UBT Business

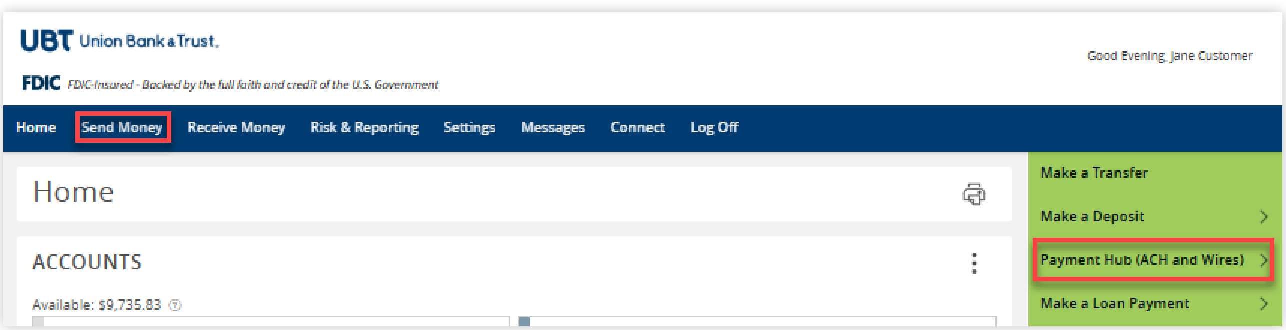
Setting up domestic and international wire transfers

Welcome to UBT Business! We're excited to offer you a more robust platform with plenty of features and functionalities. As you get your accounts set up the way you want them, that may include setting up domestic and international wire transfers and templates. Below, you'll find instructions for how to perform these tasks in UBT Business.

Note: If you're migrating over from Business Banking Online, please remember that your existing templates will not be transferred over. You should have received instructions for how to download the relevant information from Business Banking Online ahead of the migration.

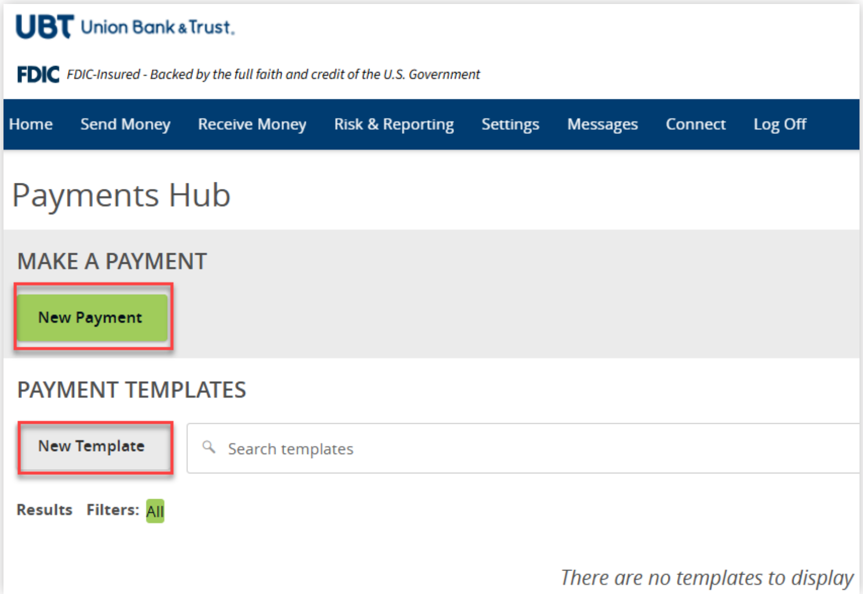
Getting started

To get to the wires section of UBT Business, you can either select **Send Money** and then **Payment Hub** or you can navigate directly to the **Payment Hub** through the Quick Links.

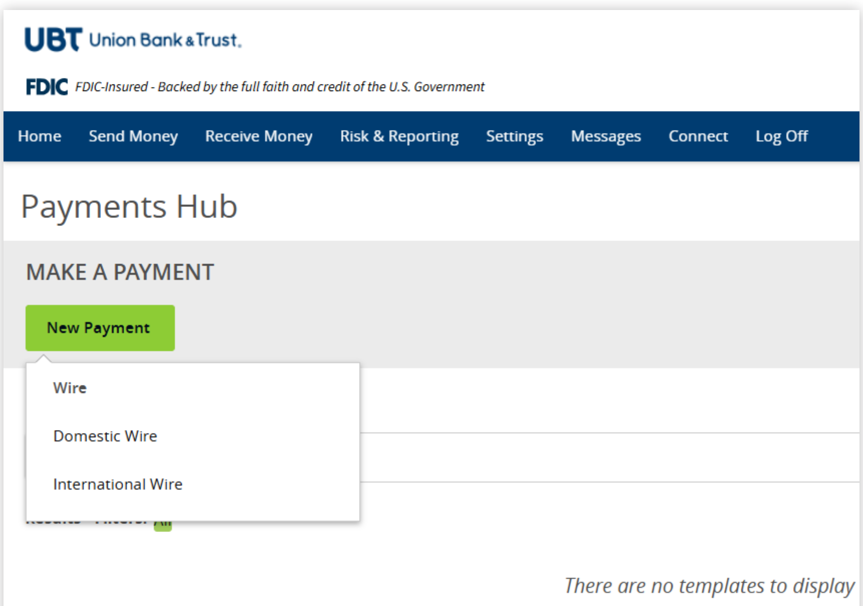


Select **New Payment**. This option will allow you to make a new one-time payment to a Recipient, and you'll also have the option to save the Recipient/Template within this tool as well. Selecting **New Template** gives you the option to simply set up new Recipients/Templates for payments you may want to send in the future.

