

eTreasury Commercial – Wire Transfer Quick Reference Guide

You may create Wire transfers using existing Templates, Free-Form one-time payments or initiate from an existing payee. Wire Transfers must be completed and/or released before the 5:00pm ET cutoff. For added security, an Out of Band reverification method is required for all Wire Transfers being processed. See the Quick Reference Guide – eTreasury Commercial – Out of Band and Soft Token.

To Begin

In Payments and Transfers – Select:

Wire Payments



There are four steps to create a Wire Payment: 1) Select, 2) Request, 3) Review and 4) Complete. These steps are displayed at the top of the screen throughout the payment creation process.

Wire Transfer

 The cutoff time for Wire Transfers is 5:30 PM EDT. All current day processing must be complete by this time.

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —



Single Free Form – Create a one-time wire without using a predefined template.

Use a Template – Create a new template or use an existing one. Use the drop down arrow to select from existing templates.

Payees – Create a wire using the information of an existing payee. Type any portion of the payee’s name in the field and select one of the options from the menu that populates.

Multi-Template Wires – Easily process multiple wire templates. Select the template by typing in the box. Use the pencil to edit amounts and reference information.

Foreign Currency Wires – Wire money in foreign currency.

Creating a New Free Form Wire Transfer

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

Account Information

* Payment Date

* Debit Account

* Originator Name

* Originator Address 1

* Originator Address 2

Originator Address 3

* Payment Currency

* Amount

Select the **Payment Date & Account** to debit.

Your Originator Information will default in.

Select the **Payment Currency**. Wires may be sent in US Dollars or Foreign Currency (FX).

Enter the **Amount** you are wiring.

Enter the Beneficiary information under **Beneficiary/Payee Information**. Beneficiary address and Country is required.

Beneficiary / Payee Information

* Name

* Beneficiary ID Type

* Beneficiary ID

* Address 1

* Address 2

Address 3

Note: P.O. Boxes are not valid

* Beneficiary Country

Contact Name

Phone Number

Beneficiary Bank Information

[Bank Lookup](#)

Name

Beneficiary Bank ID Type

Beneficiary Bank ID

* Address 1

* Address 2

Address 3

International Bank

* Beneficiary Bank Country

Intl Routing Number

Use the **Bank Look** up field to find bank information if you know either the Bank name or ABA.

Beneficiary ID Type – The account number of the Beneficiary/Payee

Beneficiary Bank address and Country is required.

You should expand the **Additional Bank Information** field for all **International Wires**. Lakeland Bank requires a Correspondent bank, as we are not an International Bank. Unless otherwise noted on your wiring instructions, the Correspondent and the Intermediary Bank would be the same NY based bank.

Additional Bank Information

[Correspondent Bank Lookup](#)

Correspondent Bank ID Type

Correspondent Bank ID

Correspondent Bank Name

[Intermediary Bank Lookup](#)

Intermediary Bank ID Type

Intermediary Bank ID

Intermediary Bank Name

Additional Reference Information

Purpose Of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

Save As Repetitive Template

Save As Payee

Notify Me

Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Enter **Purpose of Payment** if necessary.

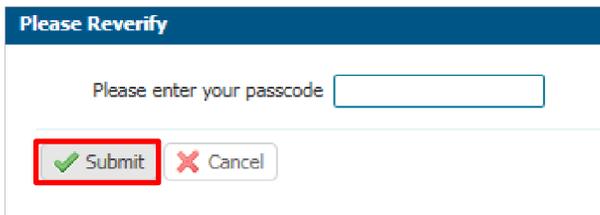
If required, enter any additional information in the 4 **Additional Information For Beneficiary** fields.

Select **Request Transfer**

The Wire Transfer will appear for your review. Here you may **Edit** or **Cancel** the wire.

Select **Confirm** to initiate the Wire Transfer.

Enter your reverification passcode. *See instructions on [Setting up Out of Band Authentication for ACH and Wire Transfer](#).



A screenshot of a 'Please Reverify' form. At the top is a dark blue header with the text 'Please Reverify'. Below the header is a text input field with the placeholder text 'Please enter your passcode'. At the bottom of the form are two buttons: 'Submit' with a green checkmark icon and 'Cancel' with a red X icon. The 'Submit' button is highlighted with a red rectangular box.

Click **Submit**.

The wire has been released.

If Approval is required:

Go to Payments & Transfers – Payment Activity to Approve the wire.

View the details, Approve or Cancel the wire from this screen.

Payment Activity

You may view Current Activity, Future Payments, Payment History, and any Recurring ACH Transfers under the **Payments & Transfers Tab** then select **Payment Activity**. Here you can view outstanding approvals or review the status of the payment.



You may also view outstanding approvals from the **Dashboard** under **Actions Center** or you can make this your Homepage.



Approvals will appear as Pending. The Approver cannot be the same person who initiated the wire.

Payment Activity : Current Activity

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$50.00 (1)	\$0.00 (0)	\$50.00 (1)
COMPLETE	\$0.00 (0)	\$1.00 (1)	\$0.00 (0)	\$1.00 (1)
ALL	\$0.00 (0)	\$51.00 (2)	\$0.00 (0)	\$51.00 (2)

[Show Status Detail](#) [Refresh](#)

Search Transactions

Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50

+ / - Approve

DWR-00001359 **\$50.00** Pending Approval [View](#) [Edit](#) [Cancel](#)

Payment Date: 05/06/2021

Review the wire and select Approve.

