# COMMERCIAL CENTER
# WIRE TRANSFER GUIDE

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# Contents

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## Creating a Wire Transfer

To create a Wire, log in to your home page, select the **Payments & Transfers** menu and then select **Wire Transfer**

Select how you want to create a wire:

- Single Free-Form Wire will allow you to enter all the information required to submit the wire.
- Multi-Template Wire will allow you to select more than one template from your list of pre-existing wire templates.
- Select Template will choose a previously created wire template. All the preset fields from the template will be prefilled.
- Select Payee will allow you to search through your existing payees to create a wire transfer. Only the name and receiving bank information will be completed

## Creating a Wire Transfer from a Template

Select a template from the Wire Transfer page. The template will display ready to process. Select **Request Transfer** to continue

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

**Account Information**

| | |
|---|---|
| * Payment Date | 03/14/2019 |
| Template Name | TestWireRepCS |
| Debit Account | - Demand Deposit (Checking 2) -  Mid Penn Bank CERT (253170279) - $317.92 |
| Originator Name | MPB Test Company |
| Originator Address 1 | 349 Union Street |
| Originator Address 2 | . Millersburg, PA |
| Originator Address 3 | |
| Payment Currency | US Dollar (USD) |
| Amount | $1.07 |

**Beneficiary / Payee Information**

| | |
|---|---|
| Payee Name | Michael TestWirePayee |
| Beneficiary ID Type | Account Number |
| Beneficiary ID | *3456 |
| Address 1 | 349 Union Street |
| Address 2 | Millersburg, PA |
| Address 3 | |
| Beneficiary Country | US - United States |
| Contact Name | |
| Phone Number | |

**Beneficiary Bank Information**

| | |
|---|---|
| Name | |
| Beneficiary Bank ID Type | Fed ABA |
| Beneficiary Bank ID | 031308807 |
| Address 1 | 349 Union Street |
| Address 2 | Millersburg, PA |
| Address 3 | |
| Intl Routing Number | |
| Beneficiary Bank Country | US - United States |

▸ Additional Bank Information
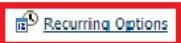
**Additional Reference Information**

| | |
|---|---|
| Purpose Of Payment | TESTING |
| Additional Information For Beneficiary | TESTING |
| Notify Me | Pending Actions: Notify via EMAIL |
| | Pending Release: Notify via EMAIL |
| | System Events: Notify via EMAIL |
| | Complete - Unsuccessful: Notify via EMAIL |
| | Complete - Successful: Notify via EMAIL |
| | Early Action Taken: Notify via EMAIL |
| | Early Action Removed: Notify via EMAIL |
| | Expired: Notify via EMAIL |
| Recurring Options | None Selected |
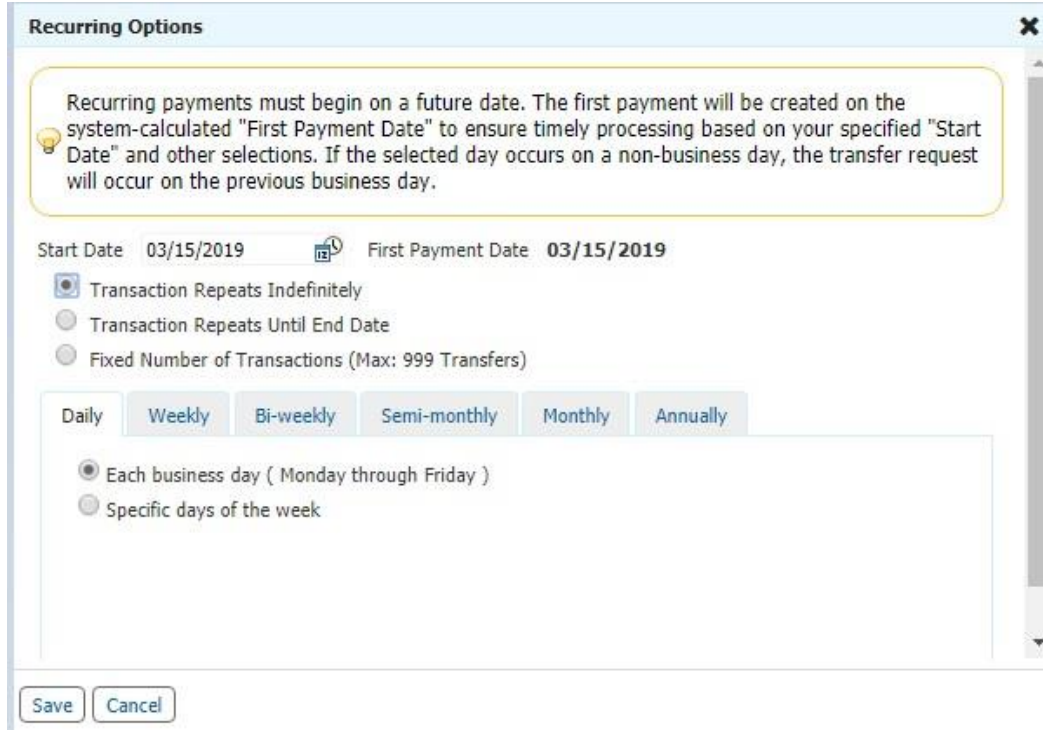
✔ Request Transfer    ✖ Cancel

You will be asked to **Confirm, Edit** or **Cancel** the wire. If everything looks correct, **Confirm** the wire to be prompted for your Out of Band Authentication.

