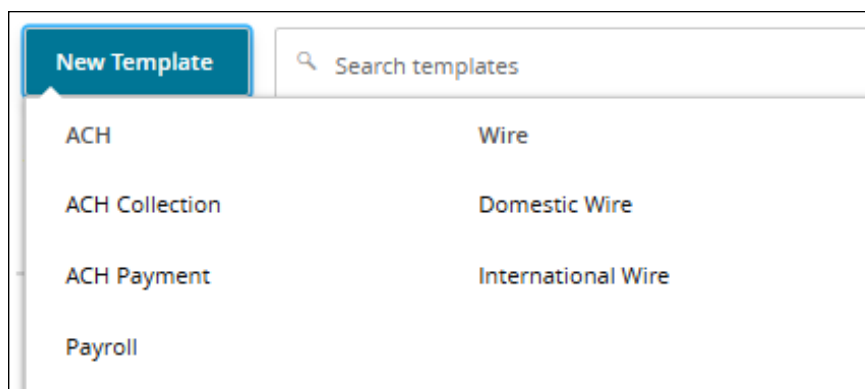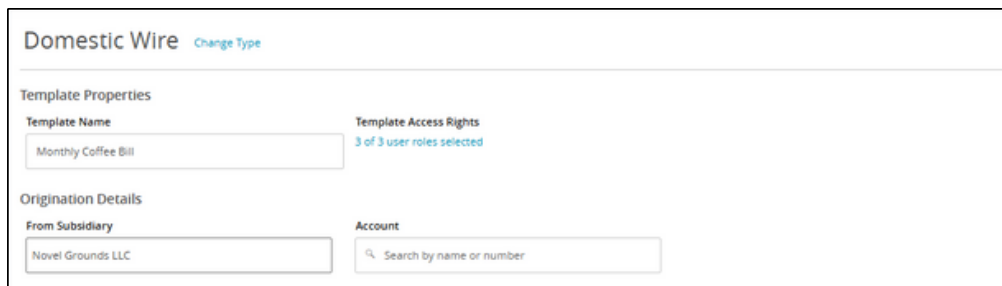


*Note:* Your wire transaction options may vary depending on the feature entitlements of your company and user access.

# Wire Templates

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

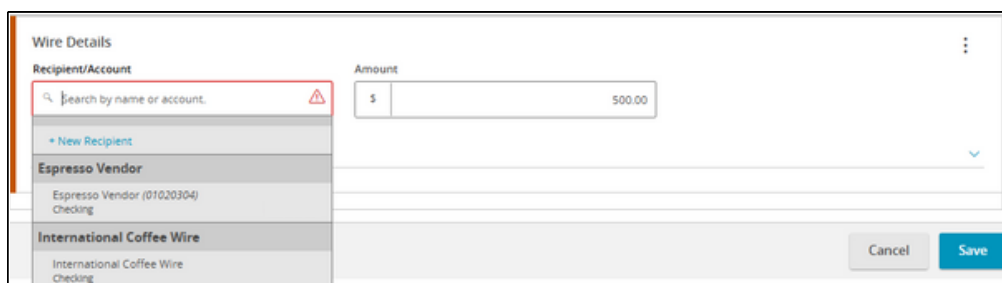You can use the **Template Access Rights** feature to limit user access to this Template.

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



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.

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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.