+ / - <input checked="" type="checkbox"/> Approve
<input type="checkbox"/> DWR-00001359 \$50.00 Pending Approval View <input checked="" type="checkbox"/> Approve Cancel
Payment Date: 05/06/2021

The wire will be released for Payment.

If Release is Required – A company may request to have the wire manually released.

Go to Payments & Transfers – Payment Activity to Release the wire.

Payment Activity : Current Activity

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$25.00 (1)	\$0.00 (0)	\$25.00 (1)
Pending Approval	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Pending Release	\$0.00 (0)	\$25.00 (1)	\$0.00 (0)	\$25.00 (1)
Other Pending	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Successful	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Unsuccessful	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$0.00 (0)	\$25.00 (1)	\$0.00 (0)	\$25.00 (1)

[Hide Status Detail](#) [Refresh](#)

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10 20 50

+ / - Approve Release Approve And Release

DWR-00000656 **\$25.00** Pending Release [View](#) Release [Cancel](#)

Payment Date: 10/10/2019

View the wire details.

Select **Release** or **Approve and Release** to submit the wire for processing. Select **Cancel** to cancel the wire.

Managing Templates

Manage/Create Templates – Select this option to create new or edit created templates.

You may create a new template or a new template using an existing payee.

Select **Create Template**.

Wire Transfer : Manage Templates

Search Templates

Template Name	<input type="text"/>	Beneficiary Bank Name	<input type="text"/>
Correspondent Bank ID	<input type="text"/>	Beneficiary Bank ID	<input type="text"/>
Amount	<input type="text"/>	Beneficiary Name	<input type="text"/>
Debit Account	<input type="text"/>	Beneficiary ID	<input type="text"/>

Show 10 results per page, sorted by Template Name in ascending order, including summary

No Results

Select Free-Form Template – **Create**.

Wire Transfer : Manage Templates

Free-Form Template

Create new set of stored wire transfer instructions.

Enter Payee and Search

Create new set of stored wire transfer instructions for an existing payee.

Select the type of template you want to create under **Template Settings**.

Wire Transfer Template Maintenance

Template Settings

Repetitive Template Semi-Repetitive Template

* Template Name

Repetitive Template – used for recurring wire transfers with no changes to any fields – Same payee, Account and Dollar amount, and reference information. Changes may be made to Date, Exchange Rate for FX wires, Notify Me options and Recurring Transfer options.

Semi Repetitive Template – For recurring wires where the Dollar Amount, Purpose of Payment or Additional Reference information may change.

Follow the steps to create a wire and select Save Template.

The Template may be edited after creation by selecting the Edit button.

Prev	1	Next	Go to page	1	Showing	1 - 1 of 1	Items to display:	10	20	50
		Demo	\$10.00	Repetitive	Last Used : Never					

Results returned in 0.04 seconds

Change any information necessary and Click **Save Template**. You cannot change a repetitive template to a semi repetitive template or vice versa. A new template must be created.

Payee Maintenance – Under the Payments & Transfers tab, Payee Maintenance provides the ability to create and edit all payees assigned to a specific company for Wire Transfer, ACH or both. Users may search for payees, using various search options. Accounts and bank information may also be modified to accommodate changes to payees, based on the company's needs. This creates a template under the Payee name.

Complete the Payee setup

Create Payee

Payee Information

* Payee Name	<input type="text"/>	Display Name	<input type="text"/>
* Payee ID	<input type="text"/>	Address 1	<input type="text"/>
* Payee Type	None Selected	Address 2	<input type="text"/>
		Address 3	<input type="text"/>
		Note: P.O. Boxes are not valid for Wire Transfers	
		Email Address	<input type="text"/>

Payee Accounts

Account Information **Bank Information** **Authorized For Debit** **Account Type** **Default Account**

No accounts defined for payee

Select Add Account.

Add Payee Account

Account Information

* Account Name	<input type="text"/>
* Beneficiary ID Type	Account Number
* Account Number	<input type="text"/>

ACH Information
Account can be used in ACH Templates and Batches

Wire Information
Account can be used in Wire Templates and Transactions

Choose if the payee will be for wire, ACH or you may select both.

Wire Information
 Account can be used in Wire Templates and Transactions

Bank Lookup

Beneficiary Bank ID Type None Selected ▼

Beneficiary Bank ID

Beneficiary Bank Name

* Bank Address 1

* Bank Address 2

Bank Address 3

International Bank

* Beneficiary Bank Country None Selected ▼

International Routing Number

* Beneficiary ID Type **Account Number**

* Beneficiary ID **2564789**

* Beneficiary Country None Selected ▼

Contact Name

Phone Number

Correspondent Bank Lookup

Correspondent Bank ID

Correspondent Bank ID Type None Selected ▼

Correspondent Bank Name

Intermediary Bank Lookup

Intermediary Bank ID

Intermediary Bank ID Type None Selected ▼

Intermediary Bank Name

Complete the Wire Information.

Click **Save Account**.

For assistance with Payments processing please call us at 866-224-1379 Option #9 or email us at eBanking@lakelandbank.com.