Investors Bank
Commercial Online Banking
Domestic Wire Payments
Quick Reference Guide

Investors Bank is a division of Citizens Bank, N.A.

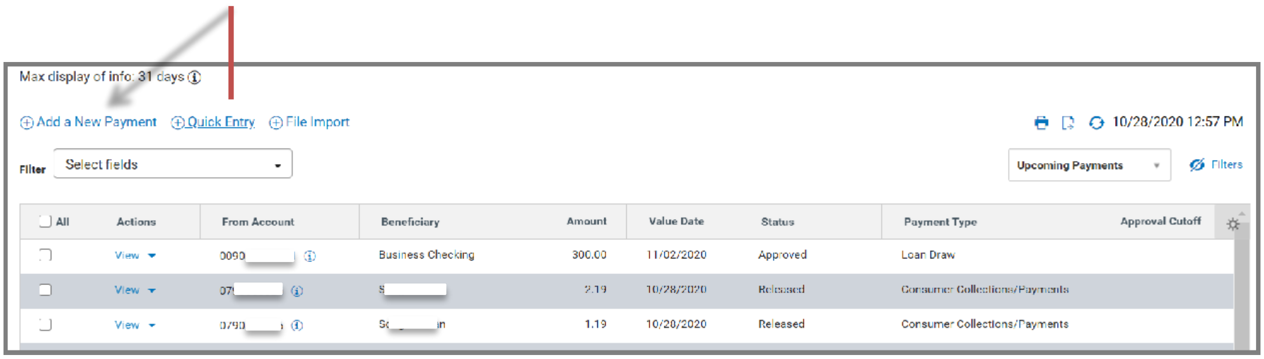
Domestic Wire Payments

Payments can be created by clicking **Add a New Payment** link on the Payment Management list. After clicking the link, you can choose to create a completely new payment, or select an existing payment template as the basis for creating a new payment. After making this choice, the payment detail screen for the payment type will appear. If you chose an existing payment template, some of the fields on the screenwill already have data from the selected template.

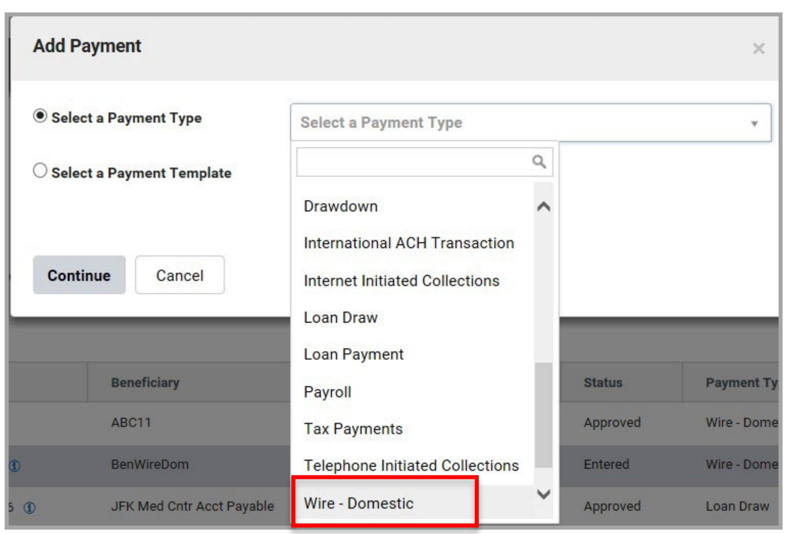
Create a Payment

To create a standard domestic wire payment:

