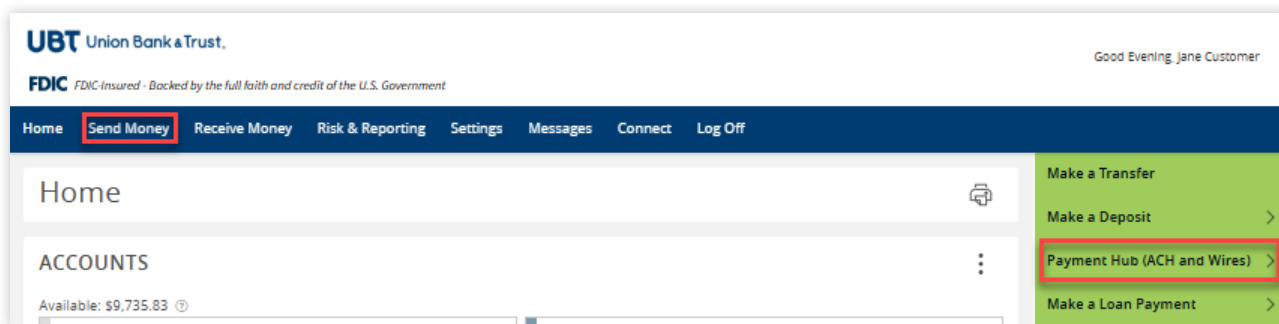


Setting up domestic and international wire transfers

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.

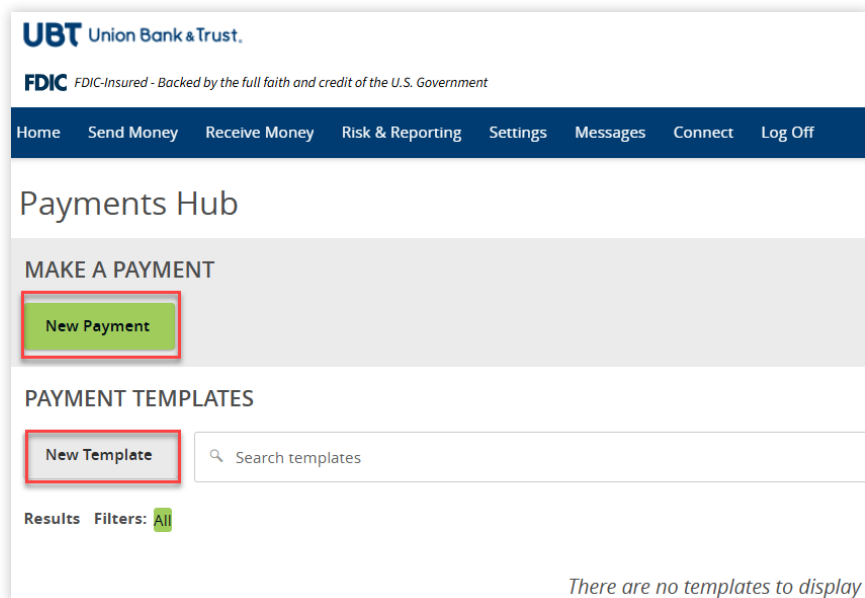
Getting started

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.