(Note: Once you have created Recipients/Templates, you may also use the **Search Templates** tool from this menu.)



Select the wire type (domestic or international) from the drop-down menu.

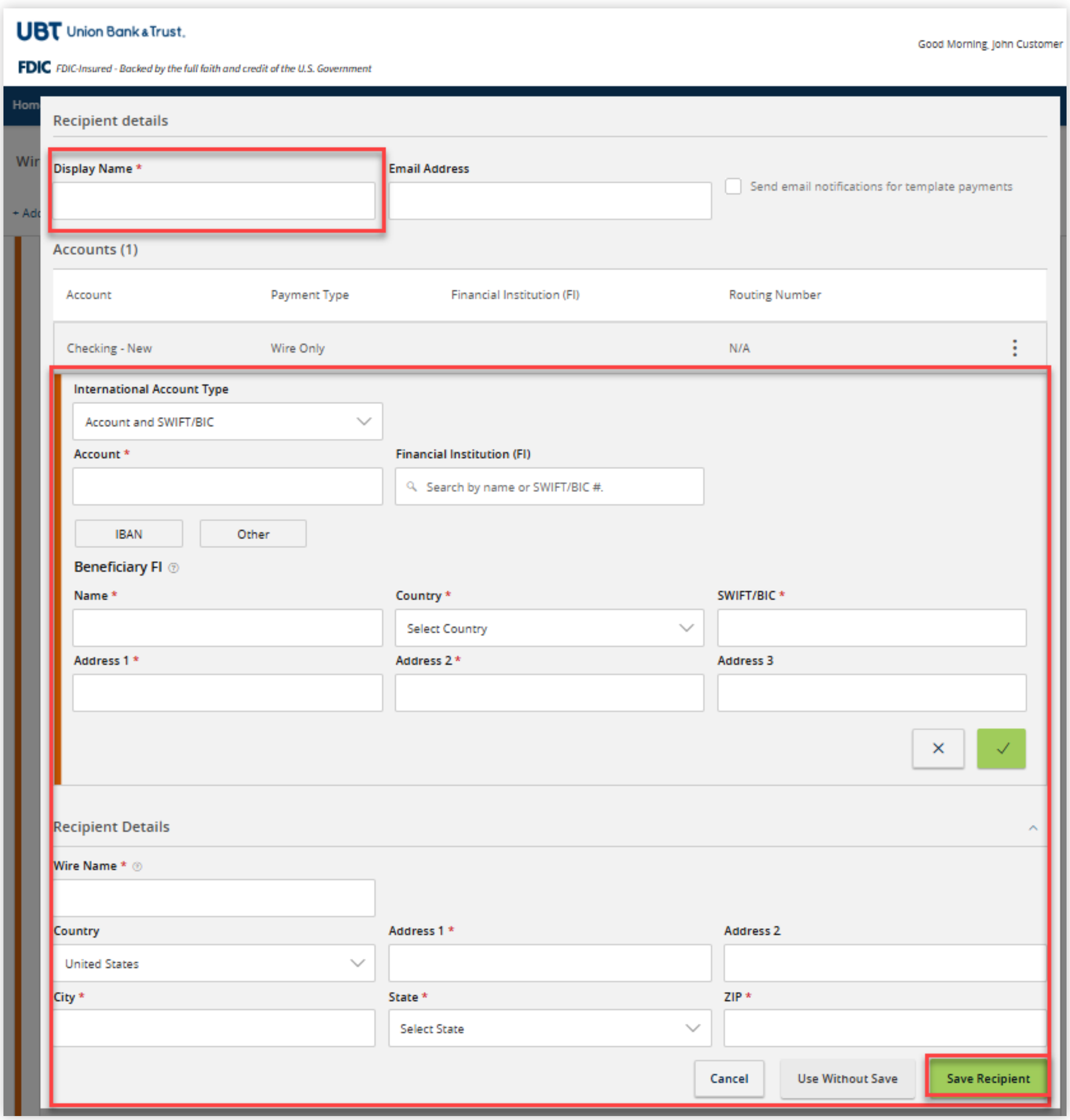


Setting up domestic wire Recipients/Templates

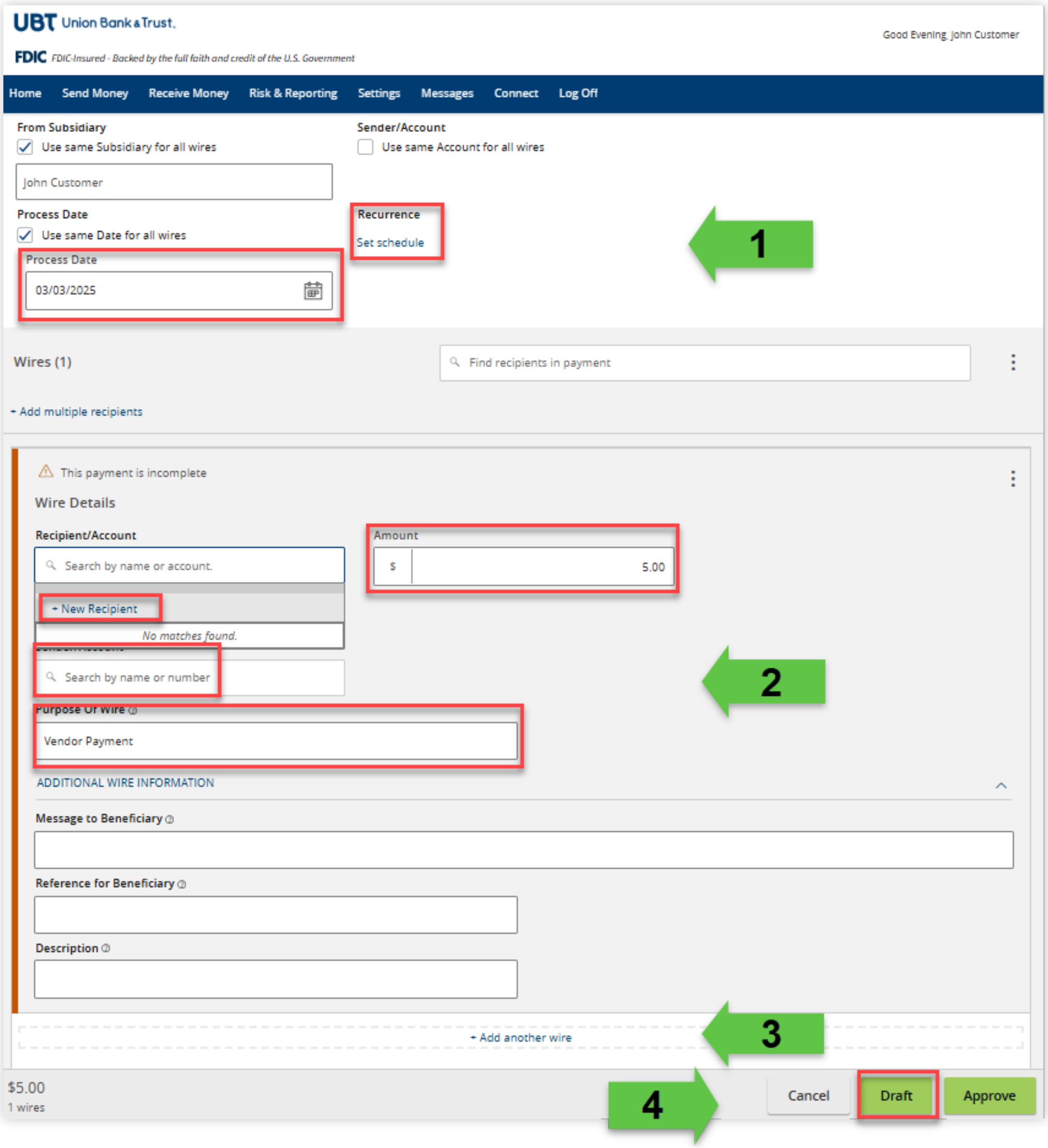
1. Select **Process Date** and/or **Set Schedule** for recurrence.

2. Add wire details by selecting **New Recipient**. You can use pre-existing wire instructions from the **Wire Template Report** provided by UBT or create new wire instructions. Select **Use Without Save** or **Save Recipient** depending on your preference.

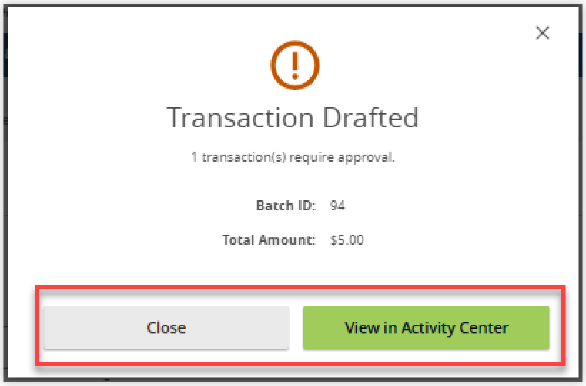
    a. Security note: All new Recipients or changes to existing Recipients should be verbally verified with the known Recipient. New Recipients should never be created without performing this important step. Instructions received electronically (by email, fax, text, etc.) could potentially be altered or intercepted by a fraudulent party.



