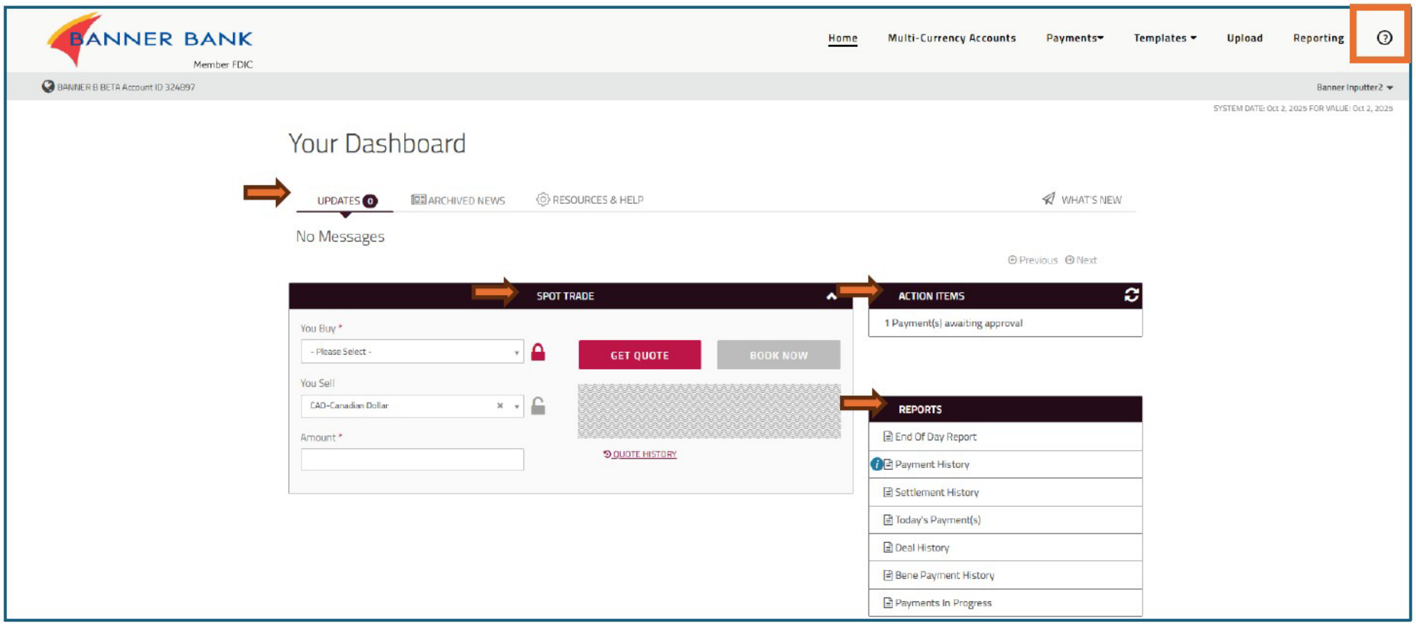
International Wires

Quick Guide

Contents

Understanding Your Dashboard

Your Dashboard is your home page. Each time you log in, you enter the home page, known as **Your Dashboard**. As you navigate to other pages, you can use the **Home** link in the toolbar to return to Your Dashboard. For a detailed online guide, including videos, click the (?) icon at the top of the page.



Your Dashboard by Section

The **Updates** section at the top of the page displays important messages that let you know about news, notices, and system upgrades.

- The **Spot Trade** section is where you can quickly and easily get a quote and book a trade.
- The **Action Items** section lists items that require your attention. This list may include payments that require approval, approved payments awaiting processing, and deals awaiting instructions. The items on this list are unique to each user and will depend on the permissions and responsibilities associated with the user's role.
- The **Reports** section contains links to the most commonly used reports.

At the bottom of the page, you can see a list of your deals, payments, forwards and limit orders.

