

Digital Banking Guide

Wire Payment – International



capitalbankmd.com

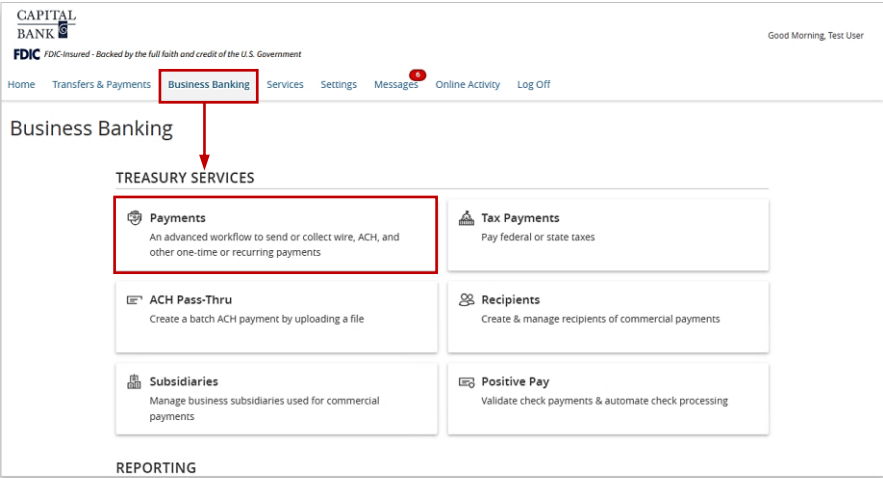
User Guide – International Wire Payment

Introduction to Wire Payment International

International wire payments are a secure and reliable method of transferring funds between financial institutions across international borders. Integrated within the Capital Bank’s Digital Banking platform, this feature enables customers to send and receive cross-border payments efficiently.

Designed to support complex business needs, this feature allows users to enter detailed originator and recipient information, including payment references, beneficiary addresses, SWIFT/BIC, IBAN codes and intermediary bank data as needed. Users can initiate one-time or recurring international wires, making it ideal for regular vendor or partner payments. Capital Bank also supports wire templates for faster processing and offers real-time tracking of payment status.

International wire fees may include sending charges, intermediary bank fees, and currency conversion costs (if applicable).



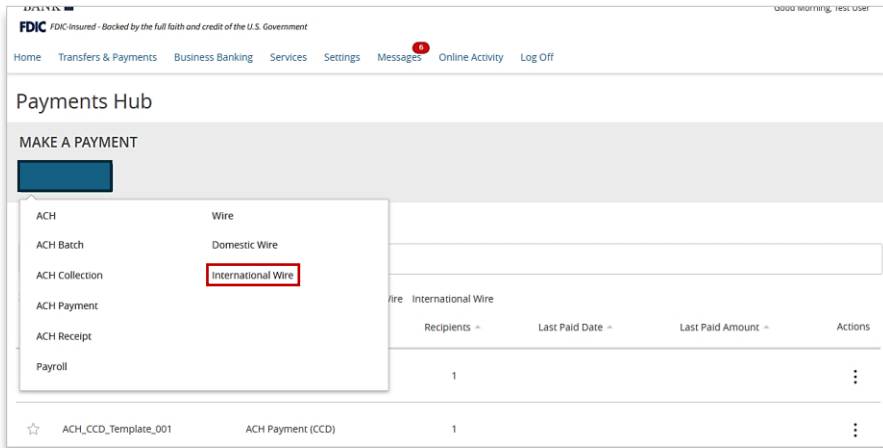
Overview:

This user guide will cover the process of creating an International Wire payment.

Section 1: One-Time International Wire Payment Creation

Navigation:

- Click on the ‘Business Banking’ tab displayed on the Home page and navigate to the ‘Payments Hub’ available under the ‘Payments’ tile.
- The ‘Payments Hub’ page is used to create single payments and new templates. These options are available based on user rights.
- Click on the ‘New Payment’ button to create a one-time payment.
- Select the ‘International Wire’ payment link to navigate to the payment creation screen.
- The payment creation screen is divided into two sections:
 - Origination Details
 - Wires Section



International Wire

Change Type

Upload From File

Origination Details

From Subsidiary

☐ Use same Subsidiary for all wires

Process Date

☒ Use same Date for all wires

Account

☐ Use same Account for all wires

Currency

☒ Use same Currency for all wires

Process Date

Recurrence

None

Wires (1)

+ Add multiple recipients

Wire Details

Recipient/Account

From Subsidiary

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$

OPTIONAL WIRE INFORMATION

Origination Details:

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.

- From Subsidiary:** Subsidiaries are entities used to route Wire payments. They may be either fully owned by a parent company or tied through business collaborations. Linking subsidiaries is an efficient way of processing multiple payments for a single parent entity while ensuring simpler tracking and reconciliation.
The ‘Use same Subsidiary for all wires’ check box allows you to use the same subsidiary for all wires in case of multi-wire payments. If you wish to assign different subsidiaries to each recipient, leave the checkbox unchecked and make an individual selection in the next section.

Please Note: Each Commercial Origination Account needs to be associated with a parent or a subsidiary entity.