# Creating a Wire Transfer

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**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.
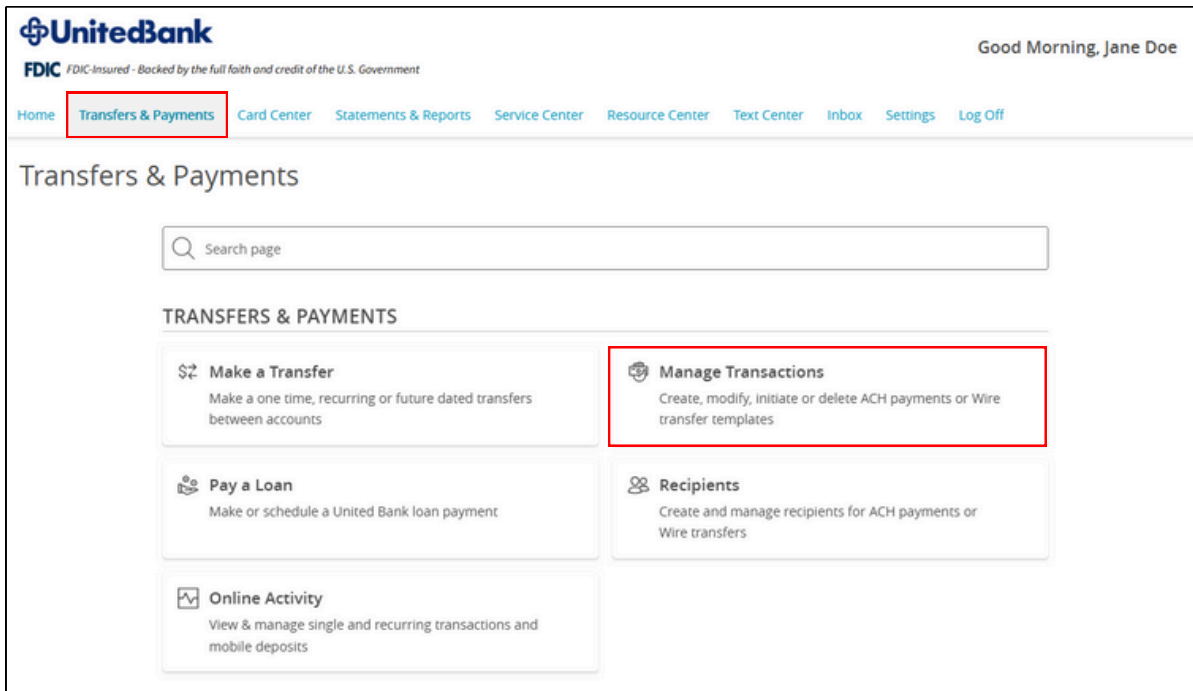


From the **Payments Hub**, click on the **New Payment** button and select the Wire type.

# Creating a Wire Transfer

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

Domestic Wire   Change Type

**Origination Details**

From Subsidiary | Account
Novel Grounds LLC | e-Bus Checking $34.00
08/15/2025 | Recurrence
 | Set schedule

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

Assign a **Recipient** by selecting one form 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.
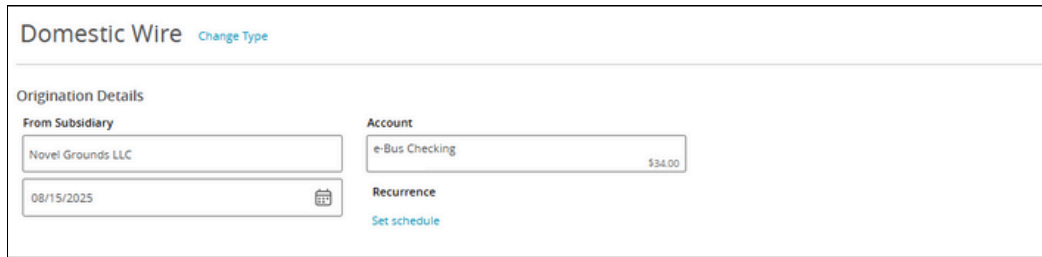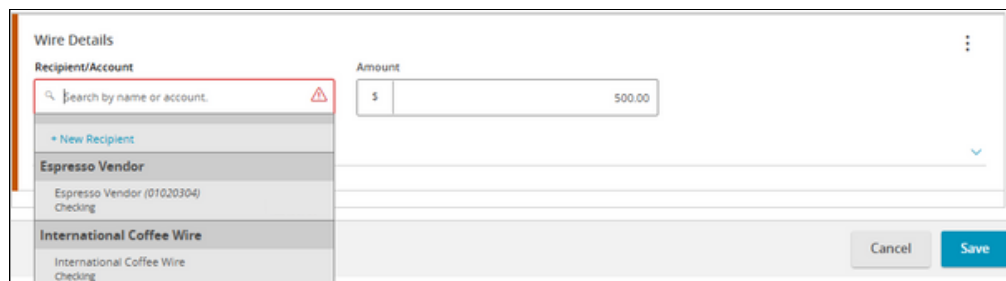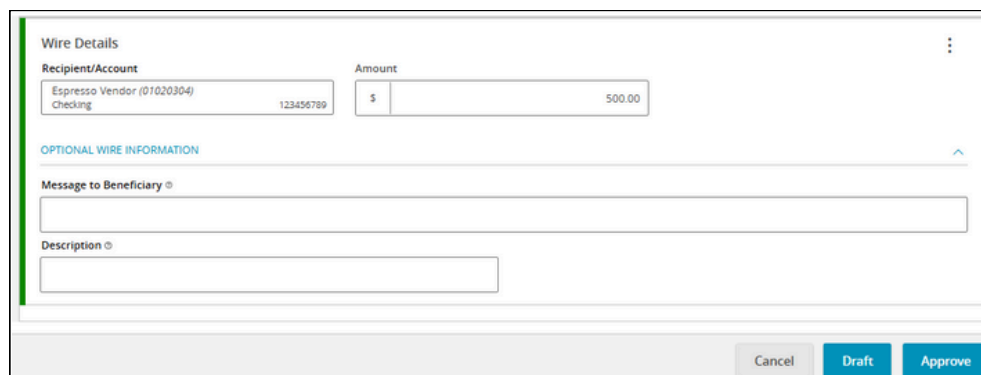
Enter an **Amount** for the Wire transfer.

Wire Details

Recipient/Account | Amount
Search by name or account. ⚠ | $ 500.00
+ New Recipient |
**Espresso Vendor** |
Espresso Vendor (01020304) Checking |
**International Coffee Wire** |
International Coffee Wire Checking |
 | Cancel   Save

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.

Wire Details

Recipient/Account | Amount
Espresso Vendor (01020304) Checking    123456789 | $ 500.00

OPTIONAL WIRE INFORMATION

Message to Beneficiary ⊙

Description ⊙

Cancel   Draft   Approve

*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)

# Creating a Wire Transfer

You will be prompted to enter a **Secure Token Code** from your VIP Access app when approving a transaction.
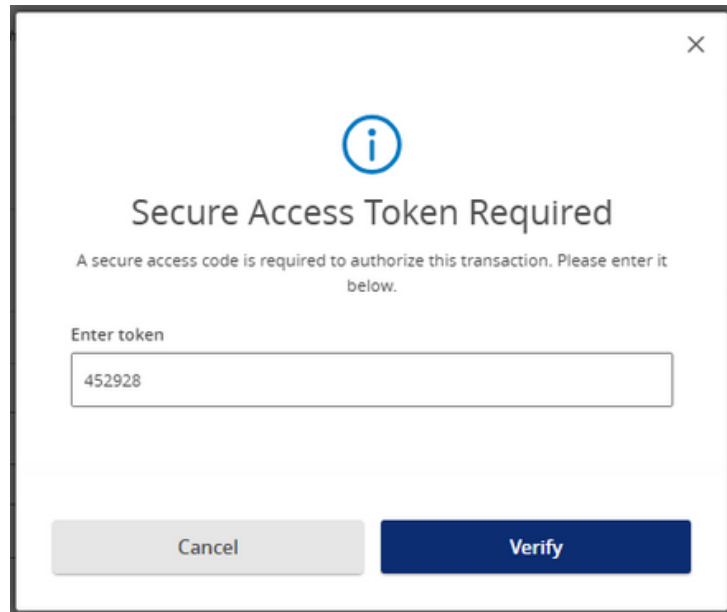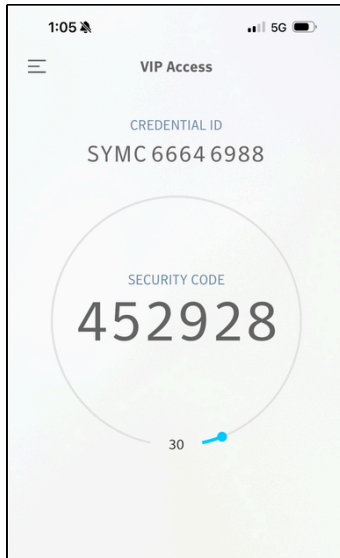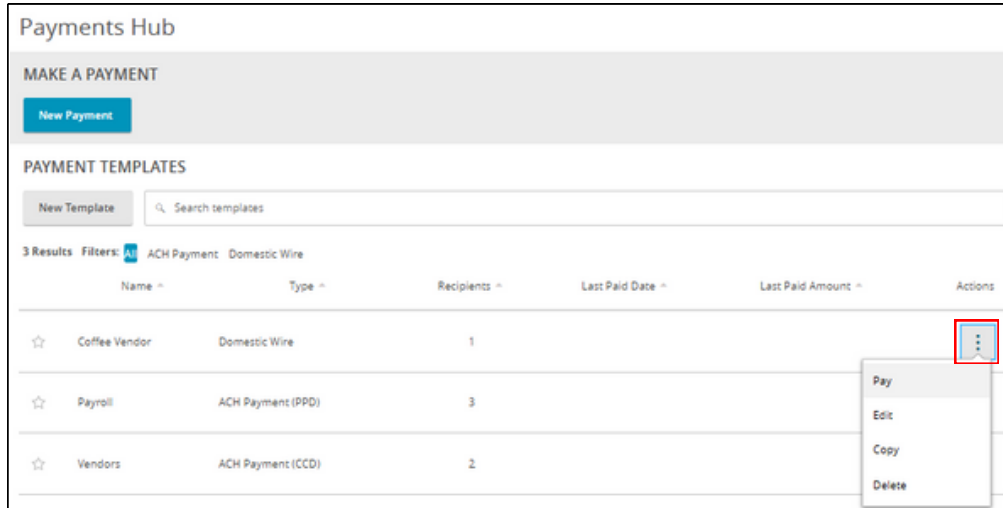
Enter the Secure Token Code and click **Verify** to approve the transaction.
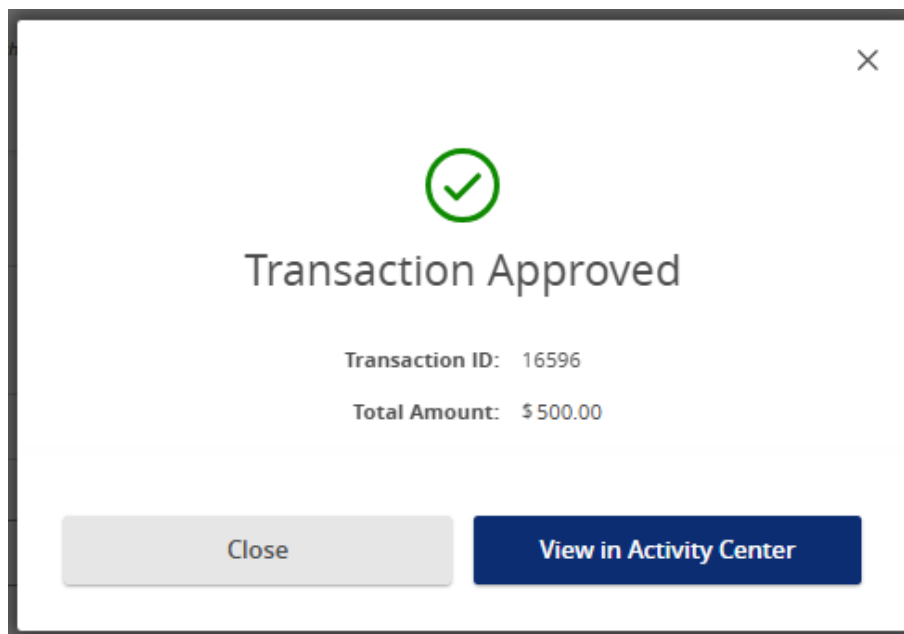
> **Note:** Once a transaction is approved, you can click **View in Activity Center** to review the transaction. Wire transactions cannot be canceled from the Online Activity Center once the status shows "Processed". If you approve a wire in error, please reach out to Business Services immediately for 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.
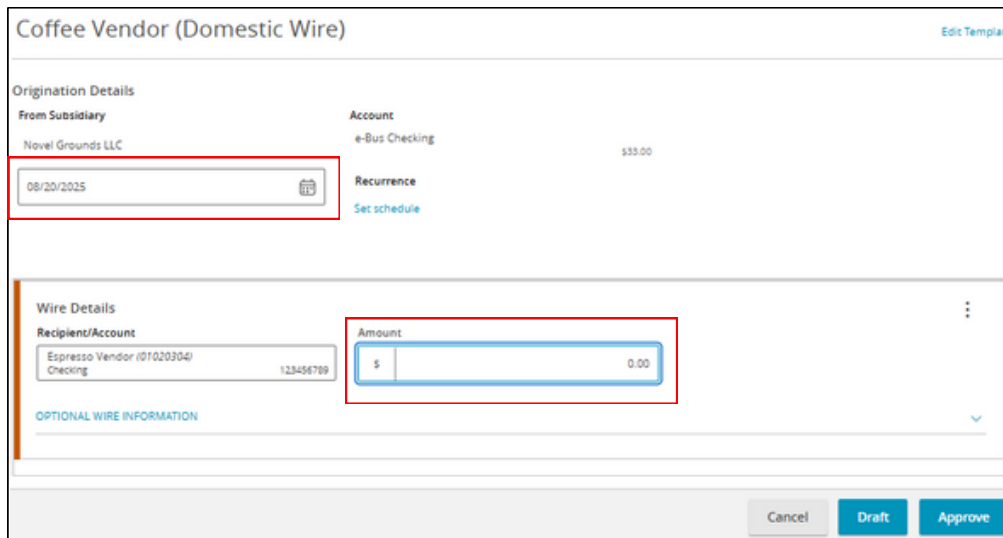


Review the Recipient and Template information, then select and **Effective Date** for the transaction.