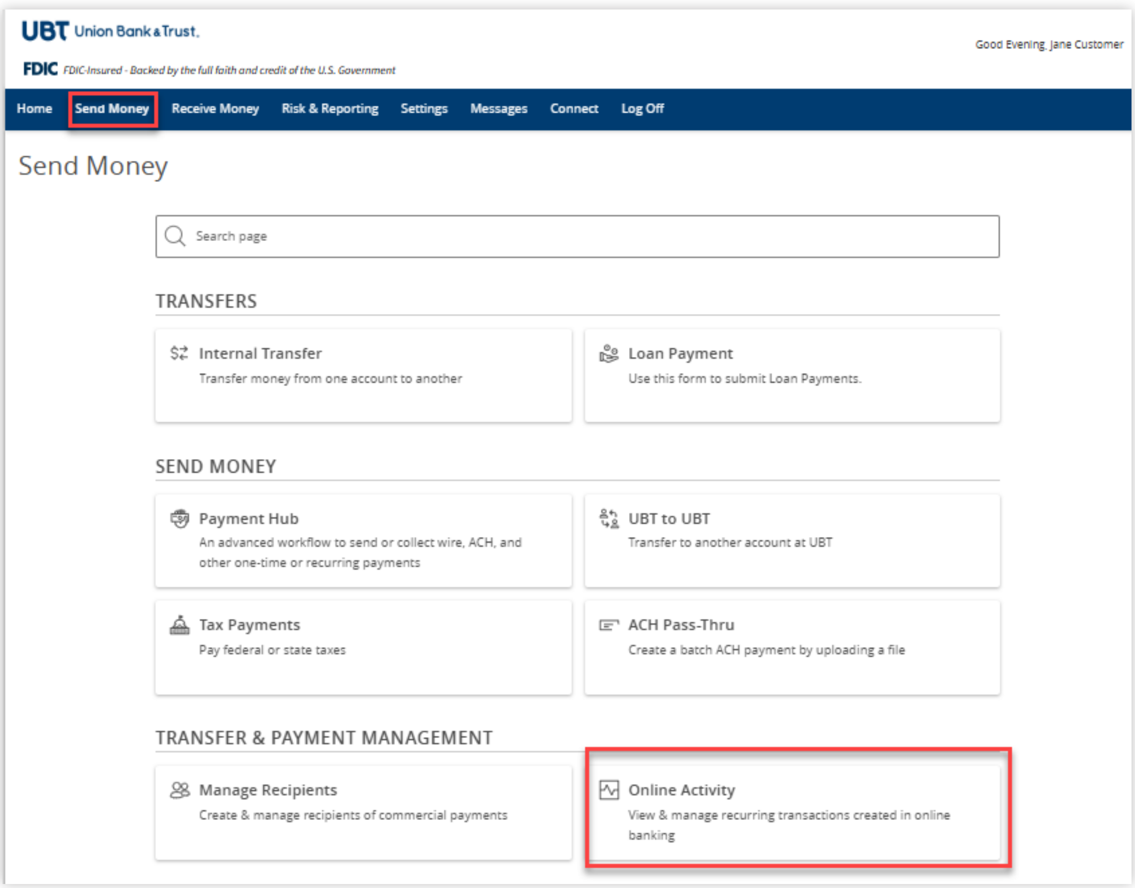
3. Select **Add Another Wire** if applicable (optional if sending to multiple Recipients).
4. Once all details are entered, select **Draft.**



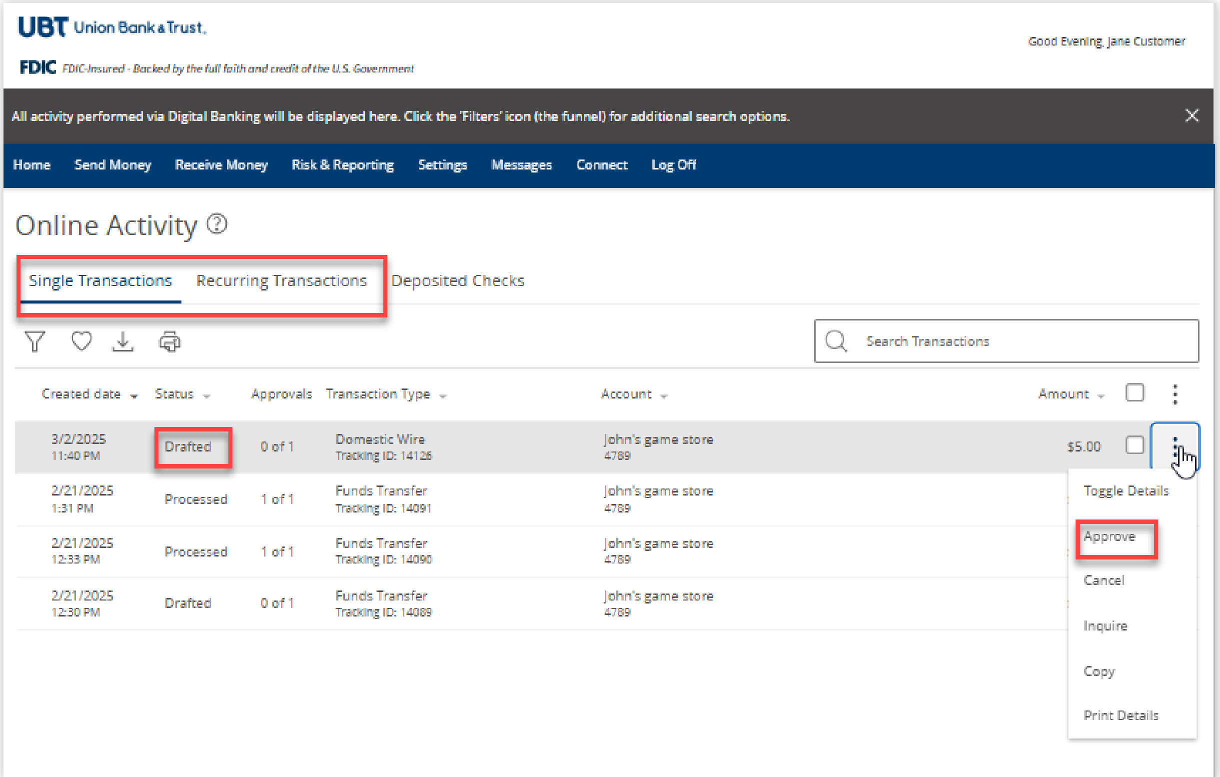
5. An alert will indicate the transaction has been drafted. Select **Close** or **View in Activity Center** depending on your preference.



