

Digital Banking Guide

Wire Payment — Domestic



capitalbankmd.com

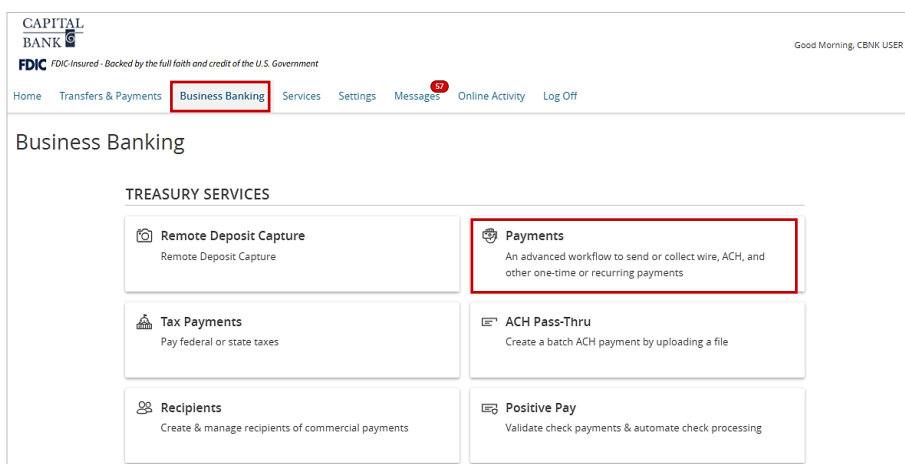
User Guide - Domestic Wire Payment

Introduction to Domestic Wire Payment

Wire payments are a safe and efficient mode to transfer funds between accounts. Domestic Wire payments are made within the same country whereas International Wire payments include cross-border fund transfers.

Wire payments are typically used for high-value transactions where urgency, speed and security are considered critical for completing the transfer. Domestic Wire payments are transmitted through Fedwire or CHIPS networks whereas International Wire payments are routed through the SWIFT network.

The Wires module offered by Digital Banking supports Domestic and International Wire Payments which can be single or recurring payment occurrences. Additionally, you can schedule wire payments for Same Day or for a future date.

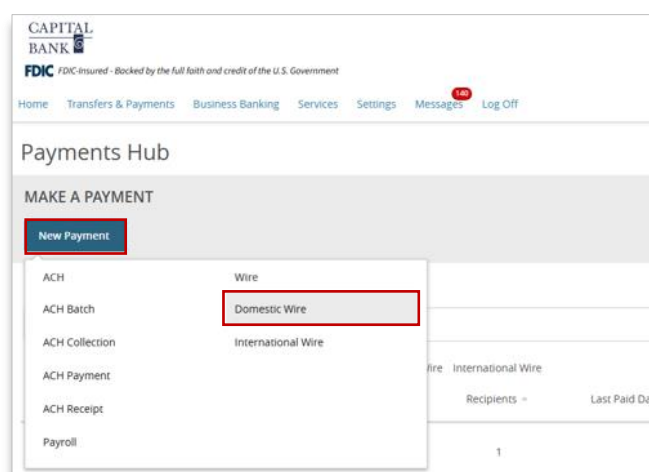


Overview:

This user guide will cover the process of creating a Domestic Wire payment.

Navigation:

