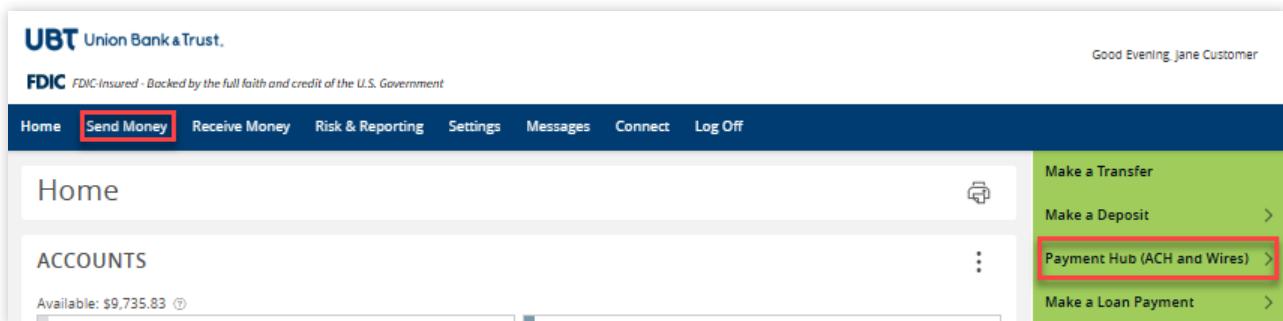


Setting up domestic and international wire transfers

Welcome to UBT Business! We're excited to offer you a 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.

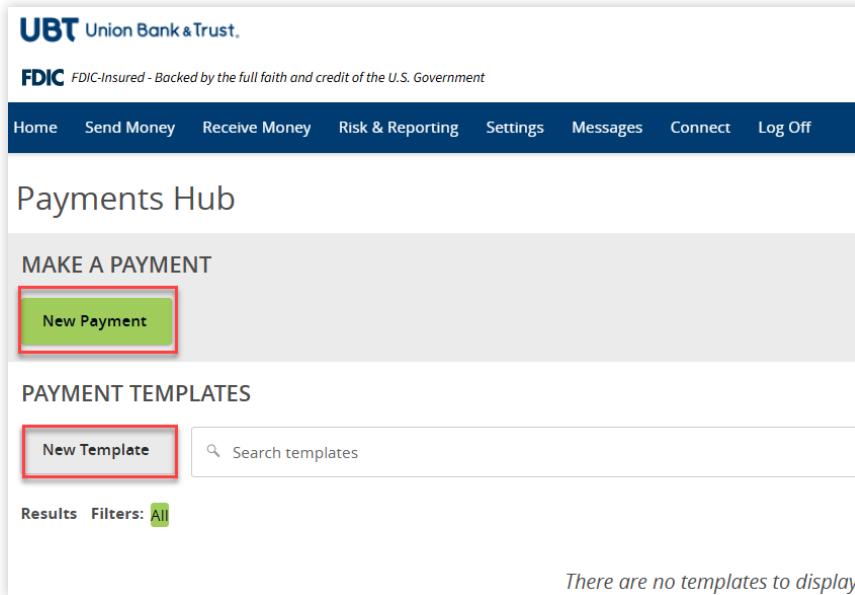
Getting started

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.



