

Wire Transfer Manual

Create one-time, future-dated and recurring domestic and/or international wires. Users can also create domestic and/or international Creditor, view wire activity, search wires, download or print PDF or CSV files for a payment in detail or summary review, and approve or reject wires.

Create USD Wire

Create a domestic, international, or multiple wires to process.

Domestic

Use this process to send wires to individuals or companies banking within the United States.

- Navigate to **Payments > Wire > Create USD Wire**
- Select **Domestic**
- Payment Information
 - **Wire Company Name:** Select the wire company
 - **Debit Account:** Select the debit account using the magnifying glass
 - **Creditor:** Type the Creditor's name or select the magnifying glass to search from your list of Creditor's.

NOTE: If your Creditor is not available, select **Enter Creditor**. The *Creditor Information* section opens. Add the Creditor before continuing with wire creation. The entered Creditor does not appear in the *Wire Creditor* view for future use.

- **Wire Amount:** Enter the Amount
- **Frequency:** Select desired frequency

NOTE: Depending on your selection, you may be prompted to enter wire data in the following field options: Effective Date, Repeat On Days, Repeat On, Start On, End On

- **Purpose:** Enter a short description of the wire.

NOTE: This is not sent to the Creditor.

- **Additional Information:** Enter any specific information that the Creditor can view when the wire is received. Use the plus symbol to add up to four lines of data.
- **End to End ID:** Enter reference information enabling the reference Creditor to identify the transfer.

TIP: Select **Reset** to return all fields to default values.

- Select **Review**
- Select **Confirm**

The screenshot shows the 'Create USD Wire' interface with three steps: 1. Payment and Creditor Information, 2. Review, and 3. Confirmation. Step 1 is active. It has radio buttons for Domestic (selected), International, and Create Multiple Wires. The 'Payment Information' section contains the following fields: Wire Company Name (SMB&T Training Account), Debit Account (Select Accounts), Creditor (Select a Creditor), Wire Amount (0.00 USD), Frequency (One Time), Effective Date (07/14/2025), Purpose (Purpose of Payment), Additional Information (Sender to Receiver Info. Line 1), and End to End ID. At the bottom are buttons for Review, Reset, and Cancel.

Pending Approval! Wire payment is in pending approval status.

TIP: To save the Creditor and bank details for future use, select **Save as Template**. Enter a unique **Template Name** and select **Create Template**. Templates may be subject to approval.

International

Use this process to send wires to individuals or companies banking outside the United States.

- Navigate to **Payments > Wire > Create USD Wire**
- Select **International**
- Payment Information
 - **Wire Company Name:** Select the wire company
 - **Debit Account:** Select the debit account using the magnifying glass
 - **Creditor:** Type the Creditor 's name or select the magnifying glass to search from your list of Creditors.

NOTE: If your Creditor is not available, select **Enter Creditor**. The *Creditor Information* section opens. Add the Creditor before continuing with wire creation. The entered Creditor does not appear in the *Wire Creditor* view for future use.

- **Wire Amount:** Enter the Amount
- **Frequency:** One Time
- **Effective Date:** Defaults to today
- **Purpose:** Enter a short description of the wire

NOTE: This is not sent to the Creditor.

- **Additional Information:** Enter any specific information that the Creditor can view when the wire is received. Use the plus symbol to add up to four lines of data.
- **End to End ID:** Enter reference information enabling the reference Creditor to identify the transfer.

TIP: Select **Reset** to return all fields to default values.

- Select **Review**
- Select **Confirm**

Create USD Wire

1. Payment and Creditor Information | 2. Review | 3. Confirmation

☐ Domestic ☒ International [Create Multiple Wires](#)

Payment Information

Wire Company Name: * SMB&T Training Account

Debit Account: * Select Accounts

Creditor: * Select a Creditor

Wire Amount: * 0.00 USD

Frequency: * One Time

Effective Date: 07/14/2025

Purpose: * Purpose of Payment

Additional Information: * Sender to Receiver Info. Line 1

End to End ID: *

[Review](#) [Reset](#) [Cancel](#)

Pending Approval! Wire payment is in pending approval status.

TIP: To save the Creditor and bank details for future use, select **Save as Template**. Enter a unique **Template Name** and select **Create Template**. Templates may be subject to approval.

Create Multiple Wires

Use this process to send multiple wires to previously defined Creditor's.