✔ Confirm    ✏ Edit    ✖ Cancel

## Creating a Free-Form Wire

From the Wire Transfer menu, select Single Free-Form Wire. Complete the required fields marked with an asterisk.

| | |
|---|---|
| * Debit Account | |
| * Originator Name | MPB Test |
| * Originator Address 1 | 349 Union Street |
| * Originator Address 2 | Millersburg, PA |
| Originator Address 3 | |
| * Payment Currency | |
| * Amount | |

Once you have completed the Account and Beneficiary Payee Information sections, you can choose to save this information as a Repetitive Template or Payee, then select **Request Transfer** to continue

Save As Repetitive Template ☐

Save As Payee ☐

Notify Me — Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

✔ Request Transfer     ✖ Cancel

You will be asked to Confirm, **Editor Cancel** the **wire.** If everything looks correct, **Confirm** the wire.

✔ Confirm    ✎ Edit    ✖ Cancel

## Creating a Wire Using an Existing Payee

Select a payee from the Wire Transfer page. The information entry page will display with only a few fields that need to be completed. Complete the required fields and any other reference sections. Select **Request Transfer** to continue.

— Current Progress —— 1 Select —— 2 Request —— 3 Review —— 4 Complete ——————

**Account Information**

| | |
|---|---|
| * Payment Date | 03/14/2019 |
| * Debit Account | |
| * Originator Name | MPB Test |
| * Originator Address 1 | 349 Union Street |
| * Originator Address 2 | Millersburg, PA |
| Originator Address 3 | |
| * Payment Currency | |
| * Amount | |

**Beneficiary / Payee Information**

| | |
|---|---|
| Payee Name | Wire Test |
| Beneficiary ID Type | Account Number |
| Beneficiary ID | *1086 |
| * Address 1 | 349 Union Street |
| * Address 2 | Millersburg, PA |
| Address 3 | |
| Beneficiary Country | US - United States |
| Contact Name | |
| Phone Number | |

**Beneficiary Bank Information**

| | |
|---|---|
| Name | MPB |
| Beneficiary Bank ID Type | Fed ABA |
| Beneficiary Bank ID | 031308807 |
| * Address 1 | 349 Union Street |
| * Address 2 | Millersburg, PA |
| Address 3 | |
| Intl Routing Number | |
| Beneficiary Bank Country | US - United States |

▸ Additional Bank Information

**Additional Reference Information**

| | |
|---|---|
| Purpose Of Payment | |
| Additional Information For Beneficiary | |

Note: Maximum 35 characters per field

**Notify Me**
Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

[ ✔ Request Transfer ] [ ✖ Cancel ]

You will be asked to Confirm, Edit or Cancel the Wire. If everything looks correct, Confirm the wire .

[ ✔ Confirm ] [ ✎ Edit ] [ ✖ Cancel ]

## International Currency Wires

Commercial Center offers users the ability to send funds to foreign countries using one of two methods. The first is to send funds using the value of the US Dollar. For this option, enter the **Payment Currency** as US Dollar and enter the amount of the wire you want to send. The recipient will receive funds equivalent to the US Dollar value.

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

**Account Information**

| | |
|---|---|
| * Payment Date | 03/14/2019 |
| * Debit Account | |
| * Originator Name | MPB Test |
| * Originator Address 1 | 349 Union Street |
| * Originator Address 2 | Millersburg, PA |
| Originator Address 3 | |
| * Payment Currency | US Dollar (USD) |
| * Amount | 100.00 |

**Beneficiary / Payee Information**

| | |
|---|---|
| Payee Name | Wire Test |
| Beneficiary ID Type | Account Number |
| Beneficiary ID | *7412 |
| * Address 1 | 349 Union Street |
| * Address 2 | Millersburg, PA |
| Address 3 | |
| Beneficiary Country | CA - Canada |
| Contact Name | |
| Phone Number | |

**Beneficiary Bank Information**

| | |
|---|---|
| Name | Bank of Montreal |
| Beneficiary Bank ID Type | SWIFT BIC |
| Beneficiary Bank ID | BOFMCAM2 |
| * Address 1 | 1 First Canadian Place, 21st Floor |
| * Address 2 | Toronto |
| Address 3 | Canada |
| Intl Routing Number | |
| Beneficiary Bank Country | CA - Canada |

Alternatively, you can send funds in the currency of the receiving country and the recipient will receive the amount entered in the foreign currency with the converted USD amount deducted from your account. To accomplish this, complete the Wire instruction page and then select the link for Foreign Exchange Rate Lookup.