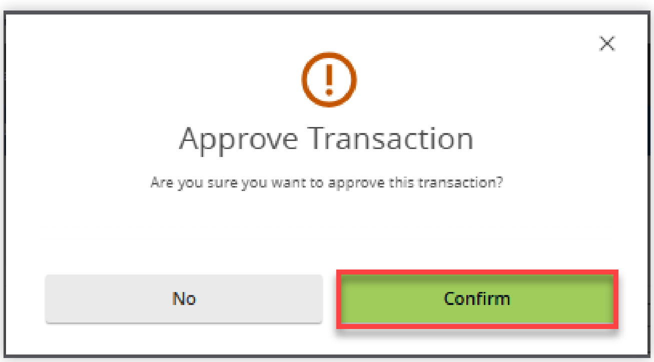
6. Next, a secondary user (Approver) will log in to UBT Business to review and approve the wire payment(s). This can be done either by navigating to the Quick Links or by selecting **Send Money** and navigating to **Online Activity**.



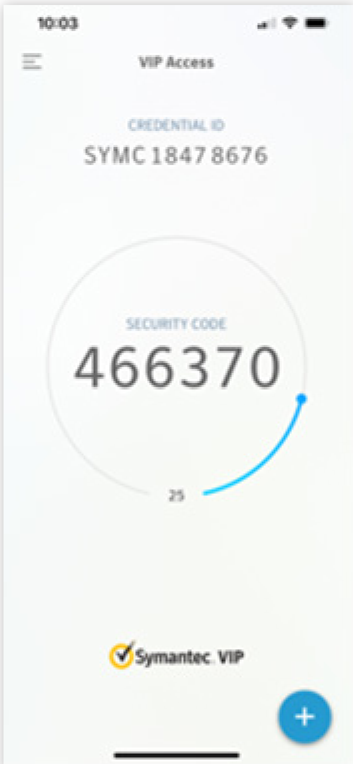
Both options will give the Approver the opportunity to view details and approve the wire.

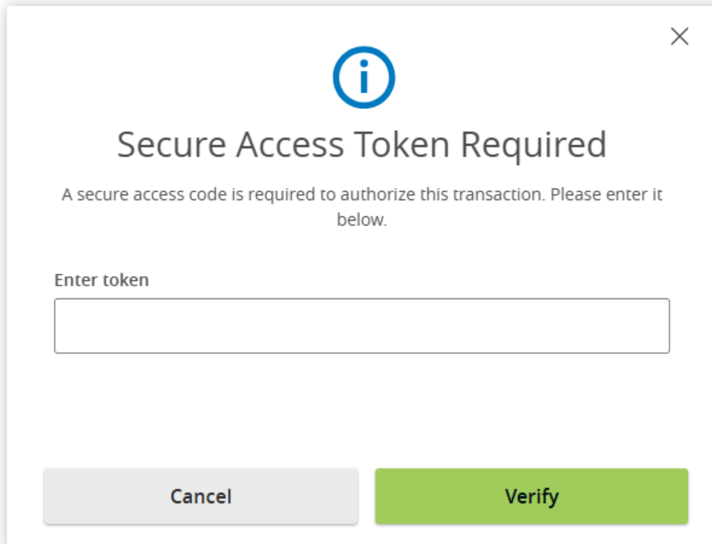


7. Click to **Confirm** the transaction.

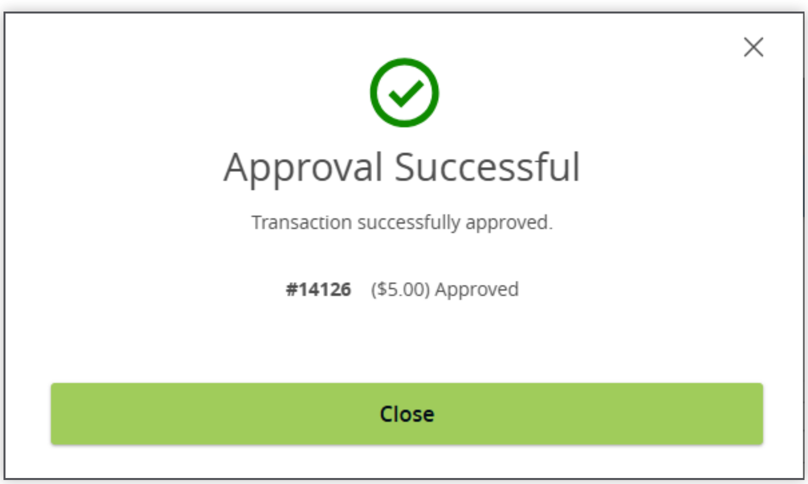


8. Lastly, the Approver will need to enter in a **Token Passcode** from the VIP Access app before approving the transaction.





9. Once the token passcode is entered, select Verify and the approval will be successful. UBT will then process the wire.



