MeridianBank®

Wire Transfers

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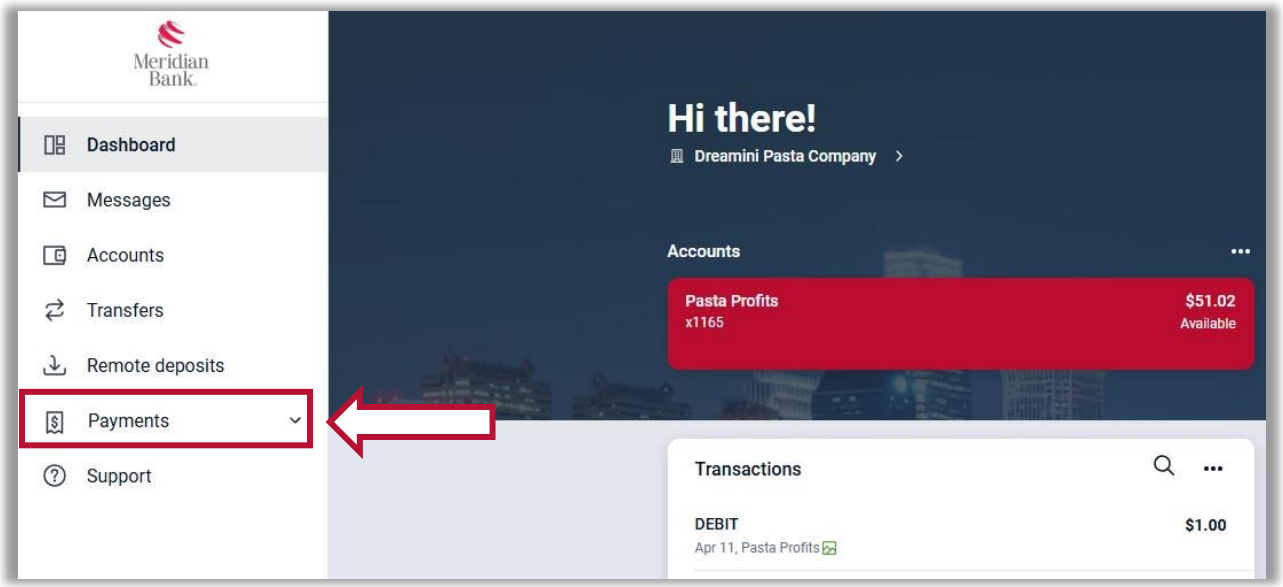
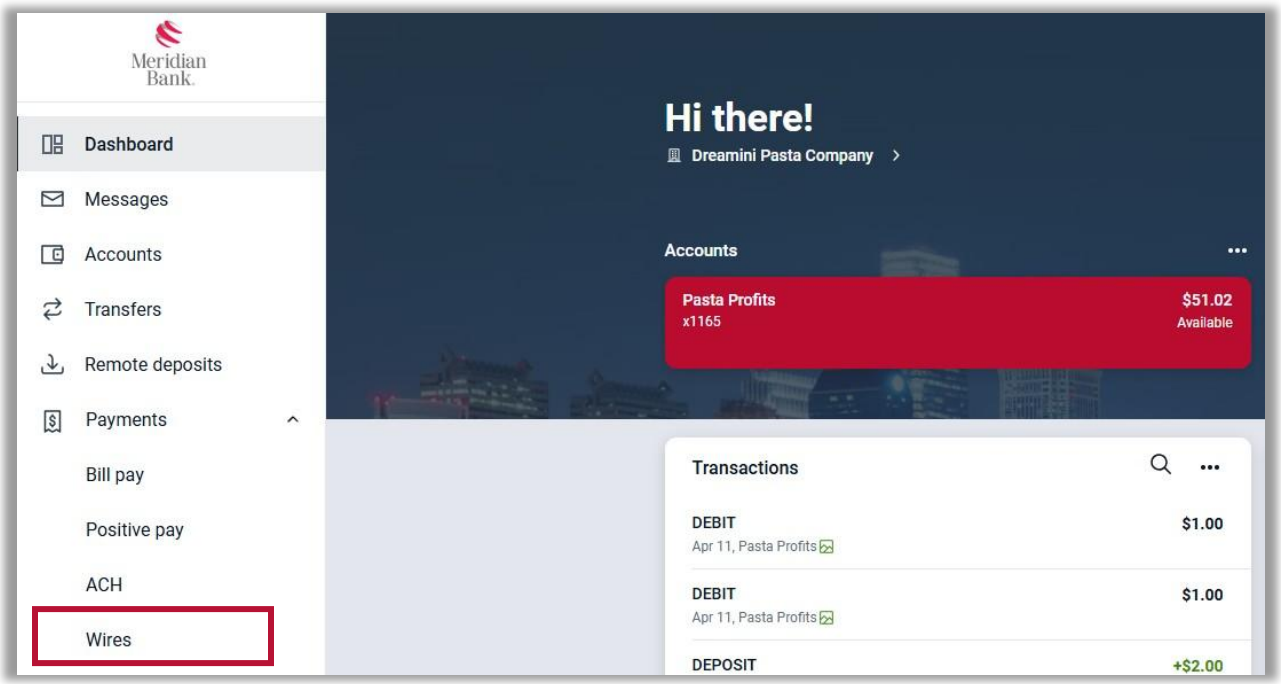
Section A: Accessing Wire Transfer Menu