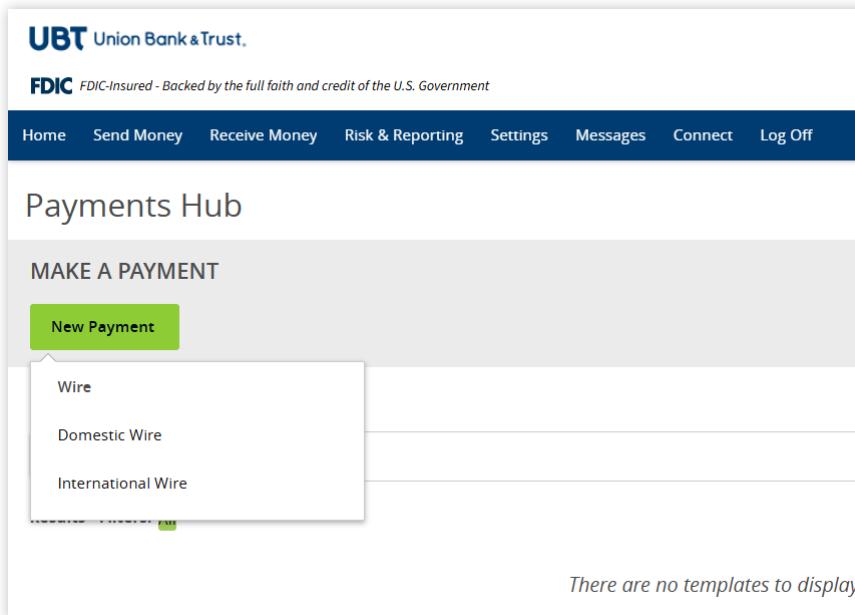
Select **New Payment**. This option will allow you to make a new one-time payment to a Recipient, and you'll also have the option to save the Recipient/Template within this tool as well. Selecting **New Template** gives you the option to simply set up new Recipients/Templates for payments you may want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

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



The screenshot shows the 'Payments Hub' interface. At the top, there are links for 'Home', 'Send Money', 'Receive Money', 'Risk & Reporting', 'Settings', 'Messages', 'Connect', and 'Log Off'. Below this, the 'Payments Hub' title is displayed. Under the 'MAKE A PAYMENT' section, a green 'New Payment' button is highlighted with a red box. In the 'PAYMENT TEMPLATES' section, a 'New Template' button is also highlighted with a red box. A search bar labeled 'Search templates' is present. At the bottom, a message states 'There are no templates to display'.

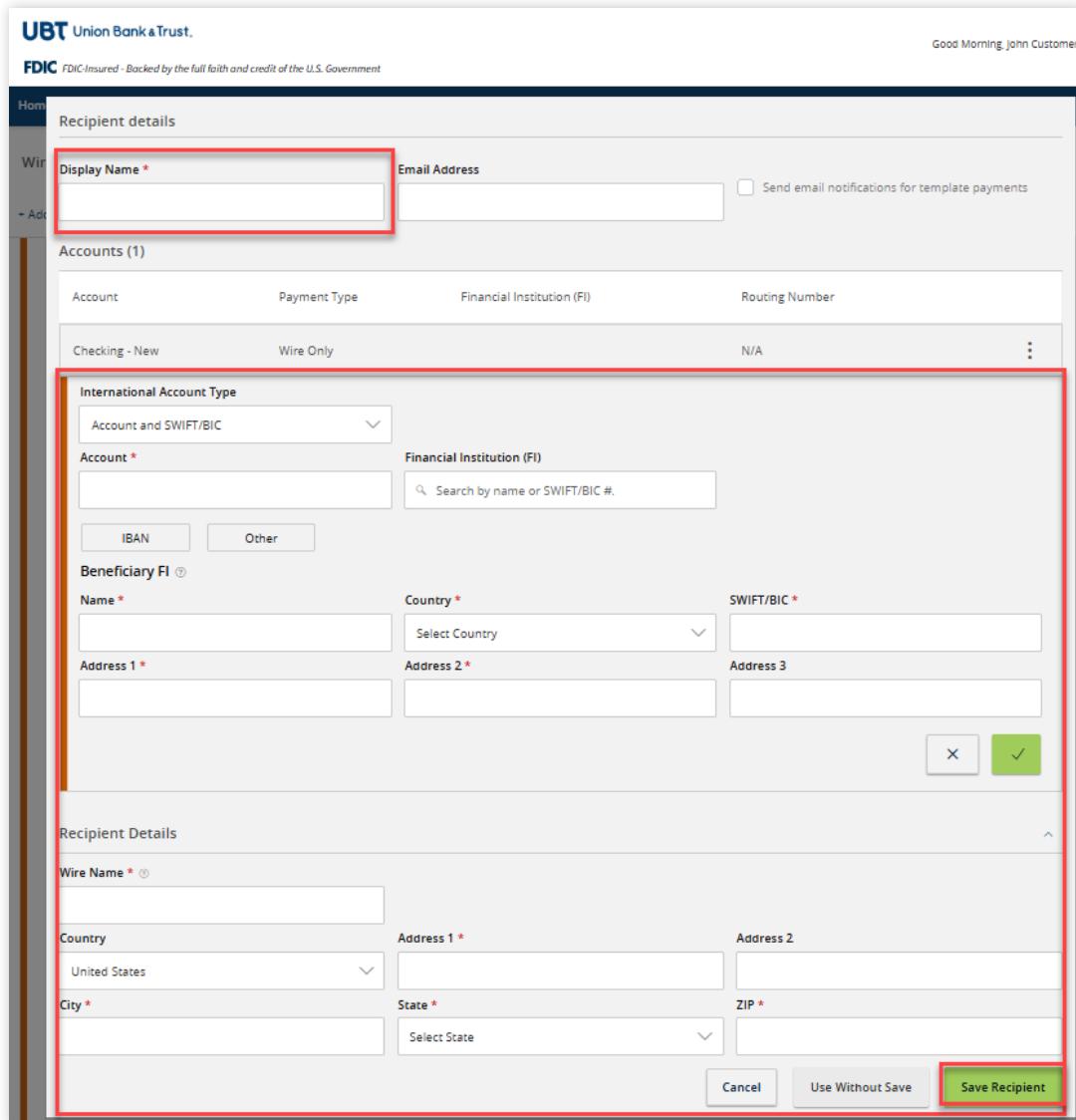
Select the wire type (domestic or international) from the drop-down menu.



