

# Wire Transfer User Guide

For Individuals

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## Overview

ECCU's online banking service provides a convenient way to send and manage wire transfers from your computer or mobile device. Use online banking to send wires, create wire templates, set wire alerts, and more.

### Guide Contents

This guide provides step-by-step instructions for:

- Creating and managing wire recipients
- Creating and managing wire templates
- Sending one-time or recurring wires to domestic or international recipients
- Managing your drafted and sent wires
- Setting up wire alerts

### Wire Processing Schedule

ECCU processes wires submitted through online banking according to the following schedule.

- Processed the same banking day as scheduled if received by the cut-off time:

Wire Type	Cut-off Time
Foreign Exchange	2:00 p.m. (PT) / 5:00 p.m. (ET)
International (USD)	2:00 p.m. (PT) / 5:00 p.m. (ET)
Domestic	2:00 p.m. (PT) / 5:00 p.m. (ET)

- Requests received after these cut-off times, or on a non-banking day, will be treated as received on the following banking day.

### Fees for Sending a Wire

Please refer to our [Personal Account Information and Fee Schedule](#) for information on wire transfer fees.

### International Wires

You can send a wire transfer using any of the currency types available from the currency drop-down list on the *Payments* screen. After you approve the wire, we will send you an email with the exchange rate and conversion amount, any taxes and fees, and the amount that the beneficiary will receive after these amounts are deducted. If you wish to cancel the wire, you must [contact us](#) within 30 minutes.

To view detailed instructions for sending a wire, refer to [Create a Wire](#).

## Foreign Exchange Wires

### When to Choose Foreign Currency

If your wire beneficiary does not have a USD account to receive the funds, using a foreign currency may reduce foreign exchange risk. By sending a wire in a foreign currency, you can lock in the exchange rate and know the full cost of the transaction and settlement amount before the wire is sent. For example: paying an invoice for which there is a specific amount needed in a foreign currency.

**Note:** Some foreign currencies have restrictions. Certain foreign currencies also have specific requirements which must be met. If all required information is not provided in the wire request, the wire could be delayed. Contact ECCU before submitting a request if you would like more information about sending a specific currency.

### Available Foreign Currencies

Certain currencies may not provide sufficient liquidity or stability to allow ECCU to provide a quote for wires. In such instances, USD wires provide the best available solution for transferring funds quickly.

### Calculating Exchange Rates

Prior to sending a wire in foreign currency, we recommend that you use our *Exchange Rate Calculator*, which allows you to enter the amount/currency and calculate the corresponding rate. The rate provided is valid up to 2:00 p.m. (PT) on the day it is used; wires received after that time will be processed using the next banking day's rates.

To access the calculator, click **Wire and ACH** on the main menu and then select **Daily Wire FX Rates**.

## Tracing International Wire Funds

If the beneficiary has not received the funds seven business days after the wire's process date, [contact us](#) for assistance tracing the funds.

## Using an IBAN and/or SWIFT Code

An IBAN is a standard bank account number used by many European countries. It includes information about the beneficiary bank's country, city and branch location, as well as the beneficiary account number.

A SWIFT code is an 8 or 11-character routing code, most commonly used for international wire transfers. SWIFT codes must be either 8 or 11 digits. Nothing longer, shorter, or in between will be accepted.

**Example:** BARCFRPP or BARCFRPP110.

## Restrictions

Sending a wire in online banking is subject to the following restrictions.

### **Dollar Amount Limits**

There is no limit to the maximum dollar amount for outgoing online wires; however, funds transfers are subject to funds availability.

### **Qualified Accounts**

You can wire funds from any checking or savings account on which you are an authorized signer.

### **Recipient Countries**

You can send wires within the United States or internationally. There are, however, certain countries, organizations, and individuals that have been blocked by the U.S. Government Office of Foreign Assets Control (OFAC). More information about OFAC and the current list of blocked countries, organizations, and individuals is available at <https://www.treas.gov/ofac>. Please [contact us](#) if you have questions about whether a country, organization, or individual is on the OFAC list.

## Contact Us

If after reading this guide you have questions, please contact us. We can be reached through any of the following channels.