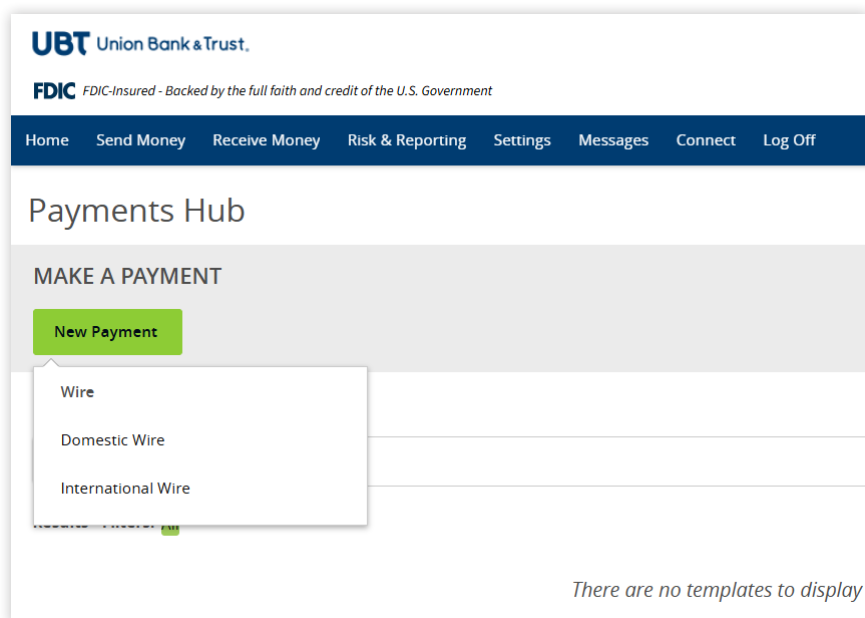


Select **New Payment**. This option will allow you to make a new one-time payment to a Recipient, and you'll also have the option to save the Recipient/Template within this tool as well. Selecting **New Template** gives you the option to simply set up new Recipients/Templates for payments you may want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

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



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**. 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.

UBT Union Bank & Trust. Good Morning, John Customer

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

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

Wire Name *

Country 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**.

The screenshot displays the UBT Union Bank & Trust web interface for wire transfers. At the top, the header includes the UBT logo, "FDIC" (Federal Deposit Insurance Corporation) with the text "FDIC Insured - Backed by the full faith and credit of the U.S. Government", and a greeting "Good Evening, John Customer". A navigation bar contains links for Home, Send Money, Receive Money, Risk & Reporting, Settings, Messages, Connect, and Log Off.

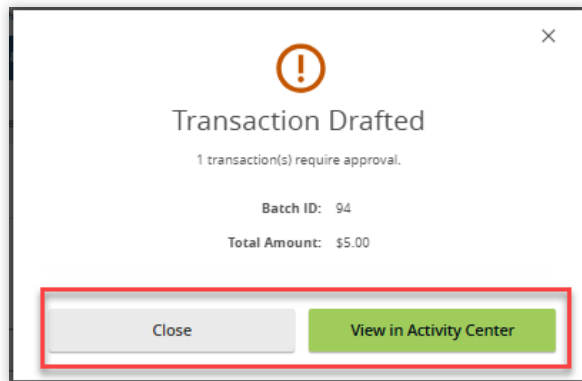
The main form is divided into sections. The "From Subsidiary" section has a checked option "Use same Subsidiary for all wires" and a dropdown menu showing "John Customer". The "Process Date" section has a checked option "Use same Date for all wires" and a date field set to "03/03/2025". The "Recurrence" section has a "Set schedule" link. A green arrow labeled "1" points to the "Recurrence" section.

The "Wires (1)" section shows a search bar "Find recipients in payment" and a link "Add multiple recipients". Below this, a "Wire Details" section is highlighted with a red border. It includes a "Recipient/Account" search field, a "New Recipient" link, and a "Purpose of Wire" dropdown menu set to "Vendor Payment". A green arrow labeled "2" points to the "New Recipient" link. The "Amount" field is set to "\$ 5.00".

