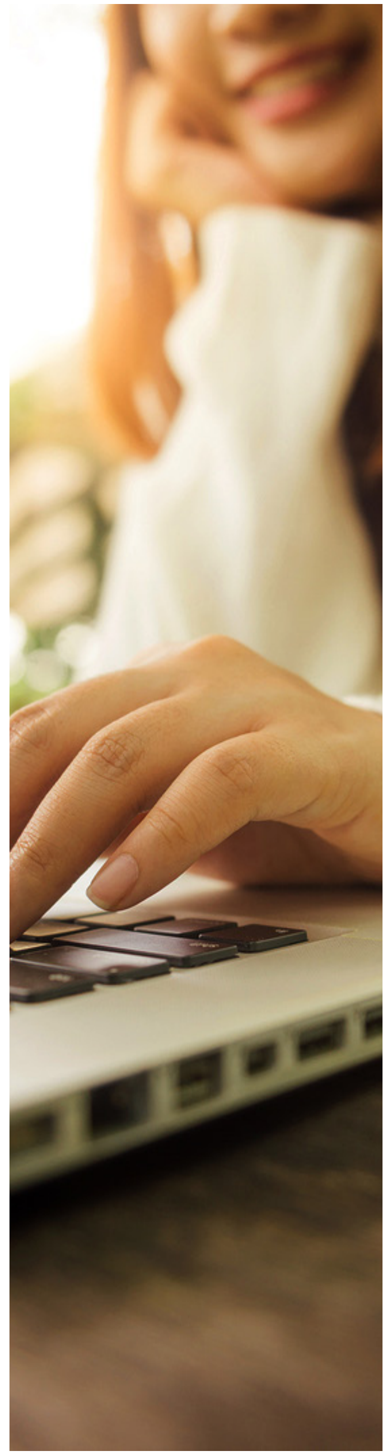
Business Online Banking Wire Manager

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.



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TREASURY MANAGEMENT

First National Bank

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.

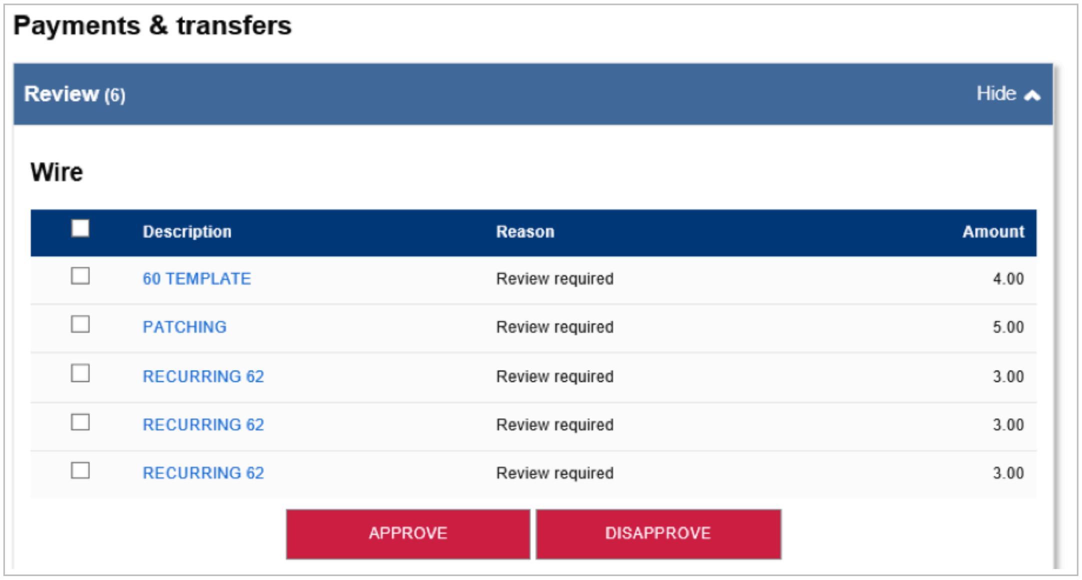
For additional security updates and information, visit our website at www.fnb-online.com and click on the Security option on the top right of the screen.

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.


Payments & transfers

Review (6) Hide

Wire

☐	Description	Reason	Amount
☐	60 TEMPLATE	Review required	4.00
☐	PATCHING	Review required	5.00
☐	RECURRING 62	Review required	3.00
☐	RECURRING 62	Review required	3.00
☐	RECURRING 62	Review required	3.00

APPROVE DISAPPROVE

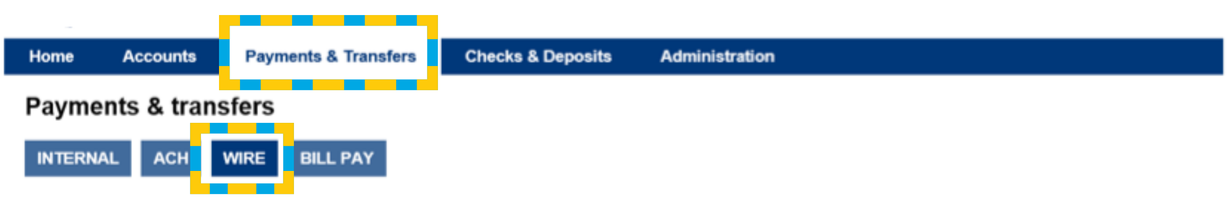
- Clicking on the **Description** will launch a new window with a preview of the wire.
    - Once you have verified the details of the wire, select the **Approve** button to submit the wire or the **Disapprove** button to cancel the wire transfer. **Close** will exit the wire transfer screen.

OR

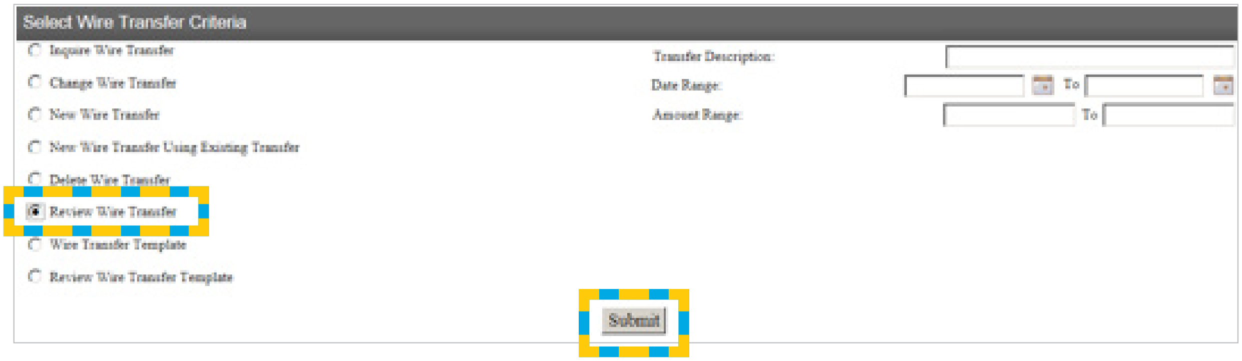
- Select the corresponding checkbox and click the **Approve** button to submit the wire or the **Disapprove** button to cancel the wire transfer.
    - A green confirmation screen will display, similar to the one below.

OR

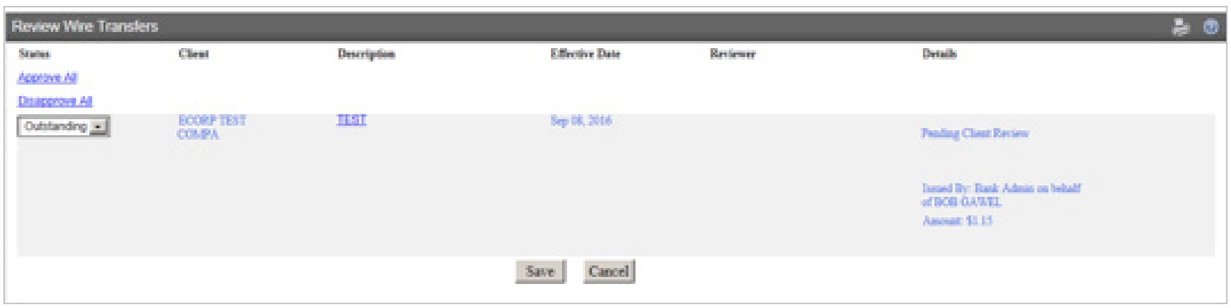
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



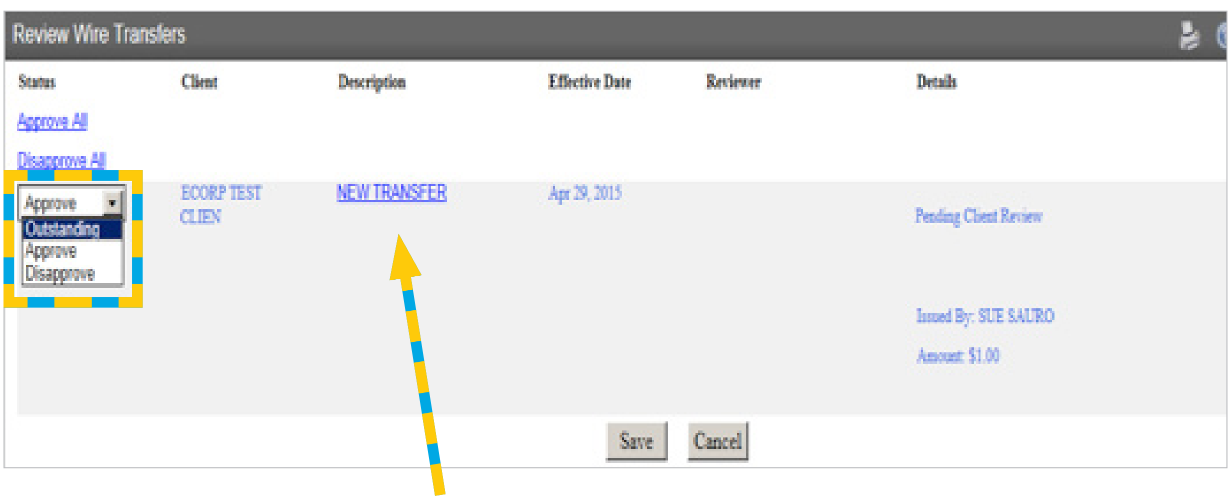
- Select **Review Wire Transfer**
- Click **Submit**



- 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

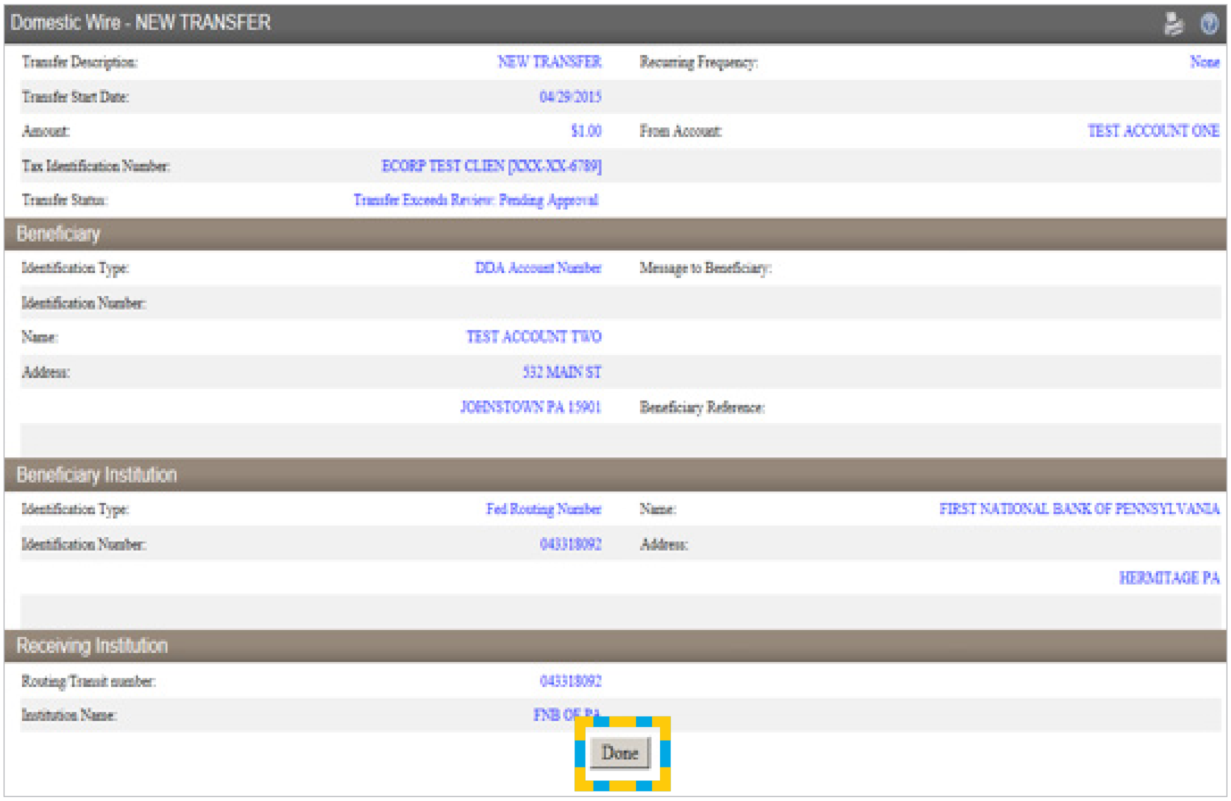


- Click the dropdown to select **Outstanding** (leave the wire in review status), **Approve** (submit the wire) or **Disapprove** (remove the wire).