The screenshot shows the 'Payments Hub' interface. The 'New Payment' button is highlighted with a red box. A dropdown menu is open, showing options: 'Wire', 'Domestic Wire', and 'International Wire'. The message 'There are no templates to display' is displayed at the bottom.

Setting up domestic wire Recipients/Templates

1. Select **Process Date** and/or **Set Schedule** for recurrence.
2. Add wire details by selecting **New Recipient**. 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.



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FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Morning, John Customer

Recipient details

Display Name *

Email Address

Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	Wire Only	N/A	...

International Account Type

Account and SWIFT/BIC

Account *

Financial Institution (FI)

Search by name or SWIFT/BIC #.

IBAN Other

Beneficiary FI

Name *

Country *

SWIFT/BIC *

Address 1 *

Address 2 *

Address 3

Recipient Details

Wire Name *

Country

United States

Address 1 *

Address 2

City *

State *

ZIP *

Cancel Use Without Save Save Recipient

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

UBT Union Bank & Trust. Good Evening, John Customer

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Home Send Money Receive Money Risk & Reporting Settings Messages Connect Log Off

From Subsidiary

Use same Subsidiary for all wires Use same Account for all wires

john Customer

Process Date

Use same Date for all wires **Recurrence**
Set schedule

Process Date
03/03/2025 

Wires (1) Find recipients in payment

+ Add multiple recipients

1

⚠ This payment is incomplete

Wire Details

Recipient/Account

Search by name or account. **+ New Recipient** **No matches found.** Search by name or number