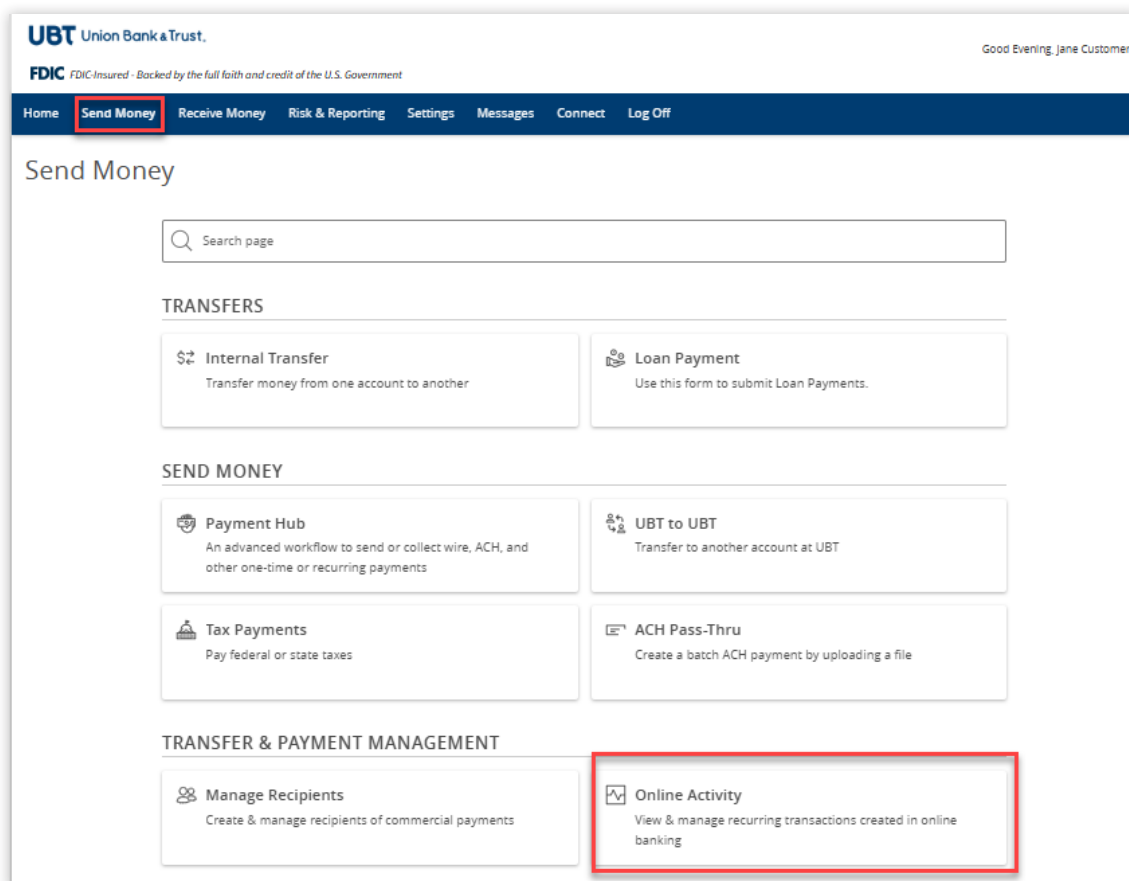
The "ADDITIONAL WIRE INFORMATION" section includes fields for "Message to Beneficiary", "Reference for Beneficiary", and "Description". A green arrow labeled "3" points to the "Add another wire" link at the bottom of this section.

The bottom of the form shows a summary of "\$5.00" and "1 wires". A green arrow labeled "4" points to the "Draft" button, which is highlighted with a red border. Other buttons include "Cancel" and "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.