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



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.



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.



> ***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.
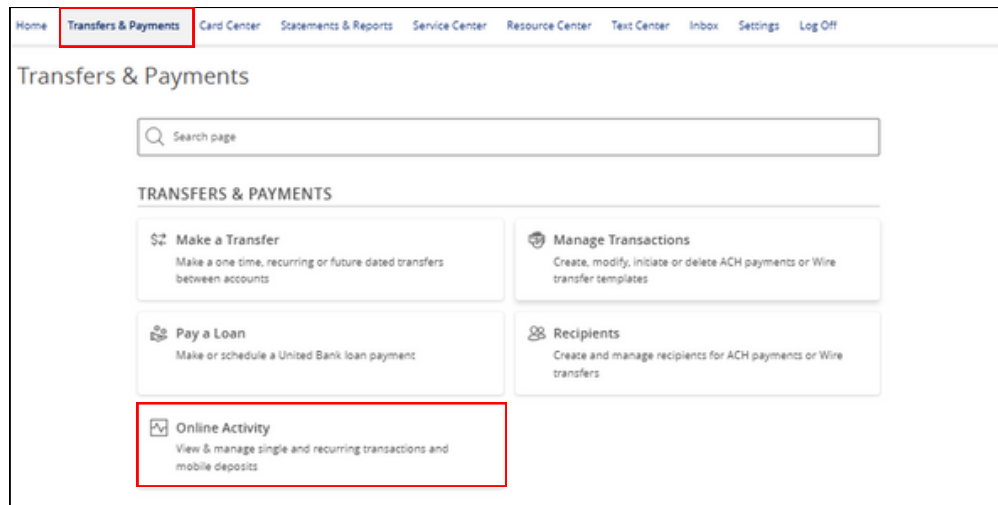


Click on the transaction and use the **ellipsis** icon to view your options.

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.

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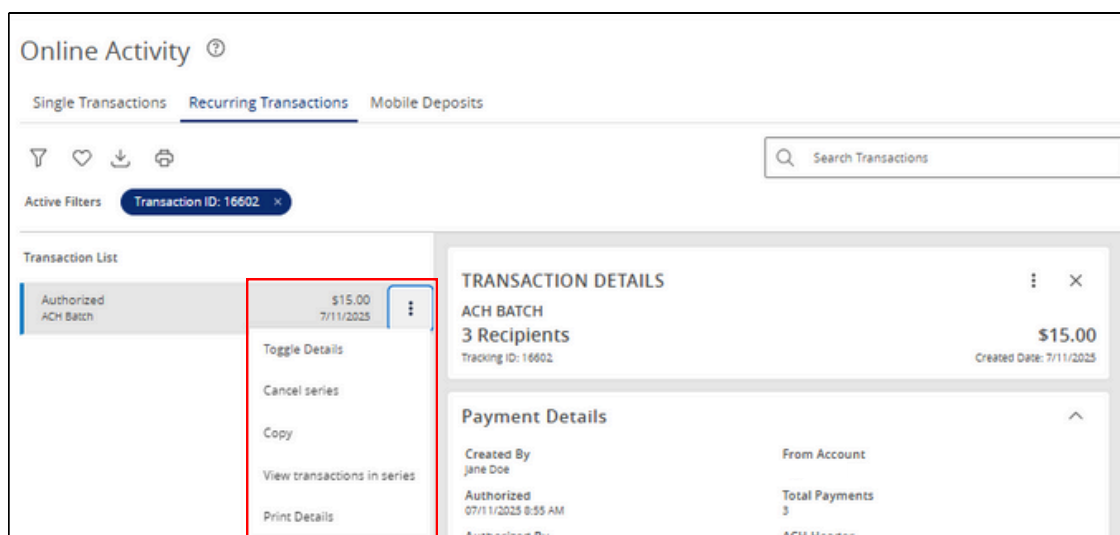
The **Online Activity Center** can be used to review and approve drafted transactions. You can also review and manage online transactions from this page.