Account Information

* Payment Date: 03/15/2019
* Debit Account: 5 - Demand Deposit (Main DDA) - $268.28 (USD)
* Originator Name: MPB Test
* Originator Address 1: 349 Union Street
* Originator Address 2: Millersburg, PA
Originator Address 3:
* Payment Currency: Euro (EUR)
* Amount: 10.00
  - ● Payment Amount
  - ○ Debit Amount

Foreign Currency Details

Contract Number

Beneficiary / Payee Information

Payee Name: I W Test
Beneficiary ID Type: Account Number
Beneficiary ID: *4654
* Address 1: 349 Union Street
* Address 2: Millersburg, PA
Address 3:
Beneficiary Country: FR - France
Contact Name:
Phone Number:

Beneficiary Bank Information

Name: Banque De France
Beneficiary Bank ID Type: SWIFT BIC
Beneficiary Bank ID: BDFEFRPP111
* Address 1: 31 rue Croix des petits champs
* Address 2: 75001 Paris
Address 3:
Intl Routing Number:
Beneficiary Bank Country: FR - France

▸ Additional Bank Information

Additional Reference Information

Purpose Of Payment: |
Additional Information For Beneficiary:

Note: Maximum 35 characters per field

Notify Me
Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Foreign Currency Rate Request

Foreign Exchange Rate Lookup

**Submit** your request to purchase the currency contract.

**Request FX Rate** ✖

Foreign Exchange Info

Account Number: |*1086 - Demand Deposit (Main DDA) - $268.28 (

Currency: Euro (EUR)

Amount: 10.00

FX

Delivery Option: ⦿ Two Business Days (Spot)

[Submit] [Reset]

**Confirm** the FX Rate.

**Confirm FX Rate** ✖

EUR |10

USD 11.83

Exchange Rate 1.18344150

Trade Date 03/15/2019

Value Date 03/19/2019

A purchase of 10 EUR

in exchange for 11.83 USD

You have 54 seconds to confirm this transaction.

Clicking Confirm constitutes a commitment to this contract

Click Cancel to start over

[Confirm] [Cancel]

Your contract will display in the upper right hand corner of the page.

Account Information

| | |
|---|---|
| * Payment Date | 03/15/2019 |
| * Debit Account | 5 - Demand Deposit (Main DDA) - $268.28 (USD) |
| * Originator Name | MPB Test |
| * Originator Address 1 | 349 Union Street |
| * Originator Address 2 | Millersburg, PA |
| Originator Address 3 | |
| * Payment Currency | Euro (EUR) |
| * Amount | 10.00 |
| | ◉ Payment Amount |

Foreign Currency Details

| | |
|---|---|
| Contract Number | 29582581 |
| Exchange Rate | 1.18344150 |
| Trade Date | 03/15/2019 |
| Value Date | 03/19/2019 |
| Debit Amount | USD 11.83 |
| Payment Amount | EUR 10.00 |

And proceed to **Request Transfer:**

✔ Request Transfer    ✖ Cancel

You will be asked to Confirm, **Edit** or **Cancel** the **Wire**. If everything looks correct, **Confirm** the wire to be prompted for your Out of Band Authentication.

✔ Confirm    ✏ Edit    ✖ Cancel

## Releasing the Wire

This is a new function is required for **ALL** wires. Once a wire or batch of wires has been completed, select the **Payments & Transfer** menu and select **Payment Activity**.

Payments & Transfers

Payment Activity
ACH Payments
Wire Transfer
Account Transfer
Payee Maintenance
Import Maintenance
Tax Payments

The wire will display in the Current Activity list.

Payment Activity : Current Activity

|  | ACH Payments | Wire Transfers | Account Transfers | ALL TRANSACTIONS |
|---|---|---|---|---|
| PENDING | $0.00 (0) | $1.07 (1) | $0.00 (0) | $1.07 (1) |
| COMPLETE | $0.00 (0) | $0.00 (0) | $0.00 (0) | $0.00 (0) |
| ALL | $0.00 (0) | $1.07 (1) | $0.00 (0) | $1.07 (1) |

Show Status Detail ⟳ Refresh

▸ Search Transactions

Prev 1 2 Next   Go to page 1   Showing 1 - 10 of 13   Items to display: 10 20 50

+ / -   ✔ Approve   ✔ Release   ✔ Approve And Release

☑ ⚡ DWR-00000787   $1.07   **Pending Approval**   🔍 View   ✔ Approve   ✎ Edit   ✖ Cancel

Payment Date: 03/13/2019
Originator: **MPB Test Company**   *4268 - Demand Deposit (Checking 2) - **Mid Penn Bank** CERT (253170279)
Beneficiary: Michael TestWirePayee - Account Number *3456

From here you can review the wire once more.