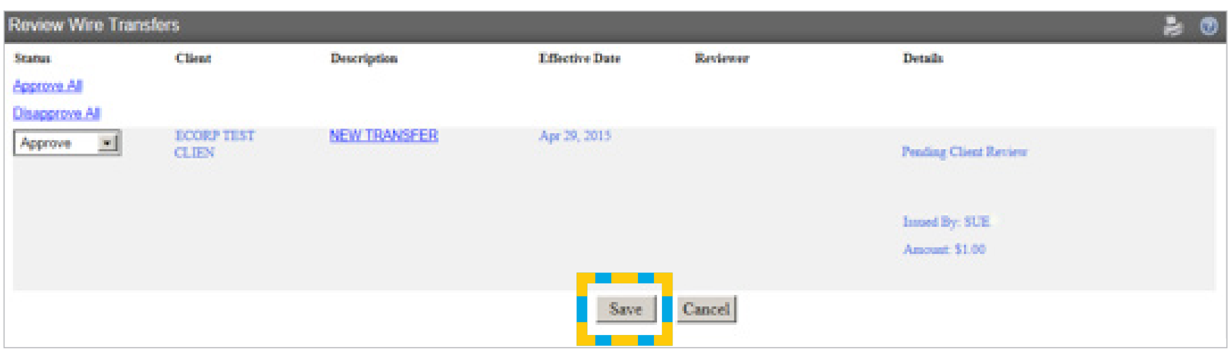
- Clicking on the underlined **Description** will display the contents of the wire in an inquiry screen

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



• 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.



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, <u>not</u> the date the wire was created

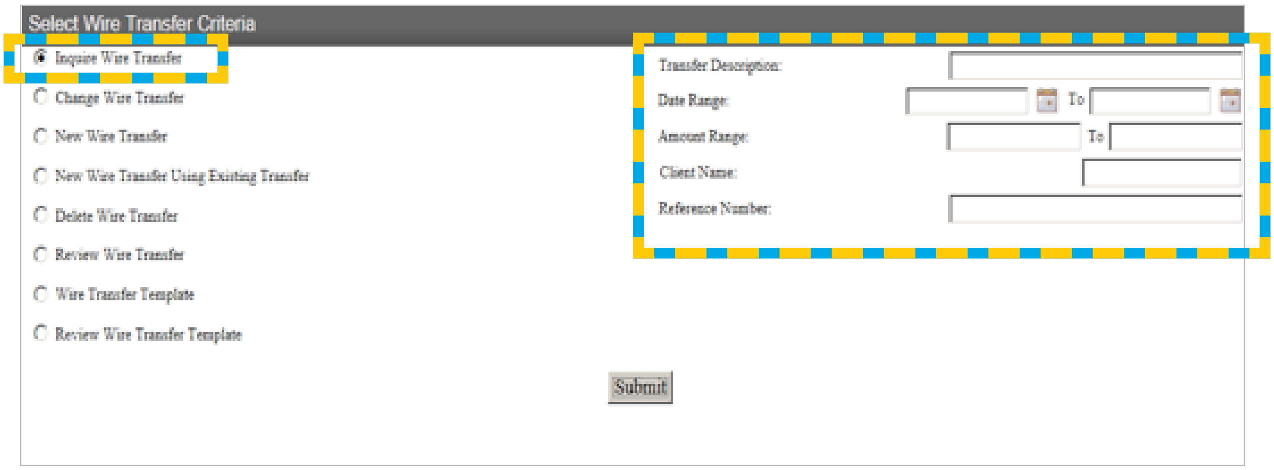
• Click **Submit**

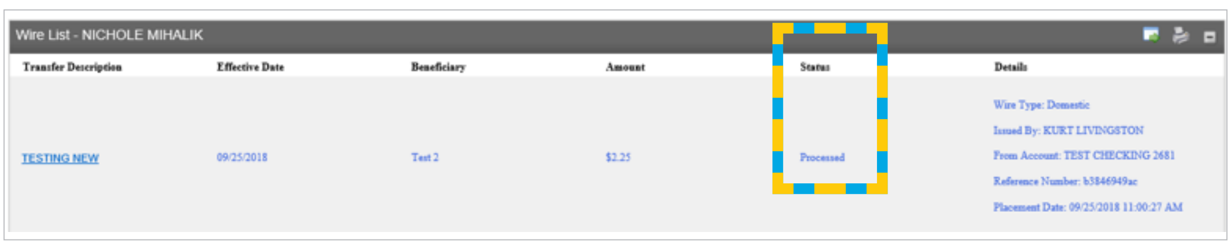
• The **Wire List** will populate in date order, then alphabetically

- 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).



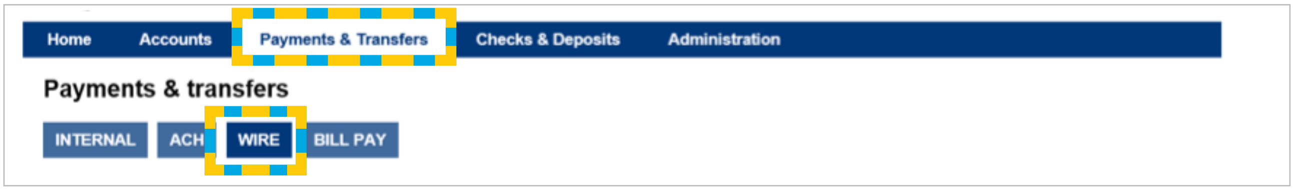


** **Wire transfer templates are beneficial for wire transfers that will be reused, removing the need to re-key the information contained in the wire transfer.**

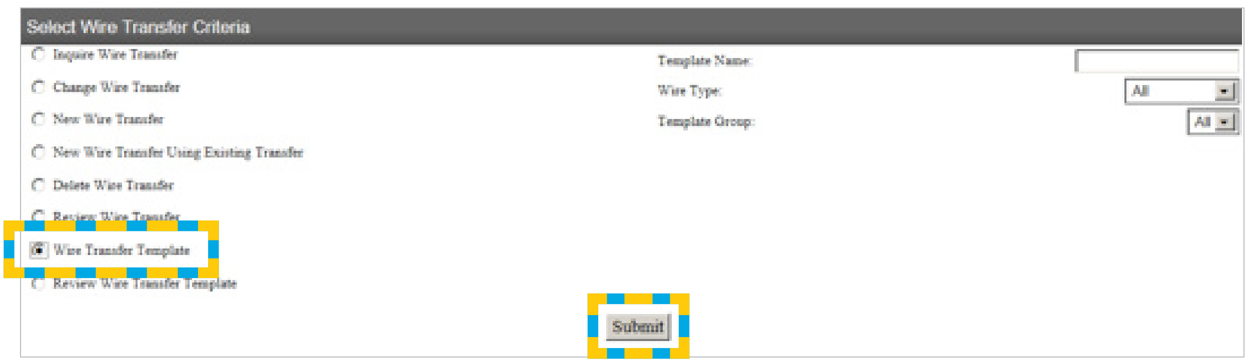
** **Templates also provide an additional layer of security with a secondary approval process with new templates or changes to an existing template.**

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

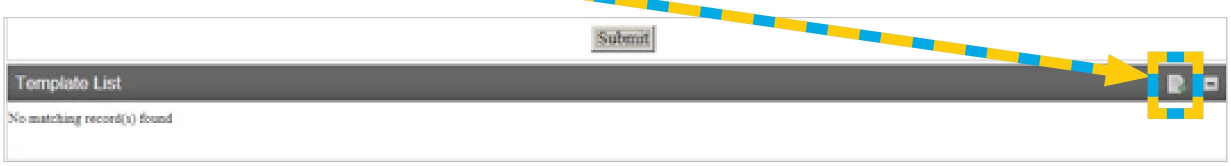
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



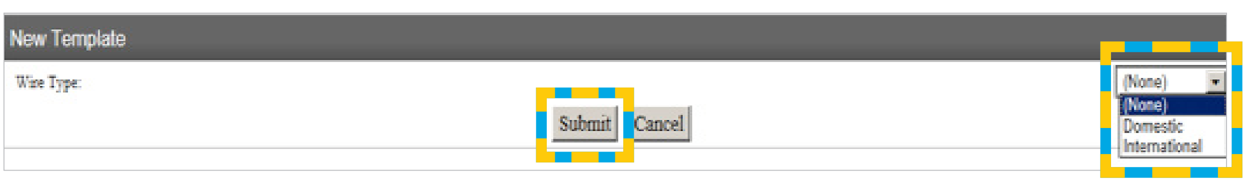
- Select **Wire Transfer Template**
- Click **Submit**



- Select the **New Template Icon**

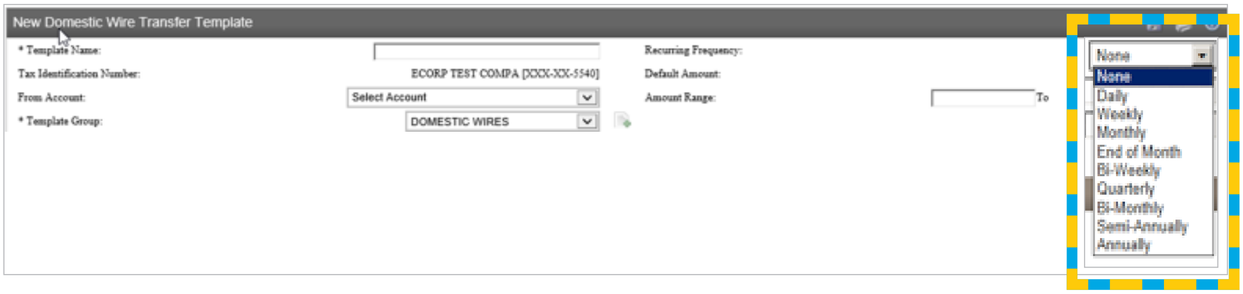


- From the **Wire Type** dropdown list, select **Domestic**
- Click **Submit**

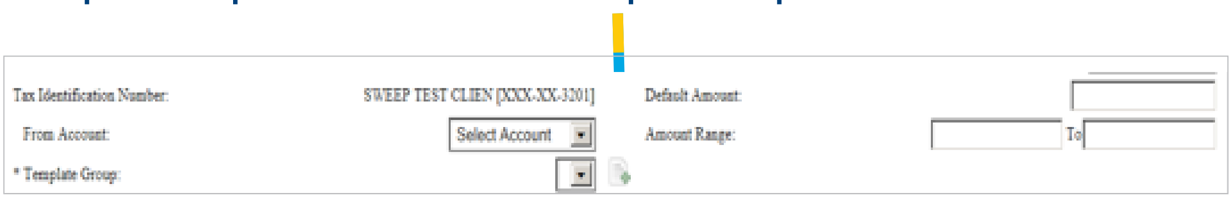


*Note: An * indicates required fields.*

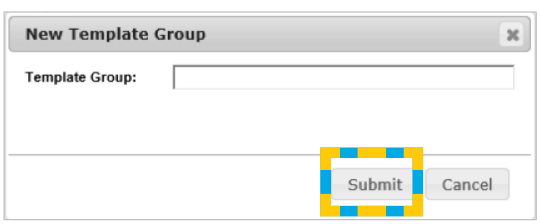
- Enter the **Template Name** (a unique description name assigned to the wire transfer)
- Select the **Recurring Frequency**
    - Note: Select **(None)** for on-demand transfers