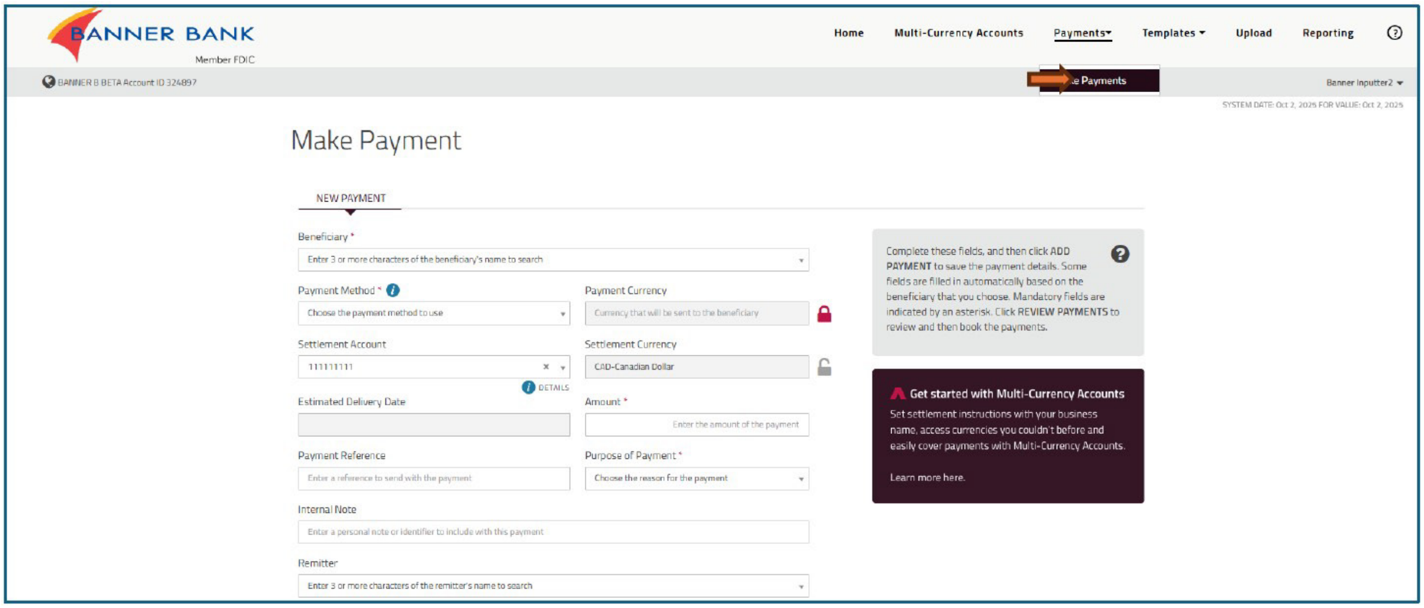
DEALS PAYMENTS

Booked Date	Cost Amount	Deal Number	Purchased Amount	Rate	Source	Value Date
Aug 7, 2024	CAD 5,000.00	26144358	CAD 5,000.00	1.00000	Spot Trade	Aug 7, 2024

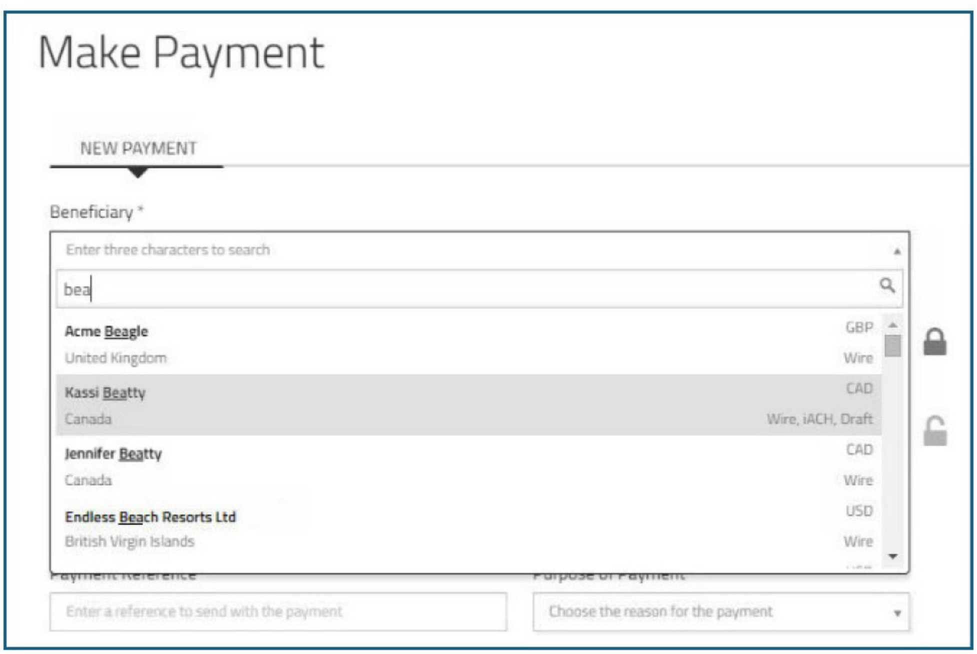
Creating a New Payment

You can enter and save the details of all your payments first and then get the rate and book the deal.
To make a payment:

1. In the toolbar, under **Payments**, click **Make Payments**.
   Mandatory fields are indicated by an asterisk (*).



2. In the **Beneficiary** field, specify where you want to send the payment.
   To narrow your search, start typing a sequence of characters that are in the beneficiary's name. As soon as you enter at least three characters, the system starts searching for matches.