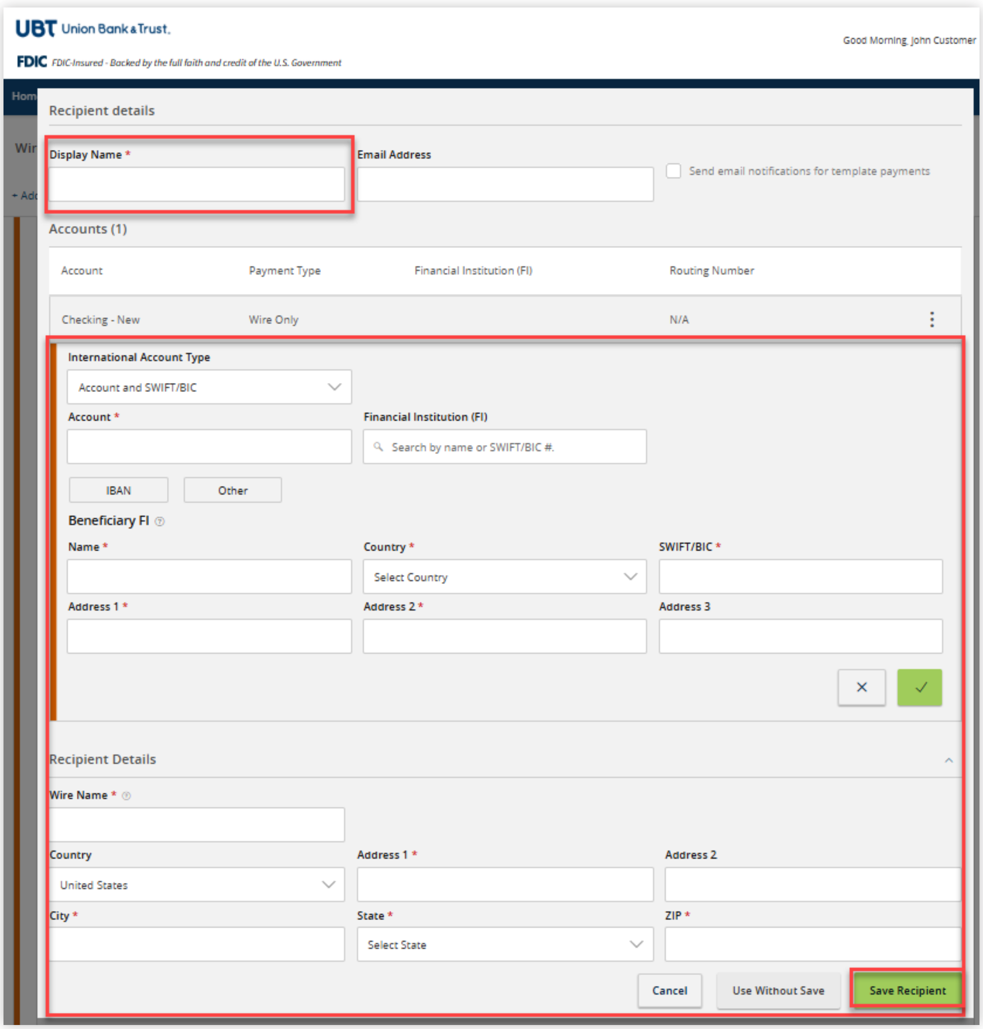
Setting up international wire Recipients/Templates

1. Select **Process Date** and/or **Set Schedule** for recurrence.

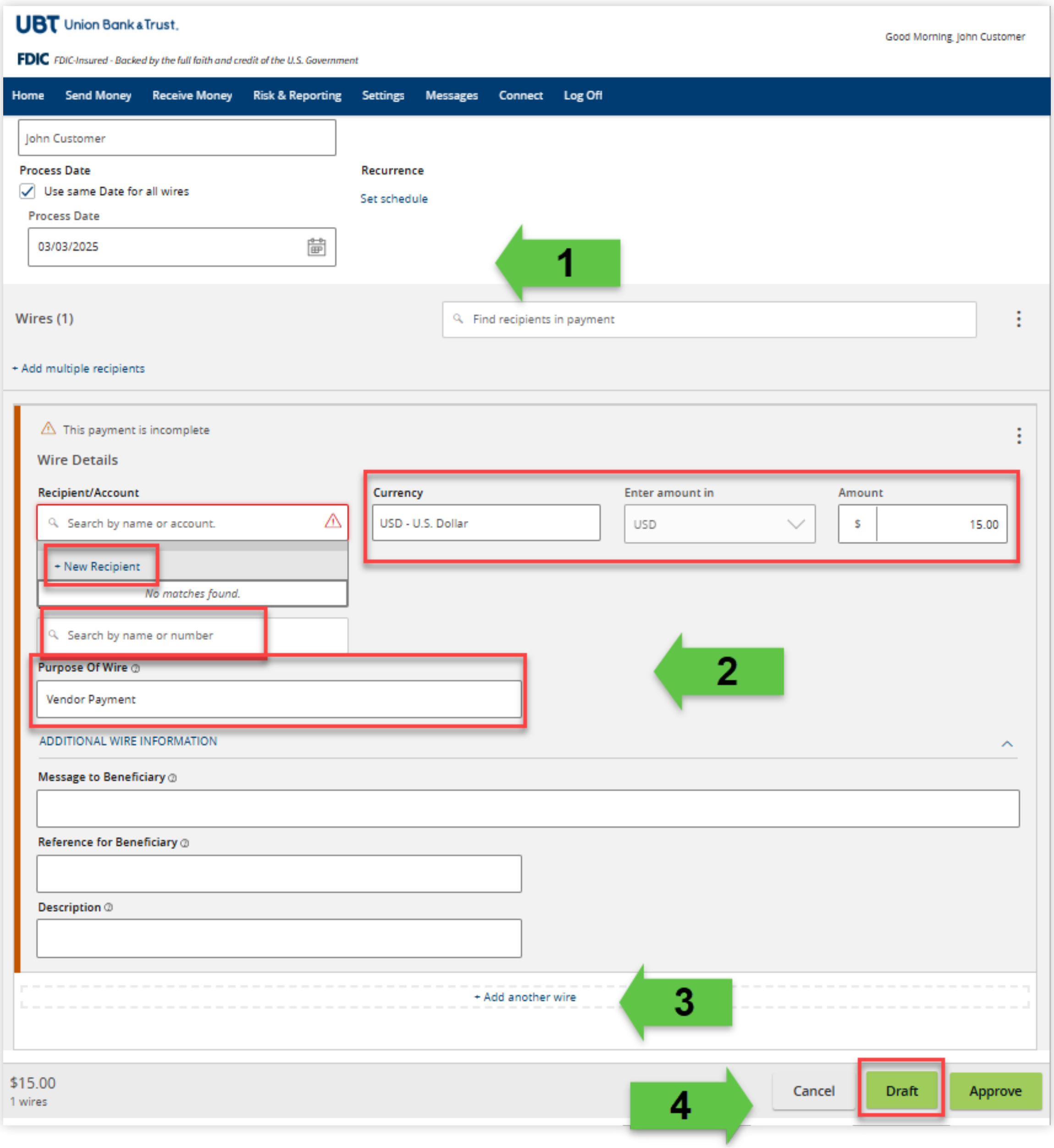
2. Add wire details by selecting **New Recipient**. You can use pre-existing wire instructions from the **Wire Template Report** provided by UBT or create new wire instructions. Select **Use Without Save** or **Save Recipient** depending on your preference.