### **Contact Information**

<b>Business Hours</b>	Monday through Friday – 6:30 a.m. to 4:30 p.m. (PT)
<b>Secure Message</b>	Log in to online banking and select <b>Messages &gt; New Conversation &gt; Wire Transfers</b>
<b>Phone</b>	800.634.3228 (U.S. and Canada) or 714.671.5705 (International)
<b>Email</b>	<a href="mailto:memberservice@eccu.org">memberservice@eccu.org</a>
<b>Web Address</b>	<a href="http://www.eccu.org">www.eccu.org</a>

## Creating and Managing Recipients

If you plan to wire funds to a person or business regularly, creating a recipient record saves you time by storing the recipient's contact and banking information.

### Add a Recipient

1. From the main menu, click **Wire and ACH > Manage Recipients**. The *Recipient Management* screen appears.
2. If desired, change your recipient view by clicking **Grid** or **List**. The grid view and list view display the same information in different formats.
3. Click **Add Recipient**. The *Recipient Detail* screen appears.
4. Enter the information for the recipient:

Field	Entry
Display Name	The display name appears on your online banking screen and mobile app to help you recognize the recipient. <b>Note:</b> The <i>Display Name</i> will be used as the recipient's name on the wire if the <i>Wire Beneficiary Name</i> field is left blank.
Wire Beneficiary Name	The recipient's name.
Email address	The recipient's email address. <b>Note:</b> This field is optional, but must be entered if you want the recipient to receive an email notification when the wire has been processed.
Send e-mail notifications	If selected, the recipient will receive an automated email for every payment made to them. This option may be overridden when initiating the payment.
Country	Select the recipient's country. The address fields change based on the country selection.
Address	The recipient's address.

5. Click **Next**. (Alternately, if adding a recipient while creating a template or payment, click **Add Account**). The *Account – New* tab appears.
6. Enter the recipient's banking information:
  - a. At the top of the screen, select the radio button for **Domestic** or **International**. If **International** is selected, there will be three options for *International Account Type*: IBAN, SWIFT/BIC, IBAN & SWIFT/BIC. Select the correct account type.

*Add a Recipient (Continued)*

- b. In the *Account Detail* section, enter the corresponding **Account Number**.

**Note:** If **IBAN** (only) is selected, there will be no *Account Detail* or *Account Number* field.

- c. In the *Beneficiary Bank* section, enter the **Bank Name, Country, Address and Routing Number** or **SWIFT/BIC code** of the recipient's bank.

- d. Fill out the *Receiving Bank* section if the wire is domestic and the *Beneficiary Bank* uses a correspondent bank to facilitate wire transfers.

**Note:** Do not fill out the *Receiving Bank* section for international wire transfers. ECCU will enter routing instructions when we process the wire.

7. (Optional) To enter more than one account for the recipient, click **Add Account** and repeat step 6.
8. After adding all accounts, click **Create Recipient**. The recipient is listed on the *Recipient Management* screen.

### Edit or Delete a Recipient

1. From the main menu, click **Wire and ACH > Manage Recipients**. The *Recipient Management* screen appears.
2. Click **Edit** (✎) next to the recipient.
3. Make the necessary changes:
  - To edit the recipient, update the information in the *Recipient Detail* or *Account* tabs, then click **Save Recipient**.
  - To delete the recipient, click **Delete Recipient**. When a confirmation message appears, click **Delete Recipient** again.

## Creating and Managing Wires

### Create a Wire

- From the main menu, click **Wire and ACH > Make a Payment**. The *International Wire Disclosure* appears.
- Do one of the following for the wire type being sent:

Wire Type	Action
International	<ol style="list-style-type: none"> <li>Read the disclosure carefully, as it provides informant information regarding exchange rates, cancellation, and cut-off times.</li> <li>Click <b>Close</b> to continue. The <i>Payments</i> screen appears.</li> <li>If sending a wire in non-USD, click <b>Daily Wire FX Rates</b> and use the calculator to determine the foreign currency amount</li> </ol> <p><b>Note:</b> After you approve a foreign exchange wire, we will send you an email providing the exact amount being debited from you/credited to the recipient, including the exchange rate and any taxes or fees. From the time we send this email, you will have the option to cancel the wire within 30 minutes.</p>
Domestic	On the <i>International Wire Disclosure</i> screen, click <b>Close</b> to continue. The <i>Payments</i> screen appears.