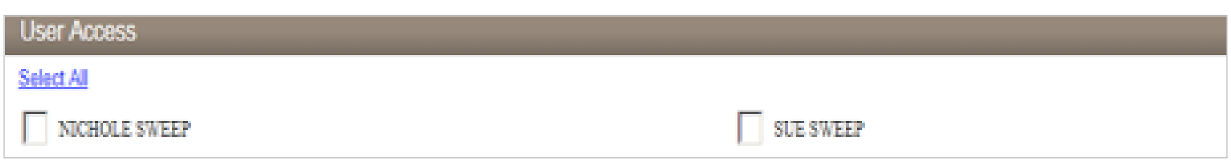
- Enter a **Default Amount**, if desired
- Select the **From Account**
- Enter an **Amount Range**, if desired. This option restricts template users from sending wires outside of this amount range. If the amount range is set from $5.00 to $100.00 the user cannot send wires for less than $5.00 or more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



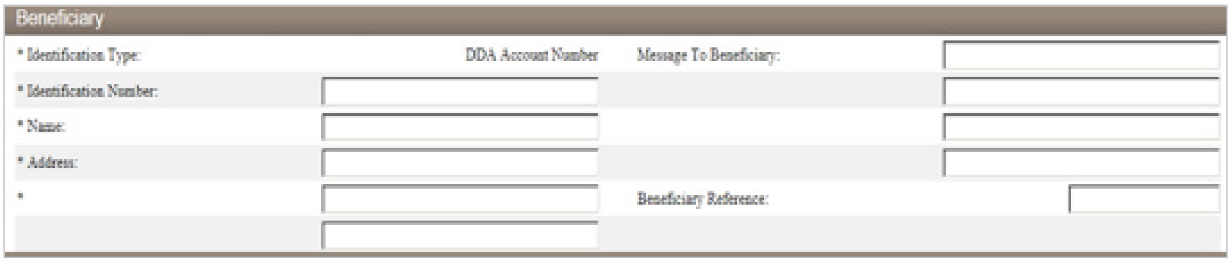
- Enter the **Template Group** name
- Click **Submit**



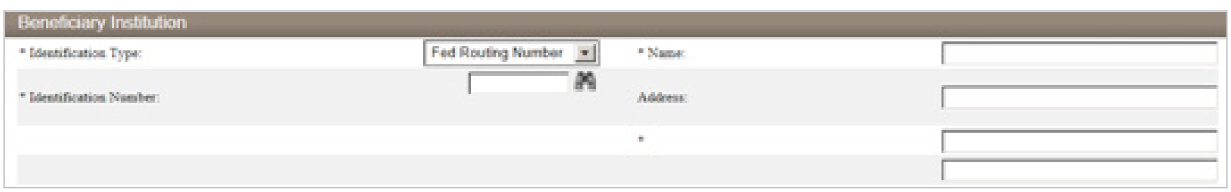
- **Select All** will select all listed users
- **OR** Select the Users who should have access to use the template. **The user who will be approving the template will need access to the template**.



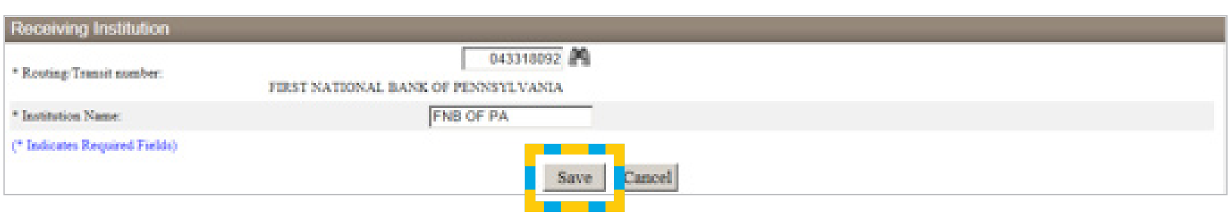
- Under the **Beneficiary** section:
- On the left side:
  - Enter the recipient/beneficiary's **Identification Number** (checking account number)
  - Enter the recipient/beneficiary's **Name**
  - Enter the recipient/beneficiary's **Address** (number, street, city and zip code; must be a physical address,
  - 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)



- 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

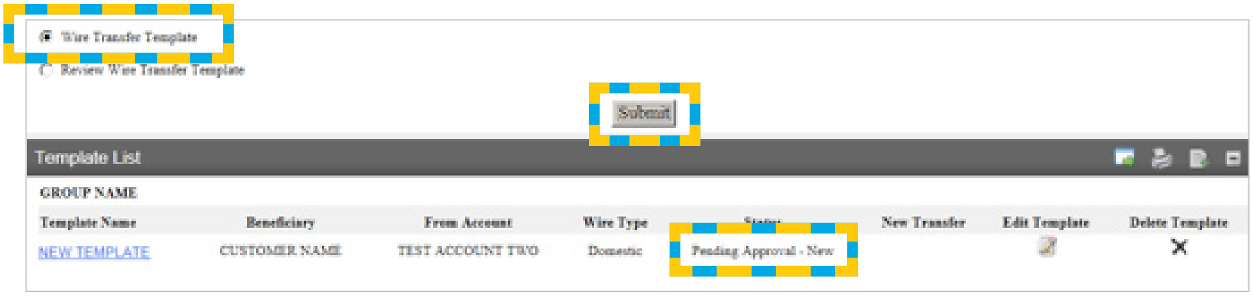


- The **Receiving Institution** section will be populated
  - If an intermediary bank is required, enter the corresponding routing number. The **Institution Name** will be populated
    - **Note:** Use the binoculars to search for a bank's routing number
- Click **Save** to save the template
- Click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



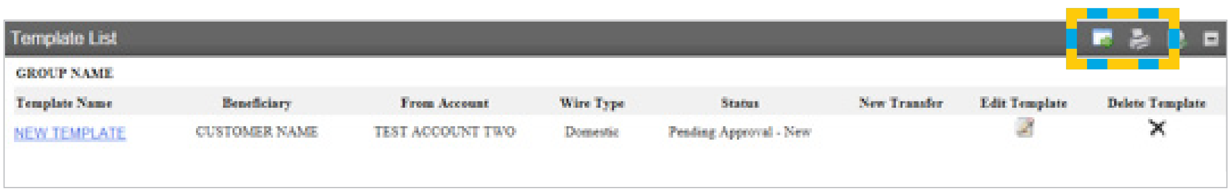
- You will be directed back to the **Select Wire Transfer Criteria** screen, Wire Transfer Template will already be selected
  - The new template will display under the **Template List** with a **Status** of **Pending Approval - New**

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



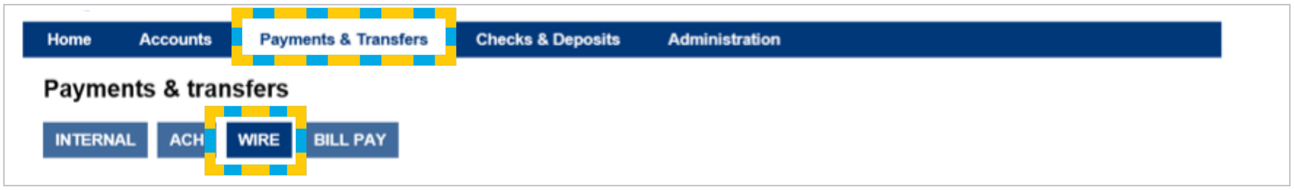
The Template List allows exporting and printing.

- 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

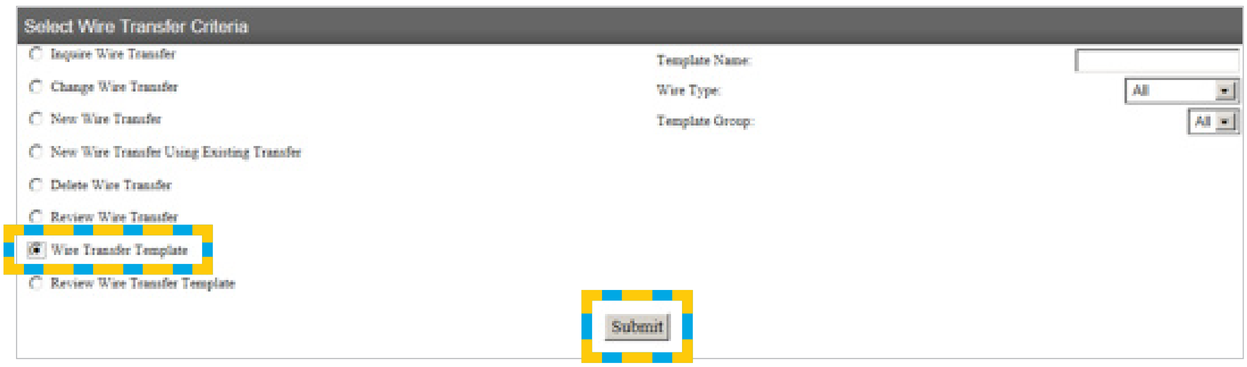


NEW INTERNATIONAL WIRE TRANSFER TEMPLATE
(used when the beneficiary bank is outside the United States)

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

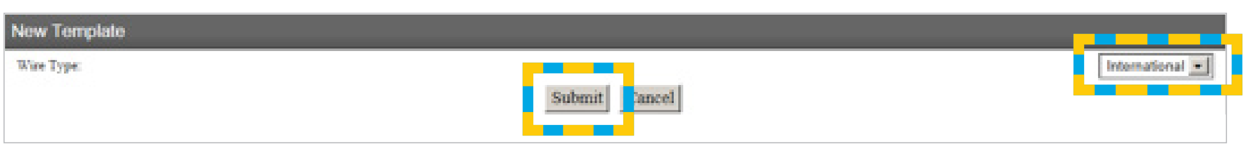


- Select **Wire Transfer Template**
- Click **Submit**



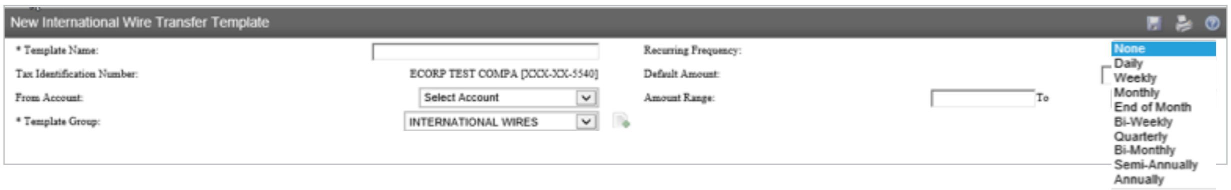
- Select the **New Template Icon**

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

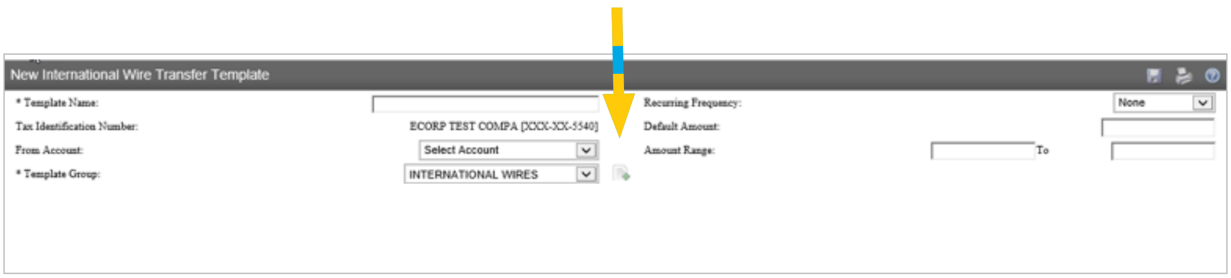


*Note: An * indicates required fields.*

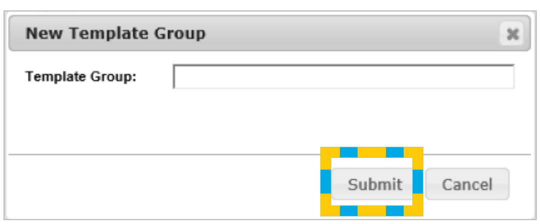
- Enter the **Template Name** (a unique description name assigned to the wire transfer)
- Select the **Recurring Frequency**
- Select **None** for on-demand transfers
- Enter a **Default Amount**, if desired
- Select the **From Account**