   a. Security note: All new Recipients or changes to existing Recipients should be verbally verified with the known Recipient. New Recipients should never be created without performing this important step. Instructions received electronically (by email, fax, text, etc.) could potentially be altered or intercepted by a fraudulent party

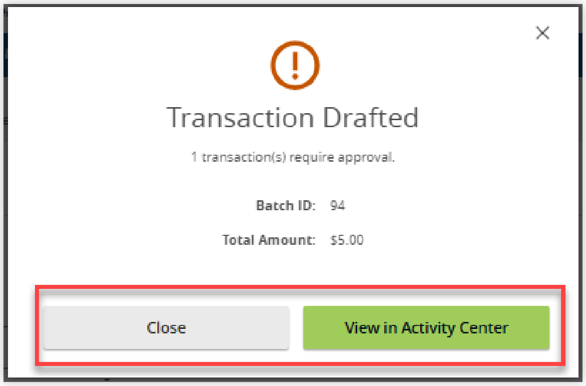
   b. International wires may be sent in USD (U.S. dollars) or FX (foreign currency). FX currencies are available to select within the Wire Details tool along with the most current exchange rate for the currency selected.



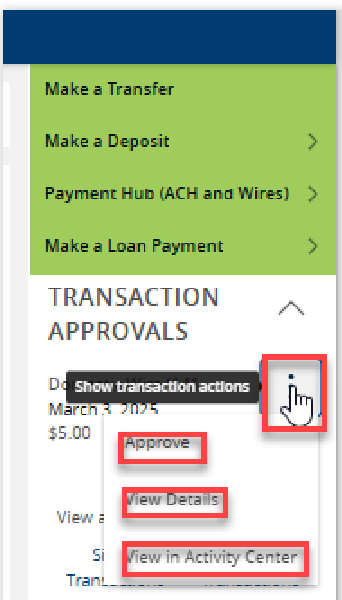
3. Select **Add Another Wire** if applicable (optional if sending to multiple Recipients).
4. Once all details are entered, select **Draft**.

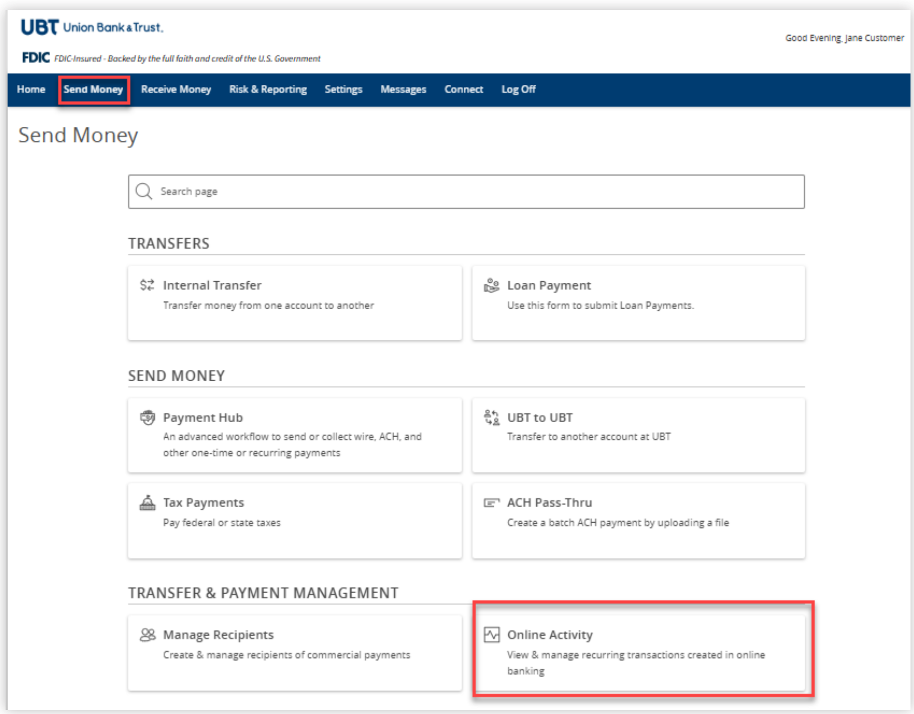


5. An alert will indicate the transaction has been drafted. Select **Close** or **View in Activity Center** depending on your preference.



