

AdelFi's Business Banking User Guide: Wires Menu



Welcome to the AdelFi Credit Union Online Banking Wires User Guide!
We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.
This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi Banking community!





Table of Contents

Wires 1

 Add a Payee 1

 Submit a Business Wire Request 2

 Wire Approvals 2

 Wire Templates 3

 Scheduled Business Wires 3

 Business Wires History 4



Add a Payee

Payees can be added from the **Send Wires** page, or they can be created and managed under **Move Money > Manage Payees**.

Note: Only Online Banking Administrators and sub users with **Manage Payee permissions** can add a payee.

Under **Manage Payees**:

1. Select **+ Add New Payee**.
2. Select **Business** or **Person**.
3. Enter their **name**.
4. Enter their **email**. (Optional)
5. **Payee ID** (Optional) Note: If one is not entered, the system will automatically assign a payee ID.
6. Add their **address**.
7. Add their **Phone Number** (Optional)
8. Add their **Website**. (Optional)
9. Choose a **group** to categorize your payee. (Optional)
10. You will be asked to verify your identity. Upon verification of your identity, your payee will be saved.
11. Select **Add Payment Method** to assign this payee as a wire payee. Note: Payee may be assigned multiple payment methods.
 - a. Ex: ACH, Domestic Wire, International Wire
12. Once payment method is selected, Enter the **routing number** for domestic wire or **SWIFT** for international wire.
13. Enter the required fields for **Beneficiary** and **Beneficiary Bank**, then select **Save**.

Add new payee

Payee details

Person Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name *

0 / 140

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.

Add address

Add phone number (Optional)

Add website (Optional)

Choose a group (Optional)

Employees

Vendors

Customers



Domestic

Add payment method

Payment Method Type

ACH

Domestic Wire

International Wire

☐ Add Intermediary FI

Beneficiary FI and account information

Routing Number

Account Number

Nickname

e.g. Primary ACH, Vendor Wire

FI Address 1 (Optional)

FI Address 2 (Optional)

FI Postal Code (Optional)

FI City

State

Save

International

Add payment method

Payment Method Type

ACH

Domestic Wire

International Wire

SWIFT Bank ID

United Kingdom

BankID:

Payee's information

Country

Address Line 1

Address Line 2 (Optional)

Postal Code (Optional)

City

Payee FI and account information

Sort Code

FI Name

IBAN

Nickname

Save

Note for International payee: If payee address was not entered during the **Add new payee** process, the system will prompt you to add an address when adding a payment method.



Submit a Business Wire Request

In the **Move Money** menu, select **Send Wires** then navigate to the **Wire** tab. To send a single wire, select a **Payee** from the dropdown list or select **+Add new Payee**. You can also choose a **Wire Template** (See below to create. This is optional) Choose a **Funding Account** and a **Company Name**. Enter the **Amount** (note: limits apply) for the transfer. Select the **Send On** date and **Frequency**. Enter any additional details into the **Wire Purpose** and **Message To Payee** field (optional). Review all information is correct. Click **Submit**.

Note: If dual authorization is required, the system will send the wire into a pending status. Any user with authorization permissions may approve the wire under **Move Money > Pending Approvals**.

Wire Approvals

For wires that need approval, Online Banking Administrators and Sub Users with Authorization permissions can go to **Move Money > Pending Approvals** > Select Wires from the list and **Authorize** or **Reject**.



Wire Templates

Admins and users with proper permissions can add wire templates. Wire templates allow businesses to quickly send wires without much information to edit.

To add a new template: Navigate to the **Templates** tab, select **+ Create Template**. Enter the **template name**, select a **payee**, choose a **funding account**, **Company name** (if applicable) and enter the **amount**.

Optional fields: **Description**, **Wire Purpose** and **Message to Payee** > Select **Save**.

To submit a business wire request, follow the steps in "Submit a Business Wire Request" above.

Business Wires

Wire **Templates** Scheduled History

Search By Template

+ Create Template

TEMPLATE ↑ DATE UPDATED ↓ FUNDING ACCOUNT AMOUNT ↓

+ Create Template

AMOUNT ↓

\$0.50

< Page

Submit

View Details

Duplicate

Delete

You can edit an existing template from the **Template** tab. Select the template name, then click **Edit Template**. Beside each template, you can select the ellipse menu (3 dots) and **View Details**, **Duplicate**, **Delete** or **Submit** the template for processing.

Scheduled Business Wires

On the **Scheduled** tab of the **Business Wires** menu, you can **Search By Payee** or **Apply Filters** via the filter icon. **Enter search criteria** and hit **Enter** on your keyboard or click **Apply Filters**. Scheduled wires will show future dated wires, recurring wires and wires pending to be processed.

Business Wires

Wire Templates **Scheduled** History

Search By Payee

Wires cannot be edited. If there was a mistake made, you will need to **cancel** the wire transfer and **submit** a new request. Under the **Scheduled** tab, locate the wire transfer and click the **Cancel Wire** button, enter a reason, and select **Yes**.

DATE	PAYEE	FREQUENCY	AMOUNT	STATUS
JUL 20 2026	Payee 1	One Time	\$2.00	SCHEDULED
Show 10 entries 1-1 of 1				

View Details

Download PDF

Cancel Wire



Business Wires: History

The **History** tab will provide a list of all wires submitted for payment. This includes all processed wires, canceled wires and rejected wires. All wire activity will be shown within the history tab, indefinitely.

Business Wires

Wire Templates Scheduled **History**

Search By Payee				
DATE	PAYEE	FREQUENCY	AMOUNT	STATUS
JUL 20 2026		One Time	\$2.00	REJECTED ...
Show 10 entries		1-1 of 1	Page 1 of 1	