1. To access the Wire Transfer menu, click on the “Payments” tab

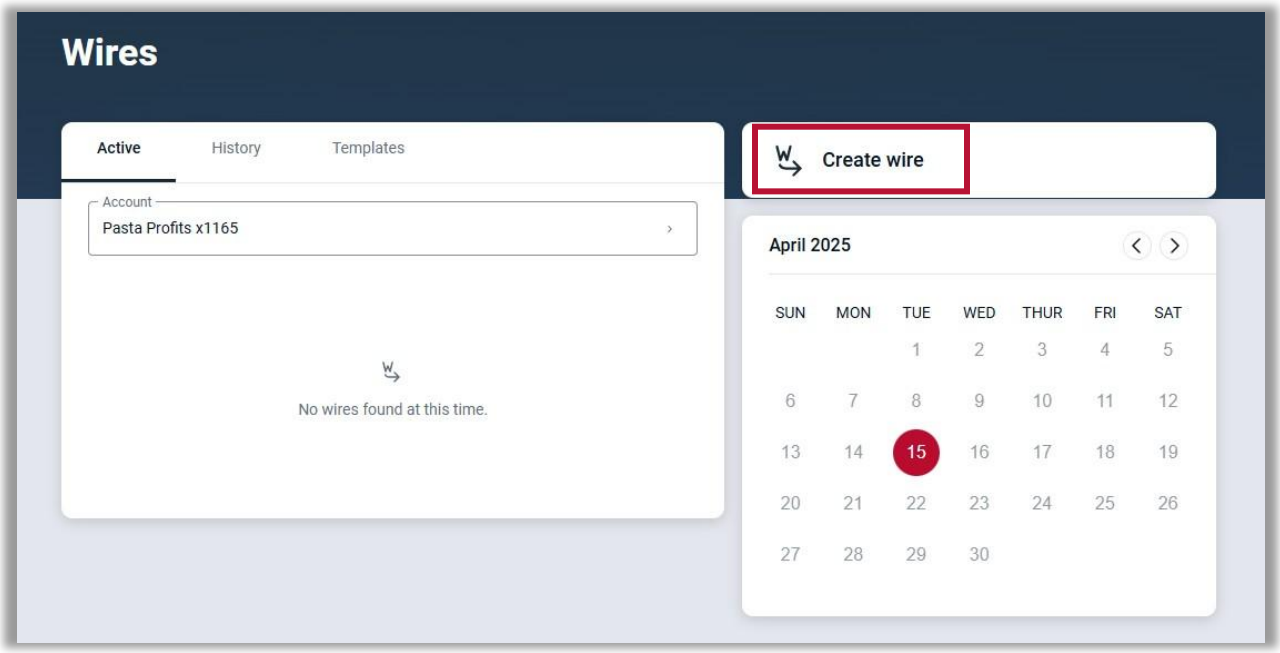


2. From here, you will be able to select the specific option for utilizing the Wire Transfer feature

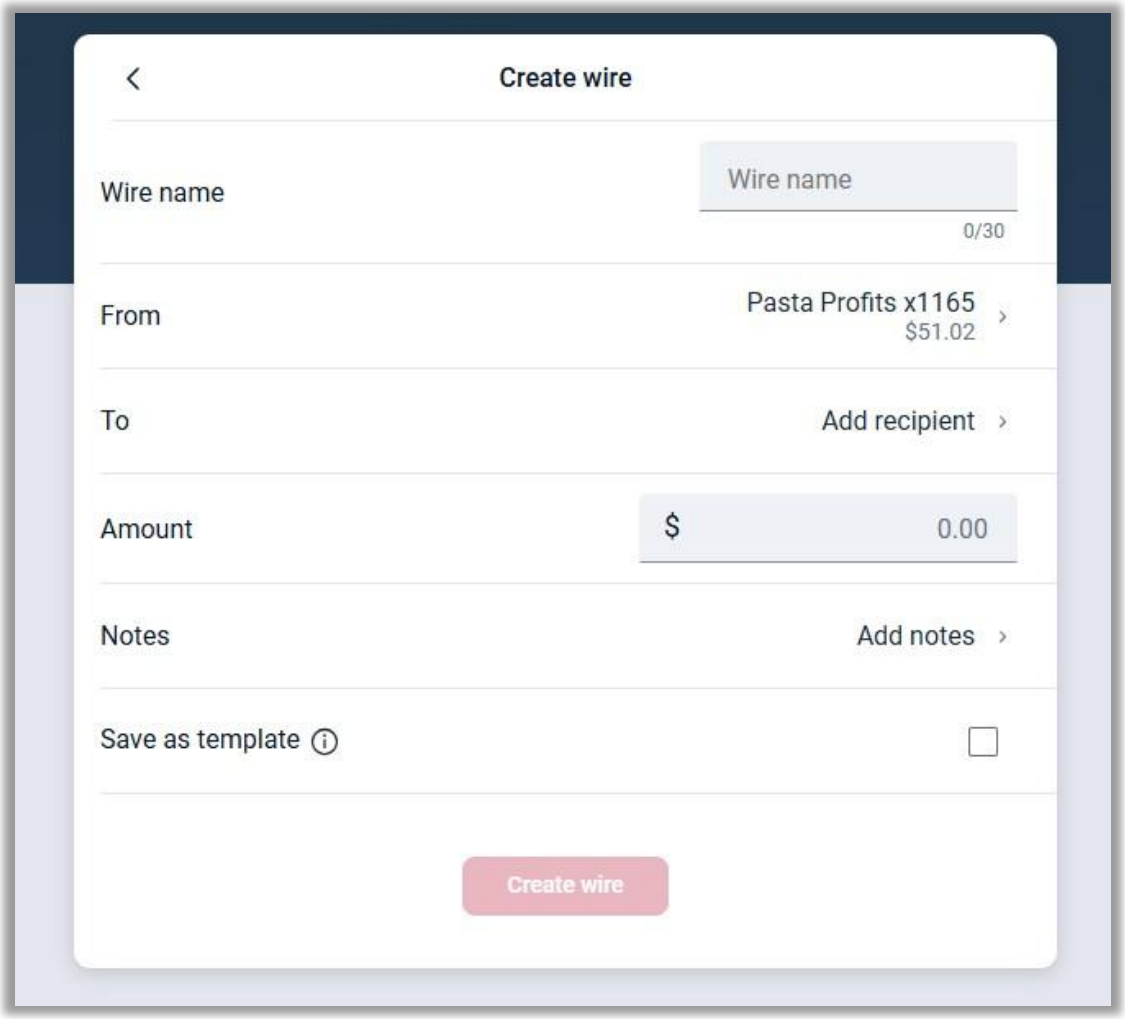


Section B: Creating Wire Transfers

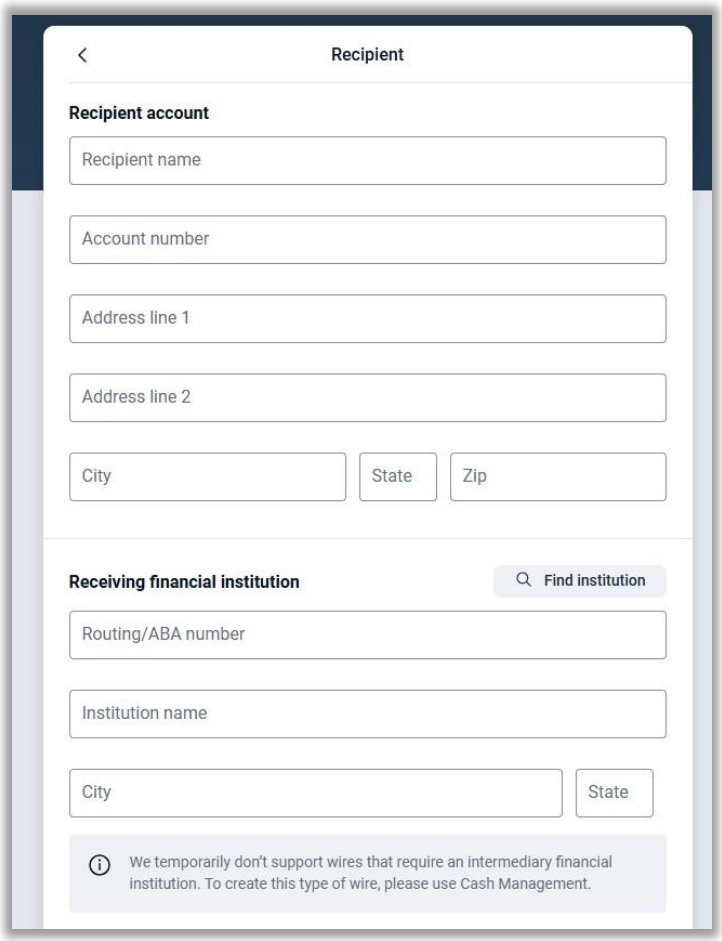
1. To create a USD Wire manually, you will need to select the “Create Wire” option