- Navigate to **Payments > Wire > Create USD Wire**
- Select **Create Multiple Wires**
- Choose the Creditors by placing a check in the box next to the *Creditor Name*
- Select **Initiate Payments**
- Complete the required fields for each Creditor Name selected

NOTE: The fields available will differ depending on the selection of creditors; domestic or international.

Create Multiple Wires

Creditor: * Cindy Tester
Account Number: 1111333444
Agent ID: 072402283

Wire Company Name: * Select Wire Company

Debit Account: * Select Accounts

Wire Amount: * \$0.00 USD

Frequency: * One Time

Effective Date: * 07/14/2025

Purpose: * Purpose of Payment

Additional Information: * Sender to Receiver Info. L

End to End ID: *

Creditor: * Barbara Tester
Account Number: 1111333444
Agent ID: 072402283

Wire Company Name: * Select Wire Company

Debit Account: * Select Accounts

Wire Amount: * \$0.00 USD

Frequency: * One Time

Effective Date: * 07/14/2025

Purpose: * Purpose of Payment

Additional Information: * Sender to Receiver Info. L

End to End ID: *

- **Wire Company Name:** Select the wire company
- **Debit Account:** Select the debit account using the magnifying glass
- **Wire Amount:** Enter the Amount
- **Frequency:** Select desired frequency

NOTE: Depending on your selection, you may be prompted to enter wire data in the following field options: Effective Date, Repeat On Days, Repeat On, Start On, End On

- **Purpose:** Enter a short description of the wire

NOTE: This is not sent to the Creditor.

- **Additional Information:** Enter any specific information that the Creditor can view when the wire is received. Use the plus symbol to add up to four lines of data.
- **End to End ID:** Enter reference information enabling the reference Creditor to identify the transfer.
- Select **Review**
- Select **Confirm**

 **Pending Approval!** Wire payment is in pending approval status.

Create USD Wire from Template

Use this to create a wire from a previously defined template.

- Navigate to **Payments > Wire > Create USD Wire from Template**
- Choose the templates to initiate by placing a check in the box next to the *Template Name*
- Select **Initiate Payments**
- Complete the required fields for each *Template* selected

NOTE: The fields available will differ depending on the selection of the template; domestic or international.

- **Wire Amount:** Enter the Amount
- **Frequency:** Select desired frequency

NOTE: Depending on your selection, you may be prompted to enter wire data in the following field options: Effective Date, Repeat On Days, Repeat On, Start On, End On

- **Purpose:** Enter a short description of the wire
- **Additional Information:** Enter any specific information that the Creditors can view when the wire is received. Use the plus symbol to add up to four lines of data.
- **End to End ID:** Enter reference information enabling the reference Creditor to identify the transfer.

TIP: Select **Reset** to return all fields to default values.

- Select **Review**
- Select **Confirm**

 **Pending Approval!** Wire payment is in pending approval status.

Create USD Wire from Template

1. Payment and Creditor Information
2. Review
3. Confirmation

Payment Information

Template: **TEST TEMPLATE**

Wire Company Name: **SMB&T Training Account**

Debit Account: **JD Biz 3444**

Creditor: **John Doe**

Wire Amount: * USD

Frequency: * One Time

Effective Date: *

Purpose: *

Additional Information: +

End to End ID: ?

Creditor Information

Name: **John Doe**

Account Number: **111333444**

Address: **555 West Chicago Street
Coldwater, MI 49036**

Notes: **Wire Test 1**

Agent ID: **072402283**

Agent Name: **SOUTHERN MICHIGAN
BANK & TRUST**

Agent Address: **COLDWATER, MI**

Instructed Agent Information

Agent ID: **011102353**

Agent Name: **PEOPLESBANK**

Agent Country: **US**

Notes:

Wire Activity

Use this view to approve, reject, cancel or un-initiate wire transfers.

Approve a Wire Transfer

Use this process to review and approve a pending transfer.

- Navigate to **Payments > Wire > Wire Activity**
- Select the check box next to the **Transaction ID**

NOTE: To view payment details, click on the **Transaction ID** hyperlink.

- Click **Approve**
- The *Confirm Approve Payment* view opens
- Enter a comment if desired
- Select **Approve** to complete

NOTE: Use **Cancel Wire** to stop the transfer if available and applicable.

Status ▾	Actions
SCHEDULED	Cancel Wire

Reject a Wire Transfer

Use this process to review and Reject a pending transfer.

