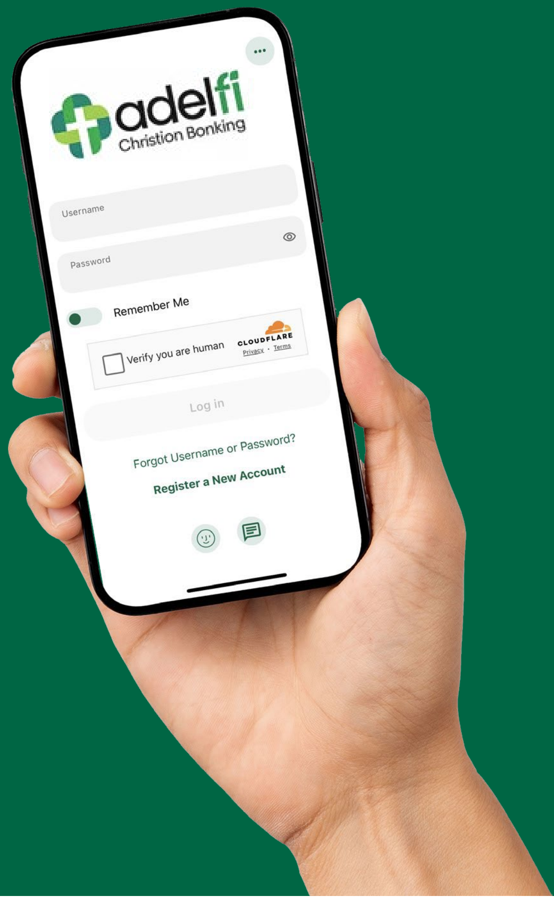
AdelFi's Business Banking User Guide:

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!

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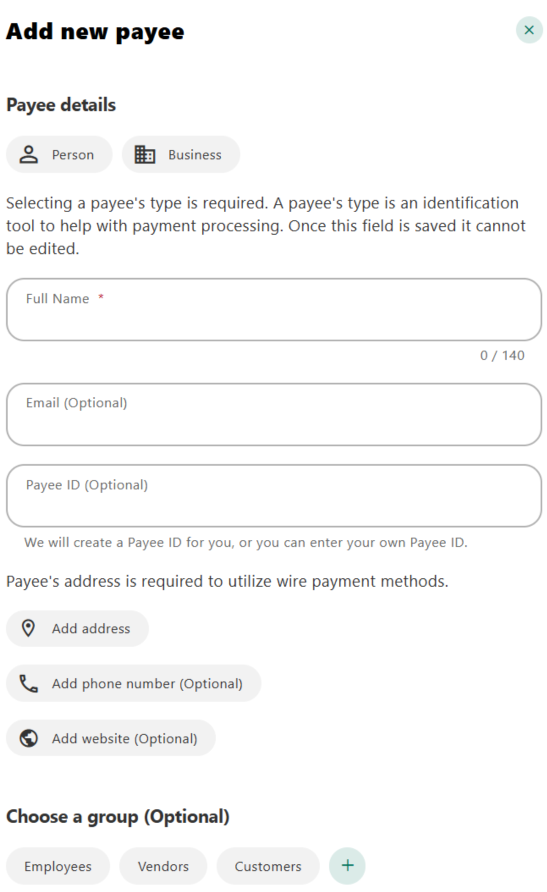
Add a Payee

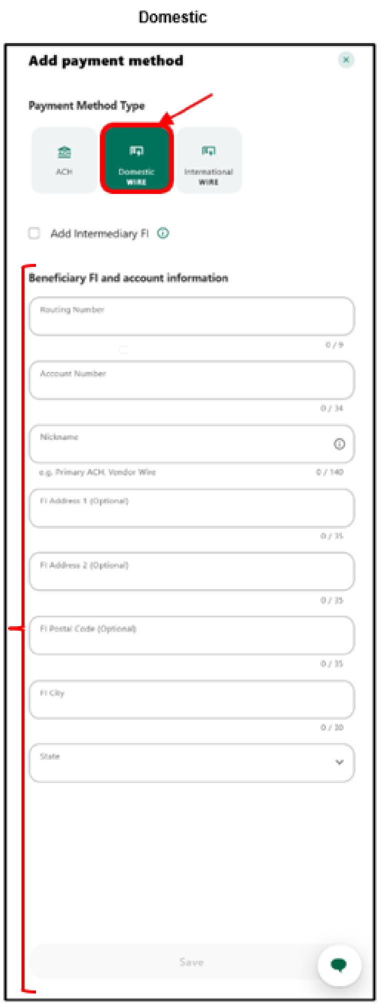
Payees can be added from the **Send Wires** page, or they can be created and managed under **Move Money** > **Manage Payees**.

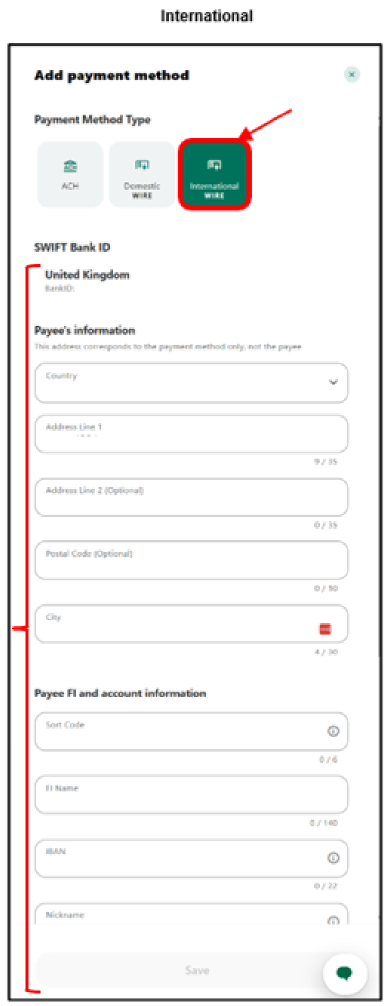
Note: Only Online Banking Administrators and sub users with Manage Payee permissions can add a payee.

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**.





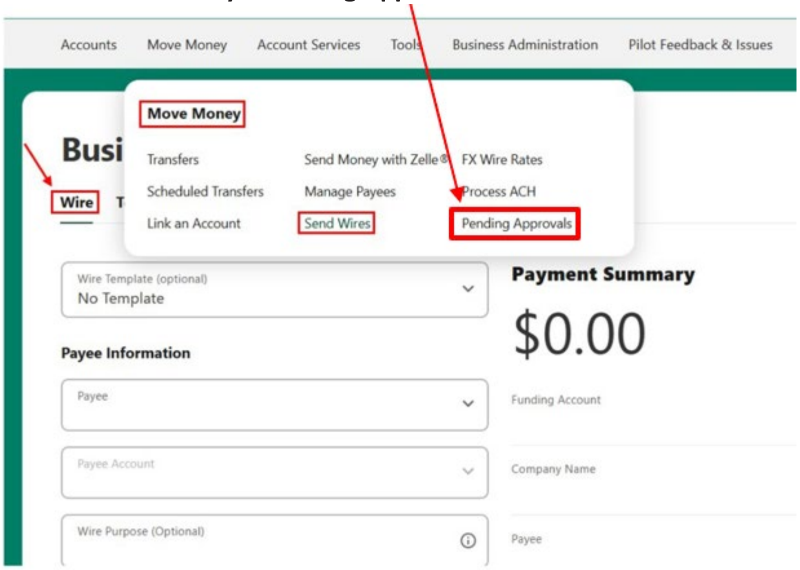


Note for **International** payee: If payee address was not entered during the **Add new payee** process, the system will prompt you to add an address when adding a payment method.

Submit a Business Wire Request

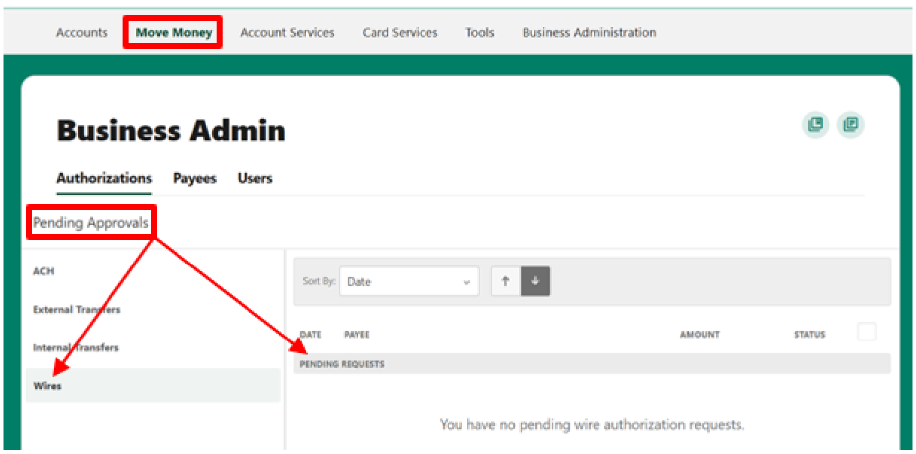
In the **Move Money** menu, select **Send Wires** then navigate to the **Wire** tab. To send a single wire, select a **Payee** from the dropdown list or select **+Add new Payee**. You can also choose a **Wire Template** (See below to create. This is optional) Choose a **Funding Account** and a **Company 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**.

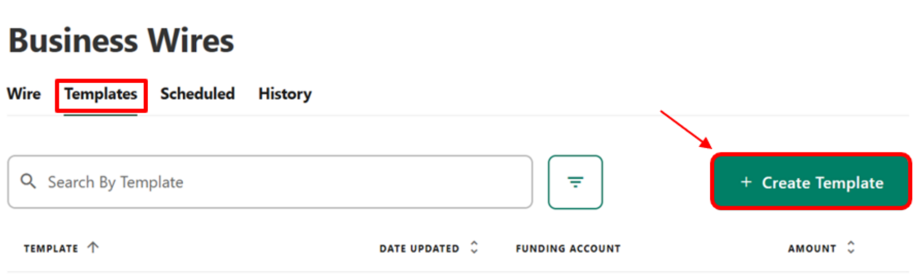


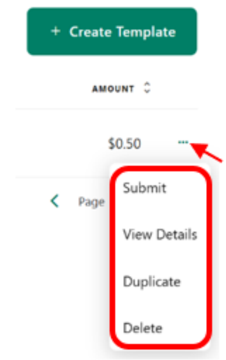
Wire Templates

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.





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.

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**.

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.