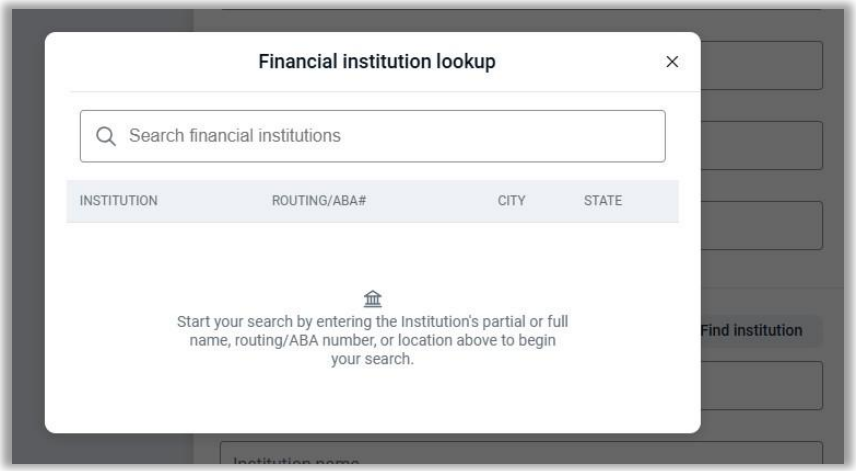
2. You will be prompted to enter the below fields:
    - Wire Name
    - Account to send from
    - Wire Recipient (Add recipient)
    - Wire Amount
    - Notes for the Wire
    - Option to Save the Wire as a Template



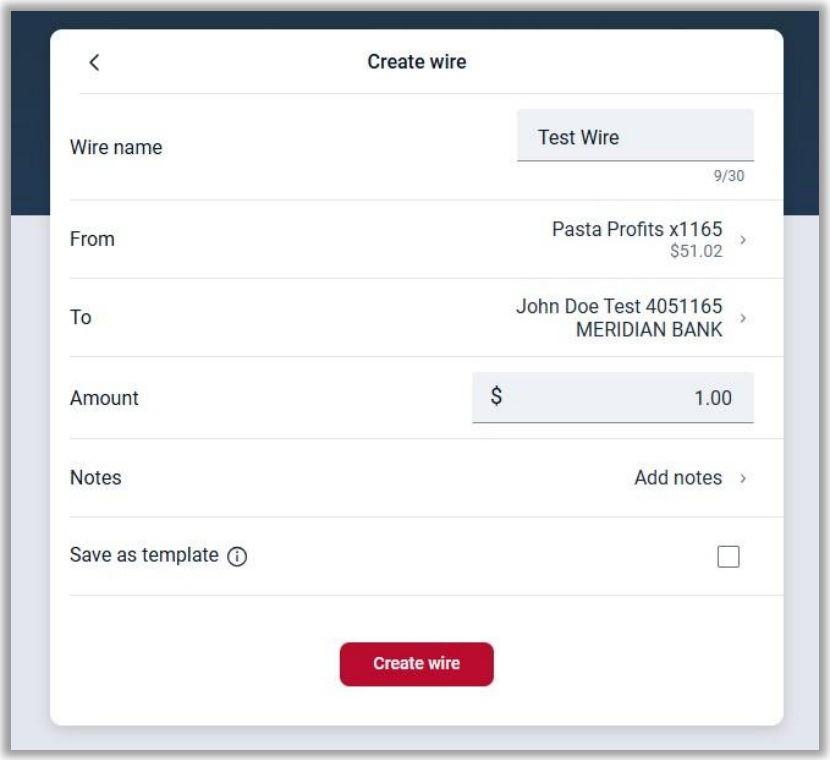
3. When you select the “Add Recipient” option, you are presented with the following screen, to enter the details of the recipient as well as the recipient’s banking information:



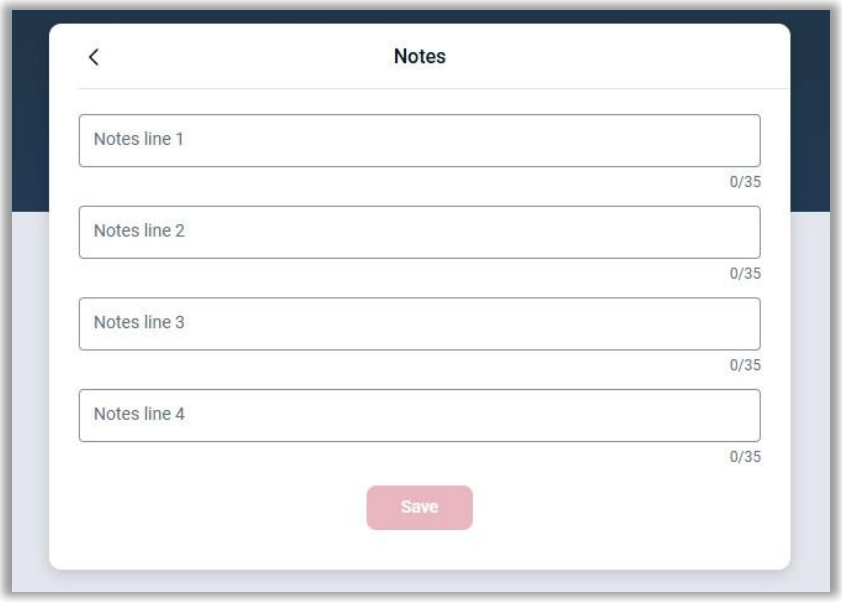
4. If you do not know the Financial Institution's information, you can select the "Find Institution" option and be able to search for that specific bank that you will be wiring the funds to:



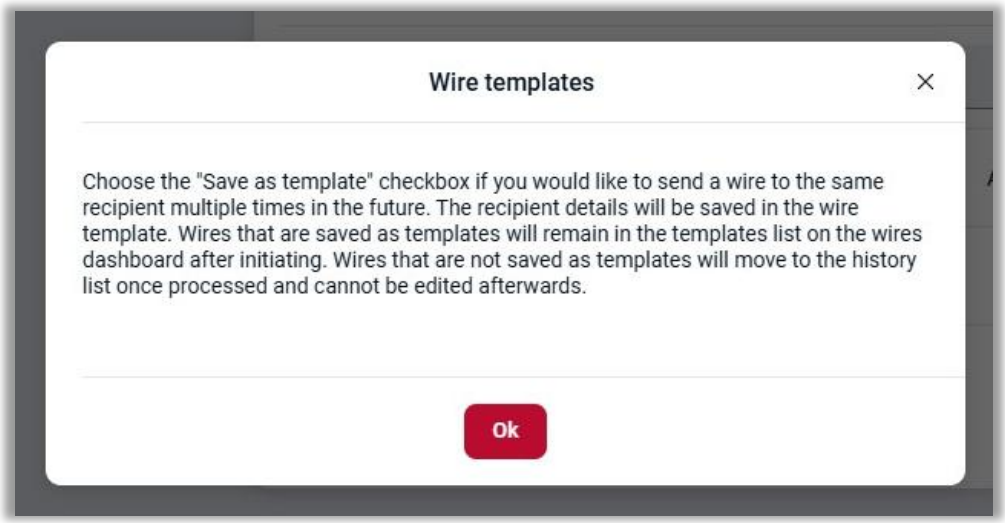
5. After selecting "Save", the recipient information will be listed under the "To" section of the wire screen:



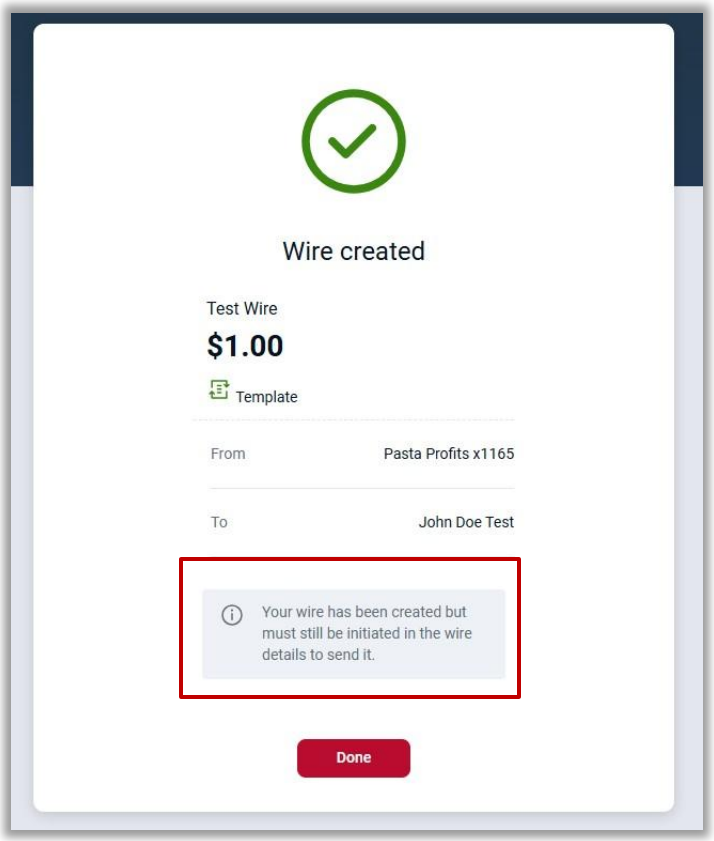
6. If you wish to include additional notes for the wire, you will be prompted with four lines to include information to send along with the wire transfer:



7. Selecting the “Save as Template” option, allows you to be able to use the same recipient multiple times in the future

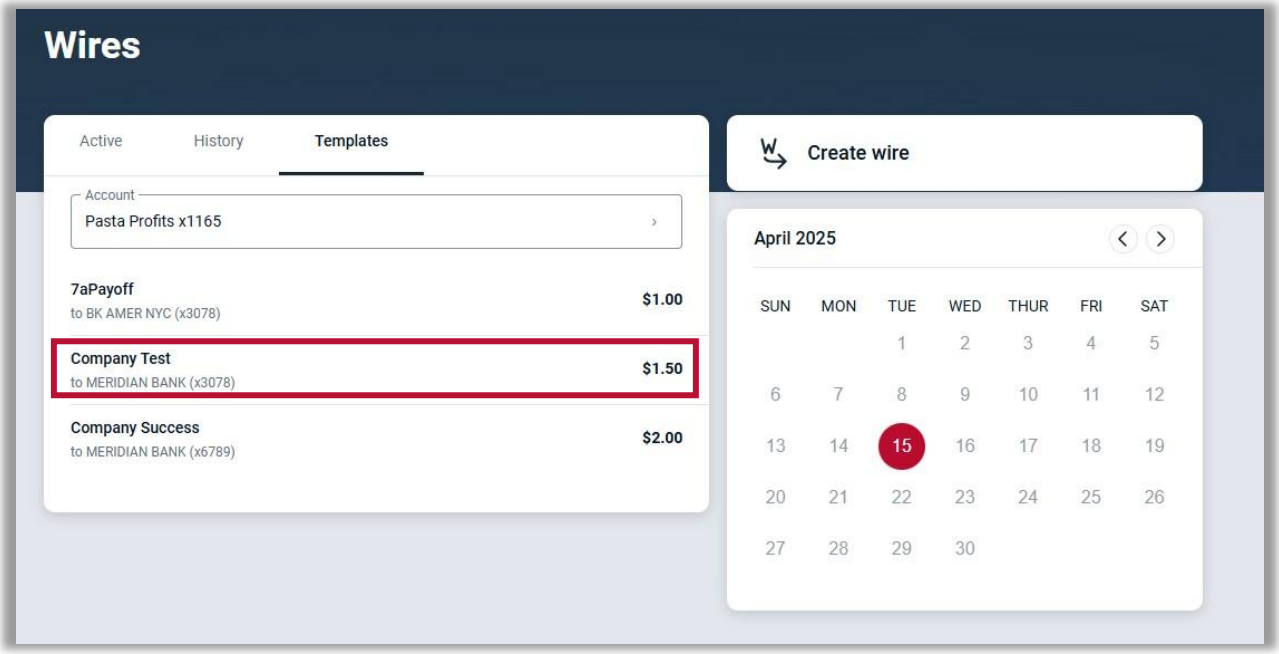


8. Once you select “Create Wire”, you will receive the below confirmation screen indicating that the new wire transfer template has been created to use:
   Note the wire has not been initiated at this point