- (Optional) To send a wire using a template, select **Edit** (✎) next to the template you wish to use in the *Available Templates* list.
- Click **New Payment** and then select **Domestic Wire** or **International Wire**. The *Payments – Domestic (or International) Wire* screen appears.
- Complete the three-step workflow to create the wire.

*Workflow: Create a Wire*

#### Step 1: Recipient & Amount

- Do one of the following:
  - To create a new recipient, click **Add Recipient** and enter the recipient detail. Refer to the [Add a Recipient](#) section, starting with step 3.
  - If the recipient is already set up, select the recipient from the list.
- If the recipient has more than one account, select the account to be credited, then click **OK**.
 

**Note:** You can change the selected account by clicking the **Accounts** icon (≡).
- (Optional) If you would like the recipient to be notified when the wire has been sent, click **Notify**. This requires an email address in the recipient's record.



## Create a Wire (Continued)

**Step 1: Recipient & Amount** (continued)


- d. Enter the amount of the wire in the **Amount** field.
 

**Note:** If you are sending an international wire in foreign currency, enter the foreign currency amount. **Do not enter the USD amount.**
- e. (Optional) In the **Message to Beneficiary** field, enter a message to send with the wire transfer.
- f. After entering all wire details, click **Next**. The *Account* screen appears.

**Step 2: Account**

Select the account from which the wire should be debited and click **Next**. The *Review & Submit* screen appears.

**Step 3: Review & Submit**

- a. In the *Process Date* field, click the **calendar** icon () and select the date that the wire should be sent. Only bank processing dates are available.
- b. (Optional) If you would like to send a wire to this recipient on a regular basis, click **Set Schedule** under *Recurrence* and choose a recurrence setting.
- c. Review the payment details.
  - To revise information:
    - i. Select the applicable workflow step at the top of the screen, and make the needed changes.
    - ii. When all changes have been made, click the **Review & Submit** workflow step to return to the final screen.
- d. Choose **Draft** or **Approve**:

**Draft**

- i. Select **Draft** if you aren't ready to enter a process date.

**Note:** The drafted wire is saved in online banking for you to either cancel or approve until the *Will process on* date has passed. After this date, the wire will void.

- ii. A confirmation window appears. Select from the following options:

<b>Visit Activity Center:</b>	View the transaction in the <i>Activity Center</i> , where you can approve or cancel the wire, message ECCU about the wire, copy the wire details to create a new payment, or print the wire details.
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<b>Close:</b>	Close the wire without taking further action.
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**Approve**

- i. Select **Approve** to release the wire to ECCU for processing.
- ii. (Optional) Record the Transaction ID for your records.
- iii. Click **OK**.

## Approve a Drafted Wire

A drafted wire can be approved until the *Will Process on* date has passed. After the *Will process on* date, the wire becomes void.

1. Access the drafted wire in the *Activity Center*. Refer to [View a Wire in the Activity Center](#).
2. Click the **Actions** drop-down list and select **Approve**. A confirmation message appears.
3. Click **Confirm**.

**Note:** Wires over \$10,000 require enhanced security. The system will send an authorization code to your phone number or email address that must be entered prior to wire approval.

## Cancel a Wire

You can cancel a single or recurring wire that has a status of “Drafted” or “Authorized.”

1. Access the wire in the *Activity Center*. Refer to [View a Wire in the Activity Center](#).
2. Do one of the following to cancel the wire:

Wire Type to Cancel	Instructions
Single wire	Click the <b>Actions</b> drop-down and select <b>Cancel</b> .
Next instance of a recurring wire	<ol style="list-style-type: none"> <li>a. Click the <b>Actions</b> drop-down and select <b>View transactions in a series</b>. The <b>Primary Transaction</b> (next scheduled occurrence) appears.</li> <li>b. Click the <b>Actions</b> drop-down and select <b>Cancel</b>.</li> </ol>
All instances of a recurring wire	Click the <b>Actions</b> drop-down and select <b>Cancel series</b> .

3. A confirmation message appears. Click **Confirm**.

## View a Wire Status and Details

A wire initiated in online banking can be viewed on the following screens:

<b>Activity Center</b>	Provides detailed information about a wire and allows you to cancel a wire (if not yet processed), approve a drafted wire, inquire about a wire, and print the wire details.
<b>Make a Payment</b>	Provides basic information about a wire and provides a link to the <i>Activity Center</i> if more information or additional actions are needed.