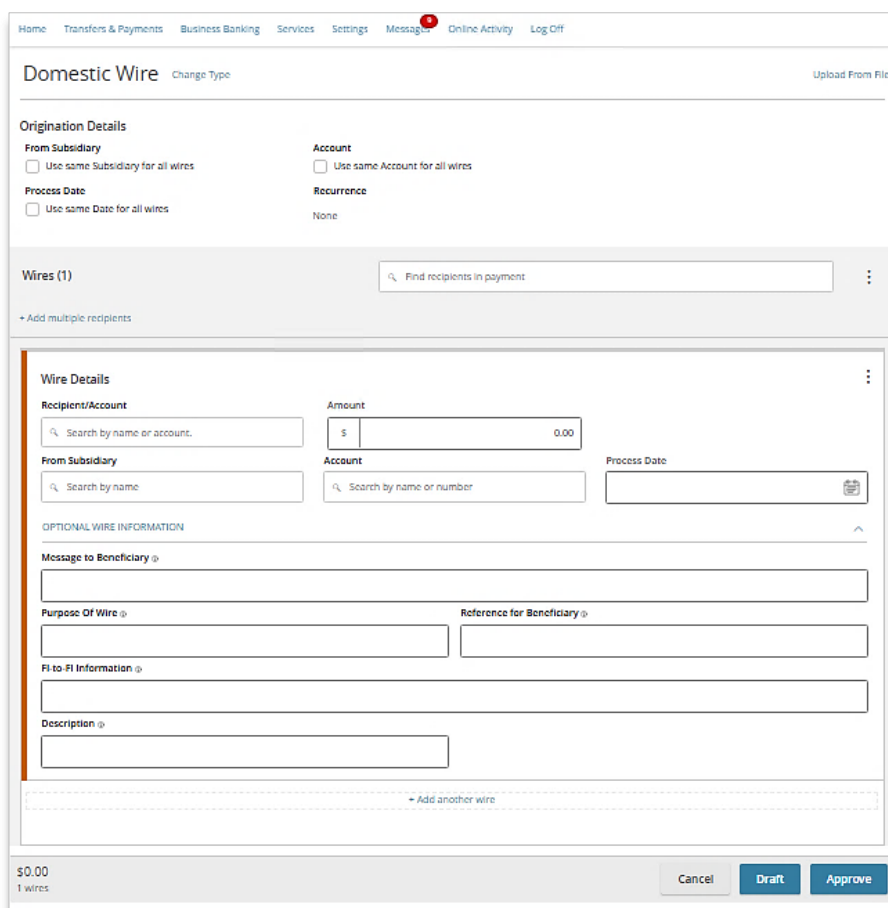
1. Click on the 'Payments' link available under the 'Business Banking' tab and navigate to the 'Payments Hub' screen.



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2. The 'Payments Hub' page is used to create single payments and new templates.

Please Note: The payment options available will depend on your 'Draft' & 'Recipient' rights.

- To create a new Wire payment, click on the 'New Payment and select 'Domestic Wire' from the drop-down.



4. The 'Domestic Wire' payment creation screen is divided into three sections:
 - Origination Details
 - Wires Section

Origination Details Section:

Business Online offers the ease of selecting single or multiple subsidiaries, accounts and process dates for each recipient when drafting multi recipient wires. This selection can be made using the checkbox available against the respective fields.

- a. *From Subsidiary:* Subsidiaries are child or linked entities that are used to route payments on behalf of the parent companies.
- If you wish to use the same subsidiary for all the recipients in the wire payment, select the checkbox 'Use same Subsidiary for all wires.
- For single recipient wire payment, select the required subsidiary in the 'Wire Details' section.

Origination Details

From Subsidiary

☐ Use same Subsidiary for all wires

Process Date

☒ Use same Date for all wires

Process Date

04/28/2025

Account

☐ Use same Account for all wires

Recurrence

Set schedule

< April >

< 2025 >

S M T W T F S

6 7 8 9 10 11 12

13 14 15 16 17 18 19

20 21 22 23 24 25 26

27 28 29 30

04/28/2025

Schedule Recurring Transaction

How often should this transaction repeat?

☐ 1st Of The Month

☐ Every Other Week

☐ Last Day Of The Month

☐ Monthly

☐ 1st & 15th Of The Month

☐ Quarterly

☐ 15th & Last Day Of The Month

☐ Semi-Annually

☐ Daily (Monday - Friday)

☐ Yearly

☐ Weekly

When should this transaction stop?

☐ On/Before Date

☐ After

occurrence(s)

Cancel

Set Recurring Transaction

- b. **Account:** Similarly, you can select checkbox ‘Use same Account for all wires’ if you wish to use the same originating account for all wire recipients. For a single recipient wire transfer, select the Account using the dropdown available in the ‘Wire Details’ section.
- c. **Process Date:** To select the same processing date for multiple wires, select the ‘Use the same date for all wires’ checkbox. In the case of a single recipient wire transfer, enter the processing date using the calendar icon.
- d. **Recurrence:** By default, a one-time payment will be created. If you wish to set a recurring payment schedule, click on the ‘Set Schedule’ link. Use the ‘Schedule Recurring Frequency’ overlay to set a recurring payment schedule by selecting the payment frequency and the duration for which the recurring payment should be in effect. Click on the ‘Set Frequency Schedule’ to save the recurrences and proceed further. And in the Wires section, users can add multiple recipients and find added recipients in the Search box.