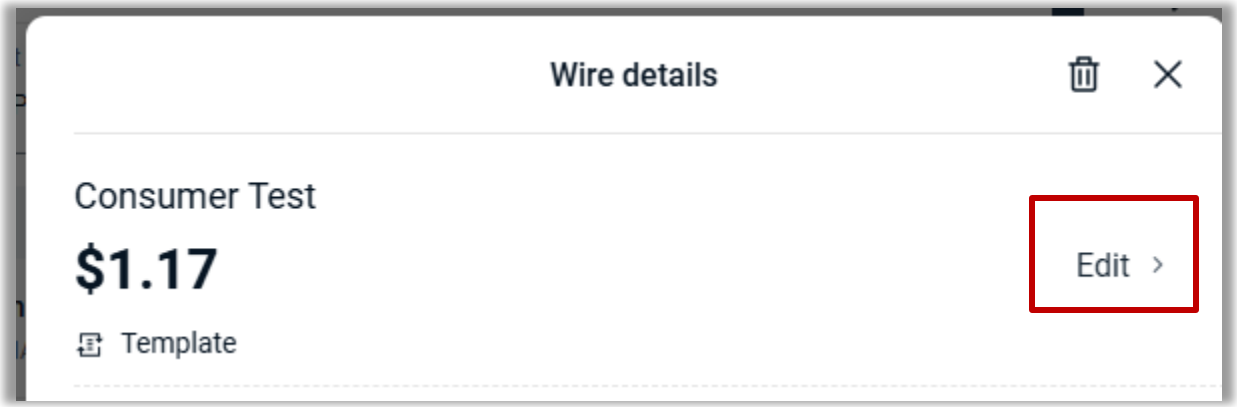


Section C: Initiating Wire Transfers

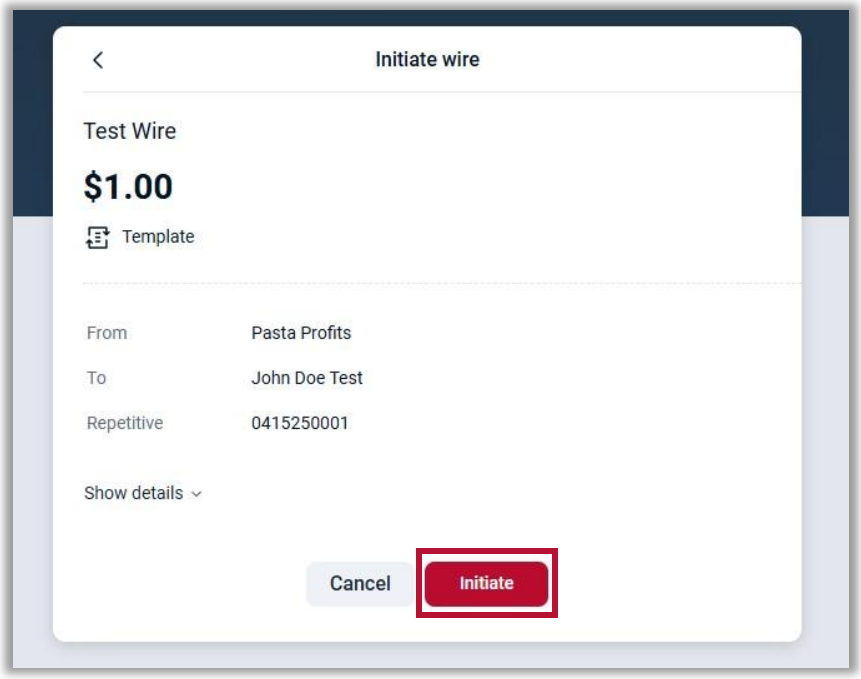
1. To initiate a Wire Transfer, you will see the Wire in a Ready status in the Active menu or or the Templates menu (if the wire is saved as a Template)

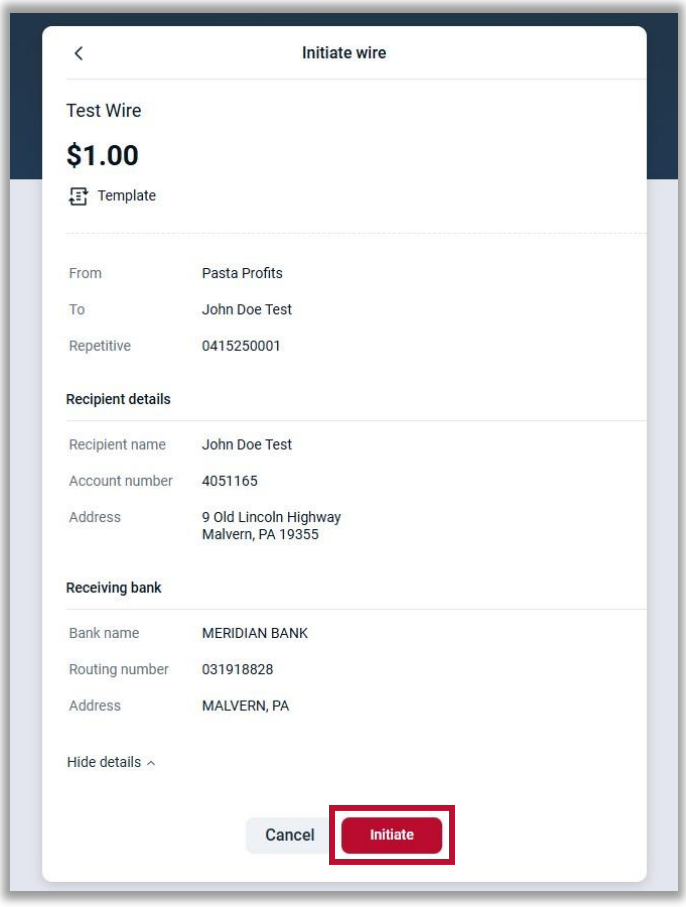


2. From this screen, you will then select the wire that you wish to initiate by clicking on the specific wire, reviewing the wire information, editing information if needed by selecting the Edit option and saving any changes. Then Initiate.



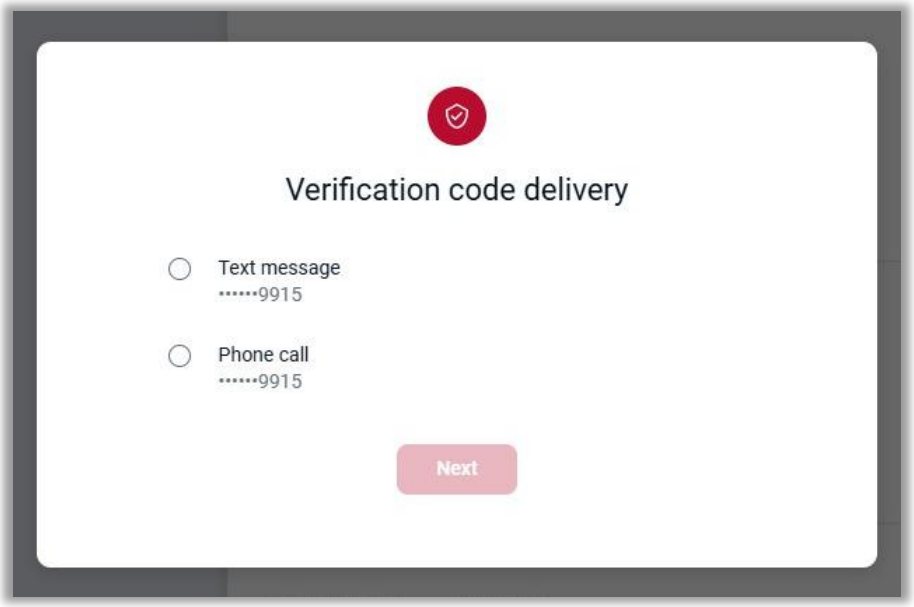
3. Once you select Initiate, you will arrive at the Initiate Wire screen