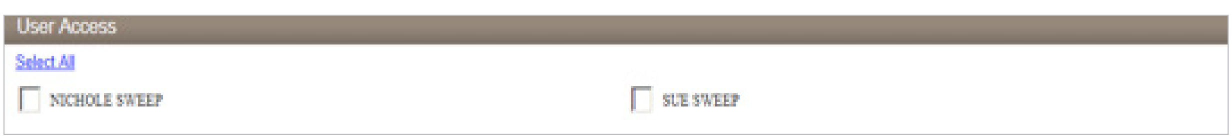
- Enter an **Amount Range**, if desired. This option restricts template users from sending wires outside of this amount range. If the amount range is set from $5.00 to $100.00 the user cannot send wires for less than $5.00 or more than $100.00.
- **Template Group Name**: Select the **New Template Group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



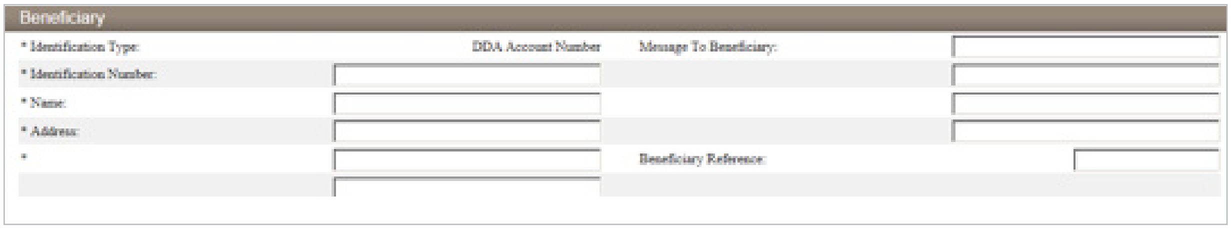
- Enter the **Template Group** name
- Click **Submit**



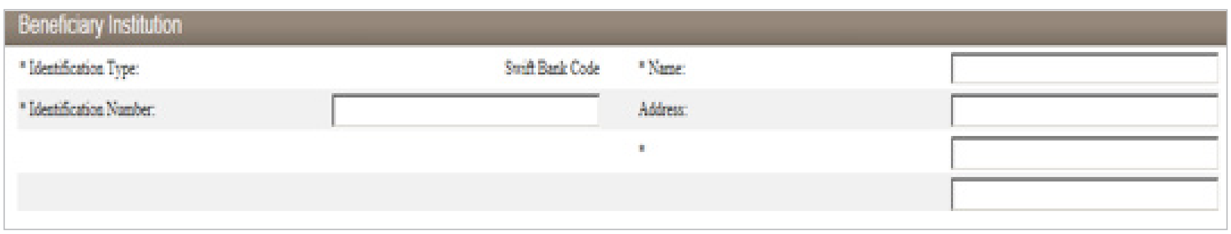
- **Select All** will select all listed users
- **OR** Select the Users who should have access to use the template. **The user who will be approving the template will need access to the template.**



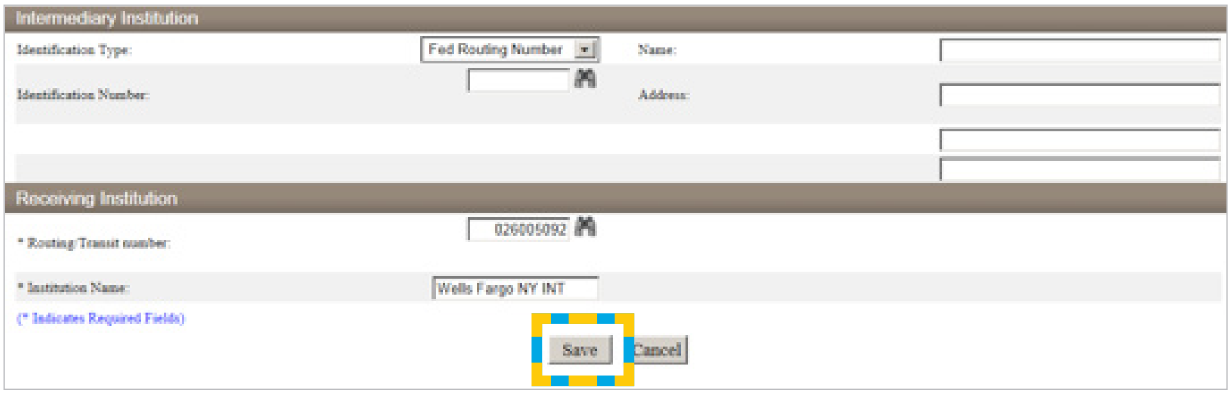
- Under the **Beneficiary** section:
- On the left side:
  - Enter the recipient/beneficiary's **Identification Number** (checking account number)
  - Enter the recipient/beneficiary's **Name**
  - Enter the recipient/beneficiary's **Address** (number, street, city and zip code; must be a physical address, 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)



- 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**

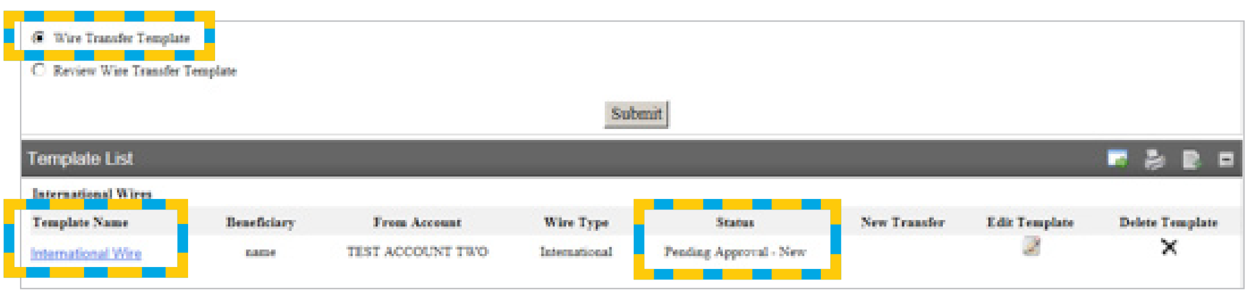


- The **Intermediary Institution** section is not required; select **None** if no intermediary institution is required.
  - If an intermediary bank is required, enter the corresponding bank information.
    - **Note:** Use the binoculars to search for a bank's routing number
- The **Receiving Institution**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



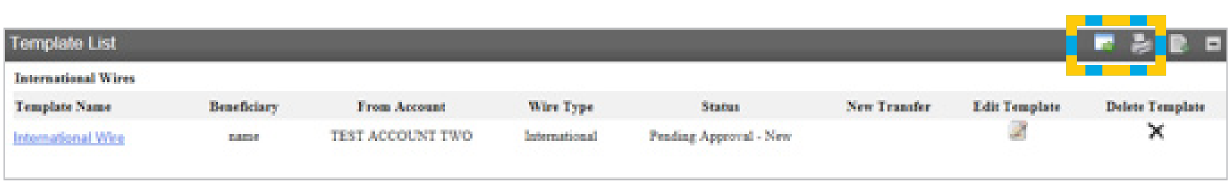
- You will be directed back to the **Select Wire Transfer Criteria** screen, Wire Transfer Template will already be selected
  - The new template will display under the **Template List** with a **Status** of **Pending Approval - New**

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



The Template List allows exporting and printing.

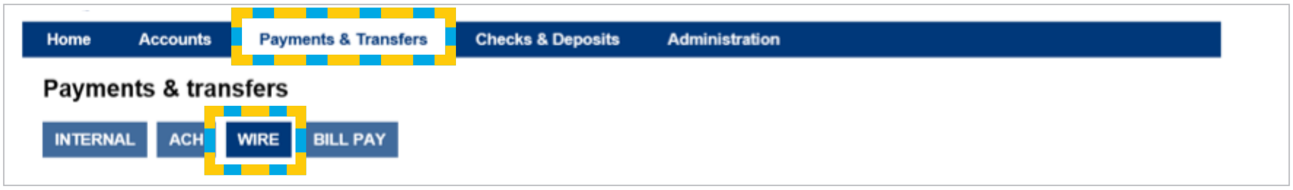
- Click the **Export** icon to open or save the templates in .csv format (Microsoft Excel or a similar program) to print or save the template(s) contents
- Click the **Print** icon to open or save the templates in .pdf format to print or save the template list



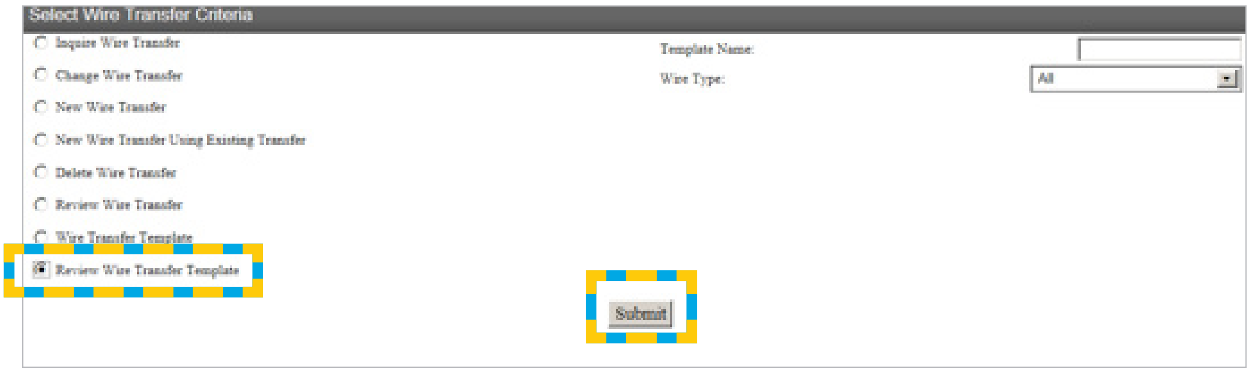
REVIEW WIRE TRANSFER TEMPLATE

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.

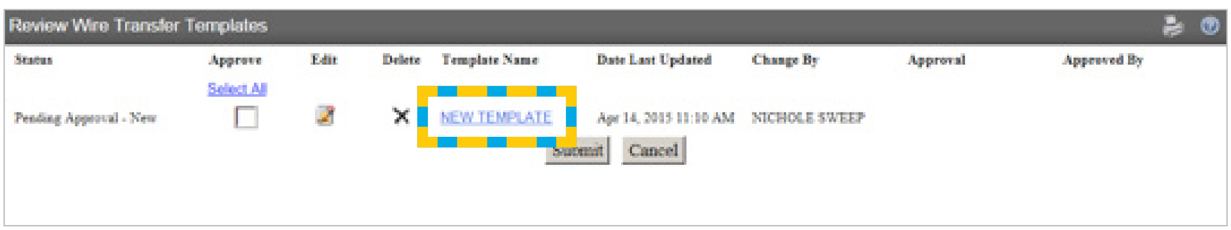
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



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

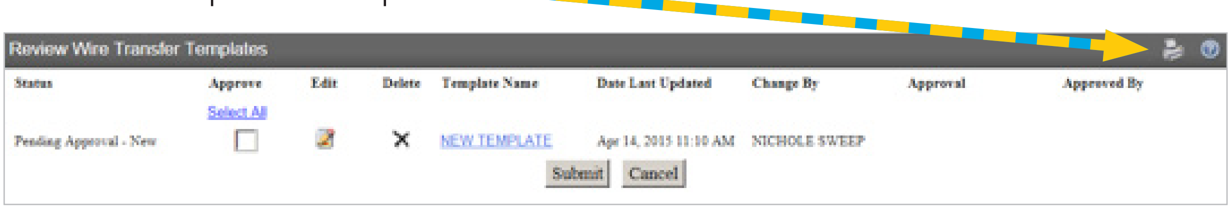


- Select the underlined **Template Name** to view the template



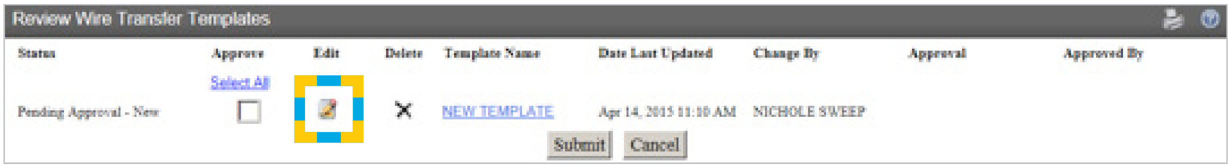
- Click **Done** at the bottom of the screen when finished reviewing the template

