

Business Online Banking Wire Manager

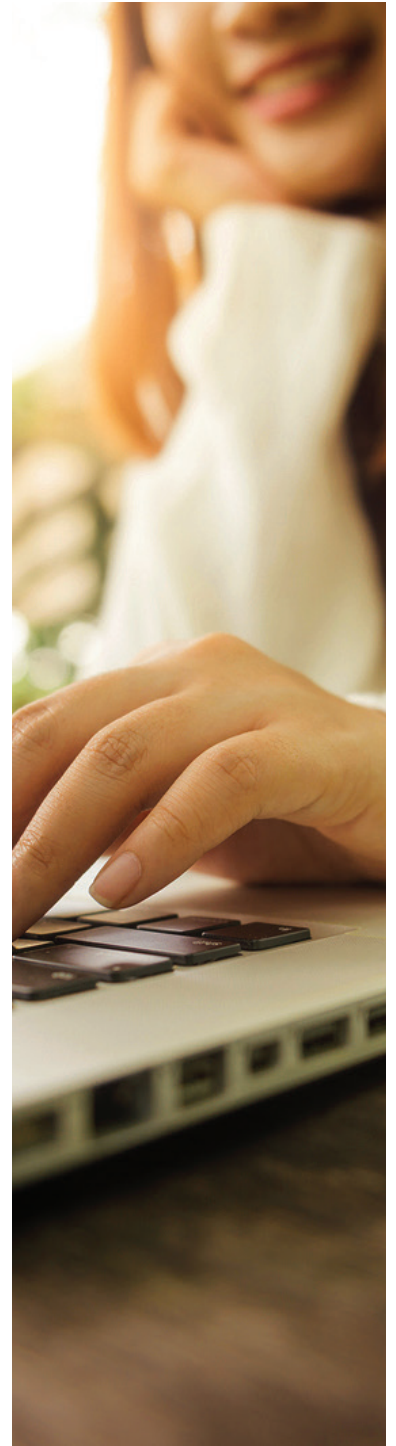
User's Guide

This procedure describes the process of creating and sending wires using the Wire Manager software.

Note: Wire transfers completed (sent and approved) prior to 5:00 will be processed on the same business day.

TABLE OF CONTENTS (click to jump to page)

Review Wire Transfer	Page 3
New Domestic Wire Transfer Template	Page 7
New International Wire Transfer Template	Page 11
Review Wire Transfer Template	Page 15
New Wire Transfer Using a Wire Transfer Template	Page 17
Multiple Wire Transfer Using Template	Page 19
New Wire Transfer	Page 21
New Wire Transfer Using Existing Transfer	Page 24
Change Wire Transfer	Page 25
Inquire Wire Transfer	Page 27
Delete Wire Transfer	Page 29



TREASURY MANAGEMENT



Business Online Banking Wire Manager

User's Guide

FNB has policies and procedures to address data confidentiality, integrity and availability. We encourage all companies to review the following useful security tips to create and support a culture of security awareness.

- Control access to sensitive areas of the office.
- Ensure all company data and customer information is securely controlled.
- Change your password on a regular basis.
- Change your password immediately if you suspect it has been compromised in any way.
- Educate staff about password confidentiality and reinforce this regularly.
- Check that all requests for information are genuine – and ignore any requests for bank account details and passwords, whether by phone or email.
- Ignore suspicious emails, consider deleting them unread – **and be very wary of opening attachments unless from a known source and of clicking on any links contained within an email.** Always cut and paste URL information into a new browser window.
- Keep your web browser and anti-virus applications up to date with security patches.
- Ensure account transaction reconciliation functions are performed utilizing segregation of duties processes and performed and reviewed timely.
- Frequently check and review systems and processes with your 'security hat' on.
- Review transaction activity and account information on a daily basis. FNB has several Treasury Management services such as Positive Pay that can provide additional tools to assist with the review.

PLEASE NOTE: A Business Email Compromise (BEC) is a form of phishing attack where a cyber-criminal impersonates an executive (often the CEO), and attempts to get an employee, customer, or vendor to transfer funds or sensitive information to the phisher.

Unlike traditional phishing attacks, which target a large number of individuals across a company, BEC attacks are highly focused. Cyber criminals will scrape compromised email inboxes, study recent company news, and research employees on social media sites in order to make these email attacks look as convincing as possible. This high level of targeting helps these email scams to slip through spam filters and evade email whitelisting campaigns. It can also make it much, much harder for employees to recognize the email is not legitimate. An email message request for payment to be sent outside the company should ALWAYS be verified OUTSIDE of the email channel to ensure it is a legitimate request. Do not verify the request via email as the verification may be coming from the fraudster.

If you see anything unusual immediately contact Treasury Management Support at (866) 750-5298.

Everyone in your business needs to remember that skilled fraudsters will resort to all manners of subtlety and guile to trick people into disclosing valuable information.

For additional security updates and information, visit our website at www.fnb-online.com and click on the [Security option on the top right of the screen.](#)

TREASURY MANAGEMENT



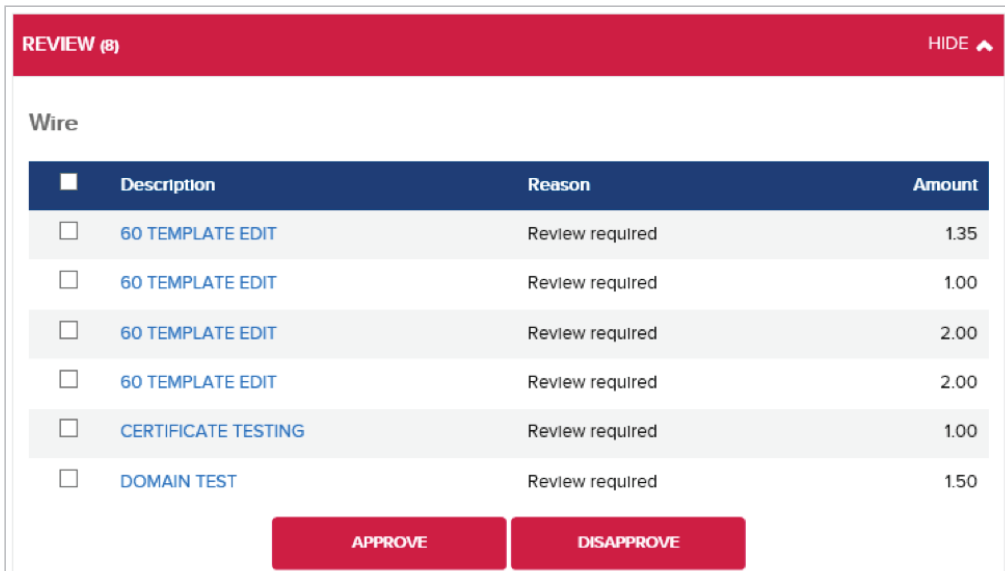
First National Bank

Wire Manager requires a higher level of security for sending wire transfers. The secondary (dual) approval function is performed by one user sending a wire transfer and a second user approving the wire transfer.

Note: Recurring transfers are available for approval on the effective date.

REVIEW WIRE TRANSFER (to approve a wire submitted by another user)

- The Home screen is displayed when you successfully access online banking. The screen contains a **Payments & transfers** section with a **Review** section.



	Description	Reason	Amount
<input type="checkbox"/>	60 TEMPLATE EDIT	Review required	1.35
<input type="checkbox"/>	60 TEMPLATE EDIT	Review required	1.00
<input type="checkbox"/>	60 TEMPLATE EDIT	Review required	2.00
<input type="checkbox"/>	60 TEMPLATE EDIT	Review required	2.00
<input type="checkbox"/>	CERTIFICATE TESTING	Review required	1.00
<input type="checkbox"/>	DOMAIN TEST	Review required	1.50

- Clicking on the **Description** will launch a new window with a preview of the wire.
 - Once you have verified the details of the wire, select the **Approve** button to submit the wire or the **Disapprove** button to cancel the wire transfer. **Close** will exit the wire transfer screen.

