

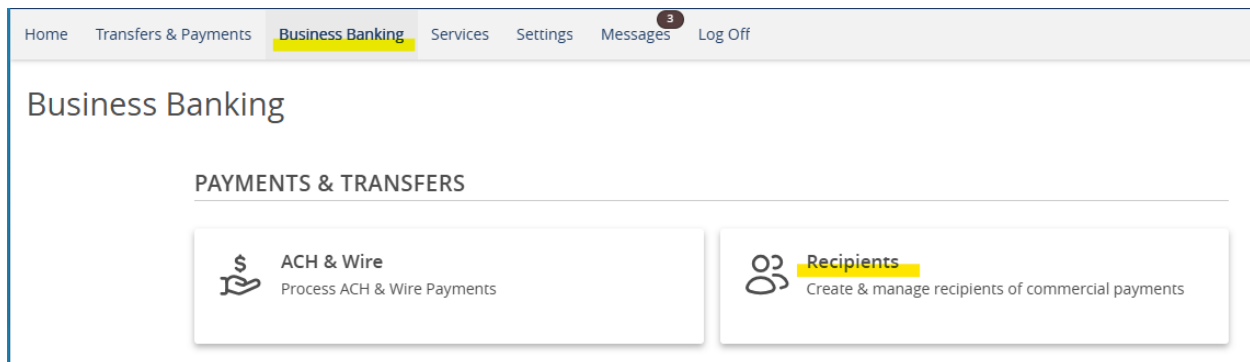
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WIRE ORIGATION USER GUIDE

ADDING A NEW RECIPIENT-

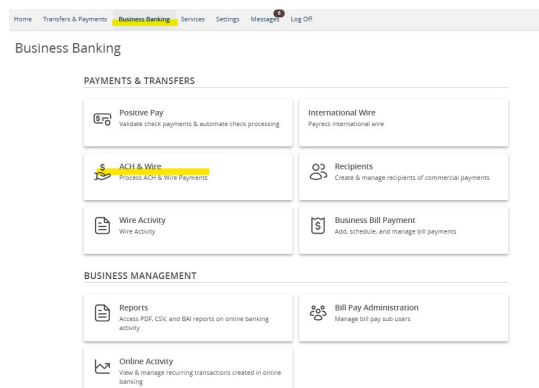
- We recommend the first step in creating a WIRE transaction is to create your list of recipients.
 - A recipient is the person or business to whom you need to transfer funds via ACH or Wire Transfer (or both).
 - You will need their contact and account information.
- In the **Business Banking** tab, click **Recipients**.



- Click the **New Recipient** tile.
- Enter the Recipient's details:
 - The Display Name is what will show in your recipient list.
 - The email address is optional – if an email address is entered and the “send email notifications” option is selected, the recipient will receive an email any time a transaction is submitted to their account.
 - Select the Account Type. (Are you sending to their Checking, Savings, or Loan account?)
 - Complete the required fields of information indicated with an asterisk.
- Save Recipient.

CREATING A WIRE TRANSFER-

- In the **Business Banking** tab, click on **ACH & Wire** tile.



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- Click New Payment, then select Domestic Wire. Complete the following.
 - Select Company or Subsidiary in the **'From Subsidiary'** field
 - Select the "from" account in the "Account" field
 - Enter the date for the wire transfer
 - (Optional) if the wire needs to be recurring, establish the schedule by clicking on "Set Schedule" under Recurrence
 - Select when the recurring transaction should stop (forever or a date from the calendar)
 - In the 'Recipient/Account' search field, enter any part of the recipient's name or select from the drop-down list. If this is a new recipient, click or choose "New Recipient" to create a new recipient:

Recipient/Account

Amount

Search by name or account. ⚠

+ New Recipient

\$ 0.00

- Enter any of the optional fields of information if needed
 - Message to Beneficiary – this information will travel with the wire transfer to the receiver.
 - Description – this information does not travel with the wire.

Click or tap **Draft** to save a wire for approval. Click or tap **Approve** to process the wire.

Recipient/Account

Amount

Test Recipient
Checking 123456789

\$ 0.00

OPTIONAL WIRE INFORMATION

Message to Beneficiary

Description

Cancel Draft Approve

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At Approval, the system will prompt for a Secure Access Code (**SAC**) before the transaction is complete. You may select either a phone call or a text message to receive the SAC:

A screenshot of a mobile application dialog box titled "Secure Access Code Required". The dialog box has a close button (X) in the top right corner. At the top center is an information icon (i) inside a circle. Below the title is a subtitle: "A secure access code is required to authorize this transaction. Please select your delivery method to receive your secure access code:". There are three light gray buttons stacked vertically: "Text me : (XXX) XXX-8428", "Call me : (XXX) XXX-8428", and "Call me : (XXX) XXX-6029". At the bottom is a dark brown button labeled "Cancel".

To add another phone number or update your current options available for the SAC delivery, from the navigation menu choose Settings, then 2-Factor Authentication.

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To see history of incoming and outgoing wires, click **Business Banking** and then **Wire Activity**. Click in the Account field to select an account, and then click or tap View Report.