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



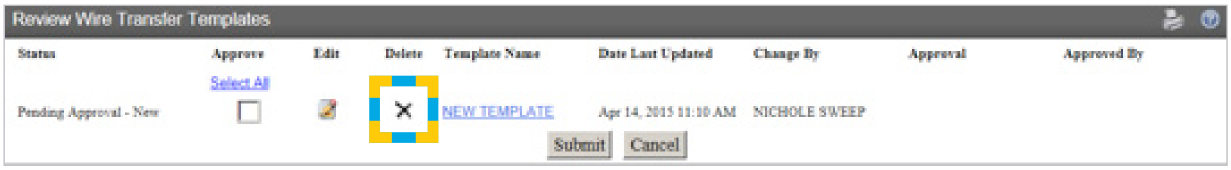
- Clicking the **Edit** icon will allow the user to edit the template

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

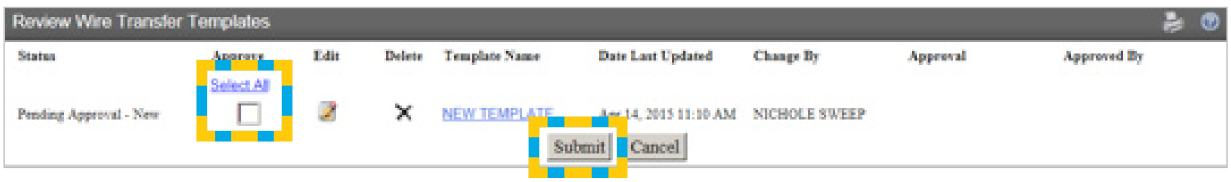


- Clicking the **Delete** icon will delete the template

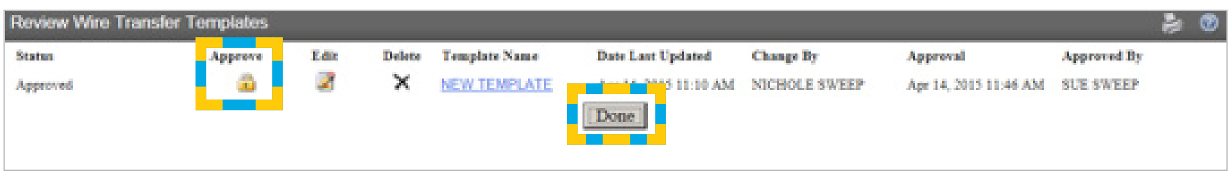
Note: Once a template is deleted it will not be available for any users



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

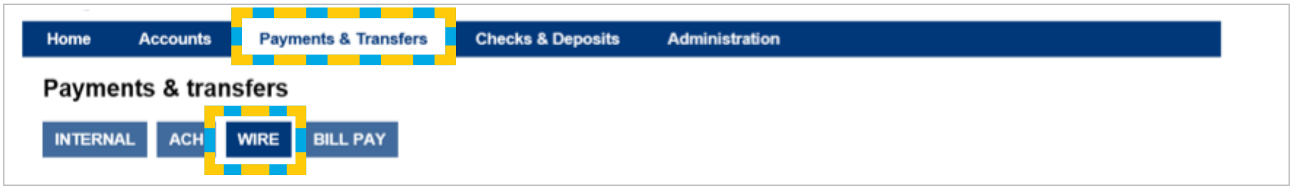


- The template will show as locked
- Click **Done**

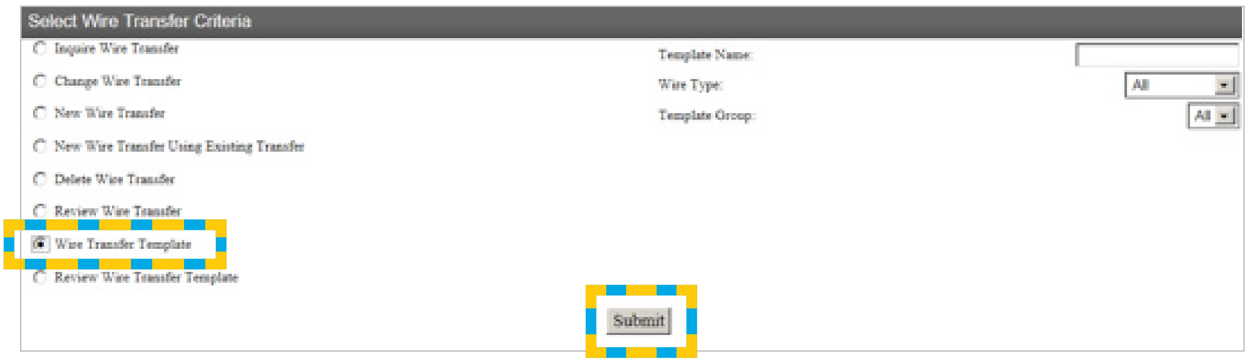


NEW WIRE TRANSFER USING A WIRE TRANSFER TEMPLATE (used to send a wire after a template is created and approved using instructions on page 7 or 11 and 15)

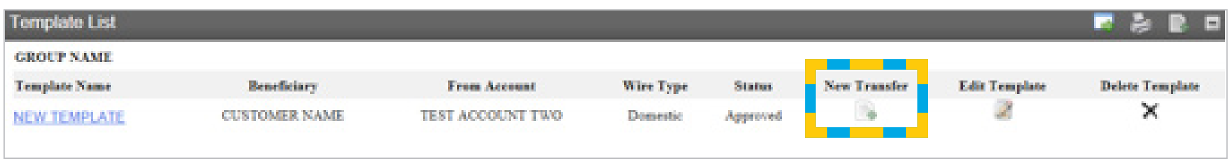
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



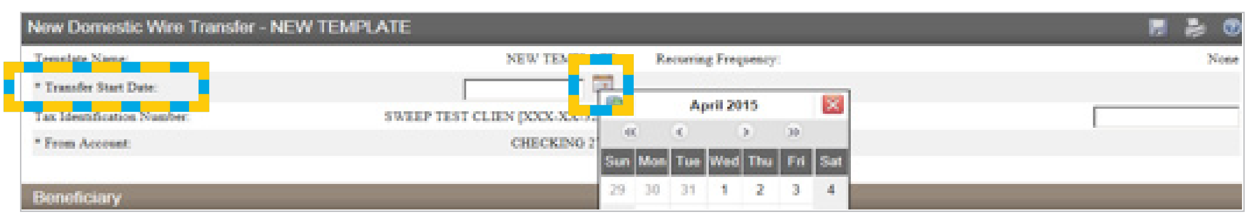
- Select the **Wire Transfer Template**
- Click **Submit**



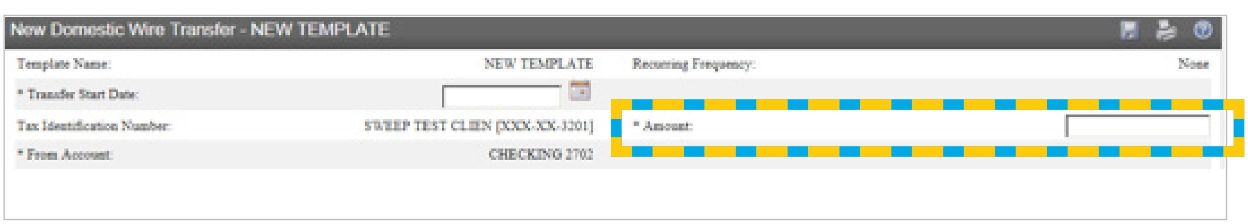
- Select the **New Transfer** icon



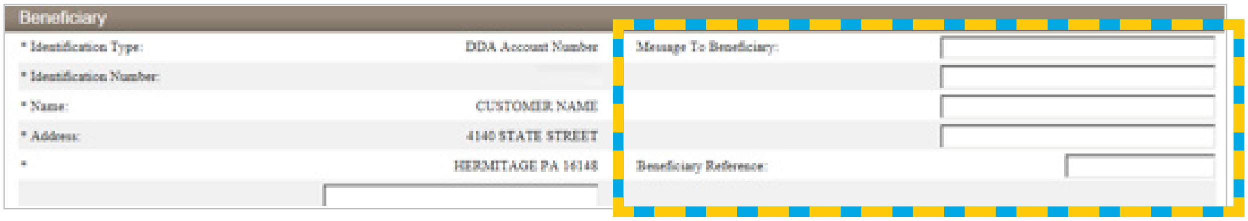
- Enter, or select from the calendar, the **Transfer Start Date**



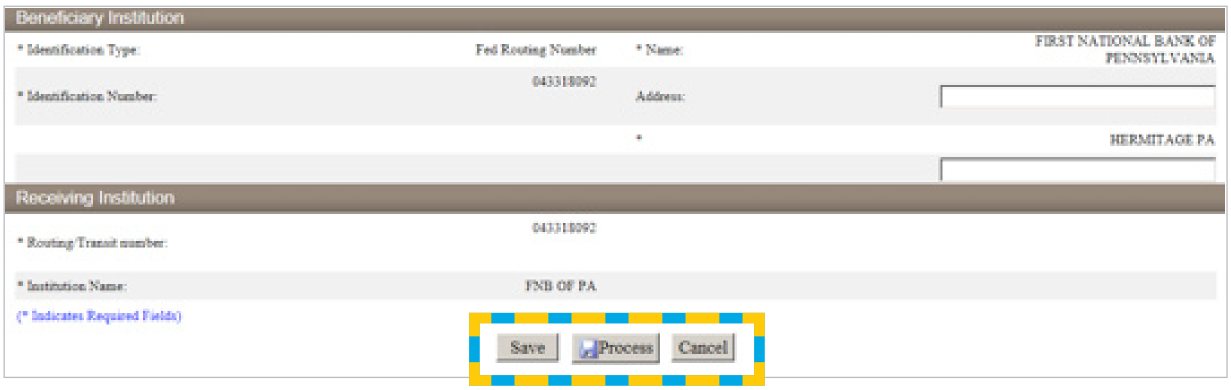
- Enter the **Amount of** the wire



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

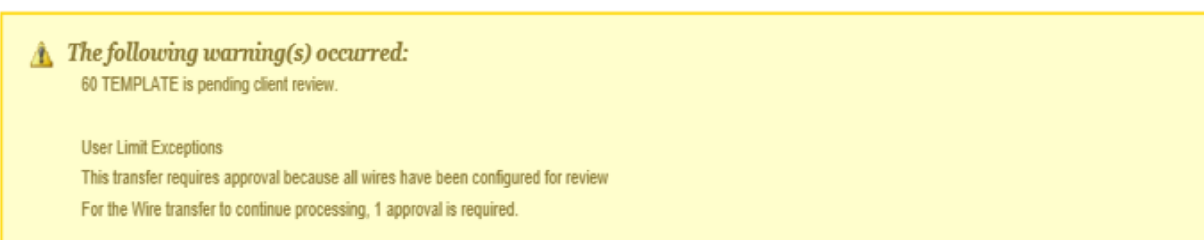


- Skip the **Beneficiary Institution** and **Receiving Institution** sections
- The **Save** button is for future use and will not save any changes on the template. DO NOT USE.
- Click **Process** to submit the wire for review by your company's designated approver
- Click **Cancel** to delete the entire transfer



***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:

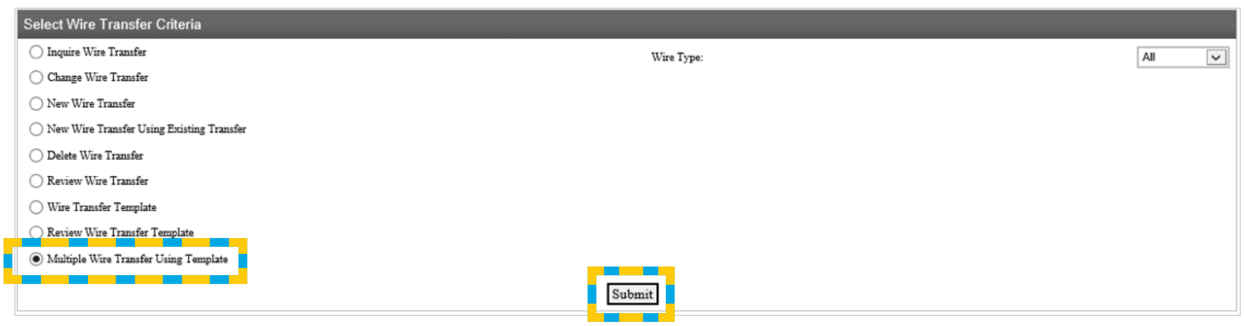


- Click **Done** to return back to the Select Wire Transfer Criteria screen

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)