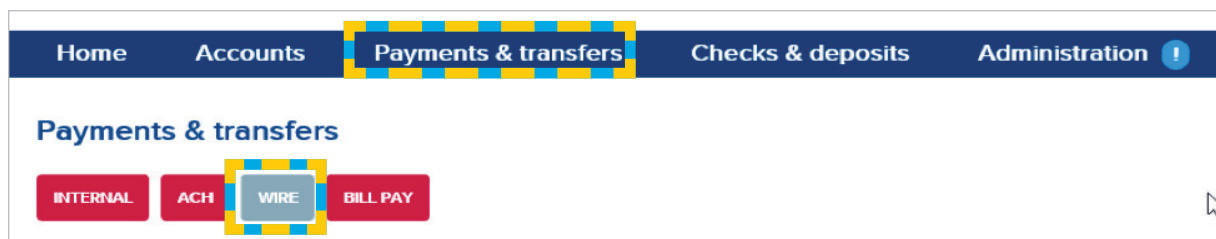
OR

- Select the corresponding checkbox and click the **Approve** button to submit the wire or the **Disapprove** button to cancel the wire transfer.
 - A green confirmation screen will display, similar to the one below.



OR

- Select the **Payments & Transfers** tab
- Select the **Wire** tab



TREASURY MANAGEMENT



- Select **Review Wire Transfer**
- Click **Submit**

- The **Review Wire Transfers** screen will display with all wires pending approval listed
 - The **Approve All** option will change the dropdowns of all the wires listed to Approve
 - The **Disapprove All** option will change the dropdowns of all the wires listed to Disapprove

Status	Client	Description	Effective Date	Reviewer	Details
Approve All					
Disapprove All					
Outstanding	ECORP TEST COM-PA	TEST	Sep 08, 2016		Pending Client Review Issued By: Bank Admin on behalf of BOB GAUVEL Amount: \$1.15

- Click the dropdown to select **Outstanding** (leave the wire in review status), **Approve** (submit the wire) or **Disapprove** (remove the wire).

Status	Client	Description	Effective Date	Reviewer	Details
Approve All					
Disapprove All					
Approve Outstanding Approve Disapprove	ECORP TEST CLIE	<u>NEW TRANSFER</u>	Apr 29, 2015		Pending Client Review Issued By: SUE SAURO Amount: \$1.00

- Clicking on the underlined **Description** will display the contents of the wire in an inquiry screen

- Click the **Done** button to return to the **Review Wire Transfers** screen

Domestic Wire - NEW TRANSFER

Transfer Description: NEW TRANSFER Recurring Frequency: None

Transfer Start Date: 04/29/2015

Amount: \$1.00 From Account: TEST ACCOUNT ONE

Tax Identification Number: EORP TEST CLIEN [XXX-XX-6789]

Transfer Status: Transfer Exceeds Review: Pending Approval

Beneficiary

Identification Type: DDA Account Number Message to Beneficiary:

Identification Number:

Name: TEST ACCOUNT TWO

Address: 332 MAIN ST
JOHNSTOWN PA 15901 Beneficiary Reference:

Beneficiary Institution

Identification Type: Fed Routing Number Name: FIRST NATIONAL BANK OF PENNSYLVANIA

Identification Number: 043318092 Address: HERMITAGE PA

Receiving Institution

Routing Transit number: 043318092

Institution Name: FNB OF PA

Done

- Once your selection is made, click the **Save** button to confirm your choice.
- Click the **Cancel** button to leave the Review Wire Transfers screen without making a decision.

Review Wire Transfers

Status	Client	Description	Effective Date	Reviewer	Details
Approve All Disapprove All Approve	ECORP TEST CLIEN	NEW TRANSFER	Apr 29, 2015		Pending Client Review Issued By: SUE Amount: \$1.00

Save **Cancel**

You will be directed back to the **Select Wire Transfer Criteria** screen

Verifying the Transfer Status of a wire:

- Select **Inquire Wire Transfer**
- Search options are available on the right side of the screen
 - **Note:** The **Date Range** searches by the effective date of the wire, not the date the wire was created
- Click **Submit**
- The **Wire List** will populate in date order, then alphabetically

- Verify the Approved wire is showing as **Processed** under the **Status** section

If there is an error message listed, please contact Treasury Management Support at 1-866-750-5298 for further instructions

Note: Processed wires will be listed for a period of 3 months. Saved wires will be listed until they are deleted (explained on page 29).

Select Wire Transfer Criteria

- Inquire Wire Transfer
- Change Wire Transfer
- New Wire Transfer
- New Wire Transfer Using Existing Transfer
- Delete Wire Transfer
- Review Wire Transfer
- Wire Transfer Template
- Review Wire Transfer Template

Transfer Description:

Date Range: To

Amount Range: To

Client Name:

Reference Number:

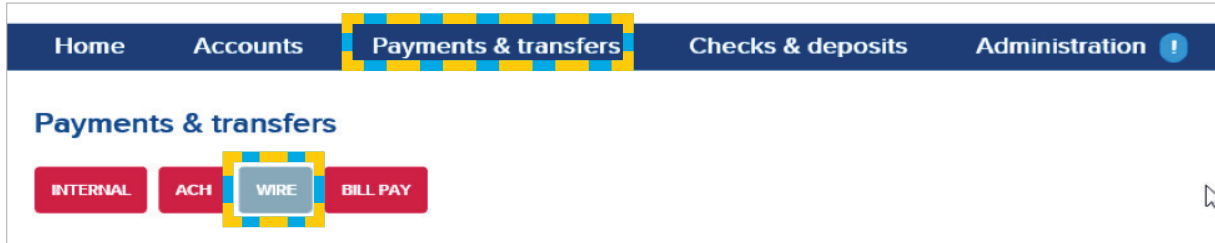
Wire List - NICHOLE MIHALIK

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
TESTING NEW	09/25/2018	Test 2	\$2.25	Processed	Wire Type: Domestic Issued By: KURT LIVINGSTON From Account: TEST CHECKING 2481 Reference Number: 63846949ac Placement Date: 09/25/2018 11:00:27 AM

- ** Wire transfer templates are beneficial for wire transfers that will be reused, removing the need to re-key the information contained in the wire transfer.
- ** Templates also provide an additional layer of security with a secondary approval process with new templates or changes to an existing template.

NEW DOMESTIC WIRE TRANSFER TEMPLATE (used when the beneficiary bank is within the US)

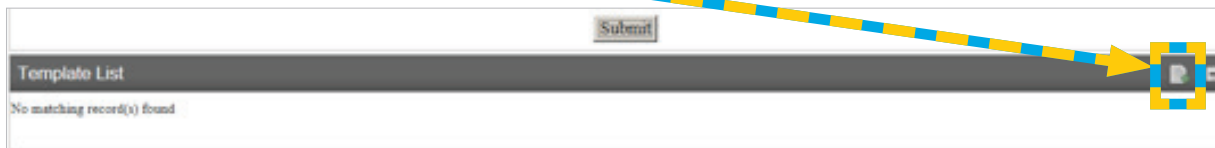
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



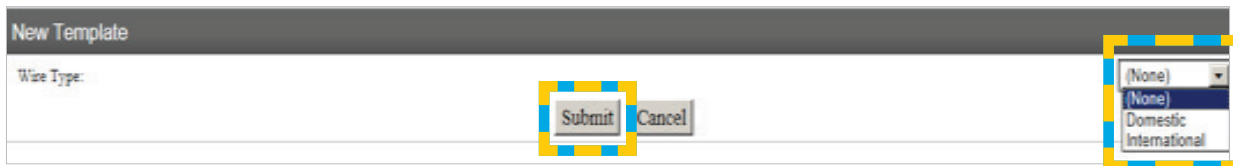
- Select **Wire Transfer Template**
- Click **Submit**



- Select the **New Template Icon**



- From the **Wire Type** dropdown list, select **Domestic**
- Click **Submit**



Note: An * indicates required fields.