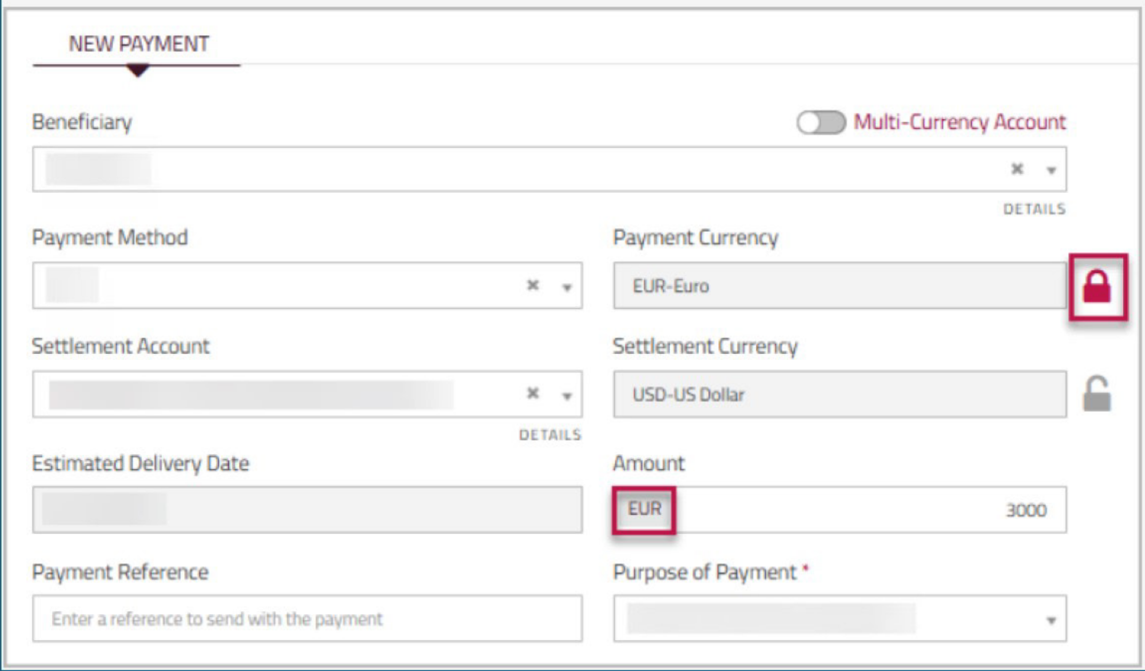


3. The **Payment Method** field displays the preferred method of payment for this beneficiary. However, if more than one method is allowed, you can choose a different method from the dropdown list.
4. By default, the **Settlement Account** field displays the preferred account but if there is more than one available account, you can choose another account from the dropdown list. Once you have chosen the settlement account, you can hover your mouse over the **DETAILS** label (located just below the **Settlement Account** field) to view information about that account, for example, the bank name and settlement method.
5. If the **Payment Currency** and the **Settlement Currency** are not the same, use the locked icon to determine how you want your payment to be calculated. The value that you enter in the **Amount** field is considered to be in whichever currency is locked.

   - **Payment Currency** locked—The beneficiary or Multi-Currency Account will receive the exact amount you enter in the **Amount** field.
   - **Settlement Currency** locked—The beneficiary or Multi-Currency Account will receive the amount that results from converting the settlement currency into the payment currency.