## **View a Wire in the Activity Center**

1. From the main menu, click **Activity**. The *Activity Center* appears.
2. Do one of the following:
  - Select the **Single Transactions** tab (default view) to view a one-time wire.
  - Select the **Recurring Transactions** tab to view a recurring wire.

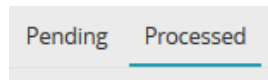
*View a Wire in the Activity Center (Continued)*

3. Browse to locate the wire that you want to view.
  - (Optional) To narrow the results, you can:
    - Type keyword(s) into the *Search* field and click **Search**.
    - Click **Show Filters** and enter additional transaction details, then click **Apply Filters**.
4. Select the wire to view the wire details.

**View a Wire on the Make a Payment Screen**

1. From the main menu, select **Wire and ACH > Make a Payment**.
2. The *International Wire Disclosure* appears.
3. Click **Close**. The *Payments* screen appears.

In the *Pending/Processed* area, click **Pending** or **Processed**, as applicable:



The wire transfer(s) of the selected status will appear.

4. Click on a wire to view more information. The wire details appear.
5. Do one of the following:
  - Click **View in Activity Center** for more detail and additional options.
  - Click **Close** if you are finished viewing the wire.

## Creating and Managing Wire Templates

If you send a wire regularly, creating a template saves you time by storing all the wire details except the amount and process date.

### Create a Wire Template

1. From the main menu, click **Wire and ACH > Make a Payment**. The *International Wire Disclosure* appears.
2. Click **Close** to continue. The *Payments* screen appears.
3. Click **New Template** and select either **Domestic Wire** or **International Wire**. The *Payments* screen associated with your chosen wire type appears.
4. Complete the four-step workflow to set up the template.

*Workflow: Create a Wire Template*

#### **Step 1: Info**

- a. Enter a **Template Name** of up to 20 characters. This name will appear on your available templates screen for future transactions.
- b. Click **Next**. The *Recipient & Amount* screen appears.

#### **Step 2: Recipient & Amount**

- a. Do one of the following:
  - To create a new recipient, click **Add Recipient** and enter the Recipient Detail. Refer to the [Add a Recipient](#) section, starting with step 3.
  - To choose an existing recipient, select the recipient from the list.
- b. If the recipient has more than one account, select the account to be credited, then click **Save Recipient**.

**Note:** You can change the selected account by clicking the **Accounts** icon (≡).
- c. (Optional) If you would like the recipient to be notified when the wire has been sent, click **Notify**. The recipient's record must include an email address.
- d. Enter the amount of the wire in the **Amount** field.

**Note:** If you are sending an international wire in foreign currency, select the currency from the drop-down and then enter the foreign currency amount.  
**Do not enter the USD amount.**
- e. (Optional) In the **Message to Beneficiary** field, enter a message to send with the wire transfer.
- f. After entering all wire details, click **Next**. The *Account* screen appears.

#### **Step 3: Account**

Select the account from which the wire should be debited and click **Next**. The *Review & Submit* screen appears.

*Create a Wire Template (Continued)***Step 4: Review & Submit**

- a. Click the **Process Date** field. The calendar tool appears.
  - b. Select the date that the wire should be sent. Only bank processing dates are available.
  - c. (Optional) To create a recurring template, do the following:
    - i. Under *Recurrence*, click **Set Schedule**. The *Schedule Recurring Transaction* window appears.
    - ii. Select a recurrence option.
    - iii. Choose a transaction stop date, or click **Repeat Forever**.
  - d. (Optional) Enter a description for the template.
  - e. Review the template details.
    - To revise template information, do the following:
      - i. Select the applicable workflow step at the top of the screen.
      - ii. When all changes have been made, click the **Review & Submit** workflow step to return to the final screen.
  - f. Click **Save**. The template is created.
  - g. (Optional) You can mark the template as a favorite by clicking the **star** (☆) next to the template name. This will move the template to the top of your list of available templates on the *Payments* screen.
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## Copy a Wire Template

You can create a new wire template by copying an existing template and editing it as needed.