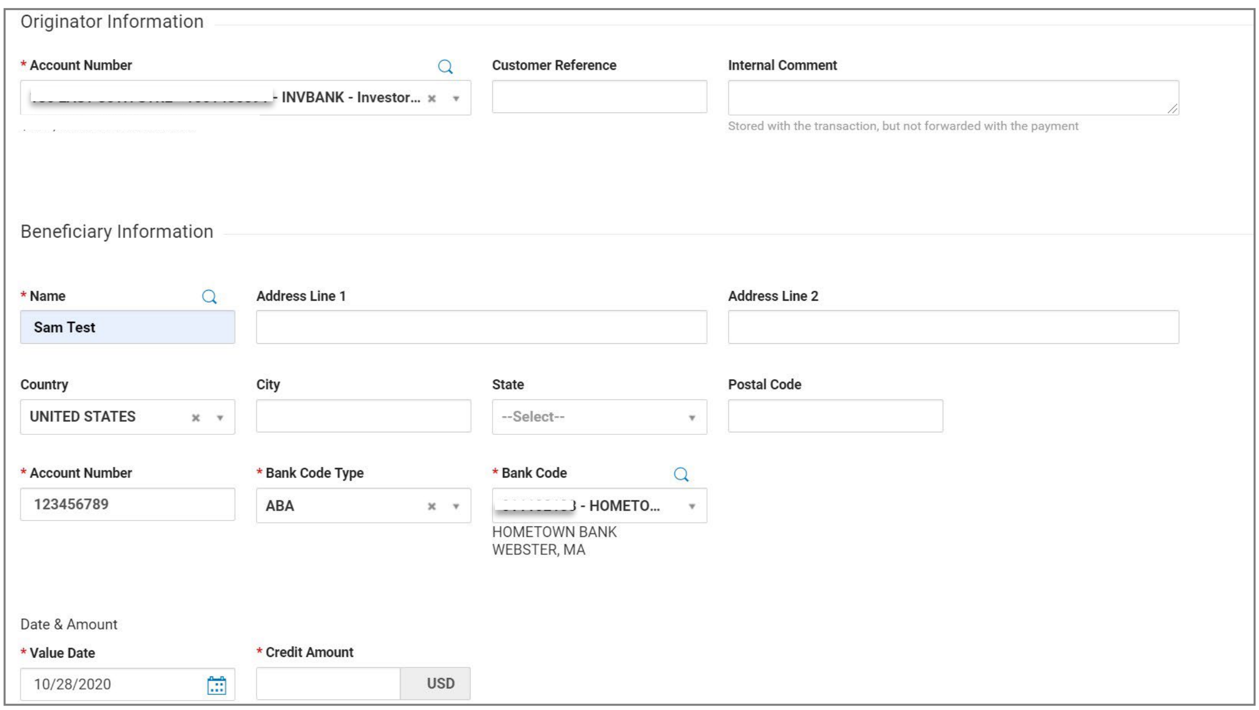
1. Select **Payment Management** from the Payments & Transfers menu.
2. Click **Add a New Payment**.



3. Use the **Payment Type** drop-down to select **Wire - Domestic** or use the **Select a Payment Template** drop-down to select an existing template.
4. Click **Continue**.



5. Use the **Account Number** drop-down to select the account to be debited.
   Note: If you select a template, some fields may already be completed:
6. (Optional) In the **Customer Reference** field, enter a customer reference.
7. (Optional) Enter any comments. Comments will be stored with the transaction but will not be sent with the payment.
8. In the **Name** field, select a payee by clicking the lookup icon and then selecting a payee from the list, or enter the beneficiary name. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.
9. If necessary, enter the address and country for the beneficiary. If you need to add another address line, click **Add Address Line**.
10. Enter the **account number**.
11. Select a beneficiary bank code. The beneficiary bank name and address are automatically filled in.



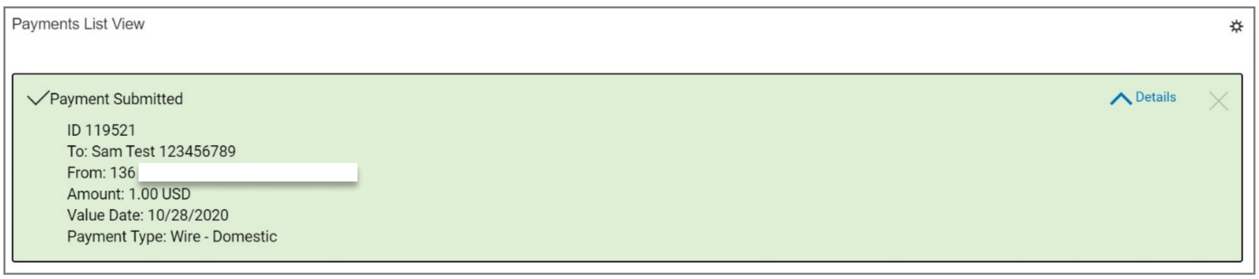
12. In the **Date & Amount** section, use the calendar icon to select a value date.
13. Enter an **Amount**
14. (Optional) Enter **Intermediary Bank**, expand Intermediary Bank section and enter a bank code.
15. (Optional) Add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that you want to accompany the payment. You can add up to four lines of details.
16. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a template code (a descriptive name for the template) and template

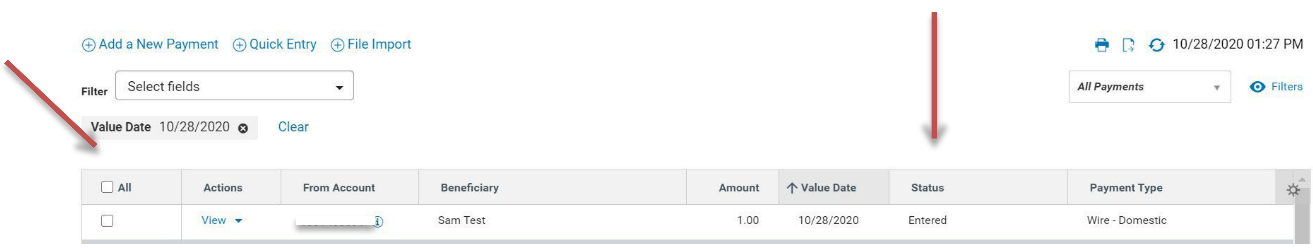
description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template will need to be approved before it can be used.