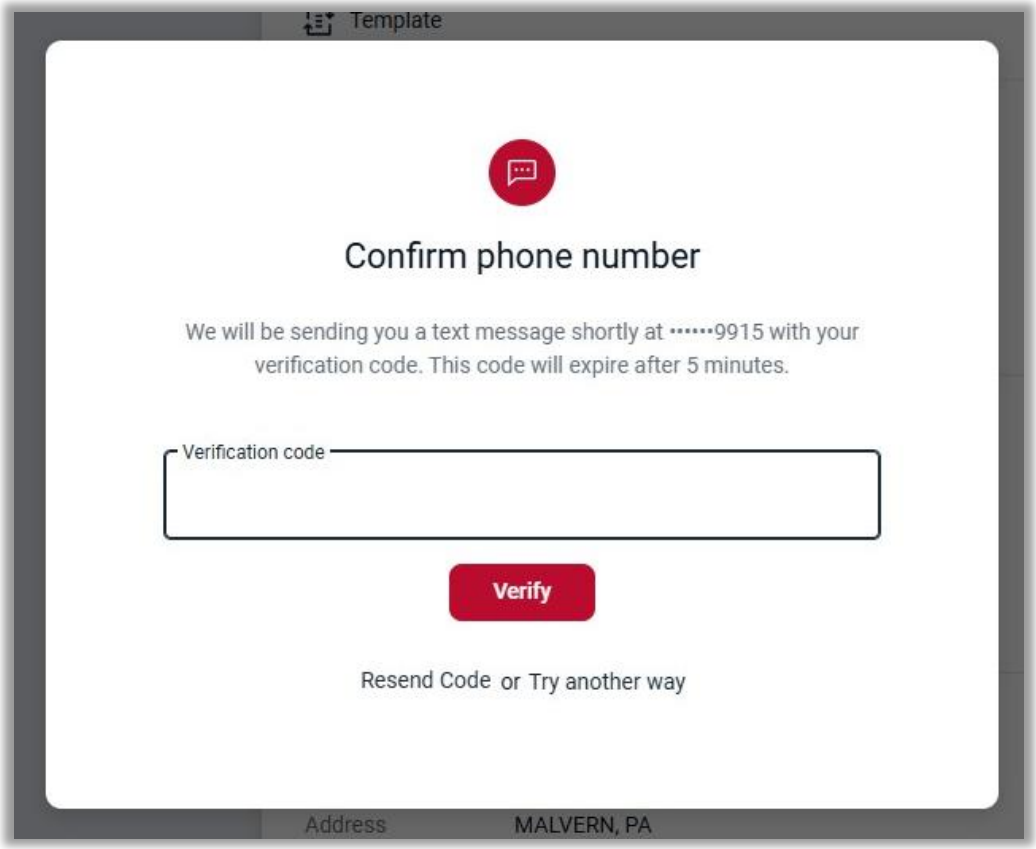


4. If you select the "Show Details" dropdown, the information of the wire template will be presented

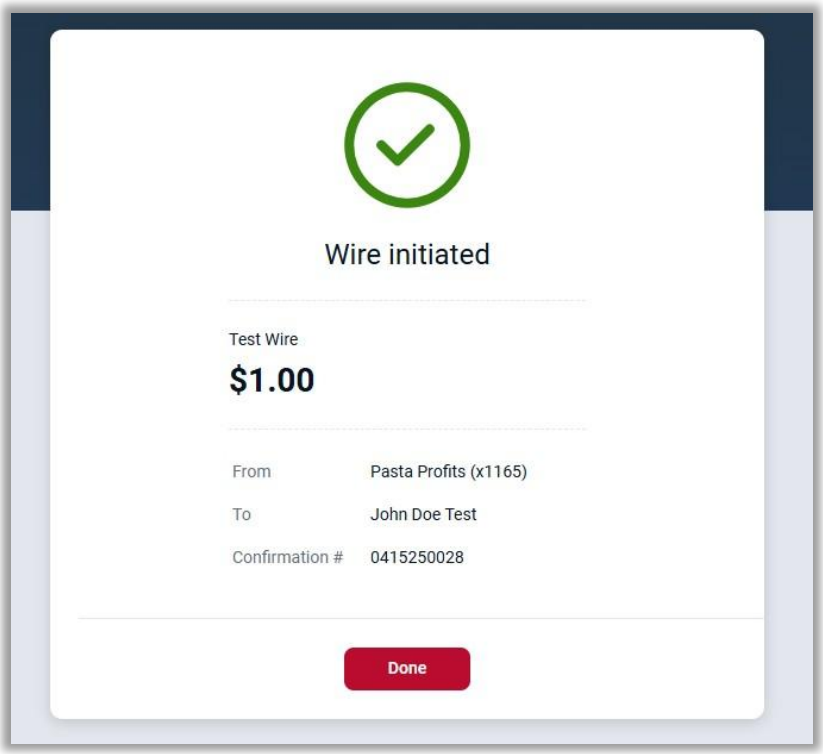
5. Once you have reviewed and confirmed that the information is correct, you will select the "Initiate" button and be prompted with a Two-factor Authentication prompt



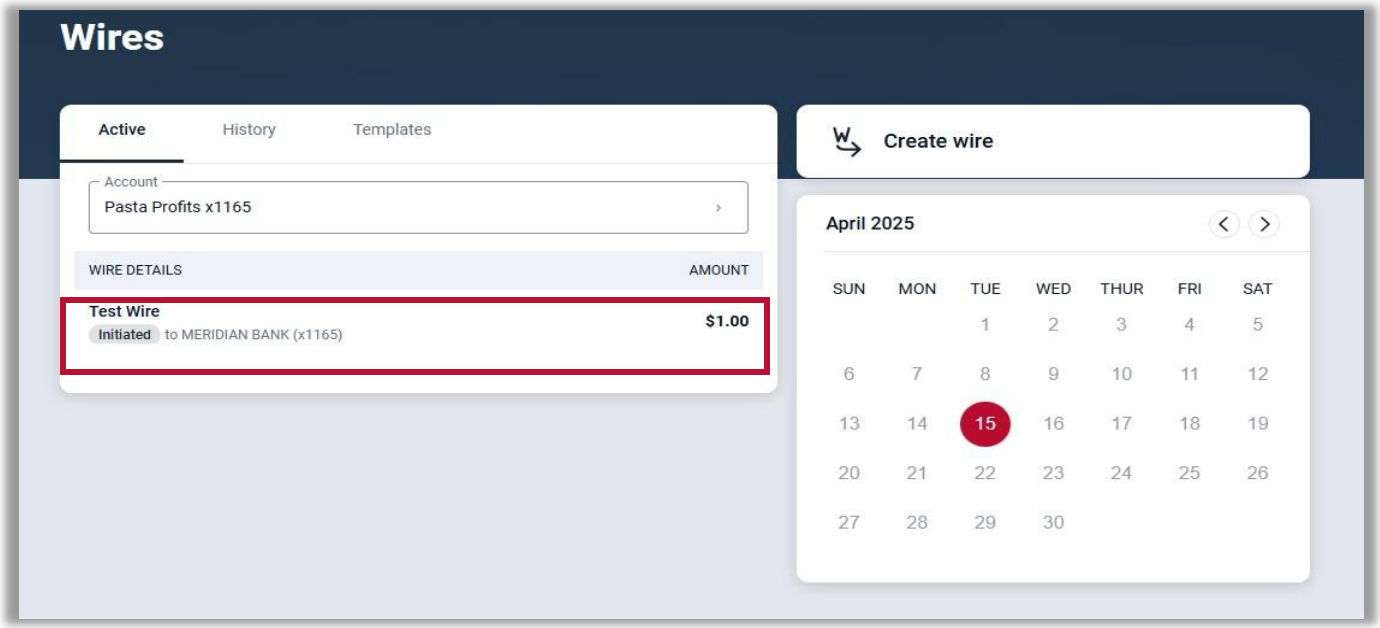
6. You will receive and enter the security code in the below field