1. From the main menu, click **Wire and ACH > Make a Payment**. The *International Wire Disclosure* appears.
2. Click **Close** to continue. The *Payments* screen appears.
3. Click **Copy** (📄) for the template you want to copy. The *Info & Users* screen appears.
4. Make any needed changes to the template settings.
5. Click **Review & Submit**. The *Review & Submit* screen appears.
6. Click **Save**. The *Template Saved* screen appears.
7. Click **Close**.

## Edit a Wire Template

When you edit a wire template, existing payments based on the template do not change; however, any future payments used the new template settings.

1. From the main menu, click **Wire and ACH > Make a Payment**. The *International Wire Disclosure* appears.
2. Click **Close** to continue. The *Payments* screen appears.
3. Click **Edit** (✎) for the template you want to copy. The *Info & Users* screen appears.
4. Make any needed changes to the template settings.
5. Click **Review & Submit**. The *Review & Submit* screen appears.
6. Click **Save**. The *Template Saved* screen appears.
7. Click **Close**.

## Delete a Wire Template

When you delete a template, existing payments based on the template do not change.

1. From the main menu, click **Wire and ACH > Make a Payment**. The *International Wire Disclosure* appears.
2. Click **Close** to continue. The *Payments* screen appears.
3. Click **Edit** (✎) for the template you want to delete. The *Info & Users* screen appears.
4. Click **Delete** (🗑️). The *Template Removed* screen appears.
5. Click **Close**.

## Creating and Managing Wire Alerts

Create alerts to notify you when wire transfers are processed. You can choose to receive alerts through any of these channels:

- **Secure Message**
- **Email** – To protect your account information, an email alert does not provide details about the alert, only that it has been triggered.
- **Phone** – If you miss the phone call, our alert system will leave a message on your voicemail.
- **Text Message**

### Create an Alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

1. From the main menu, click **Settings** and select **Manage Alerts**. The *Alerts* screen appears.
2. In the **New Alert** drop-down list, choose **Transaction Alert**. The *New Transaction Alert* screen appears.
3. Follow the instructions below to configure the settings for the alert.

**Note:** You must create an alert for each scenario that should trigger an alert. For example, separate alerts must be created to notify you when a domestic wire from a specific account is *Authorized* and when it is *Processed*.

Setting	Instructions
Transaction	From the <i>Select a transaction</i> menu, click a wire type: <b>Domestic Wire</b> or <b>International Wire</b> .
Account	Select the account for which the alert should be triggered.
Status	Click a status that should trigger the alert.
Delivery Method	Select a delivery method for the alert: <ul style="list-style-type: none"> <li>• <b>Secure Message Only</b></li> <li>• <b>Email</b></li> <li>• <b>Phone*</b></li> <li>• <b>Text Message*</b></li> </ul> * Phone and Text Message alerts cannot be sent to an international phone number.
Frequency	(Optional) Select the <b>Every Occurrence</b> checkbox to repeat the alert every time the trigger occurs.

4. Click **Save**. A confirmation message appears.
5. Click **Close**. The alert has been scheduled.

## Edit or Delete an Alert

1. From the main menu, click **Settings > Manage Alerts**. The *Alerts* screen appears.
2. Select the alert you want to edit. The alert details appear.
3. Do one of the following:

Action	Instructions
Enable/Disable an alert	<ol style="list-style-type: none"> <li>a. Under <i>Enabled</i>, click the <b>On/Off</b> button to reach the desired setting.</li> <li>b. Click <b>Close</b> on the <i>Save Alert</i> confirmation.</li> </ol>
Edit an alert	<ol style="list-style-type: none"> <li>a. Click <b>Edit</b>. The <i>Edit Alert</i> screen appears.</li> <li>b. Make any needed changes, then click <b>Save</b>.</li> <li>c. Click <b>Close</b> on the <i>Save Alert</i> confirmation.</li> </ol>
Delete an alert	<ol style="list-style-type: none"> <li>a. Click <b>Edit</b>. The <i>Edit Alert</i> screen appears.</li> <li>b. Click <b>Delete</b>. A <i>Warning</i> screen appears.</li> <li>c. Click <b>Confirm</b>.</li> <li>d. Click <b>Close</b> on the <i>Save Alert</i> confirmation.</li> </ol>