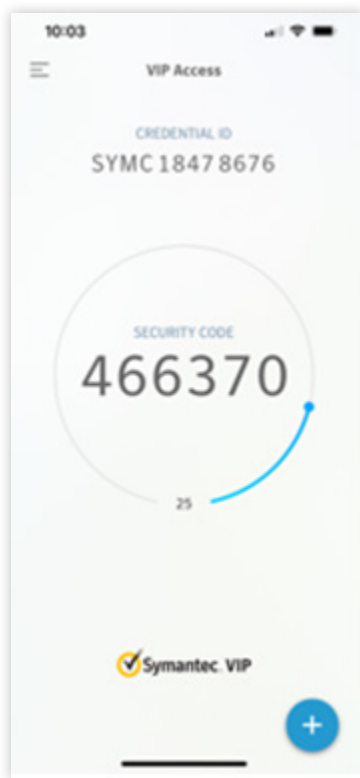
The screenshot shows the UBT Online Activity page. At the top, there's a header with the UBT logo, "Union Bank & Trust", and "FDIC - FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below this is a navigation bar with links: Home, Send Money, Receive Money, Risk & Reporting, Settings, Messages, Connect, and Log Off. The main section is titled "Online Activity" and has three tabs: "Single Transactions" (highlighted with a red box), "Recurring Transactions", and "Deposited Checks". Below the tabs are icons for filter, heart, download, and print, and a search bar labeled "Search Transactions". A table of transactions is displayed with columns: Created date, Status, Approvals, Transaction Type, Account, and Amount. The first row is highlighted, showing a "Drafted" status (highlighted with a red box) for a "Domestic Wire" transaction. A context menu is open on the right side of the first row, with the "Approve" button highlighted (red box). The menu also includes options like "Toggle Details", "Cancel", "Inquire", "Copy", and "Print Details".


Created date	Status	Approvals	Transaction Type	Account	Amount
3/2/2025 11:40 PM	Drafted	0 of 1	Domestic Wire Tracking ID: 14126	John's game store 4789	\$5.00
2/21/2025 1:31 PM	Processed	1 of 1	Funds Transfer Tracking ID: 14091	John's game store 4789	
2/21/2025 12:33 PM	Processed	1 of 1	Funds Transfer Tracking ID: 14090	John's game store 4789	
2/21/2025 12:30 PM	Drafted	0 of 1	Funds Transfer Tracking ID: 14089	John's game store 4789	

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

The screenshot shows a dialog box titled "Approve Transaction" with a warning icon. Below the title is the question "Are you sure you want to approve this transaction?". At the bottom, there are two buttons: "No" and "Confirm". The "Confirm" button is highlighted with a red box.

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






Secure Access Token Required

A secure access code is required to authorize this transaction. Please enter it below.

Enter token

CancelVerify

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



Approval Successful

Transaction successfully approved.

#14126 (\$5.00) Approved

Close

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.

UBT Union Bank & Trust. Good Morning, John Customer

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

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)

IBAN Other

Beneficiary FI

Name * Country * SWIFT/BIC *

Address 1 * Address 2 * Address 3

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

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

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

John Customer

Process Date ☒ Use same Date for all wires Recurrence ☐ Set schedule

Process Date

Wires (1)

