Wire Transfer
User Guide

For Organizations

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Overview

AdelFi'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

AdelFi 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	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 [Ministry and Business Account Information and Fee Schedule](#) for information on wire transfer fees.

International Wires

You can send an international wire in either U.S. Dollars (USD) or foreign currency.

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 AdelFi before submitting a request if you would like more information about sending a specific currency.

Available Foreign Currencies

Certain currencies may not provide sufficient exchange rate stability to allow AdelFi 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 conversion 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

AdelFi does not set a maximum dollar amount for outgoing online wires, as long as the funds are available. However, individual users within your organization may be assigned more restrictive wire transfer limits and entitlements.

Qualified Accounts

You can wire funds from any savings account or checking account – including a ZBA or sweep account – for which you have been assigned the necessary entitlements.

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.

Wire Entitlements

In order to work with wire transfers in online banking, a user must have the necessary entitlements. These entitlements are set by the online banking Administrator or a user assigned *Manage Users* (Commercial) or *Manager User Roles* (Treasury). Actions in this user guide that require specific entitlements are as follows:

Name of Entitlement	Description
Make Wire and ACH Payments	Initiate wire transfers and ACH payments (may be further restricted by the following three entitlements). **Note**: This gives the user access to the **Wire and ACH** *Payment* page, but the user will not have access to process ACH payments unless an ACH entitlement is also granted.
Draft a wire	Draft a new wire transfer.
Approve a wire	Approve a wire that has been drafted.
Cancel a wire	Cancel an approved, unprocessed wire.
Manage Templates	Create, edit, and delete templates for any transaction type.
Manage Recipients	Create, edit, and delete payment recipients.

Wire Entitlements (Continued)

Name of Entitlement	Description
Allow One-Time Recipients	Add a recipient for a one-time payment.
View All Recipients	View existing recipients for one-time payments.

For further detail and instructions on configuring wire entitlements, refer to the user guide applicable to your organization:

- [Online Banking User Management Guide](#)
- [Online Banking User Management with Treasury Guide](#)

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	
Business Hours	Monday through Friday – 6:30 a.m. to 4:30 p.m. (PT)
Secure Message	Log in to online banking and select **Messages** > **New Conversation** > **ACH or Wire Support**
Phone	800.921.1130 (U.S. and Canada) or 714.671.5705 (International)
Email	memberservice@adelfibanking.com
Web Address	www.adelfibanking.com

Setting Up Mobile Authorizations

You can use a mobile authorization code (MAC) to approve a transaction on a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your entitlements permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile Authorization Contact Methods

Method	Description
Telephone	We place an automated phone call to the number you specified. The call prompts you to enter the mobile authorization code that you created. When you enter a valid code, the drafted transaction is approved.
Email	We send an email to the address you specified notifying you that a draft is awaiting approval. You log in to online banking or the mobile app and approve the draft.

Configure Mobile Authorization

1. From the main menu, select **Settings** > **Mobile Authorization**. The *Mobile Authorizations* screen appears.

2. Enter a 4-digit mobile authorization code.

3. Under *Enrollment*, select the **Transaction Types** that you agree to approve.

4. Do one or more of the following:

   • Click **Add Email** and enter your contact address in the **E-Mail Address** field. Click **Save**.

   • Click **Add Phone** and enter the phone number in the **Phone Number** field. Click **Save**.

   Note: Mobile authorization requests cannot be sent to an international phone number.

5. On the *Mobile Authorizations* page, click **Submit**.

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.

Your ability to create or manage recipients may be limited by your entitlements. Refer to the Wire Entitlements section for more 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. **Note**: The *Display Name* will be used as the recipient's name on the wire if the *Wire Beneficiary Name* field is left blank.
ACH Receiver Name	Not used for wires.
Wire Beneficiary Name	The recipient's name.
Email address	The recipient's email address. **Note**: 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 very 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.

Add a Recipient (Continued)

6. Enter the recipient's banking information:

   a. If applicable: next to *Payment Types Allowed*, select **ACH and Wire** (if you plan to make ACH and wire payments to this recipient) or **Wire Only**.

   b. 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.

   c. In the *Account Detail* section, select the recipient's **Account Type** and enter the corresponding **Account number**.

   d. In the *Beneficiary Bank* section, enter the **address** and **routing information** of the recipient's bank.

   e. Fill out the *Receiving Bank* section if the wire is domestic <u>and</u> the *Beneficiary Bank* uses a correspondent bank to facilitate wire transfers.

      Note: Do not fill out the *Receiving Bank* section for international wire transfers. AdelFi 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

Your ability to create, approve, or cancel a wire may be limited by your entitlements. Refer to the Wire Entitlements section for more information.