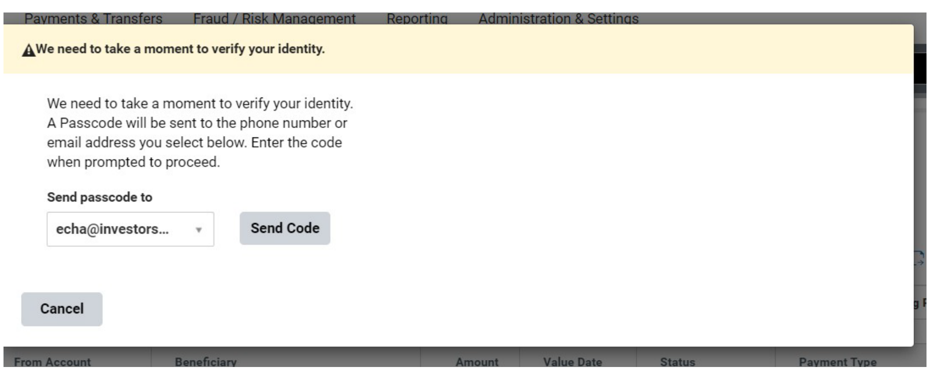
17. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors. See Confirmation and Error Messages for additional information.

A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management List by clicking the drop-down arrow next to 'View.' A 6-digit code will be delivered via email and needs to be entered in order to Approve the wire.



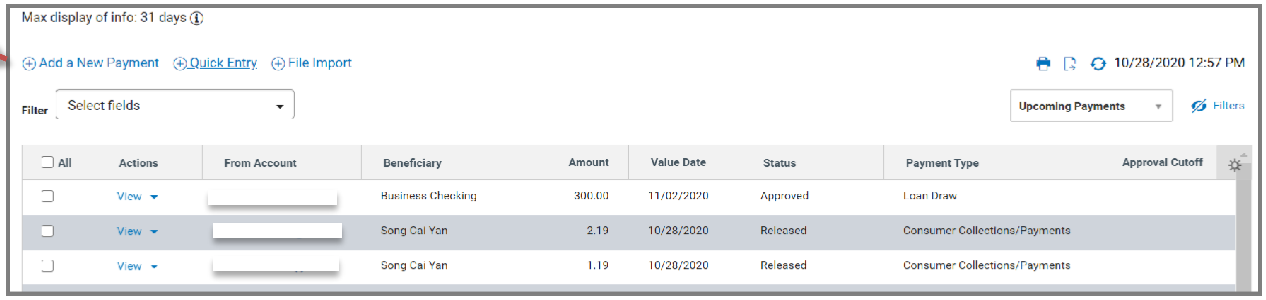




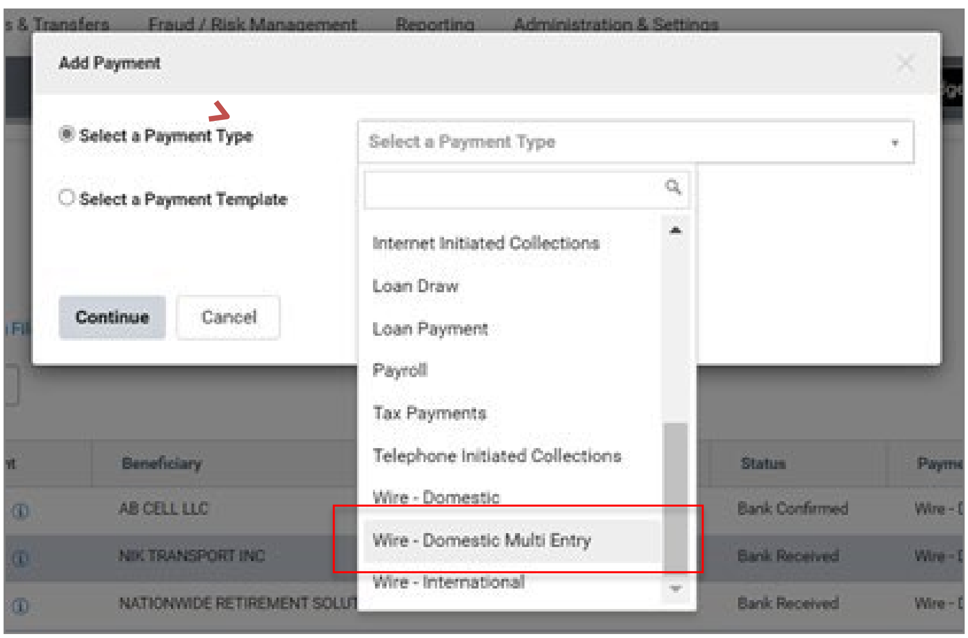
Wire Domestic Multi-Entry Payments

To create a domestic wire multi-entry payment:

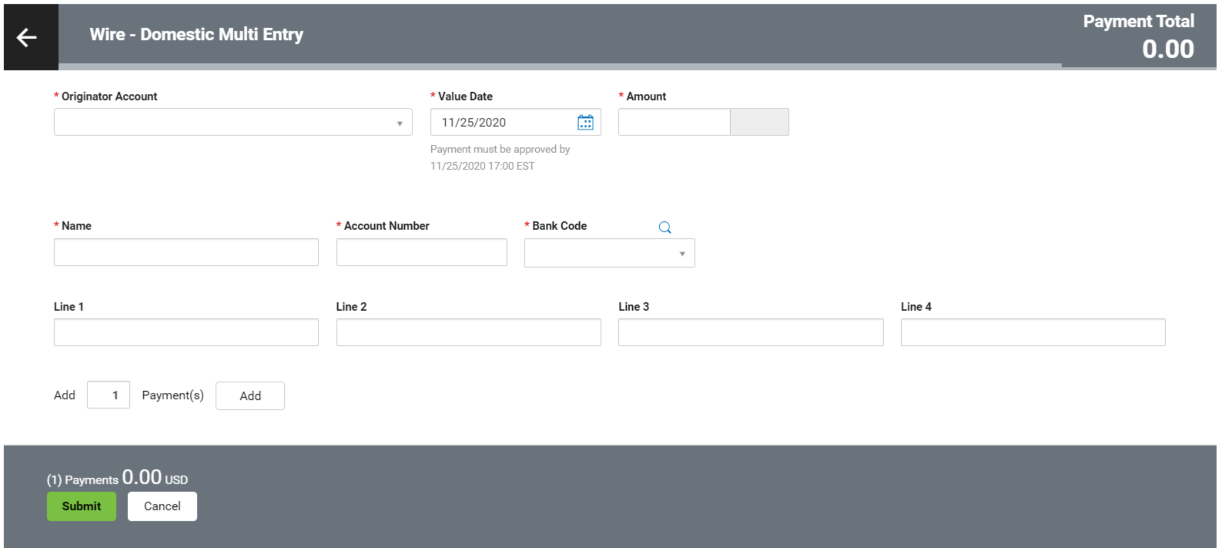
1. Select **Payment Management** from the Payments & Transfers menu.
2. Click **Add a New Payment**.



3. Use the **Payment Type** drop-down to select **Wire- Domestic Multi Entry**.
4. Click **Continue**.



5. Use the **Originator Account** drop-down to select the account to be debited.



6. Use the calendar icon to select a **Value Date**.
7. Enter an **Amount**.
8. In the **Name** field, select a payee by clicking the lookup icon and then selecting a payee from the list, or enter the beneficiary name.
9. Enter the **Account Number** and select a **Bank Code**.
10. (Optional) Enter any payment details and bank-to-bank instructions that you want to accompany the payment. You can add up to four lines of details.
11. In order to enter multiple wire transfer instructions on the same page, type in the number of additional wire instructions you want to add and click **Add**. Additional fields will appear for you to add the remaining wire transfer instructions. (new)
12. When complete, click **Submit**. (added “When Complete”)
    After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors.
13. A payment must be **approved** before it is sent to the beneficiary. Payments can be approved from the Payment Management List by clicking the drop-down arrow next to **View**. A **6 digit code** will be delivered via email and needs to be entered in order to **Approve** the wire.

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Payments List View

v1 Payment Submitted ADetails

ID 120360
To: Sam I
From: 2nd one
Amount: 20.00 USD
Value Date: 11/25/2020
Payment Type: Wire- Domestic

All	Actions	Fr<1mAcc<1unt		Amount		Status		Appr<1valto1
D	View ...		Sam Test	1.00	11/25/2020	Entered	Wire-Domestic	11/25/2020 17

A We need to take a moment to verify your identity.

We need to take a moment to verify your identity. A Passcode will be sent to the phone number or email address you select below. Enter the code when prompted to proceed.

Send passcode to

echa@investors... **Send Code**

Cancel