- Enter the **Template Name** (a unique description name assigned to the wire transfer)
- Select the **Recurring Frequency**
 - Note: Select **(None)** for on-demand transfers

New Domestic Wire Transfer Template

* Template Name:

Tax Identification Number: ECORP TEST COMPA [000-000-5540]

From Account:

* Template Group: DOMESTIC WIRES

Recurring Frequency: **None**

Default Amount:

Amount Range: To

- Enter a **Default Amount**, if desired
- Select the **From Account**
- Enter an **Amount Range**, if desired. This option restricts template users from sending wires outside of this amount range. If the amount range is set from \$5.00 to \$100.00 the user cannot send wires for less than \$5.00 or more than \$100.00.
- **Template Group Name:** Select the **New Template Group Icon**

Tax Identification Number: SWEEP TEST CLIEN [000-000-3301]

From Account:

* Template Group:

Default Amount:

Amount Range: To

- Enter the **Template Group** name
- Click **Submit**

New Template Group

Template Group:

- **Select All** will select all listed users
- **OR** Select the Users who should have access to use the template. **The user who will be approving the template will need access to the template.**

User Access

[Select All](#)

NICHOLE SWEEP SUE SWEEP

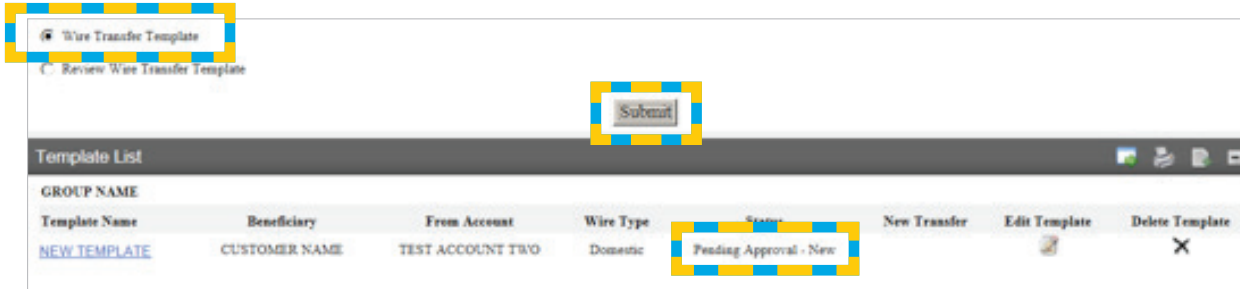
- Under the **Beneficiary** section:
- On the left side:
 - Enter the recipient/beneficiary's **Identification Number** (checking account number)
 - Enter the recipient/beneficiary's **Name**
 - Enter the recipient/beneficiary's **Address** (number, street, city and zip code; must be a physical address, P.O. Box addresses are not authorized)
- On the right side:
 - Enter a **Message To Beneficiary**, if applicable (can also be added when the wire transfer is being sent)
 - Enter the **Beneficiary Reference**, if applicable (can also be added when the wire transfer is being sent)

- Under the **Beneficiary Institution** section:
- On the left side:
 - Leave the **Identification Type** as the default Fed Routing Number
 - Enter the **Identification Number** (routing number)
 - **Note:** Use the binoculars to search for a bank's routing number
- On the right side:
 - The bank's **Name** will be populated
 - The bank's **Address** will be populated

- The **Receiving Institution** section will be populated
 - If an intermediary bank is required, enter the corresponding routing number. The **Institution Name** will be populated
 - **Note:** Use the binoculars to search for a bank's routing number
- Click **Save** to save the template
- Click **Cancel** to delete the entire template

- You will be directed back to the **Select Wire Transfer Criteria** screen, Wire Transfer Template will already be selected
 - The new template will display under the **Template List** with a **Status** of **Pending Approval - New**

Note: A separate user will have to login to approve the newly created wire template



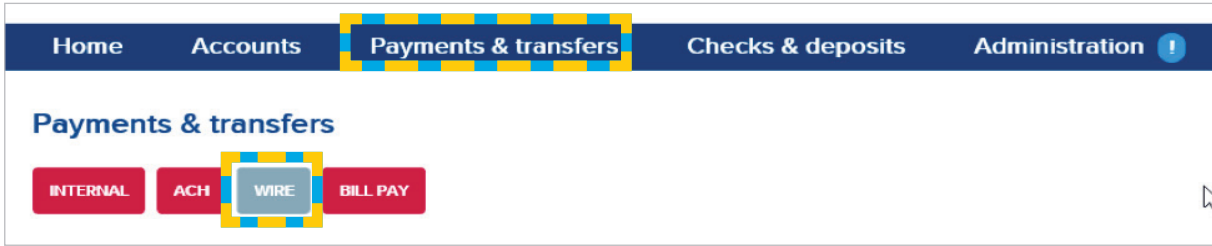
The Template List allows exporting and printing.

- Click the **Export** icon to open or save the templates in .csv format (Microsoft Excel or a similar program) to print or save the template(s) contents
- Click the **Print** icon to open or save the templates in .pdf format to print or save the template list

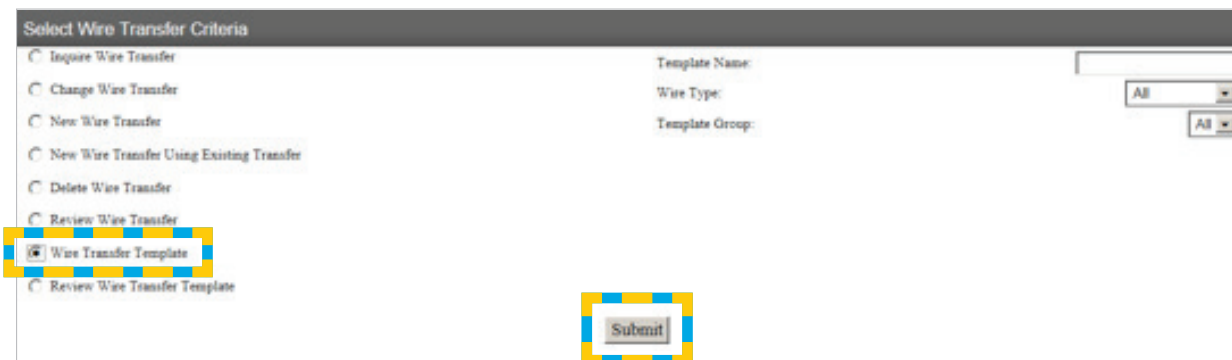


NEW INTERNATIONAL WIRE TRANSFER TEMPLATE (used when the beneficiary bank is outside the United States)

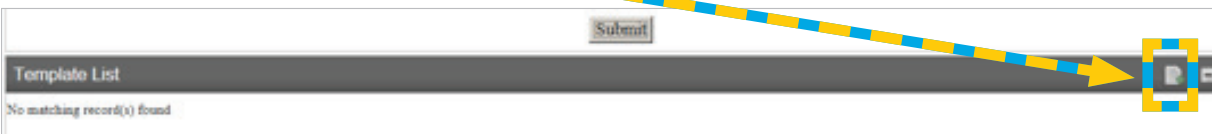
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



- Select **Wire Transfer Template**
- Click **Submit**



- Select the **New Template Icon**

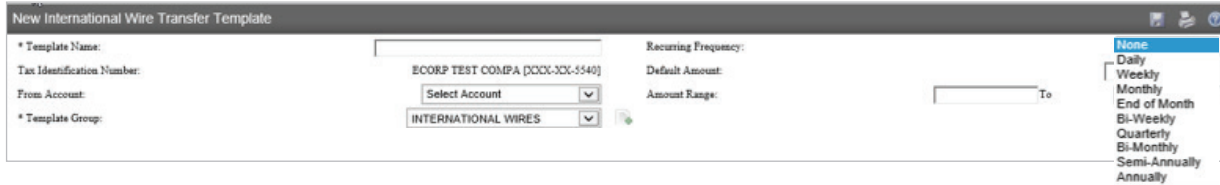


- From the **Wire Type** dropdown list, select **International**
- Click **Submit**



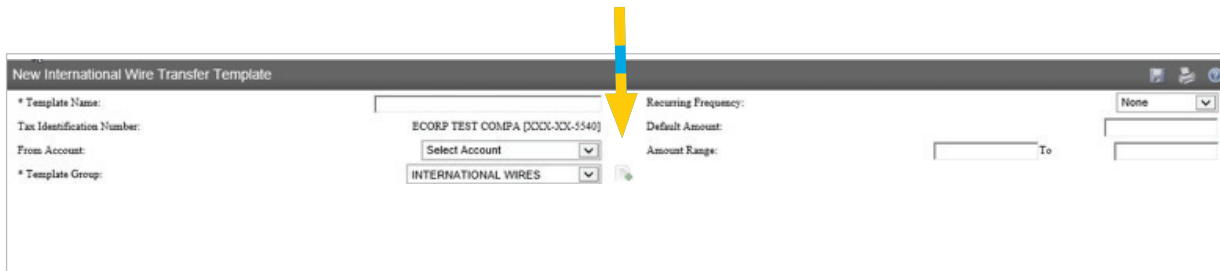
Note: An * indicates required fields.

- Enter the **Template Name** (a unique description name assigned to the wire transfer)
- Select the **Recurring Frequency**
- Select **None** for on-demand transfers
- Enter a **Default Amount**, if desired
- Select the **From Account**

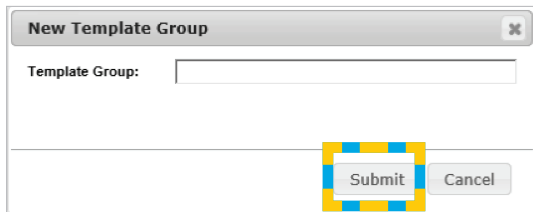


- Enter an **Amount Range**, if desired. This option restricts template users from sending wires outside of this amount range. If the amount range is set from \$5.00 to \$100.00 the user cannot send wires for less than \$5.00 or more than \$100.00.

- **Template Group Name:** Select the **New Template Group Icon**



- Enter the **Template Group** name
- Click **Submit**



- **Select All** will select all listed users
- **OR** Select the Users who should have access to use the template. **The user who will be approving the template will need access to the template.**



- Under the **Beneficiary** section:
- On the left side:
 - Enter the recipient/beneficiary's **Identification Number** (checking account number)
 - Enter the recipient/beneficiary's **Name**
 - Enter the recipient/beneficiary's **Address** (number, street, city and zip code; must be a physical address, P.O. Box addresses are not authorized)
- On the right side:
 - Enter a **Message To Beneficiary**, if applicable (can also be added when the wire transfer is being sent)
 - Enter the **Beneficiary Reference**, if applicable (can also be added when the wire transfer is being sent)

Beneficiary			
* Identification Type:	DDA Account Number	Message To Beneficiary:	<input type="text"/>
* Identification Number:	<input type="text"/>		<input type="text"/>
* Name:	<input type="text"/>		<input type="text"/>
* Address:	<input type="text"/>		<input type="text"/>
*		Beneficiary Reference:	<input type="text"/>

- Under the **Beneficiary Institution** section:
- On the left side:
 - Enter the **Identification Number** (Swift Bank Code)
- On the right side:
 - Enter the beneficiary bank's **Name**
 - Enter the beneficiary bank's **Address**

Beneficiary Institution			
* Identification Type:	Swift Bank Code	* Name:	<input type="text"/>
* Identification Number:	<input type="text"/>	Address:	<input type="text"/>
		*	<input type="text"/>
			<input type="text"/>

- The **Intermediary Institution** section is not required; select **None** if no intermediary institution is required.
 - If an intermediary bank is required, enter the corresponding bank information.
 - **Note:** Use the binoculars to search for a bank's routing number
- The **Receiving Institution** section will be populated
- Click **Save** to save the template
- Click **Cancel** to delete the entire template

- You will be directed back to the **Select Wire Transfer Criteria** screen, Wire Transfer Template will already be selected
 - The new template will display under the **Template List** with a **Status** of **Pending Approval - New**

Note: A separate user will have to login to approve the newly created wire template

Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
International Wire	name	TEST ACCOUNT TWO	International	Pending Approval - New			X

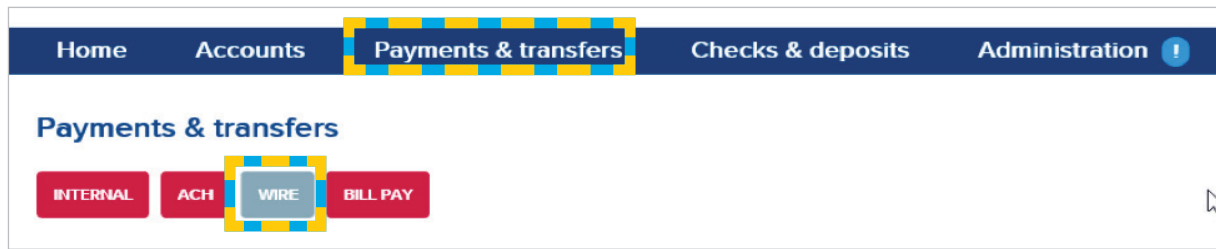
The Template List allows exporting and printing.

- Click the **Export** icon to open or save the templates in .csv format (Microsoft Excel or a similar program) to print or save the template(s) contents
- Click the **Print** icon to open or save the templates in .pdf format to print or save the template list

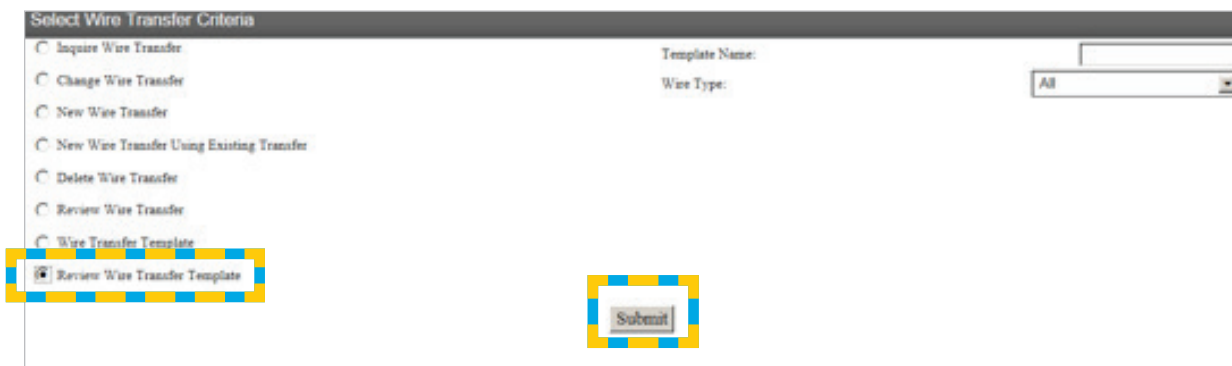
REVIEW WIRE TRANSFER TEMPLATE

Note: For security reasons, a user cannot approve a wire template they created or changed. A separate user must log in to approve the wire template.

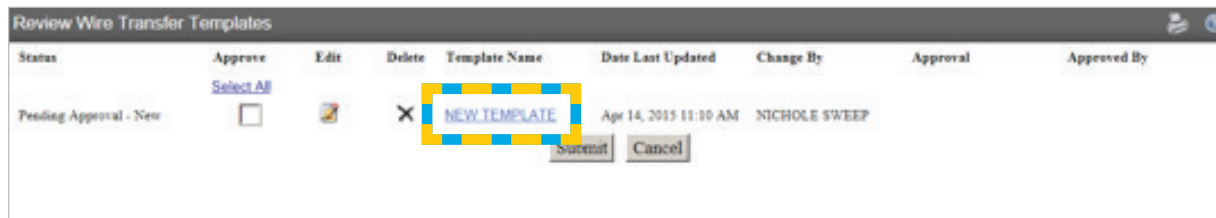
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



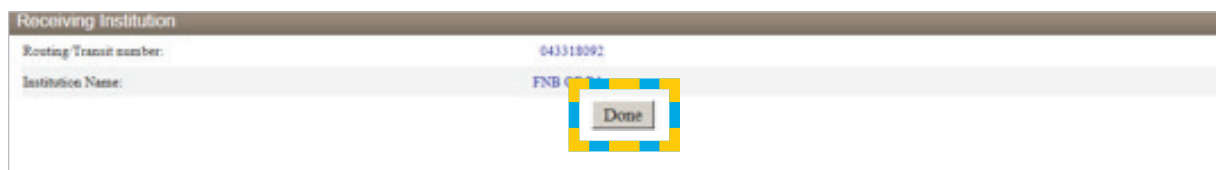
- Select **Review Wire Transfer Template**
- Click **Submit**



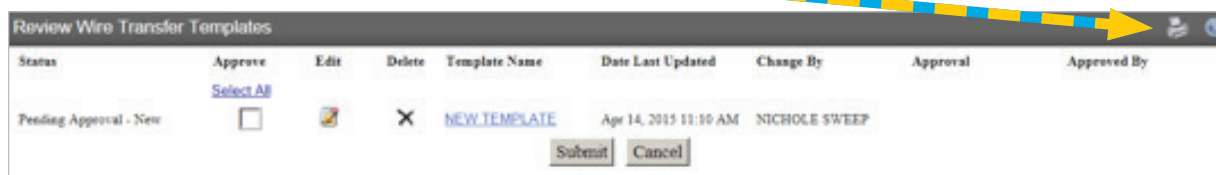
- Select the underlined **Template Name** to view the template



- Click **Done** at the bottom of the screen when finished reviewing the template

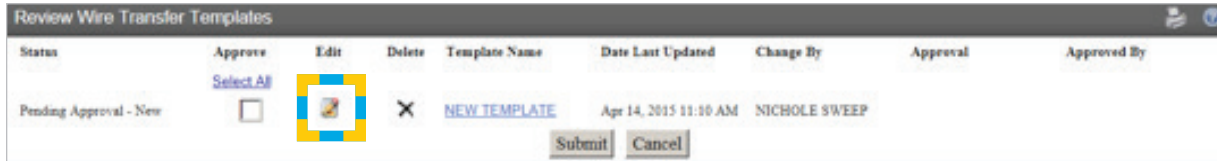


- Click **Print** to print the template list



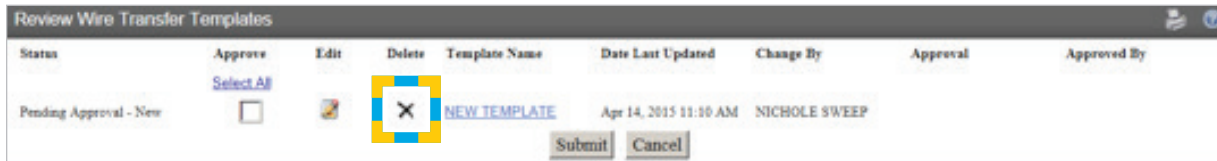
- Clicking the **Edit** icon will allow the user to edit the template

Note: For security purposes, once a template is edited it will need approved by another user



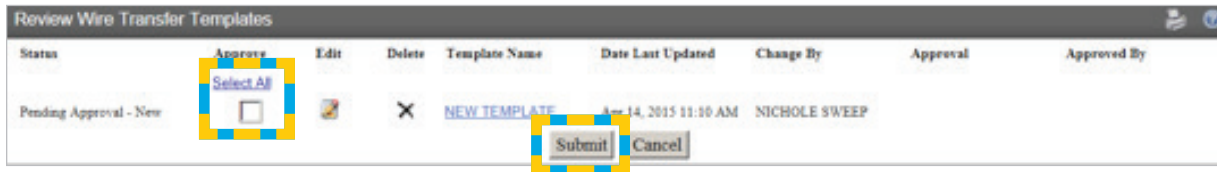
- Clicking the **Delete** icon will delete the template

Note: Once a template is deleted it will not be available for any users



- To authorize the template for use, Click the box to **Approve** the template

- Click **Submit**



- The template will show as locked

- Click **Done**



NEW WIRE TRANSFER USING A WIRE TRANSFER TEMPLATE (used to send a wire after a template is created and approved using instructions on page 7 or 11 and 15)

- Select the **Payments & Transfers** tab
- Select the **Wire** tab

Home Accounts **Payments & transfers** Checks & deposits Administration !

Payments & transfers

INTERNAL ACH **WIRE** BILL PAY

- Select the **Wire Transfer Template**
- Click **Submit**

Select Wire Transfer Criteria

Inquire Wire Transfer
 Change Wire Transfer
 New Wire Transfer
 New Wire Transfer Using Existing Transfer
 Delete Wire Transfer
 Review Wire Transfer
 Wire Transfer Template
 Review Wire Transfer Template

Template Name: _____
Wire Type: All
Template Group: All

Submit

- Select the **New Transfer** icon

GROUP NAME	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
NEW TEMPLATE	CUSTOMER NAME	TEST ACCOUNT TWO	Domestic	Approved			

- Enter, or select from the calendar, the **Transfer Start Date**

New Domestic Wire Transfer - NEW TEMPLATE

Template Name: NEW TEMPLATE Recurring Frequency: None

* Transfer Start Date: _____

Tax Identification Number: SWEEP TEST CLIEB [XXX-XX-XXXX]

* From Account: CHECKING 2

Beneficiary: _____

- Enter the **Amount** of the wire

New Domestic Wire Transfer - NEW TEMPLATE

Template Name: NEW TEMPLATE Recurring Frequency: None

* Transfer Start Date: _____

Tax Identification Number: SWEEP TEST CLIEB [XXX-XX-1201]

* From Account: CHECKING 2702

* Amount: _____

- Enter the **Message To Beneficiary** and **Beneficiary Reference**, if applicable

Beneficiary	
* Identification Type:	DDA Account Number
* Identification Number:	
* Name:	CUSTOMER NAME
* Address:	4140 STATE STREET
*	HERMITAGE PA 16148
	Message To Beneficiary:
	Beneficiary Reference:


- Skip the **Beneficiary Institution** and **Receiving Institution** sections
- Click **Save** to save the wire transfer, you will receive a confirmation that the wire was saved. This will not save any changes on the template.
- Click **Process** to submit the wire for review by your company's designated approver
- Click **Cancel** to delete the entire wire transfer

Beneficiary Institution	
* Identification Type:	Fed Routing Number
* Identification Number:	043318092
* Name:	FIRST NATIONAL BANK OF PENNSYLVANIA
	Address:
	*
	HERMITAGE PA
Receiving Institution	
* Routing/Transit number:	043318092
* Institution Name:	FNB OF PA
(* Indicates Required Fields)	
<input type="button" value="Save"/> <input type="button" value="Process"/> <input type="button" value="Cancel"/>	

****The wire has not been submitted to the bank.****

The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.

- ****Example of the **Process** confirmation screen:**

 **The following warning(s) occurred:**

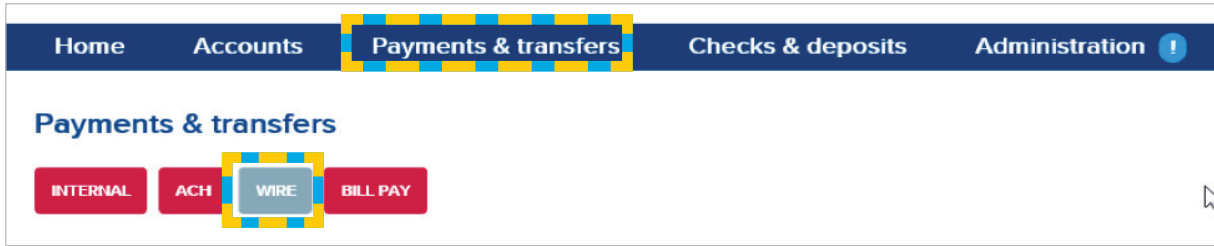
60 TEMPLATE is pending client review.

User Limit Exceptions
This transfer requires approval because all wires have been configured for review
For the Wire transfer to continue processing, 1 approval is required.

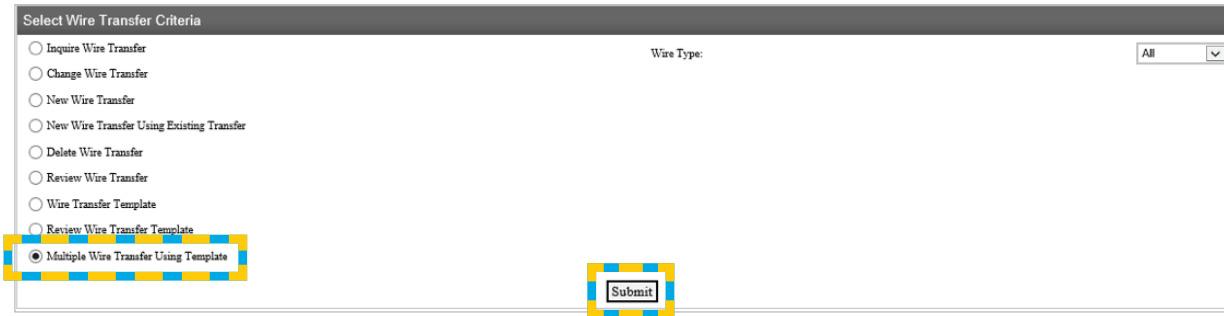
- Click **Done** to return back to the Select Wire Transfer Criteria screen

MULTIPLE WIRE TRANSFER Using Template (used to send multiple wire templates after template is created and approved using instructions on page 7, 11 or 15)

- Select the **Payments & Transfers** tab
- Select the **Wire** tab



- Select **Multiple Wire Transfer Using Template**
- Click **Submit**



- The Template list will display
 - Select the corresponding checkboxes of templates you will be sending
 - Enter a **Message to Beneficiary**, if applicable
 - Note:** 4 Fields across per wire template
 - Enter the **Beneficiary Reference**, if applicable
 - Note:** 1 Field per wire template
- Enter, or select from the calendar, the **Date**
- Enter the **Amount** of the wire

Complete the above steps for each wire template being processed

Group Name: TEST TEMPLATES	Beneficiary	From Account	Wire Type	Beneficiary Reference	Date	Amount
<input checked="" type="checkbox"/> 1.3 UPGRADE	FIRST & SECOND Message To Beneficiary: THE BOX	TEST ACCOUNT ONE	Domestic		10/31/2019	10.00
<input checked="" type="checkbox"/> 1.3 UPGRADE 2	@@@ Message To Beneficiary: Apply to loan	TEST ACCOUNT ONE	Domestic		10/31/2019	10.00
<input checked="" type="checkbox"/> UPGRADE 1.3.3	FNB Message To Beneficiary: Invoice 123	TEST ACCOUNT ONE	Domestic		10/31/2019	10.00
Group Total:						\$30.00
Total Amount:						\$30.00

- Click **Submit** to process the wires for review by your company's designated approver
- Click **Cancel** to leave the **Multiple Wire Transfer Using Template** screen without submitting the wires

Template List						
Group Name: NEW	Beneficiary	From Account	Wire Type	Beneficiary Reference	Date	Amount
<input checked="" type="checkbox"/> 2.0 TEST	TEST ACCOUNT ONE		Domestic	<input type="text"/>	12/01/2020	15.00
Message To Beneficiary: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
<input checked="" type="checkbox"/> RECURRING	FIRST NATIONAL BANK		Domestic	<input type="text"/>	12/01/2020	5.00
Message To Beneficiary: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
Group Total:						\$20.00
Total Amount:						\$20.00

- Example of the process confirmation screen

****The wire has not been submitted to the bank.****
The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.

- Click **Close** to return back to the Select Wire Transfer Criteria screen

Close Print Help

Transfer Confirmation
2 of 2 completed

Warnings (2) [+/-]

Wire Description	Status	Effective Date	Amount	Reference Number
2.0 TEST	2.0 TEST is pending client review. User Limit Exceptions This transfer requires approval because all wires have been configured for review For the Wire transfer to continue processing, 1 approval is required.	11/24/2020	\$15.00	ede4582877
RECURRING	RECURRING is pending client review. User Limit Exceptions This transfer requires approval because all wires have been configured for review For the Wire transfer to continue processing, 1 approval is required.	11/24/2020	\$5.00	f534c7f9b6

NEW WIRE TRANSFER

- Select the **Payments & Transfers** tab
- Select the **Wire** tab

The screenshot shows a navigation bar with five tabs: Home, Accounts, Payments & transfers, Checks & deposits, and Administration. The 'Payments & transfers' tab is highlighted with a blue and yellow border. Below the navigation bar, there is a section titled 'Payments & transfers' with four buttons: INTERNAL, ACH, WIRE, and BILL PAY. The 'WIRE' button is highlighted with a blue and yellow border.

- Select **New Wire Transfer**
- Select the **Wire Type** (**Domestic** = beneficiary bank within U.S., **International** = beneficiary bank outside U.S.)
- Click **Submit**

The screenshot shows the 'Select Wire Transfer Criteria' form. It has a list of radio button options: Inquire Wire Transfer, Change Wire Transfer, New Wire Transfer (selected and highlighted with a blue and yellow border), New Wire Transfer Using Existing Transfer, Delete Wire Transfer, Review Wire Transfer, Wire Transfer Template, and Review Wire Transfer Template. To the right, there is a 'Wire Type:' dropdown menu with options: None, Domestic, and International. A 'Submit' button is located at the bottom center.

NOTE: THE FOLLOWING SCREENSHOTS ARE FOR A DOMESTIC WIRE TRANSFER. AN EXPLANATION OF INTERNATIONAL WIRE TRANSFER FIELDS BEGINS ON PAGE 11 - BENEFICIARY SECTION.

The screenshot shows the header of the 'New Domestic Wire Transfer' form. It includes a required field for '* Transfer Description:' and a dropdown menu for 'Recurring Frequency:' set to 'None'.

Note: An * indicates required fields.


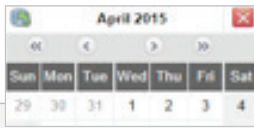
- Enter the **Transfer Description** (a unique description name assigned to the wire transfer)
- Select the **Recurring Frequency**
 - **Note:** Select (**None**) for on-demand transfers

The screenshot shows the main fields of the 'New Domestic Wire Transfer' form. It includes: '* Transfer Description:', '* Transfer Start Date:', '* Amount:', '* From Account:' (with a 'Select Account' button), and 'Tax Identification Number:' (with a dropdown menu showing 'ECORP TEST CLIEN [00X-XX-6789]'). A dropdown menu for 'Recurring Frequency:' is open on the right, showing options: None, Daily, Weekly, Monthly, End of Month, Bi-Weekly, Quarterly, Bi-Monthly, Semi-Annually, and Annually. The 'None' option is highlighted.

TREASURY MANAGEMENT



- Enter, or select from the calendar, the **Transfer Start Date**
- Enter the **Amount** of the wire
- Select the **From Account**

* Transfer Start Date:  

* Amount:

* From Account:

Tax Identification Number:

- Under the **Beneficiary** section:
- On the left side:
 - Enter the recipient/beneficiary's **Identification Number** (checking account number)
 - Enter the recipient/beneficiary's **Name**
 - Enter the recipient/beneficiary's **Address** (number, street, city and zip code; must be a physical address, P.O. Box addresses are not authorized)
- On the right side:
 - Enter a **Message To Beneficiary**, if applicable
 - Enter the **Beneficiary Reference**, if applicable

Beneficiary

* Identification Type: Message To Beneficiary:

* Identification Number:

* Name:


* Address:

* Beneficiary Reference:

- Under the **Beneficiary Institution** section:
- On the left side:
 - Leave the **Identification Type** as the default Fed Routing Number
 - Enter the **Identification Number** (routing number)
 - **Note:** Use the binoculars to search for a bank's routing number
- On the right side:
 - The bank's **Name** will be populated
 - The bank's **Address** will be populated

Beneficiary Institution

* Identification Type: * Name:

* Identification Number:  Address:

*

- The **Receiving Institution** section will be populated
 - If an intermediary bank is required, enter the corresponding routing number. The **Institution Name** will be populated
 - **Note:** Use the binoculars to search for a bank's routing number
- Click **Save** to save the wire transfer; you will receive a confirmation that the wire was saved
- Click **Process** to submit the wire for review by your company's designated approver
- Click **Cancel** to delete the entire wire transfer

Example of the **Save confirmation screen:

Wire Transfer Summary	
Transfer Description:	save test
Effective Date:	09/27/2018
Amount:	\$2.00
Reference Number:	3d4e489d0

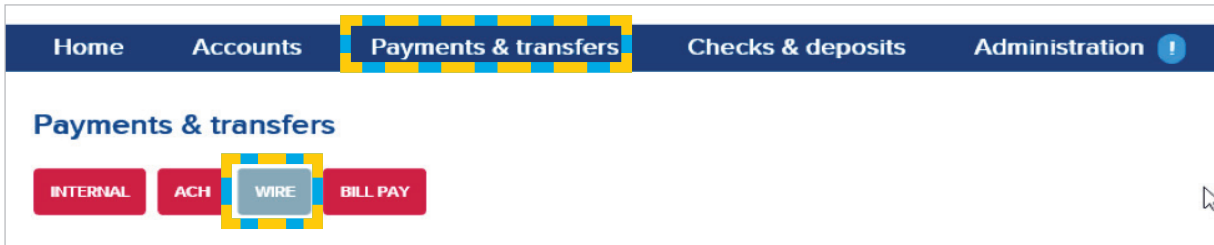
Example of the **Process confirmation screen:

****The wire has not been submitted to the bank.****
The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.

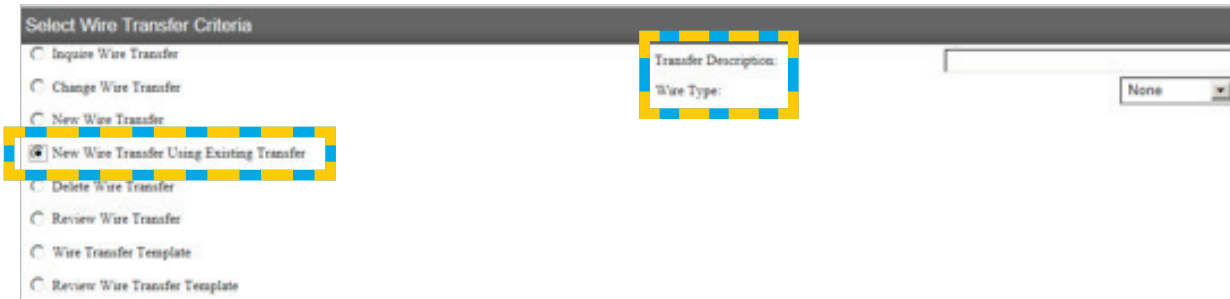
- Click **Done** to return back to the Select Wire Transfer Criteria screen

NEW WIRE TRANSFER USING EXISTING TRANSFER

- Select the **Payments & Transfers** tab
- Select the **Wire** tab



- Select **New Wire Transfer Using Existing Transfer** (used for all wire transfers created by all users of the client)
- Click **Submit** to view the entire client's Wire List
- Search options are available on the right side of the screen to narrow your results



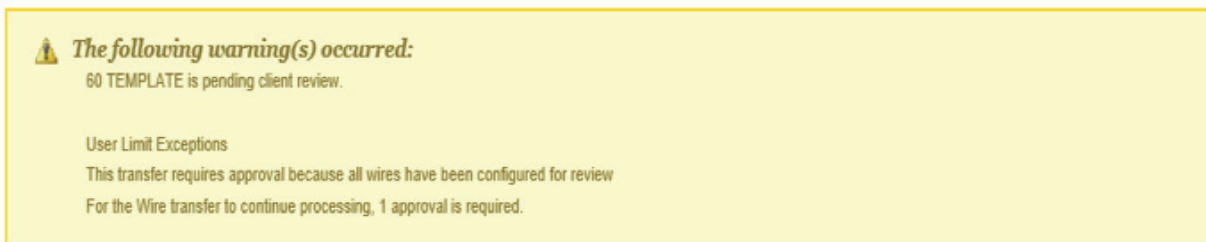
- Select the underlined **Transfer Description**
- Once the wire transfer is open, make the adjustments as needed
- Click **Save** to save the wire; you will receive a confirmation that the wire was saved (This will save the new wire transfer in addition to your initial wire transfer.)
- Click **Process** to submit the wire for review by your company's designated approver
- Click **Cancel** to delete the entire transfer



Example of the **Process confirmation screen:

****The wire has not been submitted to the bank.****

The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.



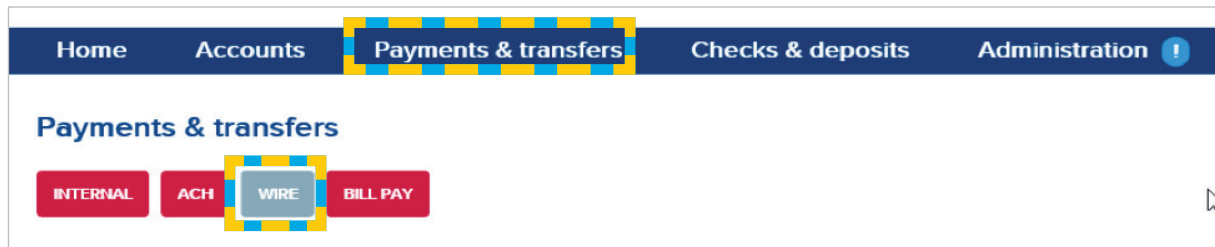
- Click **Done** to return back to the Select Wire Transfer Criteria screen

TREASURY MANAGEMENT

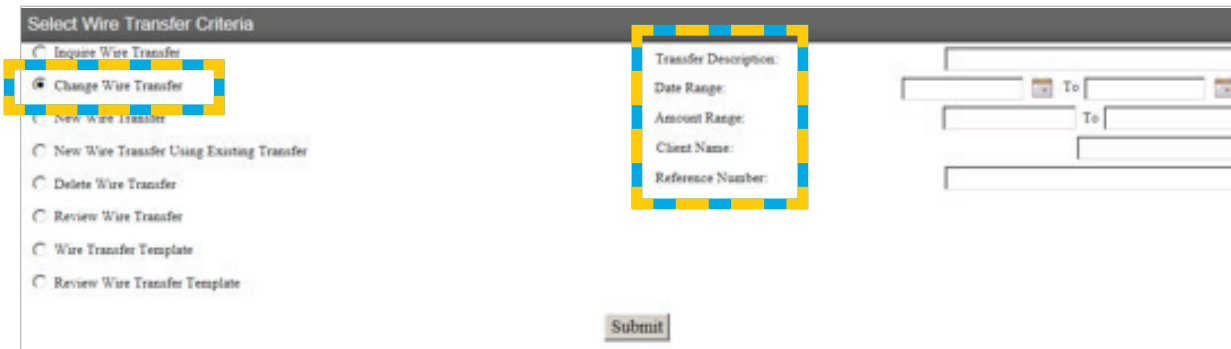


CHANGE WIRE TRANSFER - to change a saved wire transfer

- Select the **Payments & Transfers** tab
- Select the **Wire** tab



- Select **Change Wire Transfer**
 - **Note:** This gives you the ability to change wire transfers that were previously saved by you.
- Click **Submit**
- Search options are available on the right side of the screen.
 - **Note:** The Date Range searches by the effective date in the wire, not the date the wire was created.



