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Wire Transfer Origination

User Guide

WINTRUST
TREASURY MANAGEMENT

Banking products provided by Wintrust Financial Corp. banks.

Member FDIC

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WINTRUST TREASURY MANAGEMENT

One Time Wire Transfer Payment

1. Click **Money Movement > Wire.**
2. Fill in and select the **Debit Information** fields:
   - a. **Wire type**
     - i. Domestic
     - ii. USD International Wire
   - b. **Template Name (optional)** – If you enter a template name, up to 50 alphanumeric characters, it will save the transaction as a template.
   - c. **Account** – Drop down and choose the account to debit.
   - d. **Send on date** – Defaults to current date. However, you may enter a new date or click the calendar icon to choose a new date. Date must be between current date and 365 days in the future.
   - e. **Amount** – Type in the amount to be sent to the recipient.
3. Click **Continue**.
4. Fill in the **Recipient Information** fields. Most fields have a limit of 35 alphanumeric characters.
   - a. **Bank ID type**
     - i. Domestic – Defaults to ABA
     - ii. USD international wire – Drop down and choose SWIFT or CHIPS.
   - b. **Bank ID** – Type in the recipient's ABA/Routing number, SWIFT, or CHIPS code.
   - c. **Bank Name** – Type in the recipient's bank name.
   - d. **Bank Address 1 – 3 (optional)** – Type in the recipient's bank address if you have it. Best practice is to enter this information to assist in identification and routing.
   - e. **Recipient account** – Type in the recipient's bank account number.
   - f. **Recipient Name** – Type in the recipient's name associated with the account.
   - g. **Recipient Address 1, 2** – These are mandatory fields. Please ensure you have the recipient's address prior to submitting your wire.
   - h. **Recipient Address 3 (optional)** – Used for address overflow.
   - i. **Additional information (optional)** – Type in a description that will accompany the transaction for the recipient if needed. The recipient will see this information.

If applicable, for International Wires, please toggle to Add intermediary information and fill in the fields.

- a. **Bank ID type**
  - i. Domestic – Defaults to ABA
  - ii. USD international wire – Drop down and choose SWIFT or CHIPS.
- b. **Bank ID** – Type in the recipient's ABA/Routing number, SWIFT, or CHIPS code.
- c. **Intermediary Account** – Type in the recipient's bank account number or IBAN.
- d. **Bank Name** – Type in the recipient's bank name.
- e. **Bank Address 1 – 3 (optional)** – Type in the recipient's bank address if you have it. Best practice is to enter this information to assist in identification and routing.
- f. **Click Continue.**
- g. **Verify** the transaction as needed and perform one of the following actions:
  - a. Click the **Submit For Approval** link or button to submit the request for approval by another user.
  - b. Click the **Transmit** button to approve and transmit the request.

Companies that are opted into Standard Security for wires will only have the Submit For Approval button available. When clicking Transmit, additional authentication will be needed in one of or both forms:

- **One Time Security Code** – Validate via a one-time security code. Please follow the prompts on the screen and then click **Submit**.
- **Secure Token – Passcode** – Enter your Passcode and click **Continue**.

Create a Wire Transfer Template

1. Click **Money Movement > Wire.**
2. Click on **Manage Templates** and click on the **Add a template** link.
3. Fill in and select the **Debit Information** fields:
   a. **Template Name** – Type a name for the template (up to 50 alphanumeric characters).
   b. **Wire Type** – Drop down and choose your Wire type.
      i. Domestic
      ii. USD International Wire ℹ
   c. **Account** – Drop down and choose the account to debit.
   d. **Currency** – is defaulted to USD-US Dollar and cannot be changed.
4. Click **Continue**.
5. Fill in the **Recipient Information** fields. Most fields have a limit of 35 alphanumeric characters.
   a. **Bank ID** type
      i. Domestic – Defaults to ABA
      ii. USD international wire – Drop down and choose SWIFT or CHIPS.
   b. **Bank ID** – Type in the recipient's ABA/Routing number, SWIFT, or CHIPS code.
   c. **Bank Name** – Type in the recipient's bank name.
   d. **Bank Address 1 – 3 (optional)** – Type in the recipient's bank address if you have it. Best practice is to enter this information to assist in identification and routing.
   e. **Recipient account** – Type in the recipient's bank account number.
   f. **Recipient Name** – Type in the recipient's name associated with the account.
   g. **Recipient Address 1, 2** – These are mandatory fields. Please ensure you have the recipient's address prior to submitting your wire.
   h. **Recipient Address 3 (optional)** – Used for address overflow.
   i. **Additional information (optional)** – Type in a description that will accompany the transaction for the recipient if needed. The recipient will see this information.

ℹ For International Wires, please toggle to Add intermediary information.

Approve or Cancel a Created Wire Template

1. Click the **Approvals** button in the upper right corner on any page.
2. Click on **Templates**.
3. Under the Wire Templates heading, click the **Template Name** link for the request you want to approve or cancel. This will take you template to view the details.
    a. Click the **Approve** button to approve the template.
4. Click the **Cancel template request** link to cancel. On the next page, click on the Cancel request button.
    a. Once a wire has been transmitted, it cannot be cancelled online.

Edit or Delete a Wire Transfer Template

1. Click Money **Movement > Wire.**
2. Click **Manage** Templates.
3. Click the **Template Name** link for the template you would like to edit, copy, or delete.
4. Next to the Template Information heading, click on the appropriate icon.
    a. Edit template ( ) Edit the information as needed and click **Save changes.**
    b. Delete template ( ) – Verify the information and click **Delete.**
        i. Note: The information cannot be recovered once the template is deleted.

Companies that require Dual Approval for Template Creation – Clicking **Save changes** (to edit) or **Delete** (to delete the template) will submit the template action for approval.

Wire Via Template or Via Multiple Templates

1. Click **Money Movement > Wire.**
2. Click on an option:
   a. Wire Via Template
   b. Wire Via Multiple Templates
3. For a **single template**:
   a. Template Name – Drop down and select the template name you wish to use.
   b. Amount – Type in the amount to send to the recipient.
   c. Additional information for Recipient (optional) – Type in text, up to 140 characters, that will accompany the transaction for the recipient. This information will appear to the recipient.
   d. Frequency – Defaults to Today Only, drop down to choose a schedule, or to send on a future date, choose One time.
   e. Send on (or Next Send on) – Choose a date to send the wire on.
      i. This field will appear if a different Frequency value was chosen.
4. For multiple templates:
   a. Template Name – Drop down and select the template name you wish to use.
   b. Amount – Type in the amount to send to the recipient.
   c. Send On Date – Choose a date to send the wire on.
   d. Additional information for Recipient (optional) – Type in text, up to 140 characters, that will accompany the transaction for the recipient. This information will appear to the recipient.
5. Click **Continue**.
6. Verify the transaction(s) as needed and perform one of the following actions:
   a. Click the **Submit For Approval** link or button to submit the request for approval by another user.
   b. Click the **Transmit** button to approve and transmit the request.

Companies that are opted into Standard Security for Wires will only have the Submit for approval button available.

When clicking Transmit, additional authentication will be needed in one of or both forms:

- **One Time Security Code** – Validate via a one-time security code. Please follow the prompts on the screen and then click Submit.
- **Secure Token – Passcode** – Enter your Passcode and click Continue.

Approve, Edit, or Delete Wire Transfer Payments

1. Click the **Approvals** button in the upper right corner on any page.
2. Click on **Transactions**.
3. Under the **Wire Payments** heading:
   a. Approve or delete **one request** at a time:
      i. Click on the **Account** link for the request awaiting approval.
      ii. Verify the details in the request.
         1. Click the **Transmit** button to approve and transmit. ⓘ
         2. Click the **Edit request** (☑) icon to edit details. You will receive a Verify Wire Transaction Edit pop up to confirm you want to edit the transaction.
            a. You can also click the **Return Wire for edit** link to return to the original initiator for correction.
         3. Click the **Delete request** (⊗) icon to delete. You will be taken to the Verify Wire Deletion page to verify. Click the **Delete** button to delete.
   b. You may approve **multiple requests** at one time.
      i. Check the box next to each request you would like to approve.
      ii. Click **Continue**.
      iii. Click **Transmit**. ⓘ

ⓘ When clicking Transmit, additional authentication will be needed in one of or both forms:

- One Time Security Code – Validate via a one-time security code. Please follow the prompts on the screen and then click Submit.
- Secure Token – Passcode – Enter your Passcode and click Continue.

View Completed Wire History

1. Click **Money Movement > Wire.**
2. Click on **History** and select the following:
   a. **Output To** – Select an output option.
   b. **View** – Select All accounts, or choose a specific account type.
   c. **Account** – One or more accounts.
   d. **Date range – Specific date** or a **Date Range** that correlates to the Date Type selected.
   e. **Status** – Drop down and select one or more statuses.
   f. **Wire Type** – Select one or more wire types.
3. Click **Search**.

Got Questions? We Can Help

There are additional resource links for users found at the bottom of each page within i-BusinessBanking™ in the Got Questions tab. Clicking on the tab will pull it up and display the Treasury Management Support telephone number, along with 'How Do I?' and 'Frequently Asked Questions' links.

The Treasury Management Support team is available to assist Monday through Friday from 7:30 a.m. – 6 p.m. CST.

- Illinois Support: 847-939-9050
- Wisconsin Support: 262-369-4220
- Michigan Support: 616-494-1455

Important Notice