Create a Wire

1. From the main menu, click **Wire and ACH** > **Make a Payment**. The *Payments* screen appears.

2. If sending a wire in non-USD, click **Daily Wire FX Rates** and use the calculator to determine the foreign currency amount.

3. (Optional) To send a wire using a template, select **Edit** (✏️) next to the template in the *Available Templates* list.

4. Click **New Payment** and then select **Domestic Wire** or **International Wire**. The *Payments – Domestic* (or *International*) *Wire* screen appears.

5. Complete the three-step workflow to create the wire.

   Workflow: Create a Wire

Step 1: 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.
      - If the recipient is already set up, select the recipient from the list.

   b. 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 (≡).

   c. (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.

   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.   The options available on the *Review and Submit* tab vary, depending on your entitlements. Select one of the following:

Draft	i.	Select **Draft** if you do not have the entitlement to approve the wire. A *Payment Drafted* confirmation appears.
	ii.	(Optional) Select **Send Notifications** to send a notification to eligible approvers to request approval for the wire. The approver is notified of the transaction by email or phone. Choose the approver and click **Send**.
		Note: An approver is only listed if he or she has set up Mobile Authorizations. Refer to [Setting Up Mobile Authorizations](#).
	iii.	A confirmation window appears. **OK**.
Approve	i.	Select **Approve** to release the wire to AdelFi 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 [wire deadline](#) on the *Will process on* date, the wire becomes void.

When a user drafts a wire, it appears in the *Pending* list on the *Make a Payment* page. It also appears on the *Activity Center* page with a status of "Drafted."

Approve a Wire via Mobile Authorization

If a user chooses to send you a notification when a drafted wire needs to be approved, you will receive either a phone call or email.

Approve a Drafted Wire (Continued)

- If you receive a phone call, follow the prompts to enter the mobile authorization code you created when you set up Mobile Authorization.

- If you receive an email, log in to online banking and approve the wire with any of the methods noted below.

## Approve a Wire from the Accounts Home Screen

1. From your online banking *Accounts* home screen under *Approvals Required*, locate the wire(s) awaiting approval and click **View in Activity Center**. The *Activity Center* page appears.
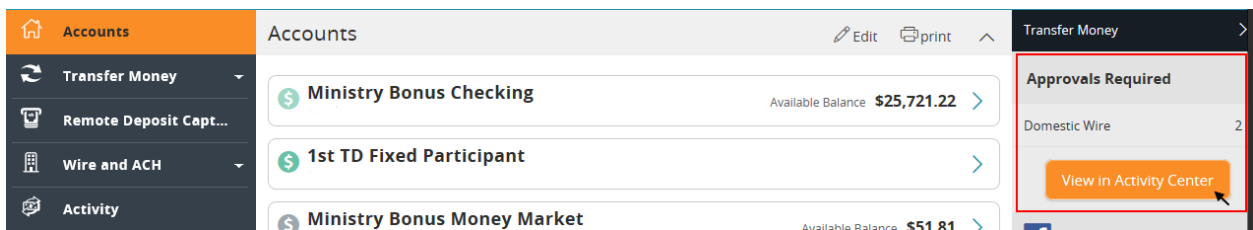
2. Next to the wire needing approval, click the **Actions** drop-down list and select **Approve**. A confirmation message appears.

3. Click **Confirm**.

Approve a Wire on the Payments page

1. From the main menu, select **Wire and ACH** > **Make a Payment**. The *Payments* page appears.

2. Locate the *Pending* payments area and select the wire to approve. A status message appears.
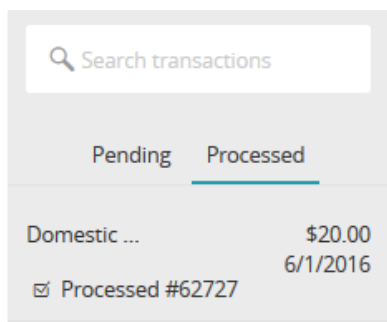
3. In the status message, select **View in Activity Center**. The *Activity Center* page appears, with the wire details visible.

4. Click the **Actions** drop-down list and select **Approve**. A confirmation message appears.

5. Click **Confirm**.

Approve a Wire in the Activity Center

1. From the main menu, select **Activity**. The *Activity Center* page appears.

2. Locate the wire to approve.

3. Click the **Actions** drop-down list and select **Approve**. A confirmation message appears.

4. Click **Confirm**.

Cancel a Wire

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

Cancel a Single Wire

1. From the main menu, select **Activity**. The *Activity Center* page appears.

    • You can also reach the *Activity Center* by going to **Wire and ACH** > **Payments** and selecting the wire from the *Pending/Processed* area. Click on the wire to cancel and select **View in Activity Center**. The wire detail appears in the *Activity Center*. Skip to step 3 to cancel the wire.