- The **Wire List** will populate in date order, then alphabetically
- Click on the underlined **Transfer Description** you would like to change

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<u>TEST WIRE</u>	10/01/2018	TEST COMPANY	\$1.11	Saved	Wire Type: Domestic Issued By: NICHOLE MIHALIK From Account: TEST 2 Reference Number: efa492eb4a Placement Date: 09/27/2018 10:31:54 AM

- Make your changes
- Click **Save** to save the wire transfer; you will receive a confirmation that the wire transfer was saved (These changes will overwrite your initial saved wire transfer.)
- Click **Process** to submit the wire transfer for review by your company's designated approver
- Click **Cancel** to delete the entire wire transfer and not save your changes



Example of the **Process confirmation screen:

****The wire has not been submitted to the bank.****

The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.



The following warning(s) occurred:

60 TEMPLATE is pending client review.

User Limit Exceptions

This transfer requires approval because all wires have been configured for review

For the Wire transfer to continue processing, 1 approval is required.

- Click Done to return back to the Select Wire Transfer Criteria screen

INQUIRE WIRE TRANSFER

Note: Processed wires will be listed for a period of 3 months. Saved wires will be listed until they are deleted (explained on page 29).

- Select the **Payments & Transfers** tab
- Select the **Wire** tab

Home Accounts **Payments & transfers** Checks & deposits Administration !

Payments & transfers

INTERNAL ACH **WIRE** BILL PAY

- Select **Inquire Wire Transfer**
- Search options are available on the right side of the screen
 - **Note:** The **Date Range** searches by the effective date of the wire, not the date the wire was created
- Click **Submit**

Select Wire Transfer Criteria

Inquire Wire Transfer

Change Wire Transfer

New Wire Transfer

New Wire Transfer Using Existing Transfer

Delete Wire Transfer

Review Wire Transfer

Wire Transfer Template

Review Wire Transfer Template

Transfer Description: _____

Date Range: _____ To _____

Amount Range: _____ To _____

Client Name: _____

Reference Number: _____

Submit

- Click on the underlined **Transfer Description** you would like to view

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<u>TEST WIRE</u>	10/01/2018	TEST COMPANY	\$1.11	Saved	Wire Type: Domestic Issued By: NICHOLE MIHALIK From Account: TEST 2 Reference Number: efa492eb4a Placement Date: 09/27/2018 10:31:54 AM

The selected transfer's information will be displayed

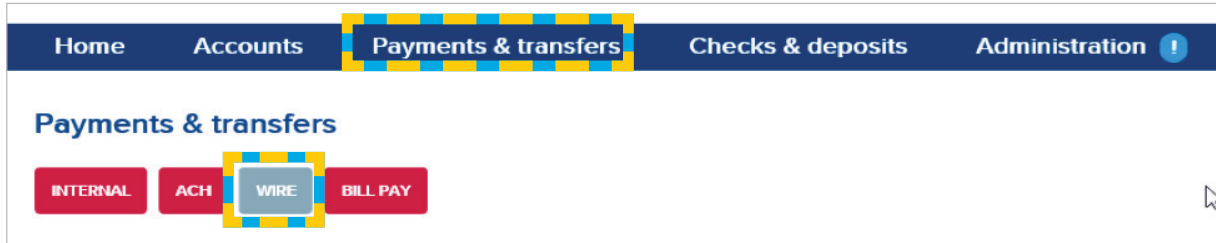
- At the top right of the screen there is a **Change** icon (this is only available if you are the user who previously saved this wire transfer)
 - Click the **Change** icon to make changes to the wire transfer
 - From the Change screen you will have the options to **Save**, **Process** or **Cancel**
- Also on the top right of the screen there is a **Print** icon:
 - Click **Print** to open or save the wire transfer in .pdf format to print or save the wire transfer's contents
 - Click **Done** to return back to the Select Wire Transfer Criteria screen

Domestic Wire - NEW TEMPLATE 2			
Transfer Description:	NEW TEMPLATE 2	Recurring Frequency:	
Transfer Start Date:	04/15/2015	From Account:	CHECKING 2702
Amount:	\$2.50		
Tax Identification Number:	SWEEP TEST CLIEN [XXX-XX-3201]		
Transfer Status:	Saved		
Beneficiary			
Identification Type:	DDA Account Number	Message to Beneficiary:	first test!
Identification Number:			
Name:	CUSTOMER NAME		
Address:	4140 STATE STREET		
	HERMITAGE PA 16148	Beneficiary Reference:	
Beneficiary Institution			
Identification Type:	Fed Routing Number	Name:	FIRST NATIONAL BANK OF PENNSYLVANIA
Identification Number:	043318092	Address:	HERMITAGE PA
Receiving Institution			
Routing Transit number:	043318092		
Institution Name:	FNB OF PA		



DELETE WIRE TRANSFER - to delete saved wire transfers

- Select the **Payments & Transfers** tab
- Select the **Wire** tab



- Select **Delete Wire Transfer**
 - **Note** This will delete wire transfers that were previously saved by you. This does not stop a wire transfer from occurring.
- Click **Submit**
- Search options are available on the right side of the screen to narrow your results
 - **Note:** The **Date Range** searches by the effective date in the wire, not the date the wire was created

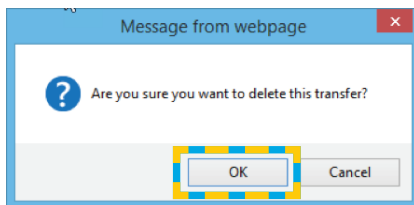
The screenshot shows the 'Select Wire Transfer Criteria' form. On the left, there is a list of radio button options: Inquire Wire Transfer, Change Wire Transfer, New Wire Transfer, New Wire Transfer Using Existing Transfer, Delete Wire Transfer (selected and highlighted with a yellow and blue border), Review Wire Transfer, Wire Transfer Template, and Review Wire Transfer Template. In the center, there is a 'Submit' button highlighted with a yellow and blue border. On the right, there are search criteria fields: Transfer Description, Date Range, Amount Range, Client Name, and Reference Number. Below these fields are two date pickers labeled 'From' and 'To', and a 'To' field.

- Select the underlined transfer name

The screenshot shows a table titled 'Wire List - NICHOLE MIHALIK'. The table has six columns: Transfer Description, Effective Date, Beneficiary, Amount, Status, and Details. The 'TEST WIRE' entry in the 'Transfer Description' column is highlighted with a yellow and blue border. The 'Details' column contains the following information: Wire Type: Domestic, Issued By: NICHOLE MIHALIK, From Account: TEST 2, Reference Number: efa492eb4a, and Placement Date: 09/27/2018 10:31:54 AM.

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<u>TEST WIRE</u>	10/01/2018	TEST COMPANY	\$1.11	Saved	Wire Type: Domestic Issued By: NICHOLE MIHALIK From Account: TEST 2 Reference Number: efa492eb4a Placement Date: 09/27/2018 10:31:54 AM

- The **Wire Details** will be displayed
 - Click **Done** to proceed with deleting the wire transfer
 - Click **Cancel** to return back to the Select Wire Transfer Criteria screen



- If **Done** is selected this message will display, click **OK** to proceed with deleting the wire transfer

- This message (below) will display. Click **Done** to return back to the Select Wire Transfer Criteria screen.

Contact Information:

- For additional assistance, please call Treasury Management Support Toll-free at **(866) 750-5298** to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:30 PM EST.
- For additional information, you can visit our website at www.fnb-online.com or you can take advantage of the **Demos** also available on our website.
- To contact Treasury Management Support via e-mail, the address is treasurymgmt@fnb-corp.com.

System Requirements:

- **Equipment**
 - A personal computer and Internet connection are needed.
 - A monitor resolution of 800 x 600 (or greater) is recommended for best performance on our website.
- **Software** –
 - Current version of Adobe Reader
 - Current version of an Internet browser capable of 128-bit encryption
 - **Note:** Beta versions of browsers or Operating Systems are not supported

TREASURY MANAGEMENT