Amount **5.00**

Purpose of wire **Vendor Payment**

ADDITIONAL WIRE INFORMATION

Message to Beneficiary

Reference for Beneficiary

Description

+ Add another wire

2

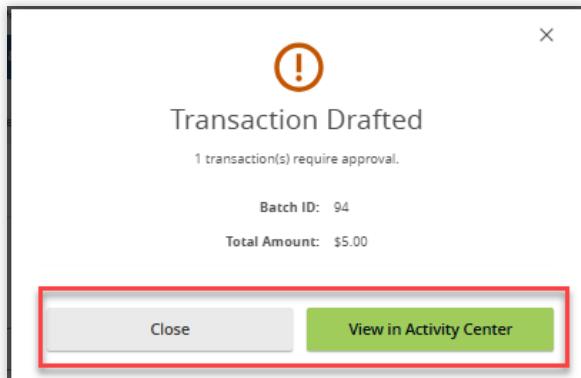
\$5.00
1 wires

3

4

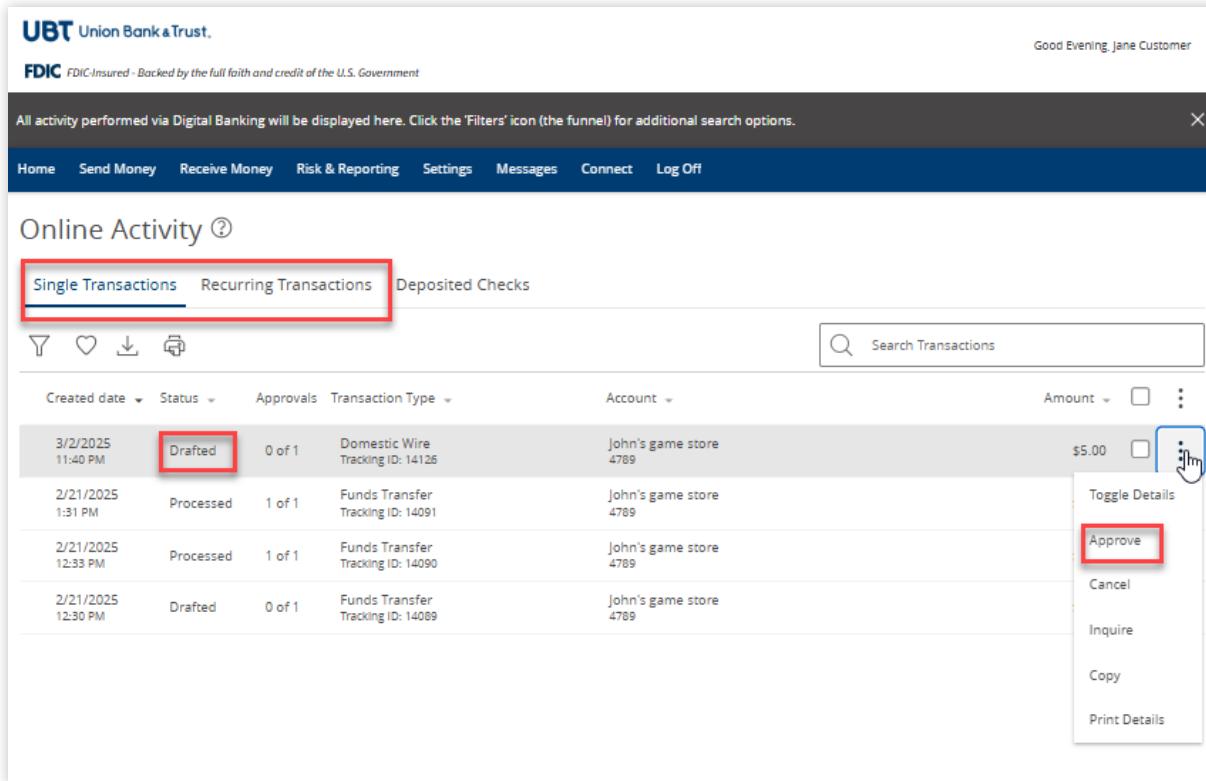
Draft **Cancel** **Approve**

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.

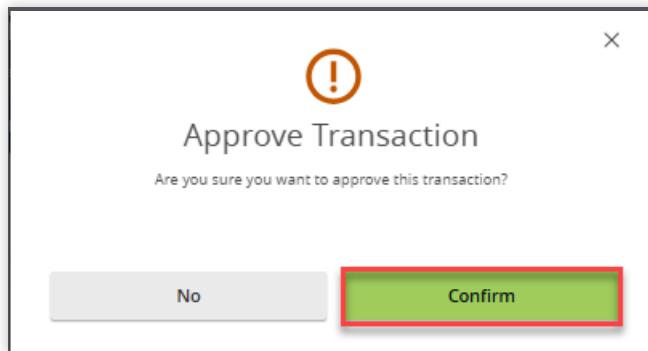


The screenshot shows the 'Online Activity' section of the Union Bank & Trust digital banking interface. The transaction list includes the following rows:

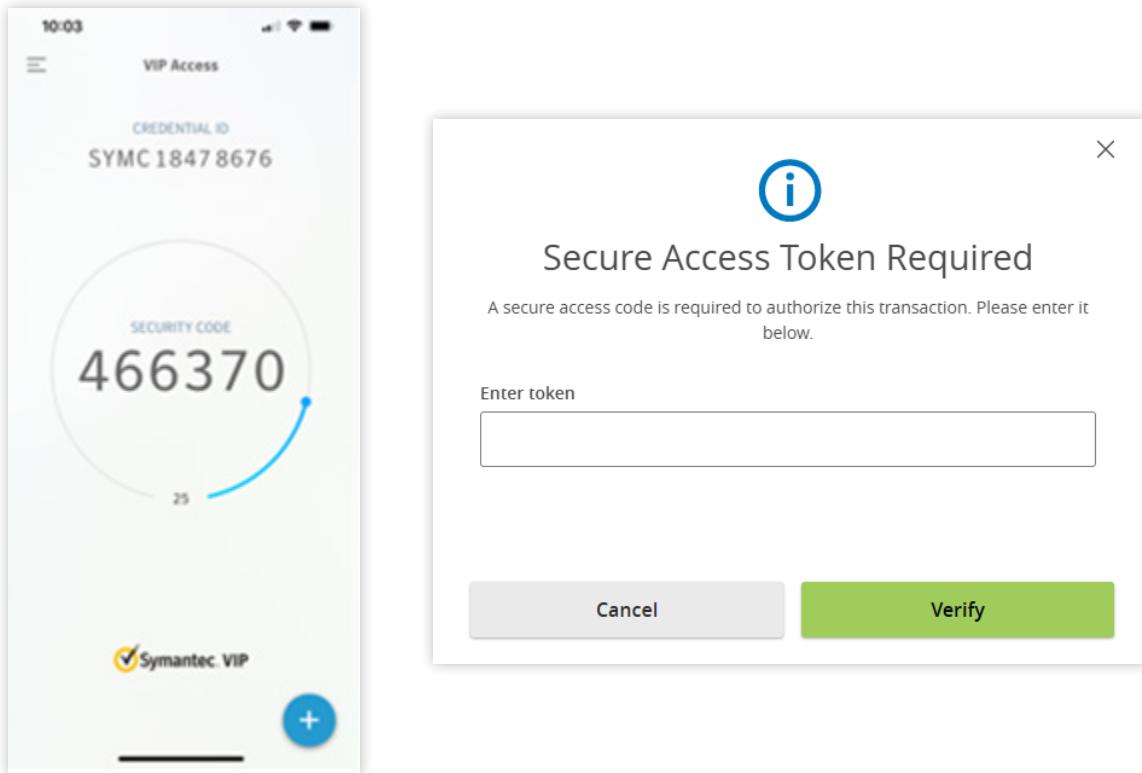
Created date	Status	Approvals	Transaction Type	Account	Amount	More
3/2/2025 11:40 PM	Drafted	0 of 1	Domestic Wire Tracking ID: 14126	John's game store 4789	\$5.00	<input type="checkbox"/> Toggle Details
2/21/2025 1:31 PM	Processed	1 of 1	Funds Transfer Tracking ID: 14091	John's game store 4789		<input type="checkbox"/> Approve
2/21/2025 12:33 PM	Processed	1 of 1	Funds Transfer Tracking ID: 14090	John's game store 4789		<input type="checkbox"/> Cancel
2/21/2025 12:30 PM	Drafted	0 of 1	Funds Transfer Tracking ID: 14089	John's game store 4789		<input type="checkbox"/> Inquire

A context menu is open over the fourth row, listing options: 'Toggle Details', 'Approve' (which is highlighted with a red box), 'Cancel', 'Inquire', 'Copy', and 'Print Details'. The 'Approve' option is the target of the user's click.

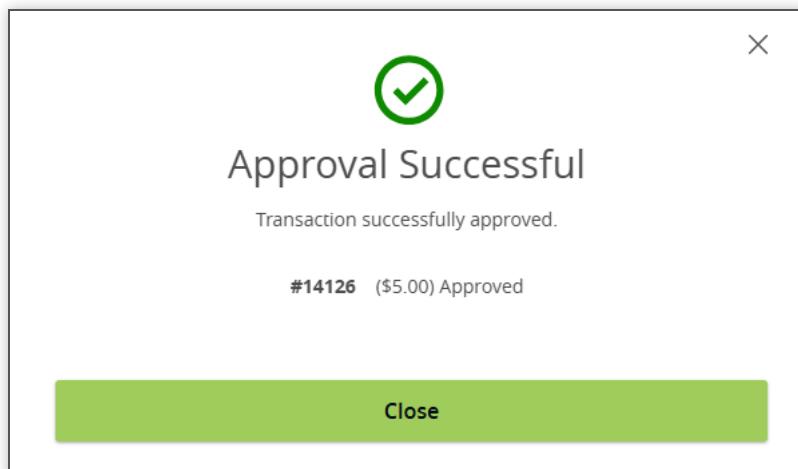
7. Click to **Confirm** the transaction.



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



- 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**. 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.

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Good Morning, John Customer

Recipient details

Display Name * Email Address Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	Wire Only	N/A	

International Account Type
Account and SWIFT/BIC

Account * Financial Institution (FI)
Search by name or SWIFT/BIC #.

IBAN Other

Beneficiary FI
Name * Country * SWIFT/BIC *
Address 1 * Select Country Address 2 * Address 3
Address 2 * Address 3
Address 3 *

Recipient Details

Wire Name *
Country Address 1 * Address 2
United States Select Country Address 2
City * State * ZIP *
Select State ZIP

Cancel Use Without Save **Save Recipient**

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

UBT Union Bank & Trust. Good Morning John Customer

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Home Send Money Receive Money Risk & Reporting Settings Messages Connect Log Off

John Customer

Process Date Recurrence

Use same Date for all wires

Wires (1) ...

1

⚠ This payment is incomplete

Wire Details

Recipient/Account Currency Enter amount in Amount

2

Purpose Of Wire

ADDITIONAL WIRE INFORMATION

Message to Beneficiary

Reference for Beneficiary

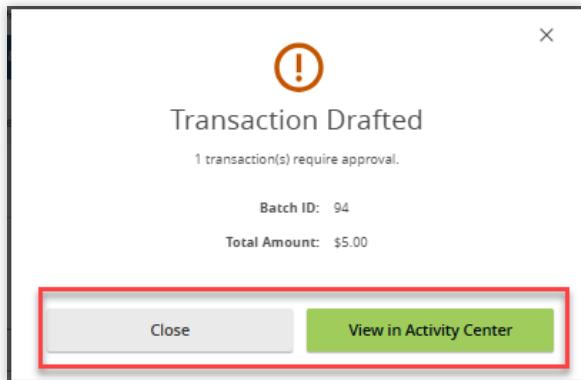
Description

3

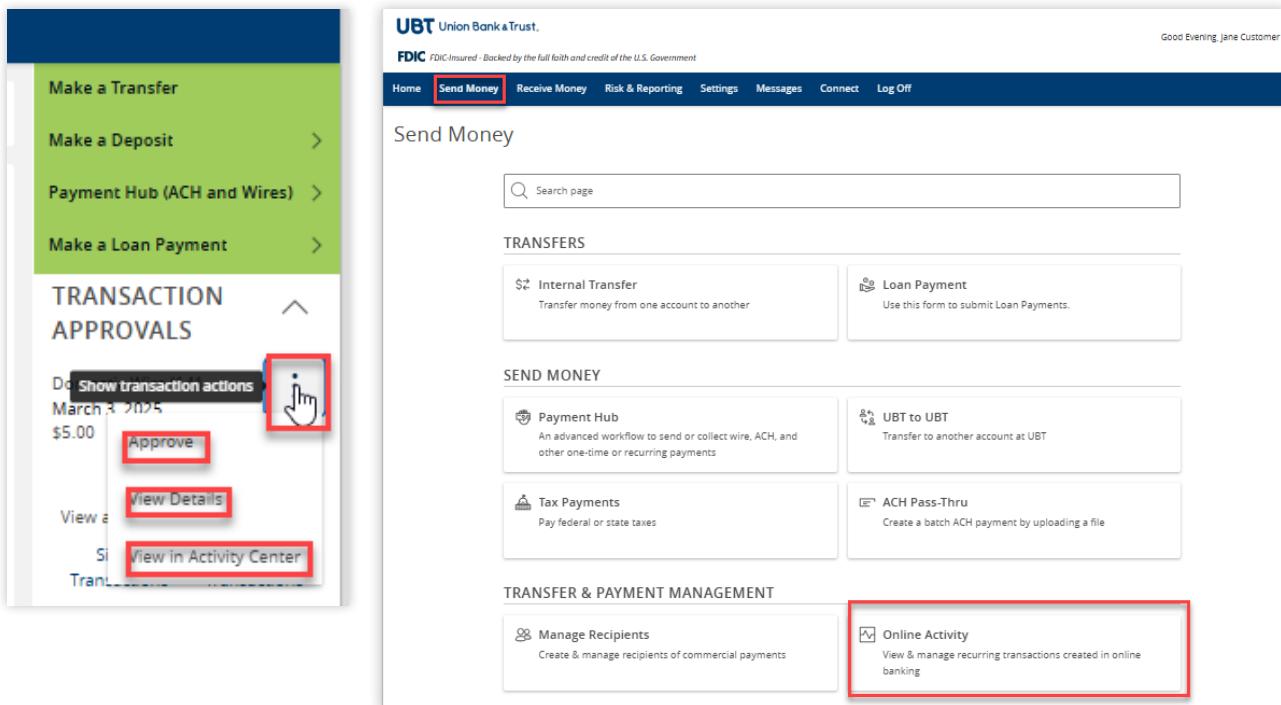
\$15.00 1 wires

4

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

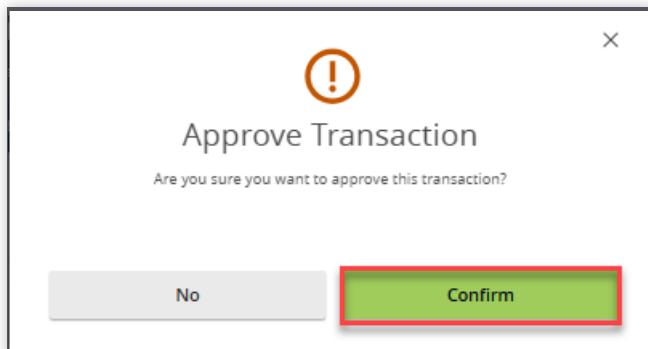


6. Next, a secondary user (Approver) will log in to UBT Business to review and approve the wire payment(s). This can be done either by navigating to the Quick Links or by selecting **Send Money** and navigating to **Online Activity**.

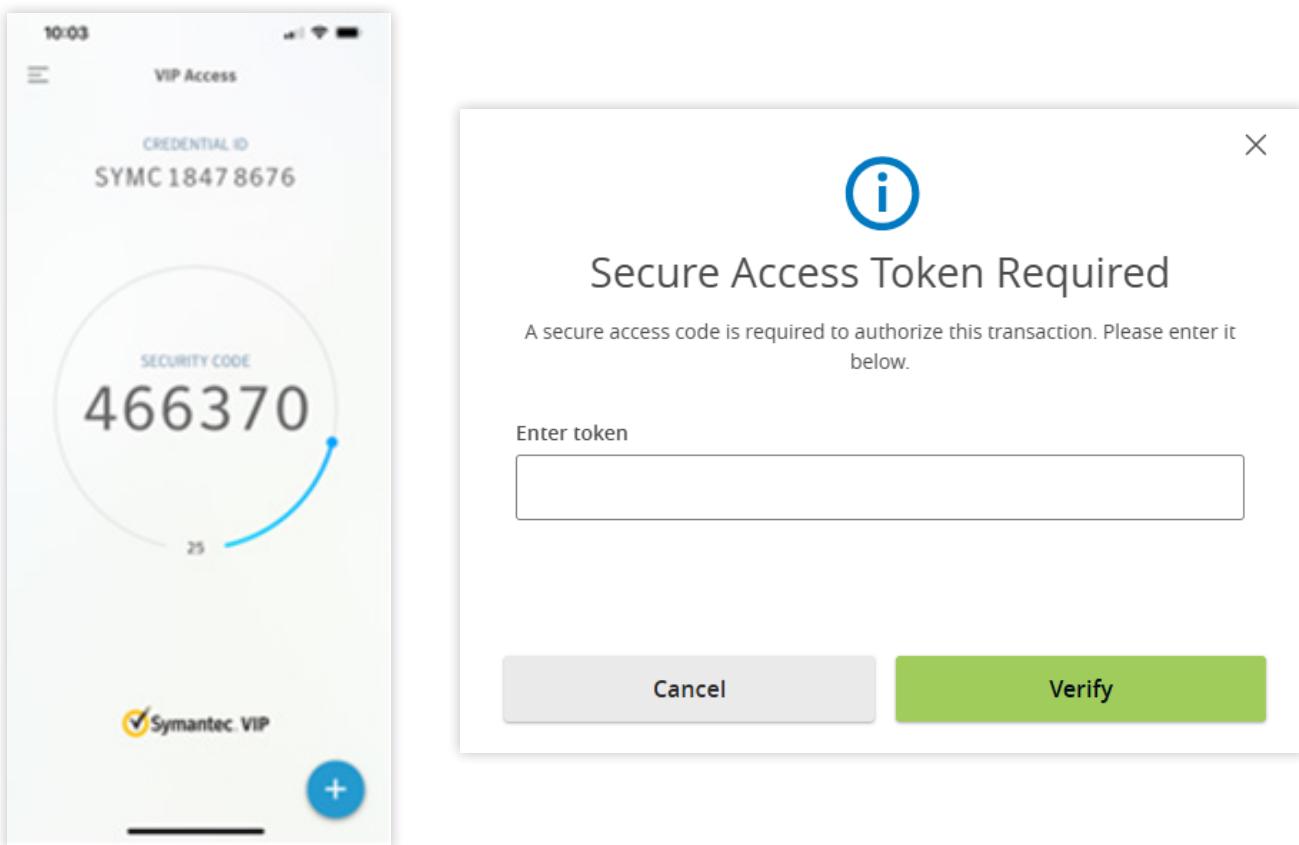


Both options will give the Approver the opportunity to view details and approve the wire.

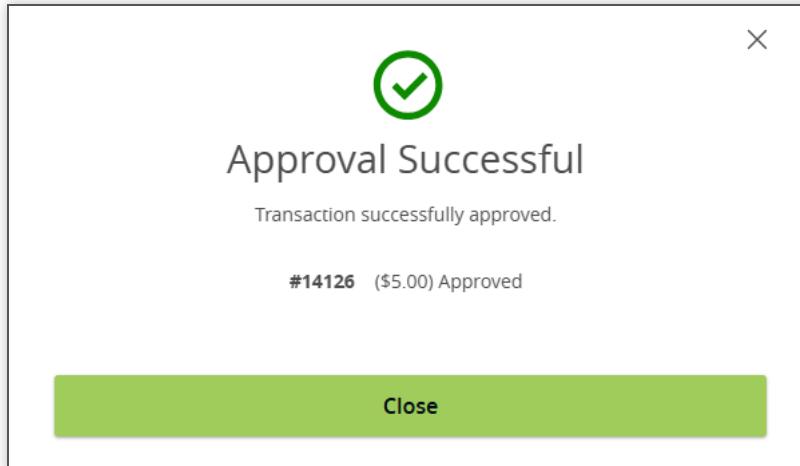
7. Click to **Confirm** the transaction.



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.