Online Wire Transfer Service – Quick Reference Guide

www.tcbssb.com

Online Wire Transfer Cutoff Times:

4:00 PM Central Time, Domestic Wires
2:30 PM Central Time, International Wires

Online Wire Transfer Considerations:

✓ Domestic & International Wires may be processed via Online Banking in US $ Dollars.
✓ Collected Funds Verification is standard for Online Wire Transfer requests.
✓ Dual Control is standard for Online Wire Transfer Services.
✓ Call Back Verifications are conducted on Online Wire Transfer requests.
✓ Recurring Wire processing is available upon request.

International Wires in Foreign Currency:

➢ Please email wires@tcbssb.com and a Wire Processing Specialist will assist you with the foreign currency request.

Wire Transfer Information:

Be sure to obtain complete wiring instructions. All information below is required to complete a domestic online wire transfer request.

Wire Name	*Give your wire a Name or Nickname*
Credit Account Information	**The beneficiary or recipient of the wire**
Credit Account Number	The beneficiary's bank account number
Credit Account Name	The beneficiary's account name
Credit Account Address	The physical address for the beneficiary
Receiving Bank Information	**The beneficiary's bank information**
Receiving Bank ABA Number	The beneficiary's bank ABA Number
Receiving Bank Name	The beneficiary's bank Name
Receiving Bank Address	The physical address for the beneficiary's bank
Wire Information	
Remarks	These notes will carry over to the beneficiary
Repetitive Wire	Select this option to create a Template of your Wire Transfer Request
Amount	Enter the US $ Dollar Amount of your wire

Please note:
- *Addresses may not contain a PO Box designation.*
- *ABA Number Search is Available in Online Banking.*

Steps for Adding & Processing a Wire Transfer Request

1. Add the wire by clicking on the **Treasury Mgmt** tab, then selecting the **Wires** sub-menu, and choosing the **Edit/Add** option.

2. Select the account from the "**Create a new wire from**" drop-down box.
   a. For domestic wires, enter all applicable information.
   b. For international wires, click on the link for the "International wire input screen" and enter all applicable information.

3. If the box to "**Save as Repetitive Wire**" was checked, click on **Transmit Templates**. If the box was **not checked** to make the wire repetitive, click on **Transmit Wires**.
   a. Locate the wire that was added and click **Transmit**.
   b. **Verify** the wire details and **scroll down** to the bottom of the page.
   c. Enter your **Wire PIN** and click **Approve**.
      i. You may also be prompted to answer your security questions or receive a one-time text passcode.

Dual Control Users

➤ The wire will be in **Approval** status.
   a. A second online banking user must login and select **Transmit Wires,** locate the wire, click **Transmit**, enter their **Wire PIN**, and either answer security questions or receive a one-time text passcode.
   b. After this has been completed, then the Wire Department will perform a Call Back Verification.

Single Control Users

➤ The wire will be in **Initiated** status.
   a. The Wire Department will perform a Call Back Verification.

Domestic Wire Transfer Request – Details

1. Complete the following fields:

   a. *General Wire Information*
      i. **Wire Name** – choose a name for this wire.

   b. *Credit Account Information*
      i. **Credit Account Number** – beneficiary's bank account number.
      ii. **Credit Account Name** – beneficiary's name.
      iii. **Credit Account Address** – physical address for beneficiary (no PO boxes). Wire requests submitted without a physical address for the beneficiary cannot be processed.

   c. *Receiving Bank Information* – beneficiary's bank information.
      i. **Receiving Bank ABA Number** – bank's ABA routing number. You may search for the bank information using the "Search for ABA Number" button.
      ii. **Receiving Bank Name** – bank name.
      iii. **Receiving Bank Address** – bank address.

   d. *Wire Information*
      i. **Remarks** – this field is optional.
         1. You may enter any additional information, such as Purchase Order or Invoice details.

   e. **Save as Repetitive Wire?** – checking this box saves the wire as a template that can be transmitted again in the future. If the box is unchecked, the wire can only be transmitted one time.

   f. **Amount** – enter the amount of the wire in US Dollars.