+ Add multiple recipients

Wire Details

Recipient/Account

Currency Enter amount in Amount

Purpose Of Wire

ADDITIONAL WIRE INFORMATION

Message to Beneficiary

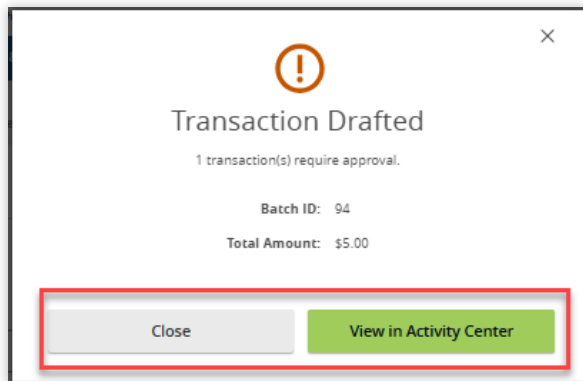
Reference for Beneficiary

Description

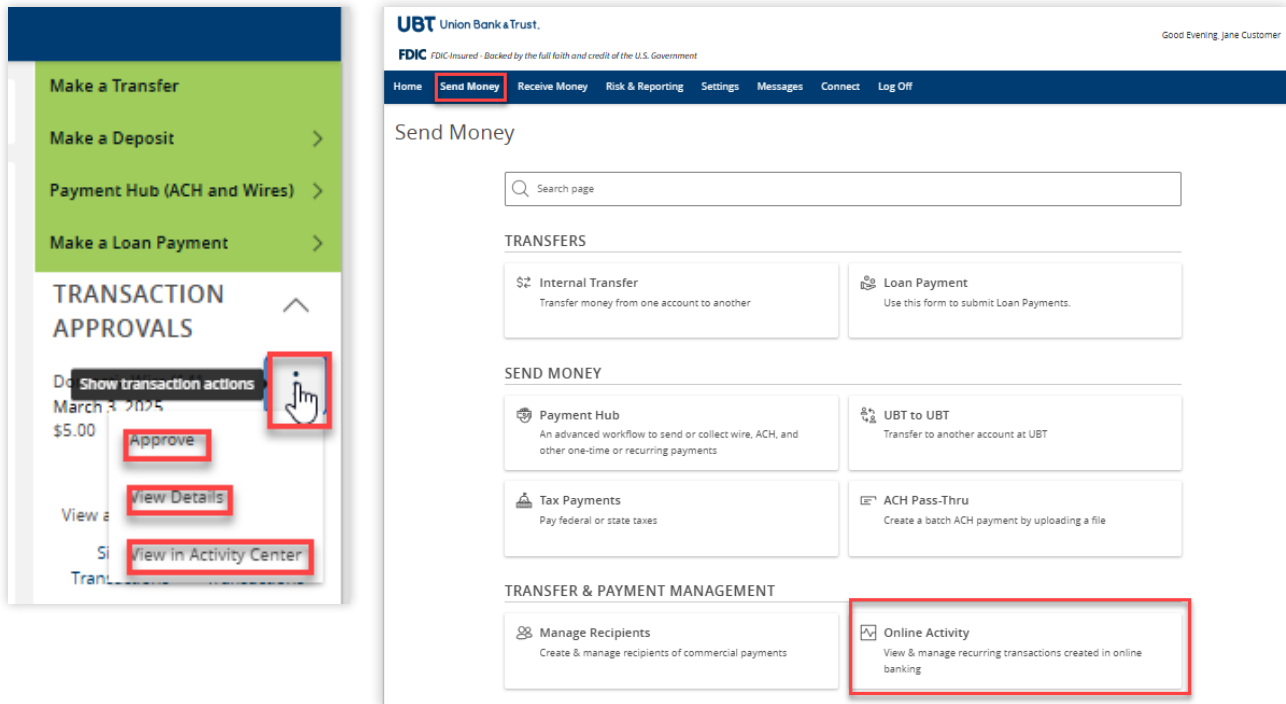
+ Add another wire

\$15.00
1 wires

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

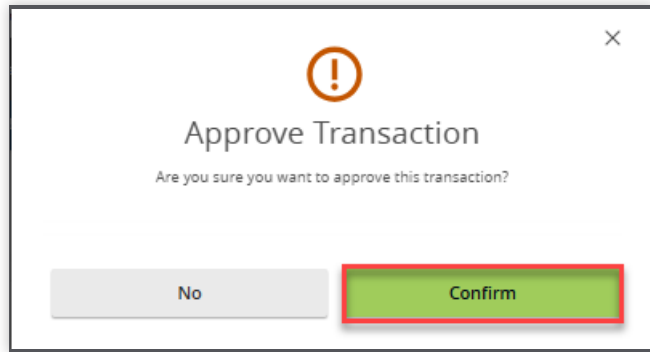


6. Next, a secondary user (Approver) will log in to UBT Business to review and approve the wire payment(s). This can be done either by navigating to the Quick Links or by selecting **Send Money** and navigating to **Online Activity**.