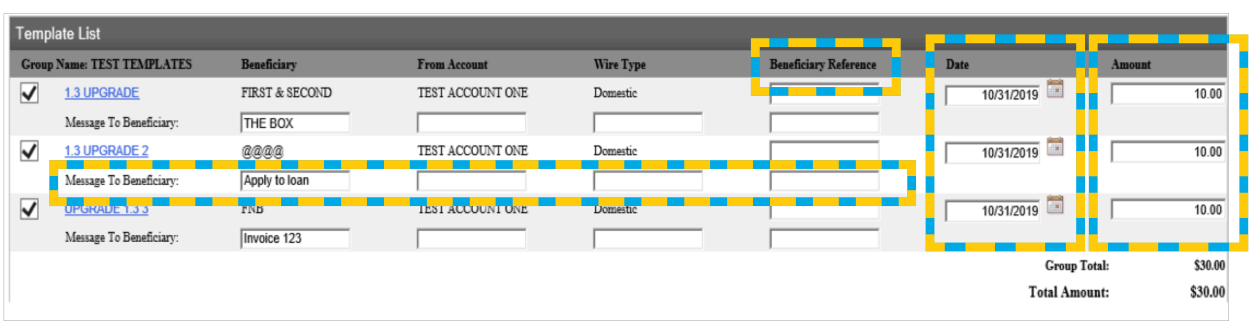
- Select the **Payments & Transfers** tab
- Select the **Wire** tab

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

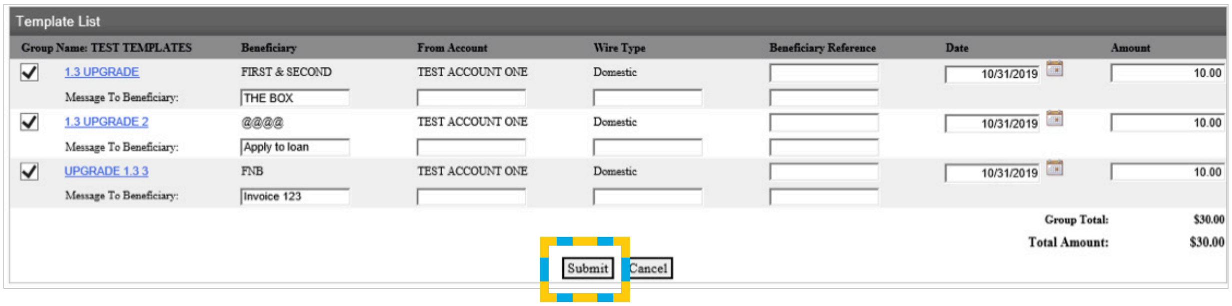


- The Template list will display
  - Select the corresponding checkboxes of templates you will be sending
  - Enter a **Message to Beneficiary**, if applicable
    - **Note:** 4 Fields across per wire template
  - Enter the **Beneficiary Reference**, if applicable
    - **Note:** 1 Field per wire template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

Complete the above steps for each wire template being processed



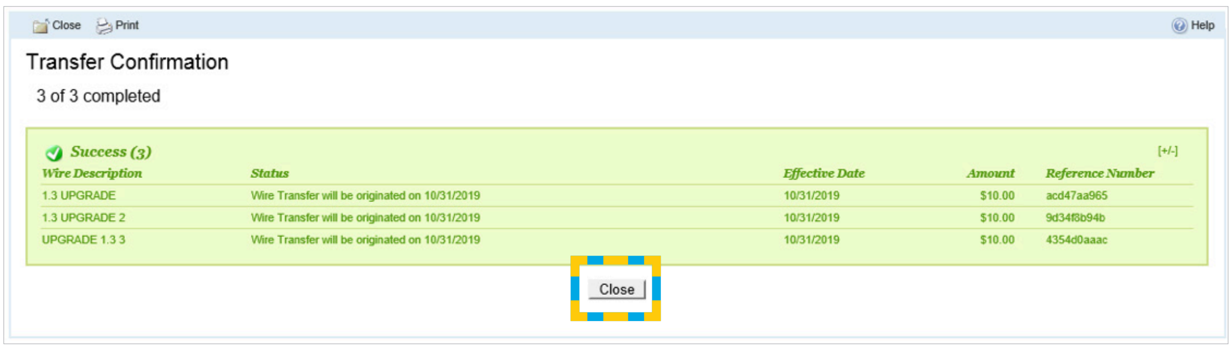
- Click **Submit** to process the wires for review by your company's designated approver
- Click **Cancel** to delete the wire templates



• Example of the process confirmation screen

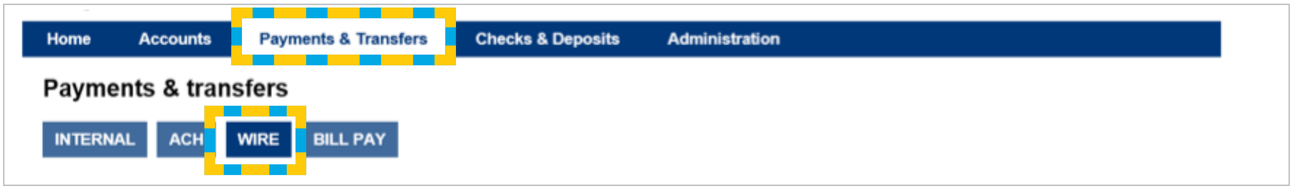
*****The wire has not been submitted to the bank.*****
The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.

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

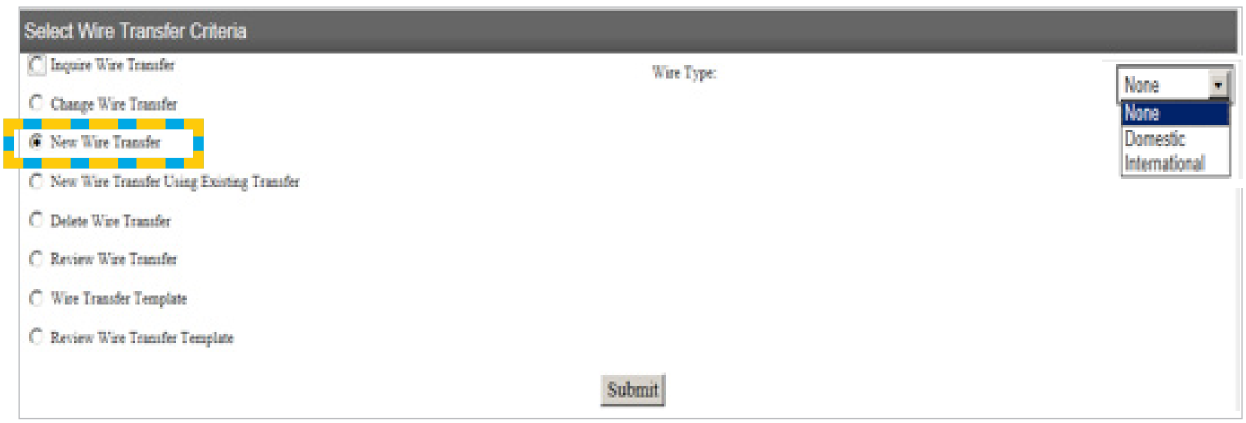


NEW WIRE TRANSFER

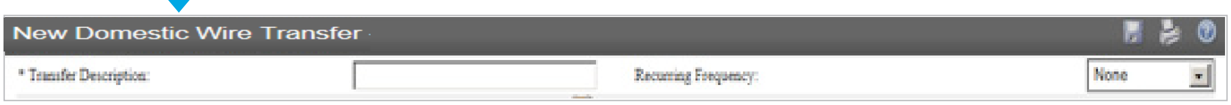
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



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

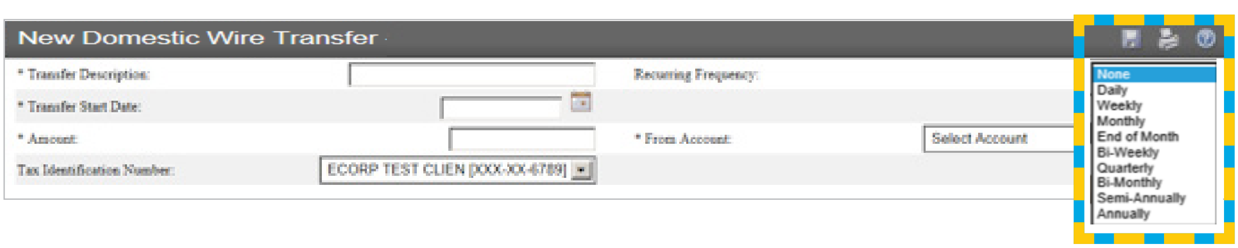


NOTE: THE FOLLOWING SCREENSHOTS ARE FOR A DOMESTIC WIRE TRANSFER. AN EXPLANATION OF INTERNATIONAL WIRE TRANSFER FIELDS BEGINS ON PAGE 11 - BENEFICIARY SECTION.

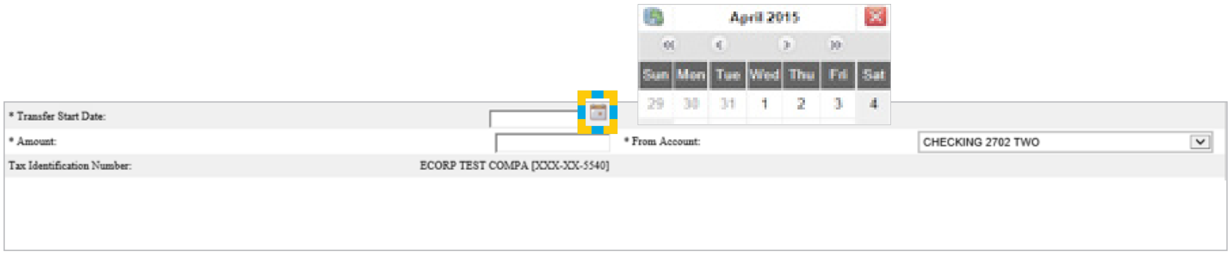


*Note: An * indicates required fields.*

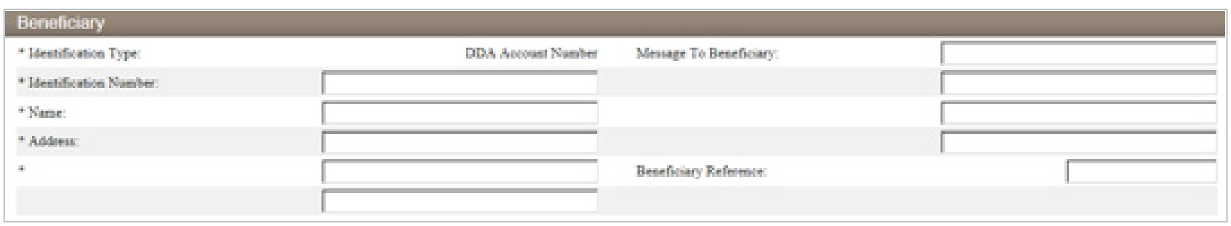
- Enter the **Transfer Description** (a unique description name assigned to the wire transfer)
- Select the **Recurring Frequency**
    - **Note:** Select **(None)** for on-demand transfers



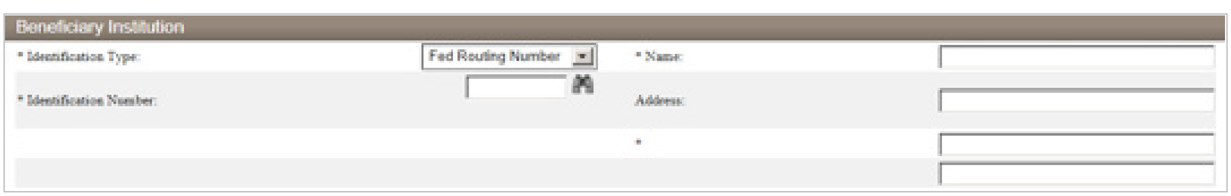
- Enter, or select from the calendar, the **Transfer Start Date**
- Enter the **Amount** of the wire
- Select the **From Account**