2. On the **Single Transactions tab**, locate the wire to cancel.

3. In the **Actions** drop-down list, select **Cancel**. A confirmation message appears.

4. Click **Confirm**.

Cancel a Recurring Wire

1. From the main menu, select **Activity**. The *Activity Center* page appears.

    • You can also access the *Activity Center* by going to **Wire and ACH** > **Payments** and selecting the wire from the **Pending/Processed** area. Click the wire to cancel and select **View in Activity Center**. Skip to step 3 to cancel the wire.

2. On the **Recurring Transactions** tab, locate the wire series.

3. Do one of the following to cancel the wire:

Wire Type to Cancel	Instructions
Next instance of a recurring wire	a. Click the **Actions** drop-down and select **View transactions in a series**. The **Primary Transaction** (next scheduled occurrence) appears. b. Click the **Actions** drop-down and select **Cancel**.
All instances of a recurring wire	a. On the **Recurring Transactions** tab, locate the wire to cancel. b. Click the **Actions** drop-down and select **Cancel series**.

4. 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:

Activity Center:	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.
Make a Payment:	Provides basic information about a wire and provides a link to the *Activity Center* if more information or additional actions are necessary.

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.

3. Browse to locate the wire that you want to view.

   - (Optional) To narrow your 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. Click on 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**. The *Payments* screen appears.

2. In the *Pending/Processed* area, click **Pending** or **Processed**, as applicable. The wire transfer(s) of the selected status will appear.
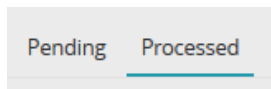
3. Click on a wire to view more information. The wire details appear.

4. 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.

Your ability to create or manage templates may be limited by your entitlements. Refer to the [Wire Entitlements](#) section for more information.

Create a Wire Template

1. From the main menu, click **Wire and ACH** > **Make a Payment**. The *Payments* screen appears.

2. Click **New Template** and select either **Domestic Wire** or **International Wire**. The *Payments* screen associated with your chosen wire type appears.

3. Complete the four-step workflow to set up the template.

Workflow: Create a Wire Template

Step 1: Info & Users

    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 [Add a Recipient](#).
- 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 **OK**.

    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 foreign currency in the drop-down menu 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.

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. This may be helpful if other users at your organization will use the template to send wires.

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.

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 *Payments* screen appears.

2. Click **Copy** (⧉) for the template you want to copy. The *Info & Users* screen appears.

3. Make any needed changes to the template settings.

4. Click **Review & Submit**. The *Review & Submit* screen appears.

5. Click **Save**. The *Template Saved* screen appears.

6. 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 *Payments* screen appears.
2. Click **Edit** (✏) for the template you want to copy. The *Info & Users* screen appears.
3. Make any needed changes to the template settings.
4. Click **Review & Submit**. The *Review & Submit* screen appears.
5. Click **Save**. The *Template Saved* screen appears.
6. 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 *Payments* screen appears.
2. Click **Edit** (✏) for the template you want to delete. The *Info & Users* screen appears.
3. Click **Delete** (🗑). The *Template Removed* screen appears.
4. Click **Close**.

Creating and Managing Wire Alerts

Create alerts to notify you when wire transfers are processed. Alerts can be sent any of these ways:

- **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** > **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 to configure the settings for the alert.

   Note: You must create a separate 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	a. Click **Transaction**. The *Select a transaction* menu appears. b. Click a wire type: **Domestic Wire** or **International Wire**.
Account	Click an account on which the alert should be triggered.
Status	Click a status that should trigger the alert.
Delivery Method	Select a delivery method for the alert: • **Secure Message Only** • **Email** • **Phone*** • **Text Message*** * Phone and Text Message alerts cannot be sent to an international phone number.
Frequency	(Optional) Select the **Every Occurrence** 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	a. Under *Enabled*, click the **On/Off** button to reach the desired setting. b. Click **Close** on the *Save Alert* confirmation.
Edit an alert	a. Click **Edit**. The *Edit Alert* screen appears. b. Make any needed changes, then click **Save**. c. Click **Close** on the *Save Alert* confirmation.
Delete an alert	a. Click **Edit**. The *Edit Alert* screen appears. b. Click **Delete**. A *Warning* screen appears. c. Click **Confirm**. d. Click **Close** on the *Save Alert* confirmation.