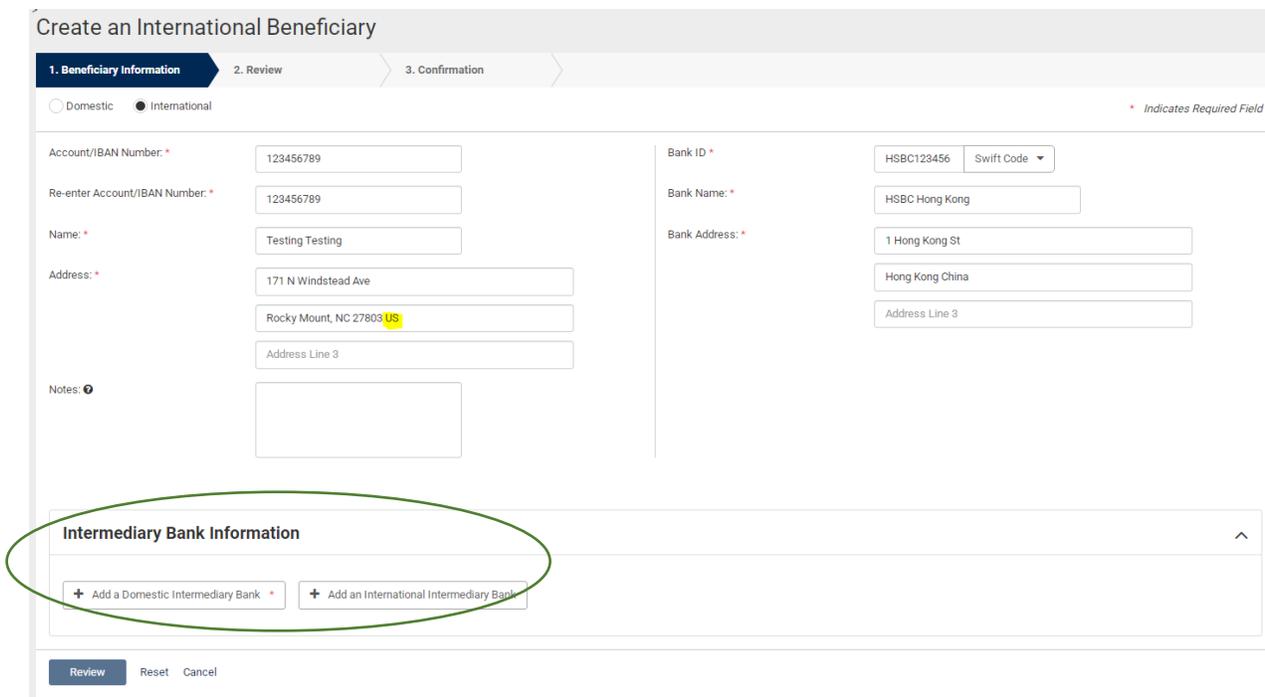


When sending an international wire via Treasury Management, there are a few additional steps from the domestic process, and they are outlined below. To execute the below steps, your business has to have both online wire origination and the foreign wire option enabled.

Creating an International Beneficiary

From your main dashboard, select the Wire Beneficiaries option from the Payments tab. Once on this page, click Create New Beneficiary in the top right corner. Before entering the required information, make sure to change the type of beneficiary at the top from Domestic to International.

Enter the required information, including the Country Code. To ensure the Country Code is correct, use [this website](#). You will use the Country Codes option, input your country name, and search. Utilize the Alpha-2 code (for example: the Alpha-2 code for the United States is US).



Create an International Beneficiary

1. Beneficiary Information | 2. Review | 3. Confirmation

Domestic International * Indicates Required Field

Account/IBAN Number: *

Re-enter Account/IBAN Number: *

Name: *

Address: *

Notes:

Bank ID: *

Bank Name: *

Bank Address: *

Intermediary Bank Information

+ Add a Domestic Intermediary Bank * + Add an International Intermediary Bank *

A domestic intermediary bank is also required. At First Carolina Bank, all international wires are processed through Pacific Coast Bankers Bank. Their information is as follows, though once you enter the Bank ID, the rest of the information should prefill:

- **Bank ID:** 121042484
- **Bank Name:** Pacific Coast Bankers Bank
- **City:** Walnut Creek
- **State:** CA

Depending on your provided instructions, you also have the option to add an international intermediary bank here.

Intermediary Bank Information

Domestic Intermediary Bank

Bank ID: *	<input type="text" value="121042484"/>	Bank Name: *	<input type="text" value="PACIFIC COAST BANKERS' BANK"/>
Account Number:	<input type="text"/>	City:	<input type="text" value="WALNUT CREEK"/>
Notes: ⓘ	<input type="text"/>	State:	<input type="text" value="CA"/>

[+ Add an International Intermediary Bank](#)

Review Reset Cancel

Once all information has been entered, click Review, and once you have reviewed the information for accuracy, select Confirm. This will save the beneficiary for later use.