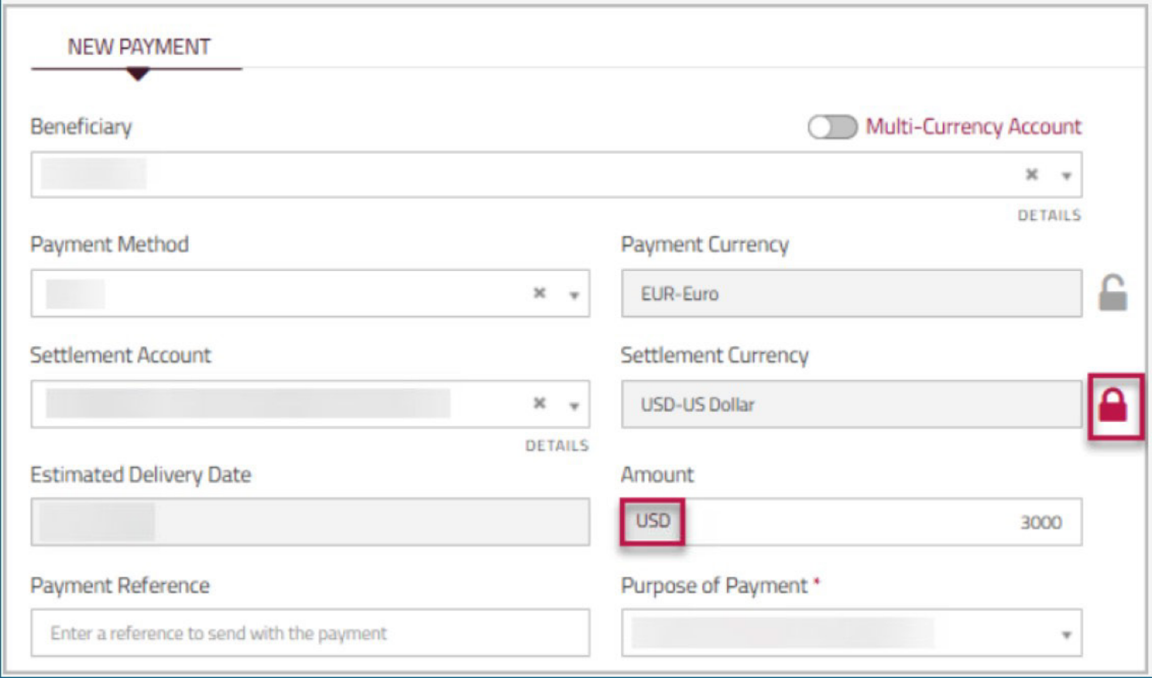
EXAMPLE

In this scenario, the **Payment Currency** (EUR) is locked. This means that the Beneficiary will receive EUR 3,000. To determine the settlement amount, the EUR 3,000 will be converted into USD. The settlement amount depends on the conversion rate at the time that the order is booked.



EXAMPLE

In this scenario, the Settlement Currency (USD) is locked. This means that the order will be settled by $3,000 in USD, and the beneficiary will receive the amount that results from converting USD $3,000 to EUR. The amount the beneficiary receives depends on the conversion rate at the time the order is booked.