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.
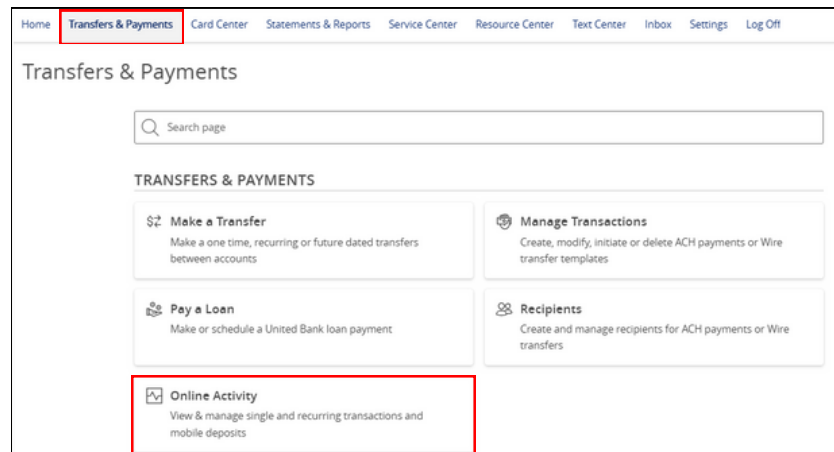


From here, you can manage and approve **Single Transactions**, **Recurring Transactions**, and review **Mobile Deposit** history.

Click on an item in the transaction list to view additional information.



When viewing details of a specific transaction, you can monitor the **Transaction Process** at the bottom of the **Transaction Details** window. Here you can see when a transaction has reached each stage in the processing cycle.





Use the ellipsis icon to view options for this transaction. Depending on the transaction type, transaction status, and your feature entitlement, you may be able to:

- **Approve** - Approve a transaction that has been drafted by yourself or another user.
- **Cancel / Cancel Series** - Cancel an unprocessed transaction or transaction series.
- **Copy** - Create a copy of the transaction that can be updated, drafted, and/or approved.
- **View Transactions in Series** - View processed items generated by a recurring transaction.
- **Print Details** - Print and/or download a PDF report of the transaction.
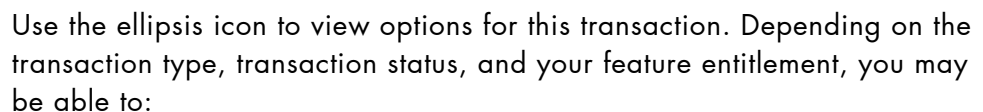
Drafted transactions can be quickly approved from the **Home** page by navigating to the right side menu and clicking on the ellipsis icon for a transaction.

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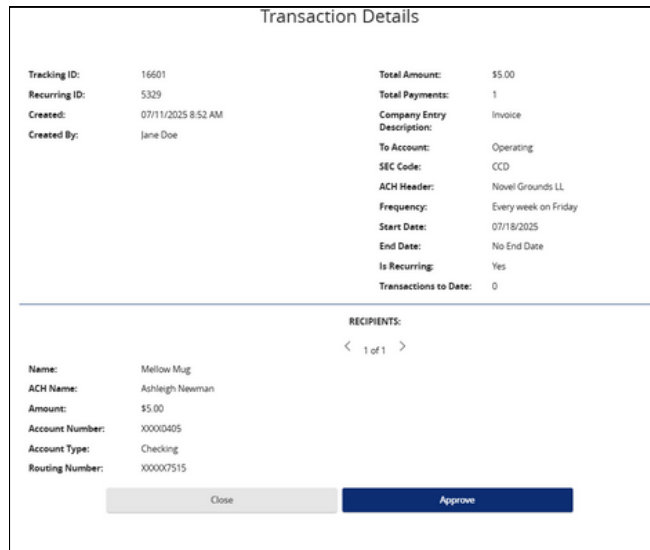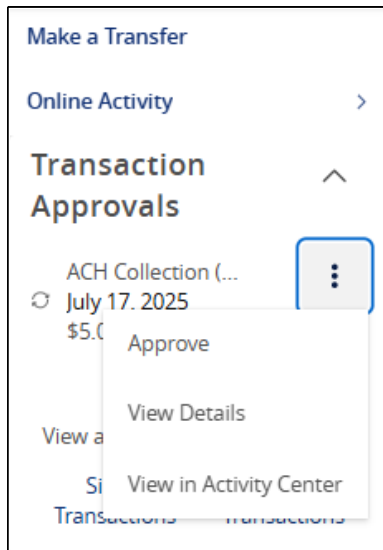


From here, you can **Approve** the item immediately if you are entitled with this action. Or, you can click **View Details** to review the transaction in further detail in the **Online Activity Center.**

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 \*

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## 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

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accessunited.com

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