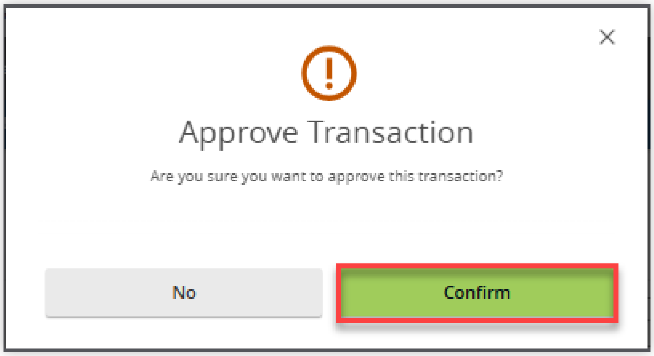
6. Next, a secondary user (Approver) will log in to UBT Business to review and approve the wire payment(s). This can be done either by navigating to the Quick Links or by selecting **Send Money** and navigating to **Online Activity**.



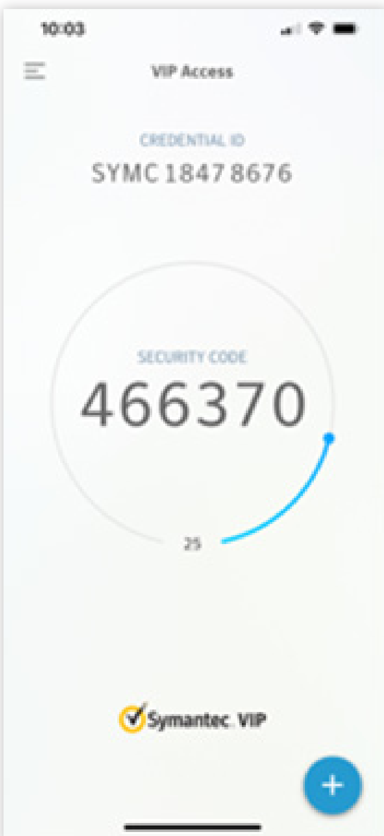


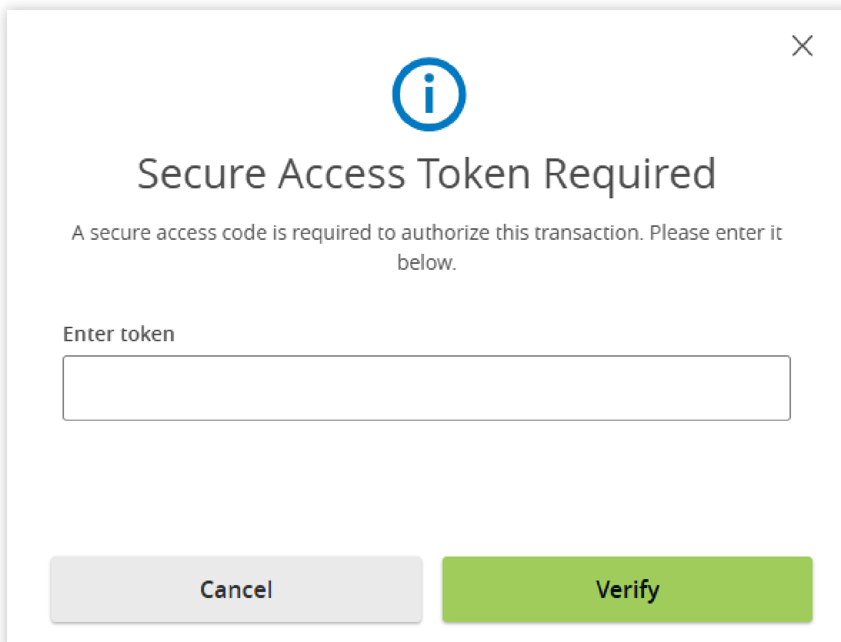
Both options will give the Approver the opportunity to view details and approve the wire.

7. Click to **Confirm** the transaction.

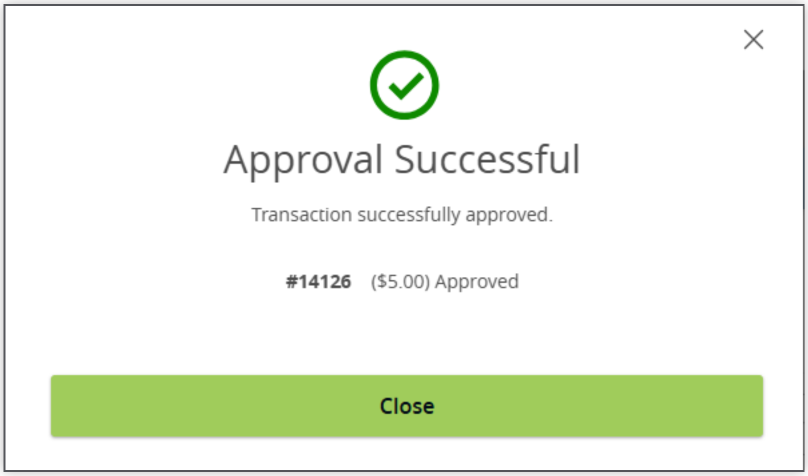


8. Lastly, the Approver will need to enter in a **Token Passcode** from the VIP Access app before approving the transaction.





9. Once the token passcode is entered, select Verify, and the approval will be successful. UBT will then process the wire



If you have questions or run into any trouble, please reach out to your relationship manager or call our Business Support team at 402.473.8542.