2. Click **Submit** to create the wire.

Note: View the next page for an example of the Domestic Wire Input Screen.

Domestic Wire Input Screen

General Wire Information

Wire Name [   ]

Credit Account Information

Credit Account Number [   ]

Credit Account Name [   ]

Credit Account Address [   ]

[   ]

[   ]

Receiving Bank Information

Receiving Bank ABA Number [   ] [Search for ABA Number]

Receiving Bank Name [   ]

Receiving Bank Address [   ]

[   ]

[   ]

Wire Information

Remarks [   ]

[   ]

[   ]

[   ]

Save as Repetitive Wire? ☐

Amount [$0.00]

[Cancel] [Submit]

International Wire Transfer Request – Details

1. On the Edit/Add page, click on the link titled "**Click here for International wire input screen**."

Define New Wire For TCB Demo 1 x0241   ?
Click here for International wire input screen

2. The page will update and more fields will appear. Complete the following fields:
   a. *General Wire Information*
       i. **Wire Name** – choose a name for this wire.

   b. *Credit Account Information*
       i. **Credit Account Number** – beneficiary's bank account number.
       ii. **Credit Account Name** – beneficiary's name.
       iii. **Credit Account Address** – physical address for beneficiary (no PO boxes). Wire requests submitted without a physical address for the beneficiary cannot be processed.

   c. *Receiving Bank Information* – this must always be completed as follows:
       i. **Receiving Bank ABA Number** – 111010170
       ii. **Receiving Bank Name** – TIB Bank
       iii. **Receiving Bank Address** – Dallas, TX, USA

   d. *Wire Information*
       i. **Remarks** – this must always be completed as follows:
          1. **International Wire**
          2. **IBAN #**, if applicable
          3. **Foreign currency type**, if applicable
          4. Additional information may also be included, such as Purchase Order or Invoice.

   e. *Receiving FI Information* – if an Intermediary bank is included in the wiring instructions, complete the Intermediary FI fields; otherwise, complete only the Beneficiary FI fields.
       i. **Intermediary FI Bank Number** – if applicable, enter the ABA Number and select FRB routing number from the drop-down box.
       ii. **Intermediary FI Name** – Intermediary bank name.
       iii. **Intermediary FI Address 1, 2, & 3** – Intermediary bank address.
       iv. **Beneficiary FI Bank Number** – enter the SWIFT Code and select Bank Id Code/SWIFT from the drop-down box.
       v. **Beneficiary FI Name** – Beneficiary bank name.
       vi. **Beneficiary FI Address 1, 2, & 3** – Beneficiary bank address.
       vii. **Reference for Beneficiary** – this field is optional.

   f. **Save as Repetitive Wire?** – checking this box saves the wire as a template that can be transmitted again in the future. If the box is unchecked, the wire can only be transmitted one time.

   g. **Amount** – enter the amount of the wire in US Dollars.

3. Click **Submit** to create the wire.

Note: View the next two pages for an example of the International Wire Input Screens.

International Wire Input Screen, Top Section

General Wire Information

Wire Name

Credit Account Information

Credit Account Number

Credit Account Name

Credit Account Address

Receiving Bank Information

Receiving Bank ABA Number

Search for ABA Number

Receiving Bank Name

Receiving Bank Address

Wire Information

Remarks

International Wire Input Screen, Bottom Section

Receiving FI Information

Intermediary FI Bank Number		Select Option... ▼
Intermediary FI Name		
Intermediary FI Address 1		
Intermediary FI Address 2		
Intermediary FI Address 3		
Beneficiary FI Bank Number		Select Option... ▼
Beneficiary FI Name		
Beneficiary FI Address 1		
Beneficiary FI Address 2		
Beneficiary FI Address 3		
Reference for Beneficiary		
Save as Repetitive Wire?	☐	
Amount	$0.00	

Cancel   **Submit**