- Account:** Select the ‘Use same Account for all wires’ option if you wish to retain the same payment origination account for all recipients. If you prefer to use different accounts for each recipient, leave the checkbox unchecked and select different ‘From Account’ in the next section.
- Currency:** Select the ‘Use same currency for all wires’ box and select a currency to apply it to all payments. Uncheck the box if you wish to use different currencies for each recipient.

Please Note: Currently only USD payment currency will be available.

Origination Details

From Subsidiary

☒ Use same Subsidiary for all wires

Process Date

☒ Use same Date for all wires

Account

☒ Use same Account for all wires

Currency

☒ Use same Currency for all wires

Process Date

Recurrence

None

From Subsidiary

Account

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$

OPTIONAL WIRE INFORMATION

Good Morning, Test User

Home

Transfers & Payments

Business Banking

Services

Settings

Messages

Online Activity

Log Off

International Wire

Change Type

Upload From File

Origination Details

From Subsidiary

☒

Use same Subsidiary for all wires

John David

JohnDavidWire001

Account

☒

Use same Account for all wires

MMDA COMMERCIAL HIGH YIELD

1472

\$34.40

Currency

☒

Use same Currency for all wires

USD - U.S. Dollar

Process Date

☒

Use same Date for all wires

Process Date

04/23/2025

Recurrence

Set schedule

Wires (1)

Find recipients in payment

+ Add multiple recipients

04/23/2025

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)

☐ Semi-Annually

☐ Weekly

☐ Yearly

When should this transaction stop?

☐ On/Before Date

☐ After

occurrence(s)

Cancel

Set Recurring Transaction

Wires (1)

Find recipients in payment

+ Add multiple recipients

Wire Details

This payment is valid.

Recipient/Account

Int_Wire_05

SWIFT/BIC

GEOWGB22 32452982001

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$

2.50

OPTIONAL WIRE INFORMATION

+ Add another wire

Expand All

Wire Details

Recipient/Account

Int_Wire_05

SWIFT/BIC

GEOWGB22 32452982001

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$

2.50

OPTIONAL WIRE INFORMATION

+ Add another wire

Copy

Remove

Expand Row

Show Details

Do Not Notify

Wires (1)

Find recipients in payment

+ Add multiple recipients

Wire Details

This payment is valid.

Recipient/Account

Int_Wire_05

SWIFT/BIC

GEOWGB22 32452982001

Currency

USD - U.S. Dollar

Enter amount in

USD

Amount

\$

2.50

Notify Recipient

Hide Details

Recipient details

Display Name

Int_Wire_05

Email Address

ELF@Mahajan@capitalbankmd.com

Address 1

Add1

City

Kansas

State

AL

ZIP

12345

Country

United States

Account details

Account

32452982001

SWIFT/BIC

GEOWGB22

Beneficiary FI

Name

GrosSwift UK Ltd

Address 1

123 Buckingham Palace Road

Address 2

London

Country

United Kingdom

OPTIONAL WIRE INFORMATION

- d. **Process Date:** Multi-Wire Payments can be created with the same or for separate processing dates. Check the ‘Use same Date for all wires’ and select the required processing date. However, if you wish to process each payment on different dates, uncheck the box.

Please Note: If any of the above fields are left unchecked, you will be required to individually select or enter the necessary information for each recipient.

Please note: International wire payments can be scheduled for the same day or a future date.

If a same-day payment is submitted after the cutoff time, the system will automatically re-set the value date to the next business or working day

Wire International cutoff is 3.30 PM EST.

- e. By default, a one-time payment will be created. If you wish to set a recurring payment schedule, click on the ‘Set Schedule’ link. Select the payment frequency and the duration for which the recurring payment should be in effect. Click on the ‘Set Recurring Transaction’ to save the recurrences and proceed further.

• **Wire Section (Recipient/Account):**

- a. Click the ‘Recipient/Account’ box to search and select from an existing recipient using the dropdown. If you wish to create a new recipient, use the ‘+New Recipient’ link.

Please Note: A new recipient can also be added during payment creation.

Click on ‘+New Recipient’ option displayed in the ‘Recipient’ dropdown. On the ‘Recipient details’ screen enter all the required data and click on ‘Save Recipient’ button.

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

- b. Based on your selections in the origination section for applying the same ‘Subsidiary’, ‘From Account’ & ‘Currency’ The ‘Currency’ the relevant fields will be displayed. If the above options are unchecked, you will need to update the relevant data for each recipient.
- c. The ‘Enter amount in’ field denotes the currency in which the recipient will receive the payment.
- d. Based on the ‘Enter amount in’ selection, enter the payment ‘Amount’.
- e. To notify the recipient by email when a payment is processed, select the ‘Notify Recipient’ option available below the ‘Recipient/Account’ box.
- f. Click on the (:) ellipsis and select the ‘Show Details’ link to view or edit the recipient details. The ‘Notify Recipient’ option can be enabled or disabled from the same list.

Please note: ‘Notify Recipient’ is an optional field and notifications can be sent only if the recipient’s email address is available.

The email notification contains details pertaining to Transaction type, Customer name and Transaction Date.

- g. If you wish to edit the recipient details, use the ‘Show Details’ option available in the (:) ellipsis menu. The details will appear in a non-editable overlay. To edit, click ‘Edit’, then click ‘Save Recipient’ to save changes. Click ‘Close’ to return to the payment creation page.

[illegible]