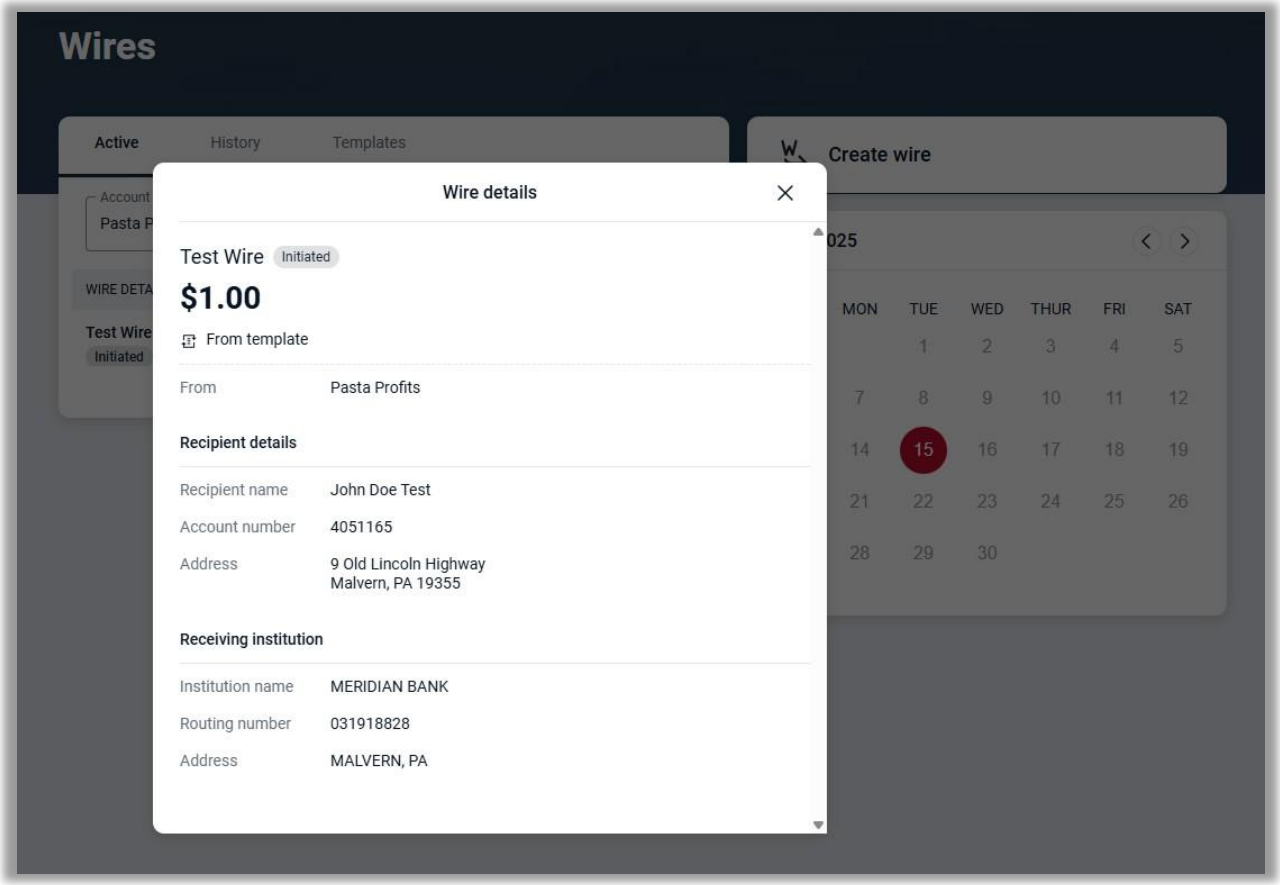
7. Once entered, you will receive the below confirmation screen indicating that the Wire Transfer request has been initiated



8. You will then be brought back to the Wire Dashboard screen, where the initiated wire will appear under the “Active” wires tab with the status of “Initiated”

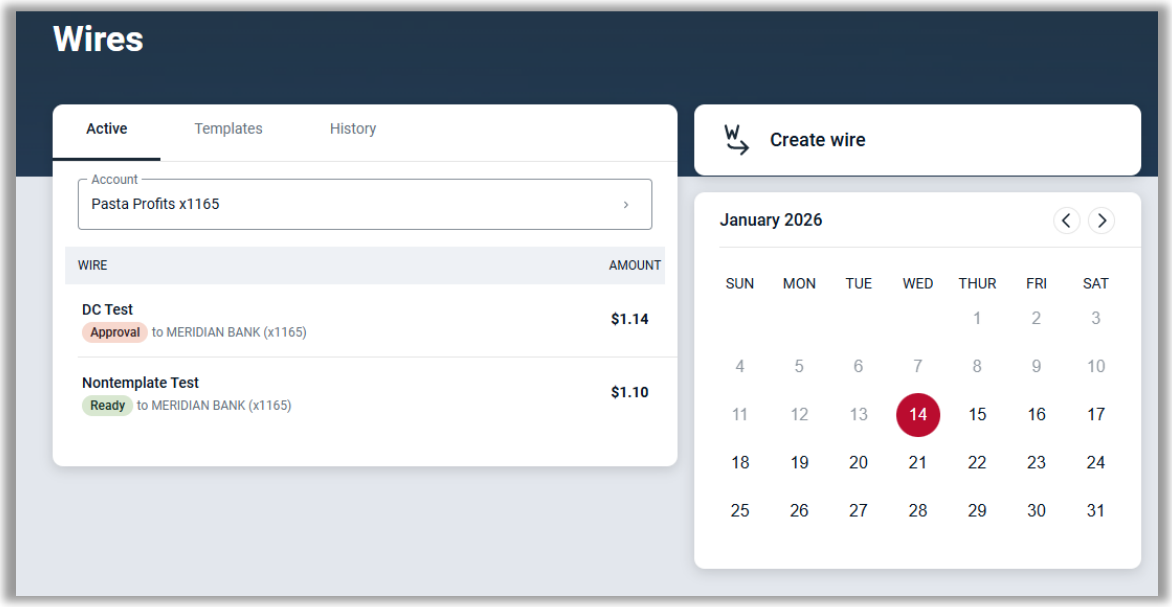


9. As an added confirmation of the initiated wire, if you select the active wire, the below window will appear for you to review



Section D: Wire Transfer under Dual Control

1. If your company requires two users to send a wire transfer, you are utilizing Dual Control. User #1 will create the wire using the steps found in Section B through Section C step 8 (skipping step 7.) The wire will be listed in the Active Wire menu, in an APPROVAL status. Emails will be sent to all approvers informing them a wire is ready to approve.



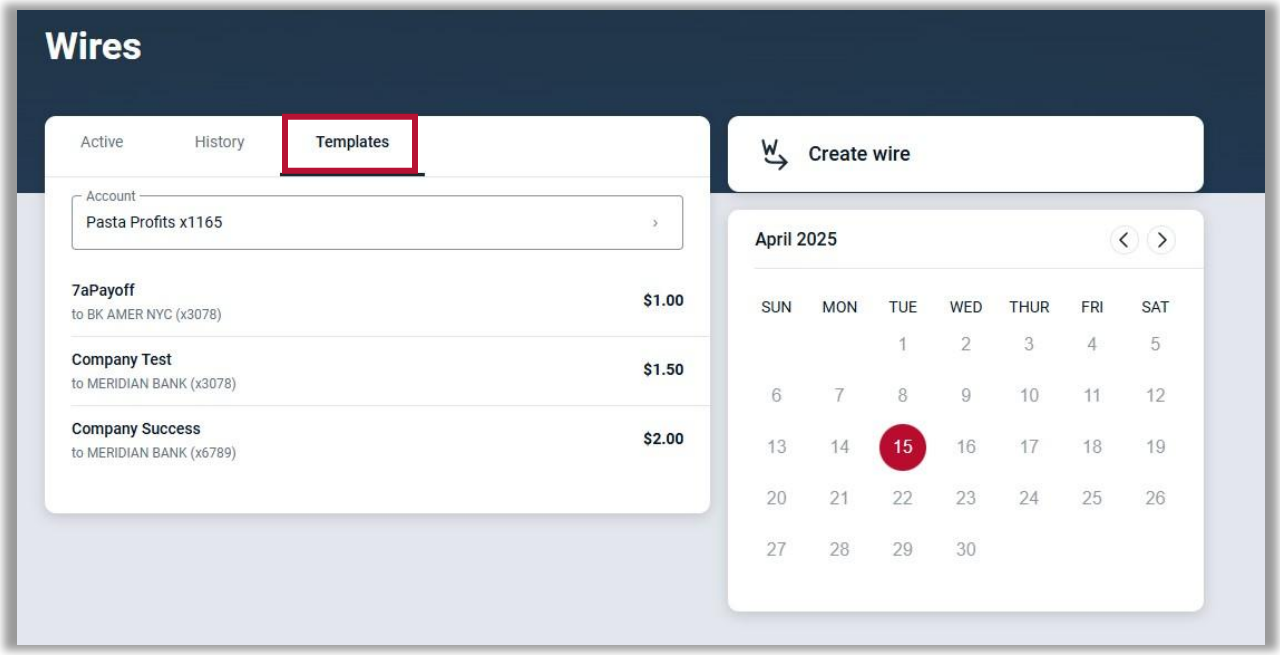
2. User #2 will follow the steps in Section C to initiate the wire.

TOP

Section E: Searching Wire Activity

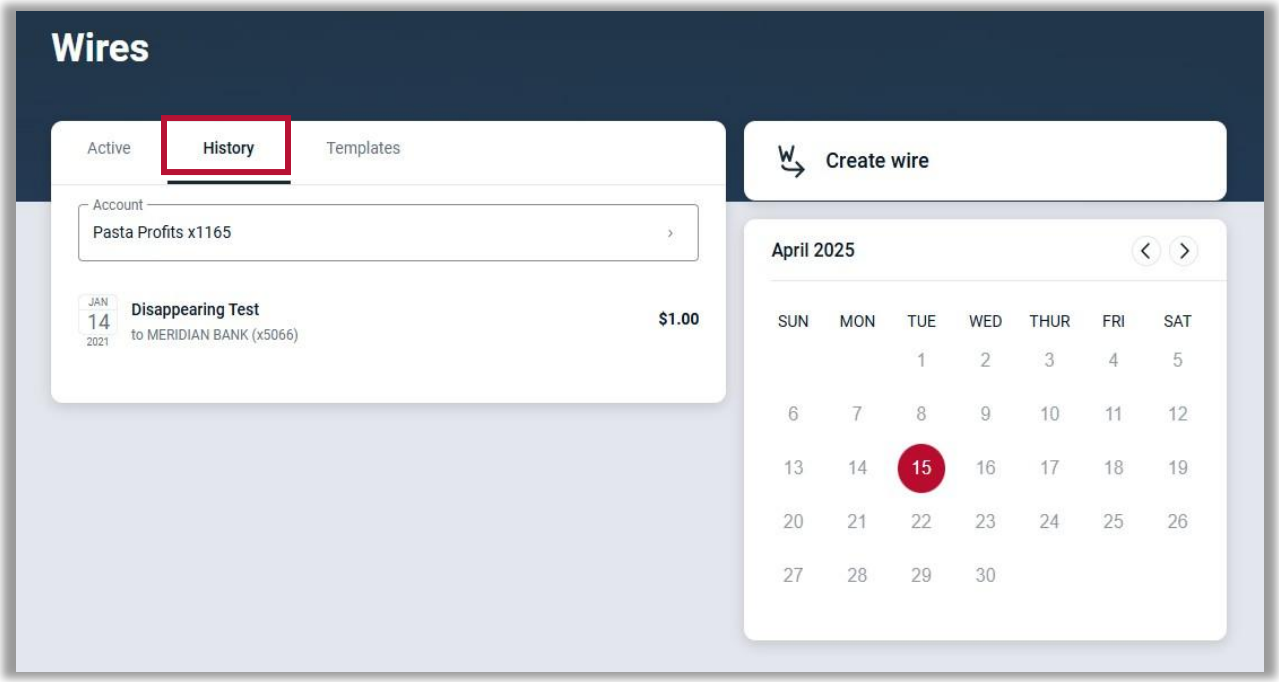
Section I: Searching Wire Templates

1. To view all of the wire templates that have been established, click on the “Templates” option from the Wires Dashboard tab



Section II: Wire Transfer Activity

1. To be able to view the Wire Transfer Activity on the accounts, click on the “History” option from the Wires Dashboard tab



Glossary of Wire Statuses:

Ready	The wire is created and ready to initiate sending funds to the receiving institution.
Approval	The *Approval* status only displays if the wire requires dual approval. Although the wire is initiated by an organization user, the wire moves to an *Approval* status because another organization user with permission must approve it. After the approval, the wire moves to an *Initiated* status.
Initiated	The wire has been sent and the process for transferring funds begins.
Processed	The wired funds have been deposited in the recipient's account. In the wire details, a *Transmitted date* and *Effective date* display.
Denied	The institution sending the wire declined to transfer the funds.
Pending	The transfer has been initiated but not yet completed. This may be a result of the institution not yet processing the information, the transfer being processed by an intermediary institution, or the recipient institution has not received the transfer.
Problem	There is an issue with the wire transfer.