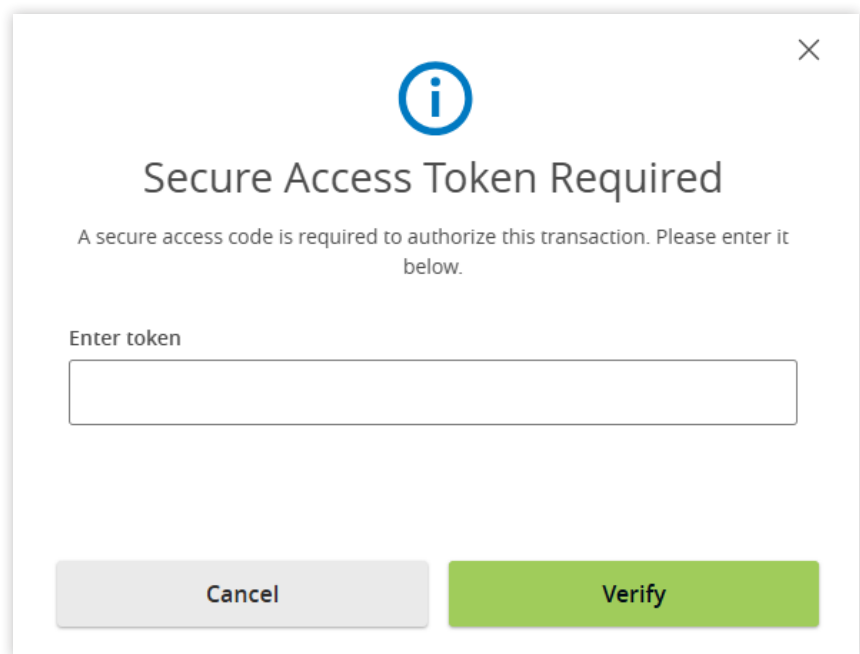
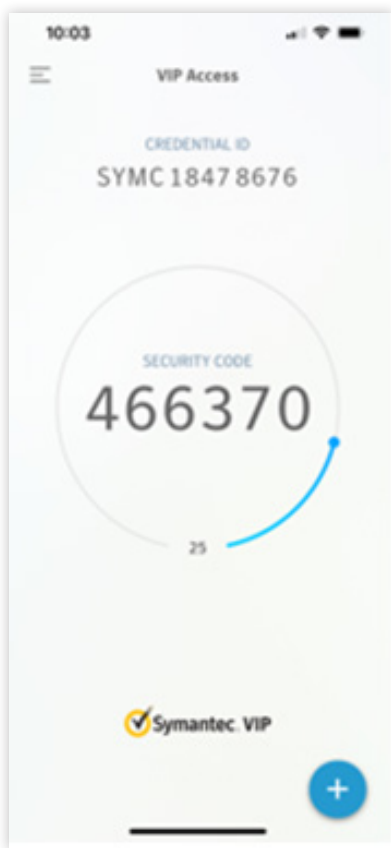


Both options will give the Approver the opportunity to view details and approve the wire.

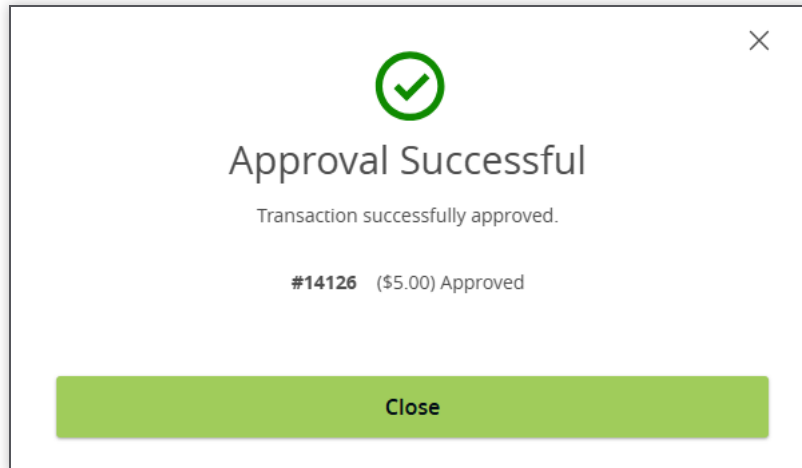
7. Click to **Confirm** the transaction.



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.