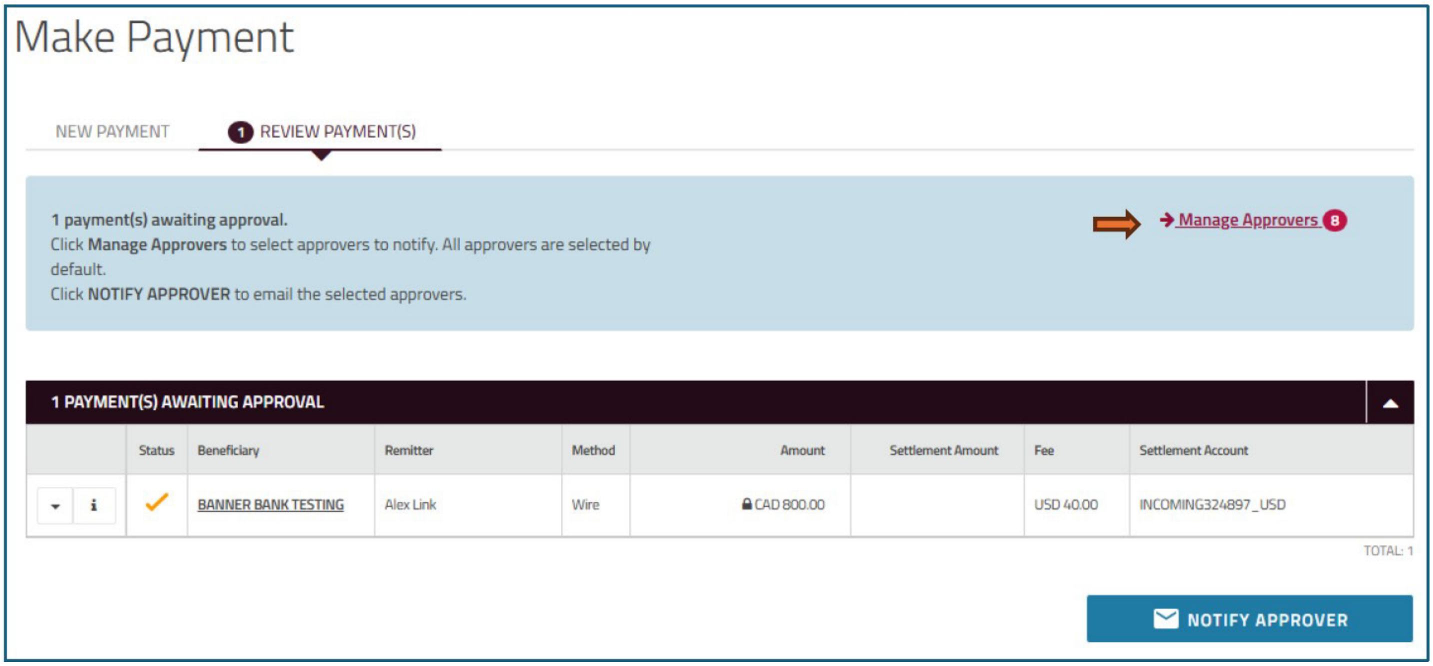


6. In the **Amount** field, enter the amount of the payment.
7. Once the **Beneficiary**, **Payment Method**, and **Amount** fields are populated, the **Estimated Delivery Date** displays the earliest date that the payment can be delivered to the beneficiary.
8. ***Optionally***, in the **Payment Reference** field, enter any information you want to send with the payment.
9. From the **Purpose of Paymen**t dropdown, chose the option that best reflects the reason you are sending funds to the beneficiary.
10. If applicable, from the **Remitter** dropdown, choose the remitter on whose behalf the payment is being sent.
11. Click **ADD PAYMENT** to save the payment details.
12. Repeat these steps to add additional payments.
13. When you have added all of your payments, proceed to the section Booking the deal.

Booking the Deal

Once all your payment details have been saved, you can get the exchange rates for the payments and book the deal. To book the deal:

1. On the **Make Payment** page, click the **REVIEW PAYMENT(S)** tab.
   All the payments that you created are listed here. You can review the payments and, if necessary, make any required changes.



2. To submit your payment for processing, click the **Manage Approvers** link, select Banner Bank, and click **Notify Approvers**.

NOTE: Sending the email to Banner Bank Wires is your way of submitting the payment for processing. Failing to send the email may result in a processing delay. If additional approvers are required, select all applicable approvers from the list.

Creating a New Beneficiary

Before you can initiate a payment, you must create a beneficiary record that includes all the details related to that beneficiary.

1. In the toolbar, under **Templates**, click **Beneficiaries**. Then, on the Beneficiaries page, click **CREATE A NEW BENEFICIARY.**

2. Complete the fields on the **Beneficiary Details** page.
    1. Beneficiary Name: The beneficiary's first and last name or the name of the business.
    2. Beneficiary Identifier: Reference that can be used to uniquely identify the beneficiary.
    3. Destination Country: Country where the beneficiary's bank is located.
    4. Currency: Currency that will be sent to the beneficiary.
    5. Beneficiary Classification: Classification that best describes the beneficiary or the beneficiary's business.
    6. Method of payment: Wire.
    7. Preferred Method of Payment: Wire.
3. Click **Save and Continue**
4. Enter beneficiary **Contact Information.**
    1. County: This field is auto-populated based on the selection made in the **Destination Country** field
    2. Address Line 1: Enter the beneficiary's street address
    3. Address Line 2: Optional
    4. City: Type the name of the city or choose it from the dropdown list.
    5. State/Providence: From the dropdown list, choose the state or province where the beneficiary lives
    6. Postal Code/Zip: Enter beneficiary's postal zip code
    7. Primary Contact Number: Enter the beneficiary's primary phone number.
5. Click **Save and Continue**
6. Enter beneficiary's bank information
    1. If the bank is located in a country that requires an IBAN (International Bank Account Number), you can enter it in the **IBAN VALIDATOR** section. If the IBAN you enter is correct, the corresponding bank's details are displayed. When you click **CONFIRM** to indicate that this is the correct bank, the **BANK DETAILS** section is automatically populated with those details.
    2. You can use the **BANK SEARCH** feature to locate the bank. When you select the beneficiary's bank, the **BANK DETAILS** fields are automatically populated. In that case, you only need to enter the beneficiary's account number.
    3. If you know all of the banking information, you can enter the details manually in the **BANK DETAILS** section.
7. Click **Save and Continue**
8. Enter Additional Information and click **Finish**

Questions and Support

Please contact our Treasury Management Support team at treasurymanagement@bannerbank.com or 1-877-856-7933 if you have any questions or need assistance.