Create an International Beneficiary

1. Beneficiary Information **2. Review** 3. Confirmation

Beneficiary Information

Account Number: 123456789	Bank ID: HSBC123456
Name: Testing Testing	Bank Name: HSBC Hong Kong
Address: 171 N Windstead Ave Rocky Mount NC 27803 US	Bank Address: 1 Hong Kong St Hong Kong China
Notes:	

Intermediary Bank Information

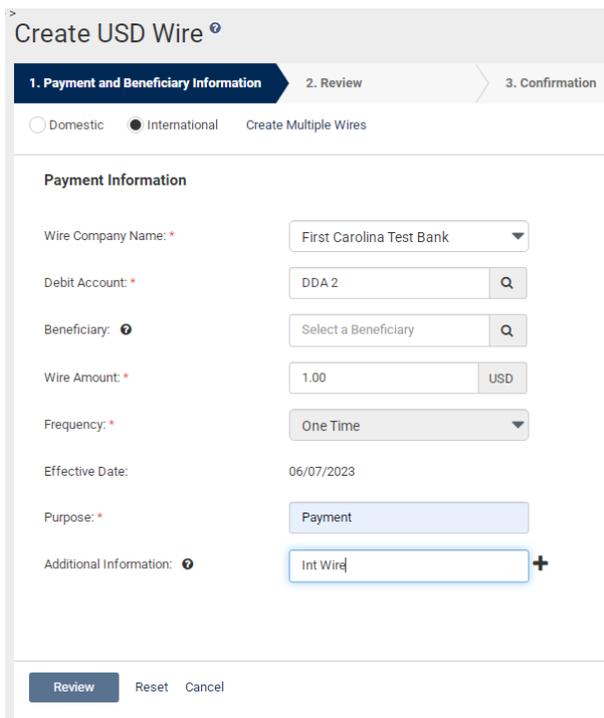
Bank ID: 121042484
Bank Name: PACIFIC COAST BANKERS' BANK
Bank Address: WALNUT CREEK, CA UNITED STATES

Confirm Back Cancel

Keying an International Wire

From your main dashboard, select the Create USD Wire option from the Payments tab. Before entering the required information, make sure to change the type of wire at the top from Domestic to International.

In entering the required payment information, you will first select the drop-down for Wire Company Name. The only options that will be available in the drop-down are companies that wire agreements have been completed for. The chosen Wire Company Name will impact the Debit Account(s) available, which you will select by clicking the magnifying glass to the right of the field. Click the magnifying glass to the right of the Beneficiary field to access current beneficiaries or create a new one.

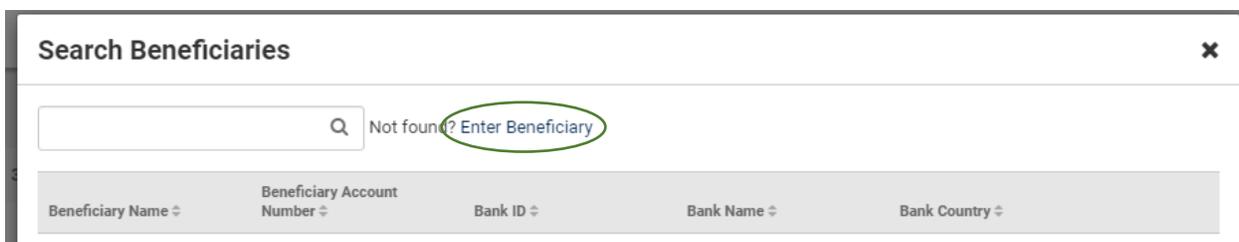


The screenshot shows the 'Create USD Wire' form with the following fields and values:

- Wire Company Name:** First Carolina Test Bank
- Debit Account:** DDA 2
- Beneficiary:** Select a Beneficiary
- Wire Amount:** 1.00 USD
- Frequency:** One Time
- Effective Date:** 06/07/2023
- Purpose:** Payment
- Additional Information:** Int Wire

Navigation buttons at the bottom: Review, Reset, Cancel.

If your beneficiary has been previously created, search for them and click Select to the right of the beneficiary when you have located them. If no beneficiaries have been created, you can click Enter Beneficiary, which will prompt additional fields to be completed. Follow the steps in the first section of this guide if creating a new beneficiary, paying close attention to adding the required Country Code and domestic intermediary bank, Pacific Coast Bankers Bank.



The screenshot shows the 'Search Beneficiaries' modal with a search bar containing the text 'Not found? Enter Beneficiary'. Below the search bar is a table with the following headers:

Beneficiary Name	Beneficiary Account Number	Bank ID	Bank Name	Bank Country
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When entering the rest of the Payment Information, including Wire Amount, Frequency, Effective Date, and Purpose, make sure to also include Int Wire in the Additional Information field.