Wires (1)

Find recipients in payment

+ Add multiple recipients

Wire Details

Recipient/Account

John Checking 1234567890

Amount

\$ 0.07

From Subsidiary

ABC_ACH1 Wire1 ****9909

Account

MMDA COMMERCIAL HIGH YIELD 1472

Process Date

04/28/2025

OPTIONAL WIRE INFORMATION

+ Add another wire

\$0.07

1 Wires

Cancel

Draft

Approve

Wires Section:

Use the Wire details section to update the recipient and transaction details of the payment.

- a. **Recipients/Account:** Use the search bar to add an existing payment recipient. Click on the ‘Recipients’ box to view the list and select the required recipient.

Please Note: Based on your user rights and entitlements, the ‘+New Recipient’ option will be displayed to add a new recipient during payment creation.

For more information on adding or managing recipients, please refer to our Recipient Management User Guide.

- b. **Amount:** Enter the payment amount.
- c. **From Subsidiary:** If the ‘Use same Subsidiary for all wires’ is unchecked in the ‘Origination Details’ section, select the required ‘Subsidiary’ using the drop-down for each recipient in the payment. If the box is checked, the Subsidiary details will auto populate.
- d. **Account:** Select the payment origination account using the drop down. If the ‘Use same Account for all wires’ is unchecked in the ‘Origination Details’ section, you will need to select separate payment origination ‘Account’ for each recipient.
- e. **Optional Wire Information:** Includes transaction specific information which are optional and will be displayed based on your account settings

- Message to Beneficiary: It is a field used to share payment details with the beneficiary.
- Purpose of Wire: It is a field but with a restriction of 35 characters, typically formatted and used by the FI to send the purpose of the wire.
- Reference for Beneficiary: It is a field supporting a maximum of 16 characters. Used for updating data such as invoice number, customer number or any wire related transaction number. While this is an optional field, updating data in this field helps in reconciliation.
- FI to FI Information: Used for updating miscellaneous data related to the payment. This field can accommodate up to 6 lines of 35 characters each.
- Description: Optional field available for updating any remaining details of the payment.

OPTIONAL WIRE INFORMATION

Message to Beneficiary

Purpose Of Wire

Reference for Beneficiary

FI-to-FI Information

Description

+ Add another wire

\$0.07
1 wires

CancelDraftApprove

✓

Transaction Approved

Batch ID: 384
Total Amount: \$0.07

CloseView in Activity Center

CAPITAL BANK
FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

Home Transfers & Payments Business Banking Services Settings Messages Online Activity Log Off

Search Transactions

Active Filters Batch ID: 384

Transaction List

Processed Domestic Wire \$0.07 4/24/2025

TRANSACTION DETAILS

DOMESTIC WIRE

Wire_Nm \$0.07

Tracking ID: 14823 Created Date: 4/24/2025

PAYMENT DETAILS

Batch ID: 384

Created By: John David

Authorized: 04/24/2025 8:49 AM

Authorized By: John David

Process Date: 04/24/2025

Originator Wire Header Wire

From Account: MUDA COMMERCIAL HIGH YIELD 1472

To Account: XXXX067890

To Account Type: Checking

- To add another wire payment, click on ‘+ Add another wire’ link and follow the same process as explained above.
- Based on your rights and approval limits, you will have the option to draft or submit and approve the payment. Click on the ‘Draft’ button to submit the payment as a draft or on the ‘Approve’ button to submit the payment for processing. Click on ‘Cancel’ if you wish to cancel the payment and return to the ‘Payment Hub’ screen.
- To view the payment, click on the ‘View in Activity Center’ button.
- Click on the ‘Close’ button to navigate back to the payment creation page.

Please Note: Payments may need additional approval based on your user entitlement.
If applicable, a ‘Transaction Drafted’ overlay will be displayed on submitting the payment.
Click on the ‘Notify Approvers’ button to send an email notification to the assigned approvers.