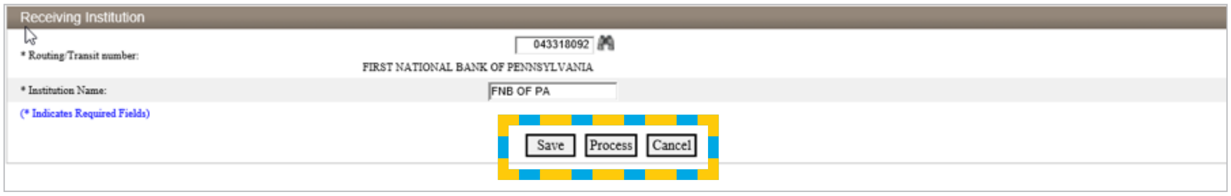
- Under the **Beneficiary** section:
- On the left side:
  - Enter the recipient/beneficiary's **Identification Number** (checking account number)
  - Enter the recipient/beneficiary's **Name**
  - Enter the recipient/beneficiary's **Address** (number, street, city and zip code; must be a physical address,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



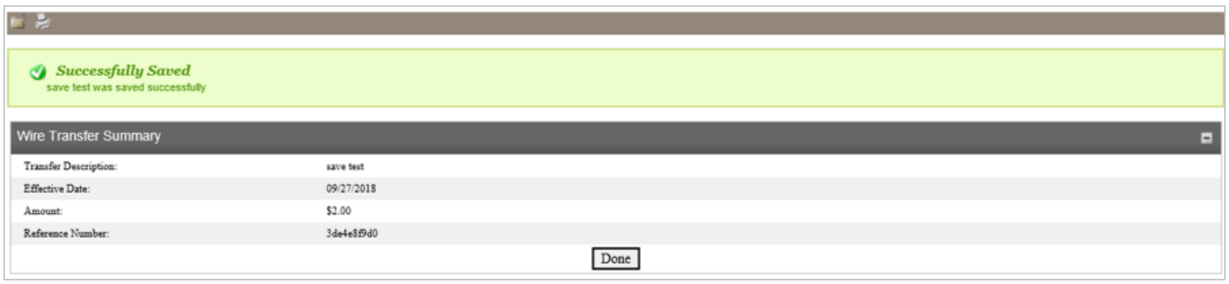
- Under the **Beneficiary Institution** section:
- On the left side:
  - Leave the **Identification Type** as the default Fed Routing Number
  - Enter the **Identification Number** (routing number)
    - **Note:** Use the binoculars to search for a bank's routing number
- On the right side:
  - The bank's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

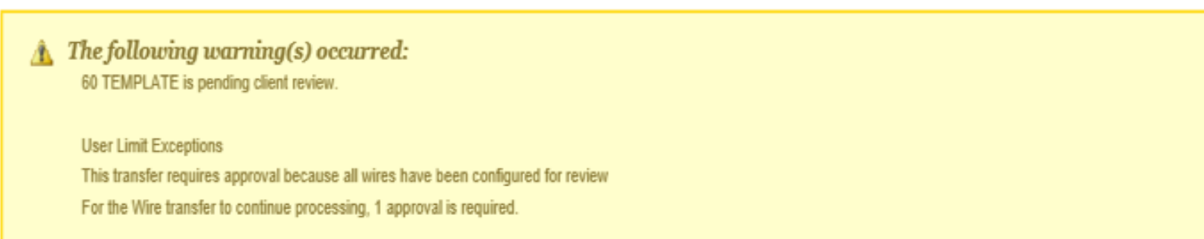


Example of the **Save confirmation screen:



Example of the **Process confirmation screen:

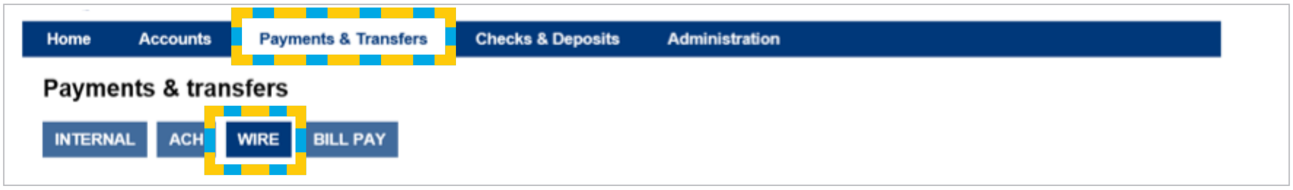
*****The wire has not been submitted to the bank.*****
The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.



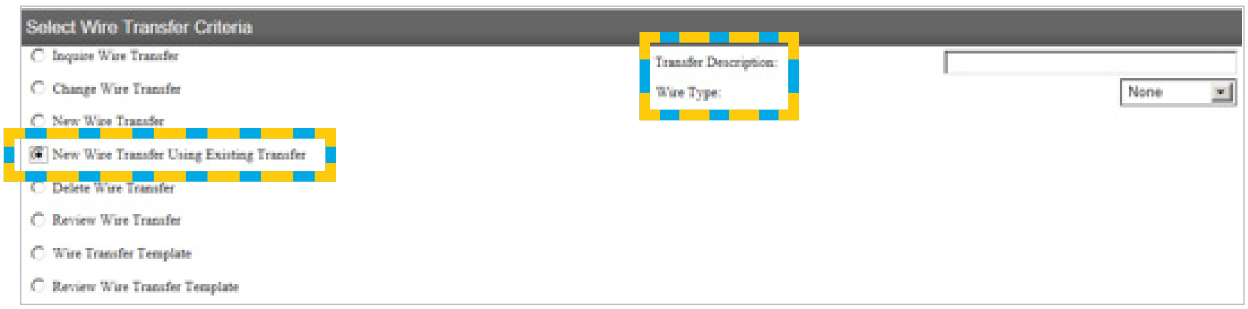
- Click **Done** to return back to the Select Wire Transfer Criteria screen

NEW WIRE TRANSFER USING EXISTING TRANSFER

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



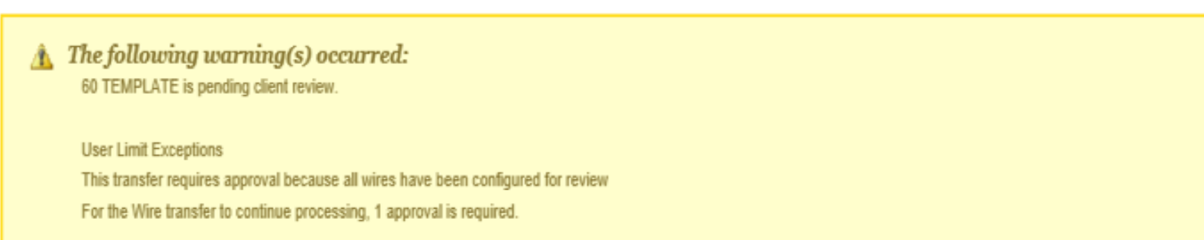
- Select **New Wire Transfer Using Existing Transfer** (used for <u>all</u> wire transfers created by <u>all</u> users of the client)
- Click **Submit** to view the entire client's Wire List
- Search options are available on the right side of the screen to narrow your results



- 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:

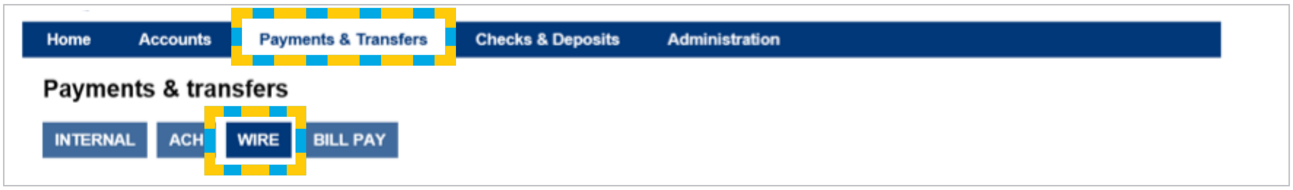
*****The wire has not been submitted to the bank.*****
The assigned approver at your company must now login and follow the steps outlined beginning on page 3 to complete the wire submission to the bank for processing.



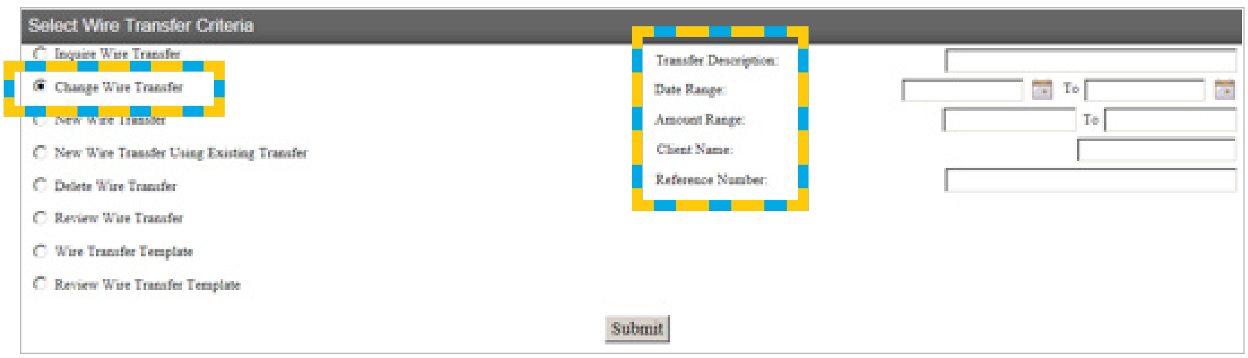
- Click **Done** to return back to the Select Wire Transfer Criteria screen

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, <u>not</u> the date the wire was created.

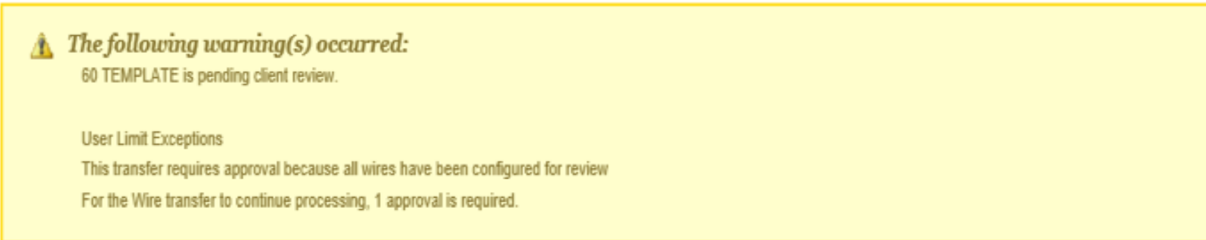


- The **Wire List** will populate in date order, then alphabetically
- Click on the underlined **Transfer Description** you would like to change

- 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.

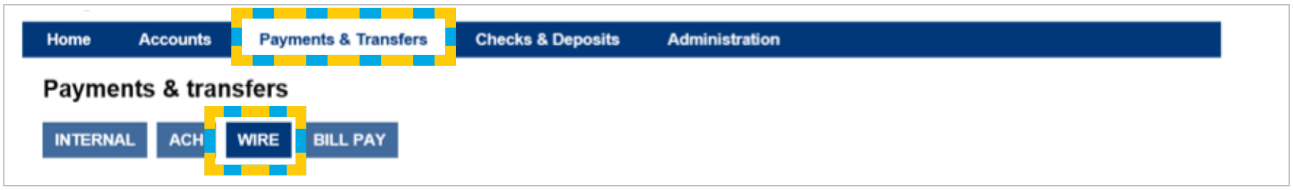


- Click Done to return back to the Select Wire Transfer Criteria screen

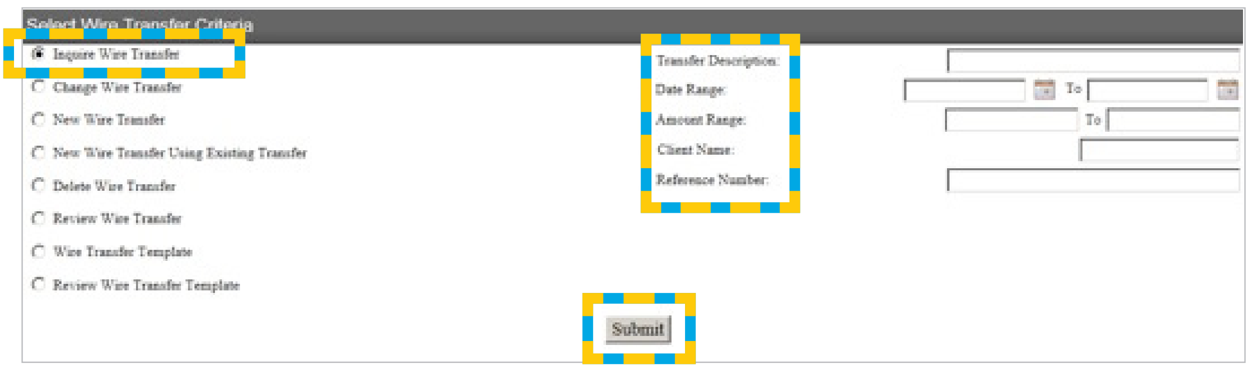
INQUIRE WIRE TRANSFER

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).