Create USD Wire

1. Payment and Beneficiary Information | 2. Review | 3. Confirmation

Domestic International Create Multiple Wires * Indicates Required Field

Payment Information	Beneficiary Information
Wire Company Name: * First Carolina Test Bank	Account/IBAN Number: * 123456789
Debit Account: * DDA 2	Re-enter Account/IBAN Number: * 123456789
Beneficiary: * Select a Beneficiary	Name: * Testing Testing
Wire Amount: * 1.00 USD	Address: * 171 N Windstead Ave Rocky Mount NC 27803 US Address Line 3
Frequency: * One Time	Notes: *
Effective Date: 06/07/2023	
Purpose: * Payment	
Additional Information: * Int Wire Sender to Receiver Info. Line 2	

Country Code must be entered.

Review Reset Cancel

Once you are ready to move forward, click Review at the bottom left of your screen. Review and verify your Wire Details and click Confirm to send the wire to another user for dual approval.

Wire Details Download Print

Pending Approval! Wire payment is in pending approval status.

Payment Information	Beneficiary Information
Transaction ID: W000001686449	Name: International Wire Test Name
Wire Company Name: First Carolina Test Bank	Account Number: 123456
Debit Account: DDA 2	Address: 1234 ACB Way Suite 1 Rocky Mount, NC 27804 US
Destination Currency: USD	Notes: Test 6 Notes
Wire Amount: 1.00 USD	Beneficiary Bank ID: xxxxxxxx
Effective Date: 06/07/2023	Bank Name: HSBC
Purpose: Payment	
Additional Information: Int Wire	
Audit: 6/7/2023 3:54:49 PM : mgeorge01 : New	

An audit trail is provided with each transaction. These can be viewed in Wire Activity.

Create Another Wire Save as Template View Wire Activity

Approving an International Wire

Once a wire has been created and initiated by one user, a second user will need to complete the second review and approve. This will release the wire and funds for processing.

On your main Dashboard, you are able to add a Pending Approvals widget. This widget will readily show any pending approvals for dual control transactions, including wires, ACH, and internal transfers. It will automatically default to showing Transfers first if the feature is enabled, but you will see numbers in parenthesis for other transaction types to denote if any approvals are pending.

Payments Pending Approval									
		Transfer (0)	Loan Payment (0)	Wire (1)	ACH (0)				
<input type="checkbox"/>	Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
<input type="checkbox"/>	W000001687438	International	DDA 2	International Wire Test Name	USD	\$0.25	06/08/2023	06/08/2023	Pending Approval <input type="radio"/>

[Approve](#) [Reject](#) [Reset](#)

Select the transaction type needing approval at the top, and the pending items will show below. To review the details, if necessary, click on the Transaction ID. Hovering over the Pending Approval section will show a list of users who are eligible to approve.

Wire Detail: W000001687438		Download	Print
Payment Information			
Transaction ID:	W000001687438		
OMAD:			
Status:	Pending Approval <input type="radio"/>		
Wire Company Name:	First Carolina Test Bank		
Debit Account:	DDA 2		
Effective Date:	06/08/2023		
Destination Currency:	USD		
Wire Amount:	0.25 USD		
Frequency:	One Time		
Purpose:	Payment		
Additional Information:	Int Wire		
Audit:	6/8/2023 11:52:21 AM : mgeorge01 : New		
Beneficiary Information			
Account Number:	123456		
Name:	International Wire Test Name		
Address:	1234 ACB Way Suite 1 Rocky Mount, NC 27804 US		
Notes:	Test 6 Notes		
Bank Id:	xxxxxxx		
Bank Name:	HSBC		
Bank Address:	HCB Hong Kong		
Intermediary Bank Information			
Bank ID:	121042484		
Bank Name:	PACIFIC COAST BANKERS' BANK		
Bank Address:	WALNUT CREEK, CA		
Bank Country:	US		
Notes:	PCBB Notes		
Back	Approve		Reject

When you are ready to approve the wire, check the box to the left of the transaction. Options to Approve or Reject will populate at the bottom of the screen.

Payments Pending Approval Transfer (0) | Loan Payment (0) | **Wire (1)** | ACH (0)

<input checked="" type="checkbox"/>	Transaction ID	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	Status
<input checked="" type="checkbox"/>	W000001687438	International	DDA 2	International Wire Test Name	USD	\$0.25	06/08/2023	06/08/2023	Pending Approval

Once you click Approve, you will need to confirm your approval a second time.

Approve this Wire ✕

Are you sure you want to approve this Wire?

Comments:

Additional security confirmation and identity verification may be required prior to completing approval. Like when you log in, you will need to enter your Symantec Token code as well as your four-digit PIN, all together with no spaces. Click Verify when finished.

Identity Verification

We need to verify your identity for the security of the account. Please enter your security code followed by your 4-digit PIN (no space).

The wire status will then update to Transmitted.

Wire Activity ¹ Recurring Wires Wire File Activity [Create New Payment](#) [Download](#) [Print](#)

Type to filter

<input checked="" type="checkbox"/>	Transaction ID	Wire Company	Wire Type	Debit Account	Beneficiary Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
<input type="checkbox"/>	W0000021687438	First Carolina Test Bank	International	DDA 2	International Wire Test Name	USD	0.25	06/08/2023	06/08/2023		Transmitted	

Viewing 1 - 1 of 1 wires

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