- Navigate to **Payments > Wire > Wire Activity**
- Select the check box next to the **Transaction ID**

NOTE: To view payment details, click on the **Transaction ID** hyperlink.

- Click **Reject**
- The *Confirm Reject Payment* view opens
- Enter a comment if desired
- Select **Reject** to complete

NOTE: The Approve and Reject functions can also be accessed from the Dashboard when the Payments Pending Approval widget is enabled.

Recurring Wires

Use this view to approve, reject, or cancel recurring wire transfers.

Approve a Recurring Wire Transfer

Use this process to review and approve a pending recurring payment.

- Navigate to **Payments > Wire > Recurring Wires**
- Select the **Transaction ID**
- Click **Approve**
- The *Approve* view opens, enter a comment if desired
- Select **Approve** to complete

Reject a Recurring Wire Transfer

Use this process to review and reject a pending recurring payment.

- Navigate to **Payments > Wire > Recurring Wires**
- Select the **Transaction ID**
- Click **Reject**
- The *Reject* view opens, enter a comment if desired
- Select **Reject** to complete

Cancel a Recurring Wire Transfer

Use this process to cancel a recurring wire transfer.

- Navigate to **Payments > Wire > Recurring Wires**
- Select **Cancel** on the right side of the wire transfer
- The *Confirm Cancel Payment* view opens
- Enter a comment if desired
- Select **Cancel Payment** to complete

Wire Templates

Use this view to create, initiate, delete, edit, or search wire templates.

- Navigate to **Payments > Wire > Wire Templates**
- Select **Create New Template**
- Payment Information
 - Select **Domestic** or **International**
 - **Template Name:** Enter a Template name
 - **Wire Company Name:** Select the wire company
 - **Debit Account:** Select the debit account using the magnifying glass
 - **Creditor:** Type the Creditors name or select the magnifying glass to search from your list of Creditors.

NOTE: The Creditors must be created in the *Wire Creditors'* view before a template can be created.

- **Purpose:** Enter a short description of the wire
- **Additional Information:** Enter any specific information that the Creditor can view when the wire is received. Use the plus symbol to add up to four lines of data.
- **End to End ID:** Enter reference information enabling the reference Creditor to identify the transfer.

TIP: Select **Reset** to return all fields to default values.

- Select **Review**
- Select **Confirm**

Create a Wire Template

1. Payment and Creditor Information 2. Review 3. Confirmation

Wire Template Detail

Payment Information

☒ Domestic ☐ International

Template Name: *

Wire Company Name: *

Debit Account: *

Creditor: *

Purpose: *

Additional Information:

End to End ID:

NOTE: Depending on your company settings, the template may require approval before you can initiate it.

Approve/Reject a Wire Template

Use this process to review and approve or reject a pending template.

- Navigate to **Payments > Wire > Wire Templates**
- Select **Actions**, then **Approve/Reject**
- Select **Approve** or **Reject**

Actions ▼

- Approve
- Reject
- View
- Delete

View, Edit or Delete a Wire Template

Use this process to edit a wire template.

- Navigate to **Payments > Wire > Wire Templates**
- Select **Actions**, then select the desired action

Actions ▼

- Initiate
- View
- Edit
- Delete

Wire Creditors

Use this view to create, delete, edit, or search Wire Creditors.

Create New Creditor

Manually enter a Creditor's account information.

Domestic

Domestic Creditors can receive single, future-dated, or recurring domestic wires.

- Navigate to **Payments > Wire > Wire Creditors**
- Select **Create New Creditor**
- Select **Domestic**
- Complete the required fields
 - **Agent Country:** Select the Creditor's
 - **Agent ID:** Enter the Creditor's bank Routing Number
 - **Agent Name:** Will prefill once *Agent ID* is selected
 - **Agent City/ Town Name:** Will prefill once *Agent ID* is selected
 - **Agent State/Country Sub Division:** Will prefill once *Agent ID* is selected
 - **Account Number:** Enter the Creditor's account number
 - **Re-enter Account Number:** Confirm account number
 - **Name:** Enter the Creditors' name
 - **Country:** Select the Creditor's country
 - **Building Number:** Enter the Creditors' address
 - **Street Name:** Enter the Creditor's address
 - **City/Town Name:** Enter the Creditor's city
 - **State/Country Sub Division:** Enter the Creditor's state
 - **Post Code:** Enter the Zip Code
 - **Notes:** Enter additional information about the Creditor.
- Select **Review**
- Select **Confirm**