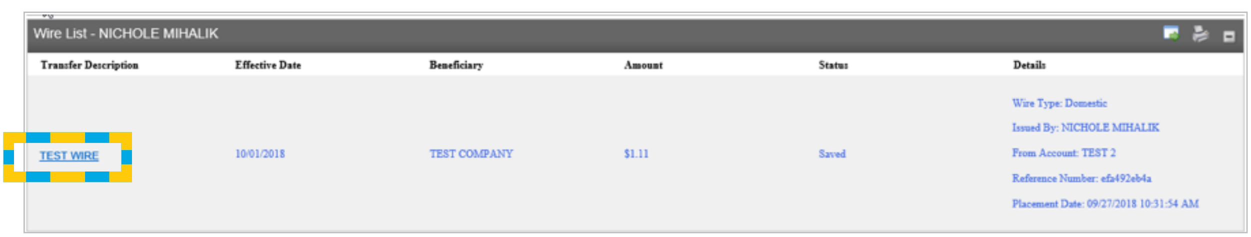
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



- 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, <u>not</u> the date the wire was created
- Click **Submit**

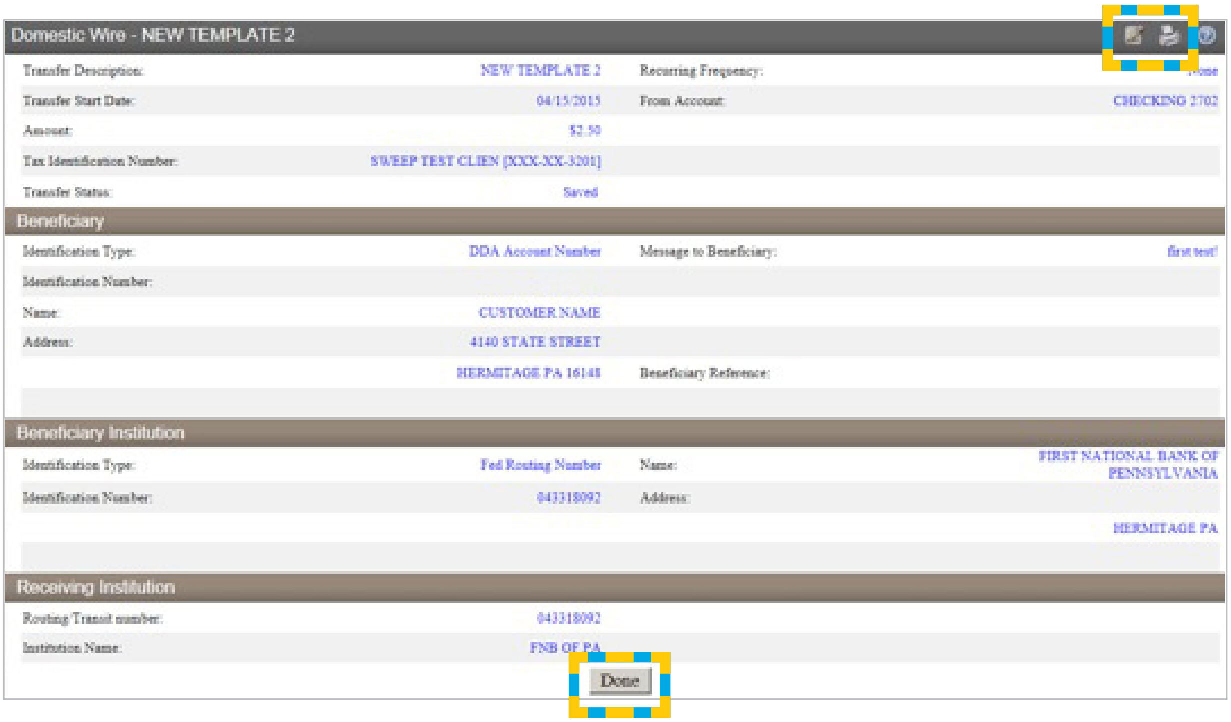


- Click on the underlined **Transfer Description** you would like to view



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:	None
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

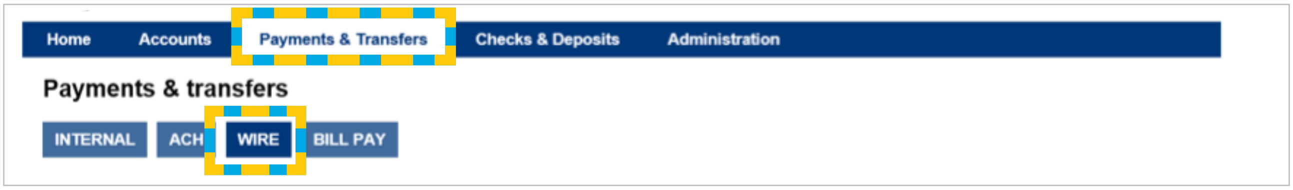
Receiving Institution

Routing/Transit number:	043318092
Institution Name:	FNB OF PA

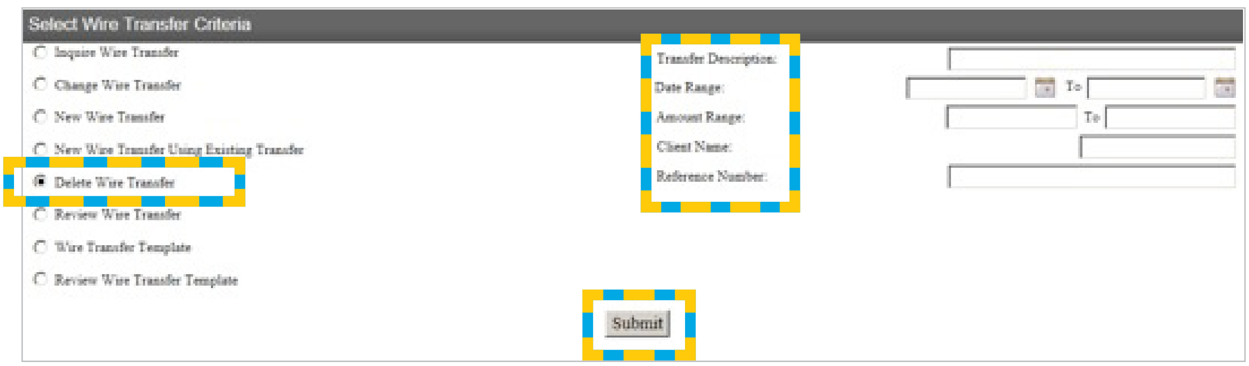
Done

DELETE WIRE TRANSFER - to delete saved wire transfers

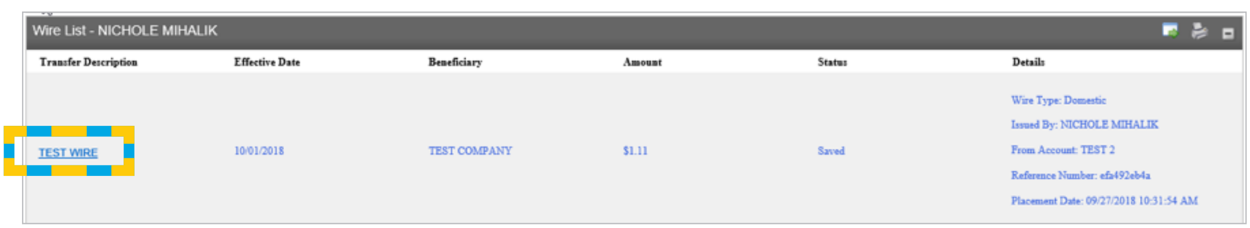
- Select the **Payments & Transfers** tab
- Select the **Wire** tab



- Select **Delete Wire Transfer**
  - **Note This will delete wire transfers that were previously <u>saved</u> 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, <u>not</u> the date the wire was created

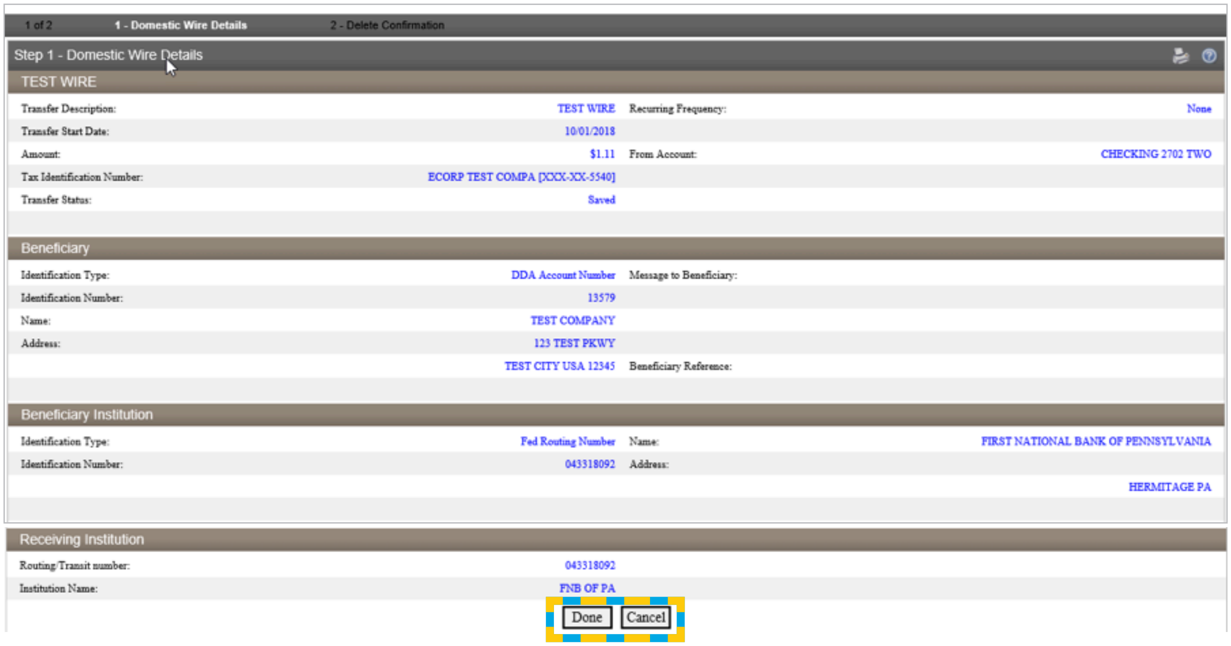


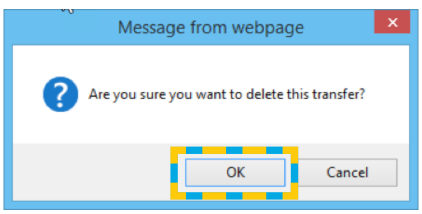
- Select the underlined transfer name



• The **Wire Details** will be displayed

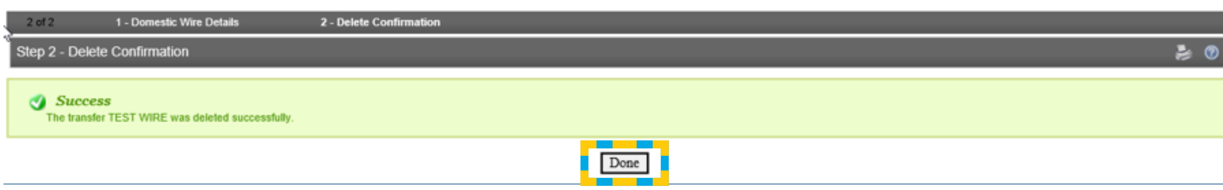
- Click **Done** to proceed with deleting the wire transfer
- Click **Cancel** to return back to the Select Wire Transfer Criteria screen





- 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