Business Banking

PAYMENTS & TRANSFERS

Positive Pay Validate check payments & automate check processing	ACH & Wire Process ACH & Wire Payments
Recipients Create & manage recipients of commercial payments	Wire Activity Wire Activity

BUSINESS MANAGEMENT

Reports Access PDF, CSV, and BAI reports on online banking activity	Users Manage permissions for transactions, features & accounts for user roles
Online Activity View & manage recurring transactions created in online banking	

Approving a Wire Transfer-

If your company is set up to require dual control, the person approving an ACH transaction or batch will select need to approve the drafted transaction. When you login you will see the transaction in one of two places.

1. Locate in the Transaction Approvals section on the **Home** page.

The screenshot shows the 'Home' page of the Business Banking interface. The top navigation bar includes 'Home', 'Transfers & Payments', 'Gila', 'Business Banking', 'Services', 'Settings', 'Messages', and 'Log Off'. The main content area is divided into two sections: 'ACCOUNTS' and 'TRANSACTION APPROVALS'. The 'ACCOUNTS' section displays a grid of account information:

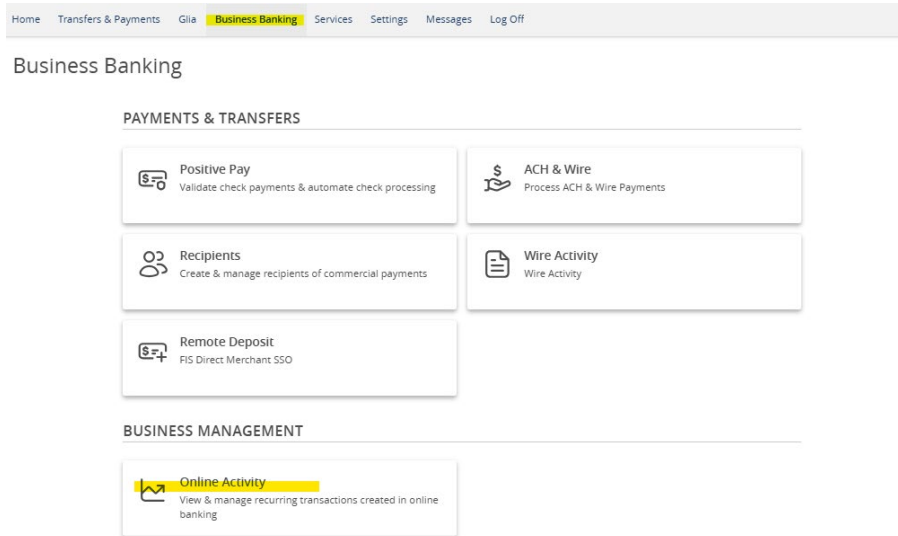
Account Name	Available Balance	Current Balance	Maturity Date
PERSONAL CD -4062	\$1.04		Mar 19, 2027
PERSONAL CD -4063	\$2.08		Mar 19, 2027
BANKON VOLUNTEER -9310	\$4.00	\$4.00	
PRINCIPAL -3708	\$4.99	\$4.99	
Bill Pay Test -2020	\$0.00	\$0.00	

The 'TRANSACTION APPROVALS' section on the right side of the page is highlighted in yellow and contains a checkmark icon, indicating that there are transactions requiring approval.

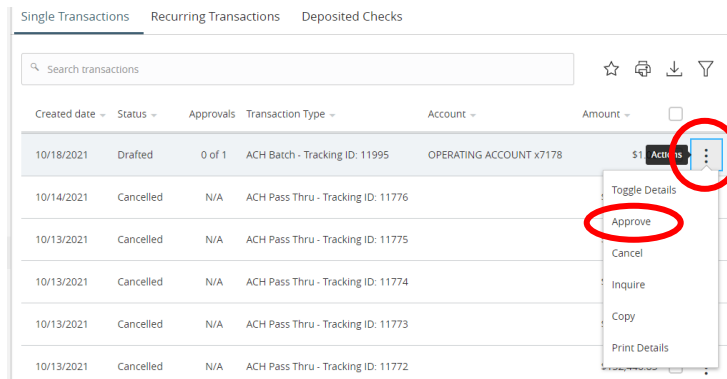
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2. Locate in the **Business Banking** tab, click on **Online Activity** tile.

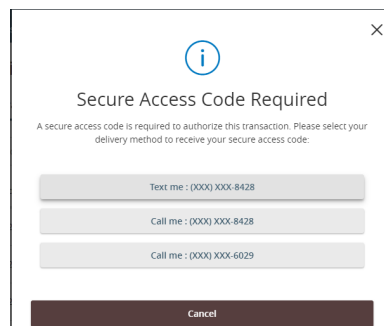


Next, select the ellipses on the right-hand side of the screen for the transaction that needs to be approved, and choose “Approve”



If the item does not need to be processed, you can also choose to cancel them from this screen.

At Approval, the system will prompt for a Secure Access Code (**SAC**) before the transaction is complete. You may select either a phone call or a text message to receive the SAC.



If you have any questions, please contact Treasury Management at tmsupport@lawrence.bank or by calling 615-323-1301.