Create a Domestic Creditor

1. Creditor Information 2. Review 3. Confirmation

☒ Domestic ☐ International

Agent Country: * US

Agent ID: * Agent ID

Agent Name: *

Agent City/Town Name: *

Agent State/Country Sub Division: *

Account Number: *

Re-enter Account Number: *

Name: *

Country: * UNITED STATES

Building Number:

Street Name:

City/Town Name: *

State/Country Sub Division:

Post Code:

Notes:

Instructed Agent Information

Agent Country: * US

Agent ID: Agent ID

Agent Name:

Agent City/Town Name:

Agent State/Country Sub Division:

International

International Creditors can receive immediate domestic intermediary or foreign bank wires.

- Navigate to **Payments > Wire > Wire Creditors**
- Select **Create New Creditor**
- Select **International**
- Complete the required fields
 - **Account/IBAN Number:** Enter the beneficiary's account number
 - **Re-enter Account/IBAN Number:** Re-enter account number
 - **Name:** Enter the Creditors' name
 - **Country:** Select the Creditor's country
 - **Building Number:** Enter the Creditors' address
 - **Street Name:** Enter the Creditor's address
 - **City/Town Name:** Enter the Creditor's city
 - **State/Country Sub Division:** Enter the Creditor's state
 - **Post Code:** Enter the Zip Code
 - **Notes:** Enter any additional information about the Creditor.

Create an International Creditor

1. Creditor Information 2. Review 3. Confirmation

☐ Domestic ☒ International

Account/IBAN Number: *

Re-enter Account/IBAN Number: *

Name: *

Country: *

Building Number:

Street Name:

City/Town Name: *

State/Country Sub Division:

Post Code:

Notes: 0

[Additional location information](#)

Instructed Agent Information

Account/IBAN Number:

Re-enter Account/IBAN Number:

Name:

Country:

Building Number:

Street Name:

City/Town Name:

State/Country Sub Division:

Post Code:

Notes:

NOTE: Your International Creditor may have **Intermediary Agent Information** listed on their instructions. It is possible to have multiple intermediary banks. The ability to add/delete multiple intermediaries is available for both Domestic and International intermediaries.

Intermediary Agent Information

+ Add an Instructed Agent *

+ Add an International Intermediary Agent

NOTE: If you do not have an Intermediary Bank on the instructions, use Southern Michigan Bank & Trust. Select *Add a Domestic Intermediary Bank*, **Agent ID:** 072402283

- Add a Domestic Intermediary Bank
 - **Agent ID:** Enter the Creditor's banks Routing Number or Swift Code/Sort Code
 - **Account Number:** Enter the Intermediary bank account number
 - **Notes:** Enter any additional information about the Creditors
 - **Agent Name:** Will prefill once *Agent ID* is selected
 - **Agent City/Town Name:** Will prefill once *Agent ID* is selected
 - **Agent State/Country Sub Division:** Will prefill once *Agent ID* is selected

Domestic Intermediary Agent

Agent ID: * Agent ID

Account Number:

Notes:

Agent Name: *

Agent City/Town Name: *

Agent State/Country Sub Division:

- Add an International Intermediary Bank
 - **Agent ID:** Enter the Creditor's banks Routing Number or Swift Code/Sort Code
 - **Agent City/Town Name:** Enter the City
 - **Notes:** Enter any additional information about this Creditors
 - **Agent Name:** Enter the Name
 - **Agent Country:** Enter the State

International Intermediary Agent

Agent ID: * Swift Code

Agent City/Town Name: *

Notes:

Agent Name: *

Agent Country: *

- Select **Review**
- Select **Confirm**

NOTE: Depending on your company settings, the Creditor may require approval before you can schedule a transfer.

Approve/Reject a Wire Creditor

Use this process to review and approve or reject a pending Creditor.

- Navigate to **Payments > Wire > Wire Creditors**
- Select **Actions**, then **Approve/Reject**
- Select **Approve or Reject**
- The *Approve/Reject* view opens, enter a comment if desired
- Select **Approve** or **Reject**, based on the previous decision, to complete

Actions

View

Approve/Reject

Delete

Approve

Reject

Edit a Wire Creditor

Use this process to edit a wire creditor.

- Navigate to **Payments > Wire > Wire Creditor**
- Select the **Creditor Name**
- Select **Edit**
- Modify the fields as desired
- Select **Review**
- Select **Save**