Prev 1 2 Next   Go to page 1   Showing 1 - 10 of 13   Items to display: 10 20 50

+ / -   ✔ Approve   ✔ Release   ✔ Approve And Release

☑ ⚡ DWR-00000787   $1.07   **Pending Approval**   🔍 View   ✔ Approve   ✎ Edit   ✖ Cancel

Payment Date: 03/13/2019
Originator: **MPB Test Company**   *4268 - Demand Deposit (Checking 2) - **Mid Penn** Bank CERT (253170279)
Beneficiary: Michael TestWirePayee - Account Number *3456

Select the wire(s) to release.



If your company is set up with Dual Control, select **Approve and Release** – otherwise, click **Release**.



Confirm to release the transfer.



The status will now update to **Released.**

# Creating a Recurring Wire Transfer

When using an existing Wire Template, you can create a Recurring Transfer by selecting the **Recurring Options** button prior to clicking **Request Transfer**.

The **Recurring Options** menu will display



After selecting your configuration, click **Save** and return to the **Wire Transfer** page; continue to complete the Wire Transfer as normal.

## Creating a Wire Template

To create a Wire Transfer Template, select the **Payments & Transfers** menu and then select **Wire Transfer.**

Payments & Transfers

Payment Activity
ACH Payments
Wire Transfer
Account Transfer
Payee Maintenance
Import Maintenance
Tax Payments

From the menu to the left, choose **Manage Templates**.

**Wire Transfer**
  Create Transfer

  **Manage Templates**

  Transaction Import

Then select Create Template.

**Wire Transfer : Manage Templates**

Search Templates

| | | | |
|---|---|---|---|
| Template Name | | Beneficiary Bank Name | |
| Correspondent Bank ID | | Beneficiary Bank ID | |
| Amount | | Beneficiary Name | |
| Debit Account | | Beneficiary ID | |

Show 10 results per page, sorted by Template Name in ascending order, including summary

Search Templates | Create Template | Print Report

Click **Create** in the **Free-Form Template** box to create a Free-Form Template to enter all new wire instructions for your template or **Continue** in the **Select Payee** box to create a template using an existing Wire Transfer Payee.

**Wire Transfer : Manage Templates**

**Free-Form Template**

Create new set of stored wire transfer instructions.

Create

**Select Payee**

Create new set of stored wire transfer instructions for an existing payee.

Continue

Select the type of template you would like to save and enter the name of the template.

Template Settings

⦿ Repetitive Template      ◯ Semi-Repetitive Template

* Template Name

A *Repetitive Template* is a template that saves and locks all fields so that every wire initiated from the template is exactly the same, including the amount.

A *Semi-Repetitive Template* is a template that only saves the Beneficiary/Payee and Beneficiary Bank Information entered. When using this type of template, you will have the ability to update the debit account, currency type, and amount of each new wire.

Complete the details of the funds transfer and **Save Template**.

**Account Information**

| | |
|---|---|
| * Debit Account | |
| * Originator Name | MPB Test |
| * Originator Address 1 | .349 Union Street |
| * Originator Address 2 | Millersburg, PA |
| Originator Address 3 | |
| Payment Currency | |
| Amount | |

**Beneficiary / Payee Information**

| | |
|---|---|
| * Name | |
| * Beneficiary ID Type | Account Number |
| * Beneficiary ID | |
| * Address 1 | |
| * Address 2 | |
| Address 3 | |

Note: P.O. Boxes are not valid

| | |
|---|---|
| * Beneficiary Country | None Selected |
| Contact Name | |
| Phone Number | |

**Beneficiary Bank Information**

Bank Lookup

| | |
|---|---|
| Name | |
| Beneficiary Bank ID Type | None Selected |
| Beneficiary Bank ID | |
| * Address 1 | |
| * Address 2 | |
| Address 3 | |
| International Bank | ☐ |
| Intl Routing Number | |
| * Beneficiary Bank Country | None Selected |

▸ Additional Bank Information

**Additional Reference Information**

| | |
|---|---|
| Purpose Of Payment | |
| Additional Information For Beneficiary | |

Note: Maximum 35 characters per field

✔ Save Template    ✖ Cancel

Alternatively, you can create a template from a Free-Form Wire (or one-time wire). You will have the option to save and create a new Payee and/or a Repetitive Template.

Save As Repetitive Template ☐
Save As Payee ☐

Notify Me    Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL