



Business Wire User Guide



Table of Contents

Section 1 – Introduction & Overview	1
Section 2 – Payees	2
Create a New Payee (Desktop)	2
Create a New Payee (Mobile)	3
Edit Payee Details (Desktop)	5
Edit Payee Details (Mobile)	6
Payment Methods	7
Add a Payment Method (Desktop)	7
Add a Payment Method (Mobile)	9
Section 3 - Sub Users	11
Sub User Permissions	11
Sub User Limits	11
Dual Authorization	11
Dual Authorization Process	11
Section 4 – Wire Submission	12
Submit a Wire Transfer (Desktop)	12
Submit a Wire Transfer (Mobile)	14
Authorize a Wire Transfer Request	15
Reject a Wire Transfer Request	16
Expired Wire Transfer Requests	17
Section 5 - Wire Statuses	18
Section 6 - View Wire Requests	19
Scheduled Tab	19
Search for a Scheduled Payment (Desktop)	19
Cancel a Scheduled Wire Request (Desktop)	20
View Wire Request (Mobile)	20
History Tab	21
Search Wire History (Desktop)	22
Search Wire History (Mobile)	22
Section 7 – Notifications & Alerts	23

Section 1 Introduction & Overview

Introduction

This document is a Product Guide and is designed to provide you with essential information about Gate City Bank's Business Online Banking Platform and Business Wire Transfers.

This guide describes the product's features and functions and other relevant information for Business Wire Transfers in Business Online Banking

Overview

A wire transfer is a method of electronic funds transfer from one person or entity to another. It involves the electronic transmission of money from one financial institution to another through a network, such as the Federal Reserve Bank (FedWire) or SWIFT (Society for Worldwide Interbank Financial Telecommunication) network. Wire transfers are commonly used for both domestic and international transactions.

To initiate a wire transfer, the sender provides their bank with the beneficiary's banking information, including the account number and the bank's routing number (for domestic transfers) or the SWIFT/BIC code (for international transfers). The funds are then electronically moved from the sender's account to the beneficiary's account. Wire transfers are often used for large transactions, business payments, or international transfers due to their speed and efficiency

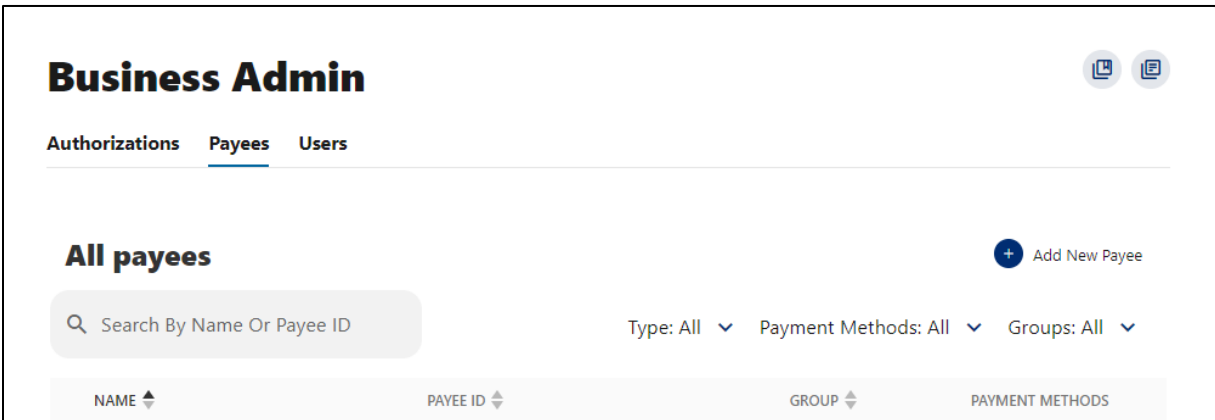
Section 2 Payees

A payment method is a set of payment instructions related to specific types of payments (either ACH or Wires) used by Business Online Banking to simplify the payment process. After a payment method is added to a payee, that payee is eligible for payments related to the added payment method.

Create a New Payee (Desktop)

To create a new payee:

1. Hover over **Business Admin & Reporting**, click **Payees**.



2. Click **Add New Payee**. If you do not have any payees set up, click **Get Started** to add the first payee. The **Add new payee** window opens.

A screenshot of the 'Add new payee' modal window. The title is 'Add new payee' with a close button. Under 'Payee details', there are two radio buttons: 'Person' (selected) and 'Business'. Below this is a note: 'Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.' There are three input fields: 'Full Name *' (with a 0/35 character count), 'Email (Optional)', and 'Payee ID (Optional)'. Below these fields is a note: 'We will create a Payee ID for you, or you can enter your own Payee ID.' At the bottom, there are three optional input fields: 'Add address', 'Add phone number (Optional)', and 'Add website (Optional)'.

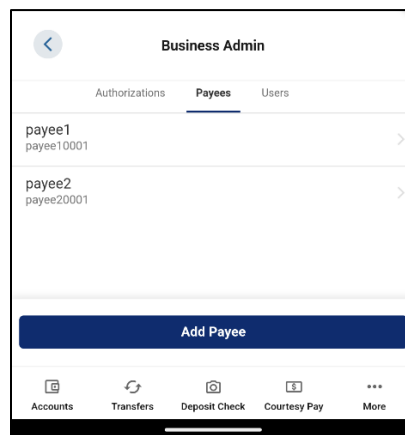
3. For **Payee details**, select **Person** or **Business**.
4. In the **Full Name** field, enter the payee's name. Payee names can be no more than 22 characters, including spaces.
5. Optional: In the **Email** field, enter the payee's email address.

Section 2 Payees

- Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID or leave the field blank. If the field is blank, Business Online Banking creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee's first and last name and a tracking number.
- Click **Add address** to expand the address section and add the address. Payees must have an address to add or edit a wire payment method. This includes both domestic and international payments and is required to facilitate Office of Foreign Assets Control (OFAC) validation.
- Optional: Click **Add phone number** to expand the section and add a phone number.
- Optional: Click **Add website** to expand the section and add a website.
- Optional: From **Choose a group**, select a payee group. Business Online Banking generates the default **Employees, Vendors, and Customers** groups. Click **+ Create Group** to create a new group. If a new group is created while adding a payee, the payee is assigned to the new group and the group is available to select for other payees.
- Click **Add payee**. A success message indicates the payee was added. Although the business user added a payee, the payee isn't eligible to be sent any payments until a payment method is added to the payee. See [Add a Payment Method](#) for details.

Create a New Payee (Mobile)

- Click **more**
- Expand **Business Admin & Reporting**
- Select **Payees**
- Select **Add Payee**



The **Add Payee** window opens.

Section 2 Payees

The screenshot shows a mobile application interface for adding a payee. The form is titled "Add Payee" and includes the following fields and sections:

- PAYEE TYPE**: Select a Payee Type
- NAME**: Enter full name
- PAYEE ID (OPTIONAL)**: Enter Payee ID, or ID will be auto-generated
- ADDRESS**: Payee's address is required to utilize wire payment methods.
- COUNTRY**: Select country
- ADDRESS**: Enter address
- ADDRESS 2 (OPTIONAL)**: Enter apartment or floor
- CITY**: Enter city
- STATE**: Enter state
- ZIP**: Enter ZIP
- CONTACT INFO**:
 - PHONE (OPTIONAL)**: Enter phone number
- WEBSITE (OPTIONAL)**

At the bottom of the screen, there is a navigation bar with the following options: Accounts, Transfers, Deposit Check, Courtesy Pay, and More.

5. From **Payee Type**, select **Person** or **Business**.
6. In the **Name** field, enter the payee's name. Payee names can be no more than 22 characters, including spaces.
7. Optional: In the **Payee ID** field, enter the identification for the payee. Business users can either create their own Payee ID or leave the field blank. If the field is blank, Business Online Banking creates a unique Payee ID. The auto-generated Payee ID is a combination of the payee's first and last name and a tracking number.
8. Select the **Country** field and select the payee's country.
9. In the **Address** field, enter the payee's address.
10. Optional: Enter the **Address 2** of the payee, such as an apartment number.
11. In the **City** field, enter the payee's city.
12. Select the **State** field and select the payee's state
13. In the **Zip** field, enter the payee's Zip Code.
14. Optional: In the **Phone** field enter the payee's phone number.
15. Select **Save changes**.

A success message indicates that the payee is added.

Payees must have an address in the **Contact Info** section to add or edit a domestic or international wire payment method. This is required to facilitate Office of Foreign Assets Control (OFAC) verification.

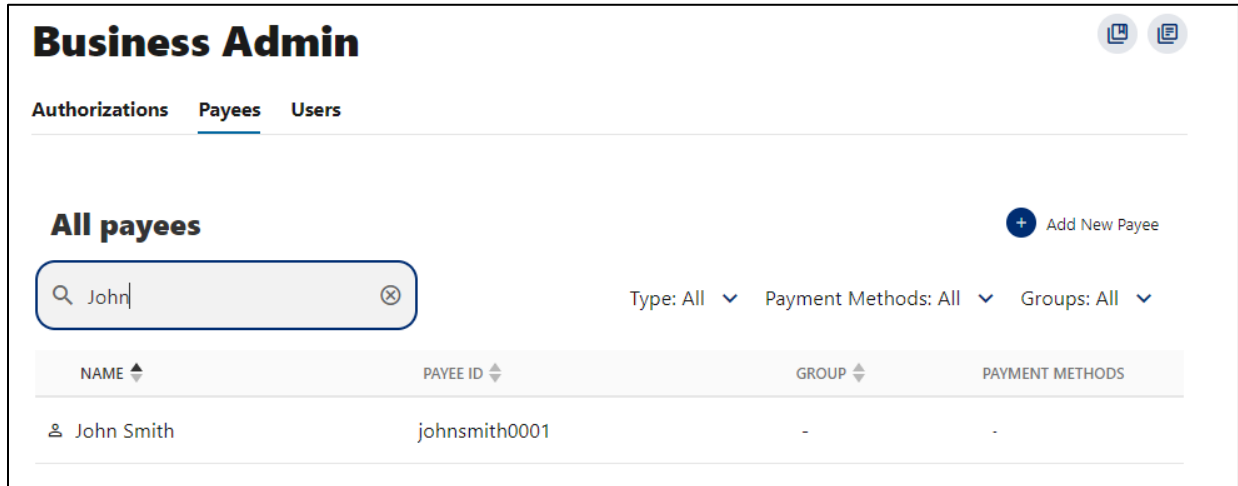
Section 2 Payees

Although the business user has added a payee, the payee isn't eligible to be sent any payments until a payment method is added to the payee. See [Add a Payment Method](#) for details.

Edit Payee Details (Desktop)


When a payee's name is changed, the change is automatically applied across the system. Menu filters, and other areas are updated.

1. Hover over **Business Admin & Reporting**, click **Payees**.



2. Select the payee from the payee list to see their details.



3. Click  Edit. The Edit payee details window opens.

Section 2 Payees

Edit payee details [X]

Payee details

Person ✓

Full Name
John Smith 10 / 35

Email (Optional)
jsmith@johncompany.org 22 / 50

Payee ID (Optional)
johnsmith0001 13 / 35
We will create a Payee ID for you, or you can enter your own Payee ID.

Country
United States

Address 1
123 Main St 11 / 35

Address 2 (Optional)

ZIP Code
58103

Submit

4. Make the edits and click Submit. A success message indicates the payee is updated.

Edit Payee Details (Mobile)

When a payee's name is changed, the change is automatically applied across the system. Menu filters, and other areas are updated.

To edit a payee's detail using a mobile device:

1. Select the payee to edit from the payee list. The **Payee Details** window opens.

Payee Details

PAYEE TYPE
Person

NAME
payee1

PAYEE ID (OPTIONAL)
payee10001

ADDRESS
Payee's address is required to utilize wire payment methods.

COUNTRY
Select country

ADDRESS
Enter address

ADDRESS 2 (OPTIONAL)
Enter apartment or floor

CITY
Enter city

STATE
Enter state

ZIP
Enter ZIP

2. Make the edits and select **Save changes**.

A success message indicates that the change is saved.

Section 2 Payees

Payment Methods

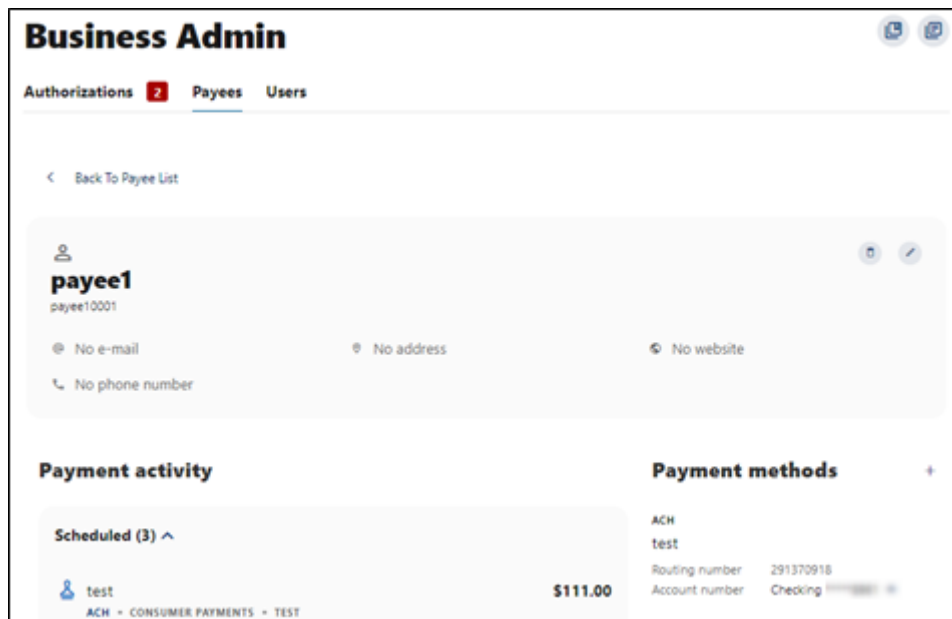
A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that Business Online Banking uses to simplify the payment process. After a payment method is added to a payee, that payee is eligible for payments related to the added payment method.

Important Note: A business user can't use a mobile device to add or edit International Wire payment methods

Add a Payment Method (Desktop)

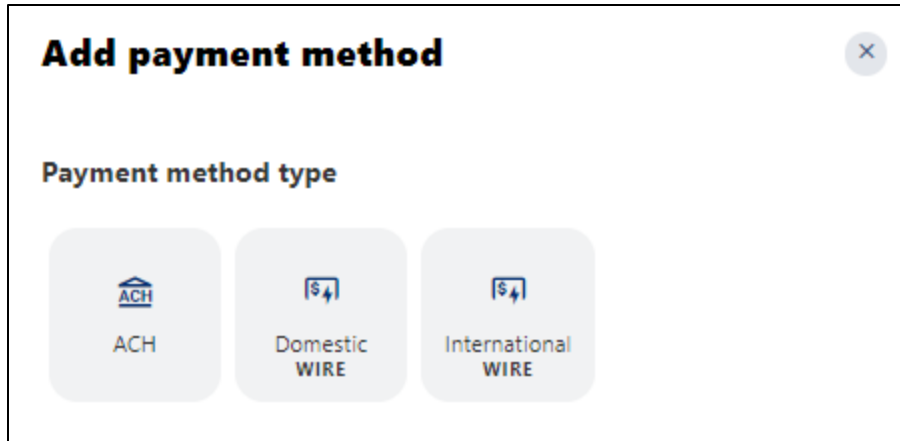
To add a payment method:

1. Hover over **Business Admin & Reporting**, click **Payees**.
2. Select the payee from the payee list to see their details.



3. In the **Payment methods** section, click **+** to add a payment method. The **Add payment method** window opens.
4. From the **Payment method type**, select **ACH, Domestic Wire**, or **International Wire**.

Section 2 Payees



Add payment method ✕

Payment method type

ACH Domestic WIRE International WIRE

Depending on the payment method selected, the **Add payment methods** window shows additional fields: **Beneficiary Account** and **Institution Information**.

The business user must enter the payee's address before adding a payment method if required by Gate City Bank.

a. For **Domestic Wires**:

- i. Optional: Select the **Add Intermediary FI** checkbox to add an intermediary financial institution. For some wire transfers, an intermediary institution might be required. Funds are first sent to the intermediary bank, which then transfers the funds to the payee's financial institution.
- ii. In the **Routing Number** field, enter the payee's nine-digit financial institution routing number.
- iii. In the **Account Number** field, enter the payee's account number.
- iv. In the **Nickname** field, enter a nickname for the payee's account.
- v. Click **Save**.

b. For **International Wires**:

- i. In the **SWIFT Bank ID** field, enter the beneficiary financial institution's SWIFT Bank ID. The international beneficiary institution's **Country** automatically populates based on the SWIFT code entered.
- ii. Make changes to the payee address, if necessary. This address corresponds to the payment method only, not the payee.
- iii. In the **FI Name** field, enter the beneficiary Financial Institution's name.
- iv. In the **Account Number** field, enter the payee's account number.
- v. In the **Nickname** field, enter a nickname for the payee's account.

Section 2 Payees

- vi. In the **FI Address** fields, add the beneficiary financial institution's address. The international beneficiary institution's address is required.
 - vii. In the **Fed Routing Number** field, enter the correspondent institution's nine-digit routing number (if the wire transfer instructions require a correspondent institution).
 - viii. Optional: Select the **Add International Intermediary FI** checkbox to add an intermediary financial institution. Some international wire transfers require an international intermediary institution.
 - ix. Click **Save**.
- c. For **International Wires with Country-Specific Configuration Enabled**:
- When configured, the International wire payment methods display additional fields which Business Online Banking determined are likely to be required by the destination country. This generally simplifies transmission and acceptance of International wire transfers.
- i. In the **Transit Code** field, enter the payee's transit code.
 - ii. Click **Save**.
- The **Payee Detail** window opens, and the new payment method is visible in the Payment Method section.

Add a Payment Method (Mobile)

To add a payment method:

1. Tap the payee from the payee list. The **Payee Details** window opens.



2. Tap **Add a payment method**.
3. Tap **Method** to select the payment method. Select **ACH** or **Wire Transfer**.

Section 2 Payees

4. In the **Payee ID** field, enter the payee ID.
5. In the **Routing Number** field, enter the payee's nine-digit financial institution routing number.
6. In **Account Number**, enter the payee's account number.
7. In the **Intermediary FI Routing Number field**, enter the routing number. For some wire transfers, an intermediary institution is required. Funds are first sent to the intermediary bank, which then transfers the funds to the payee's financial institution. If your wire transfer instructions require an intermediary financial institution, enter the intermediary's nine-digit financial institution routing number.
8. Click **Add Payment Method**.

A success message indicates the payment method was created.

Section 3 – Sub Users

Sub User Permissions

Sub users can access **Business Wires** only when they are assigned the **Create Domestic Wires** permission and **Create International Wires** permission. Those sub users also must have access to one or more accounts with **Wire Funds Out From** permissions. See the Business Admin & Reporting User Guide for more information about Sub User Permissions.

If the sub user doesn't have permissions to wire funds from accounts, they can't execute wire transfers. For example, if the sub user can **Create Domestic Wires**, but doesn't have any accounts with **Wire Funds Out From** permissions, that sub user can't select an offset account to submit a domestic wire.

The permissions assigned to the sub user determines the sub user limits. To view their limits, the sub user can go to **Business Wires** and click the **Submission** tab. Then, they can click **Show Limits**. If the sub user tries to submit more than their maximum allowed limit, they won't be able to submit the wire request. See the Business Admin & Reporting User Guide for more information about sub user limits.

Sub User Limits

Specific Sub User permissions are required for Business Wires and Sub User Limits.

Authorized business users can set sub user limits that are less than or equal to the limits set for the business.

Each role supports cumulative limits, which is the sum total of all transactions executed during the daily, weekly, and monthly time frame. Cumulative limits are calculated separately for each business user assigned to the role. See the Business Admin & Reporting User Guide for more information about Sub User Limits.

When submitting a wire transfer, business users can click the **Show Limits** link to see their limits. Limits are not displayed on mobile devices.

Dual Authorization

If a wire transfer request requires secondary authorization, the wire must be authorized by another business user (either business admin or sub user with authorization permissions) prior to the wire transfer request being released for processing. Authorizations occur **Business Admin & Reporting**. See the Business Admin & Reporting User Guide for more information about authorizations.

Dual Authorization Process

Business Online Banking's Dual Authorization process provides your business with enhanced fraud controls and reduced operational risk exposure. For example when a sub user's limit is \$1,000 but they submit a wire transfer request of \$1,500, the wire transfer must be authorized by another business user with appropriate permissions and limits before the wire transfer can process.

Section 4 – Wire Submission

Submit a Wire Transfer (Desktop)

To submit a wire request:

1. Hover over **Transfer & Pay**, click **Wires**
2. In the **Payee** list, select a payee.
 - a. If you must edit the existing payee information, click **Edit payee account**.

The screenshot displays the 'Business Wires' submission interface. It is divided into two main sections: 'Payee Details' and 'Payment Summary'.

Payee Details:

- Payee ***: A text input field with a placeholder 'Enter payee manually' and a link 'Edit payee account'.
- Funding Account ***: A dropdown menu currently set to 'Business Relationship'.
- Company Name ***: A dropdown menu.
- Amount ***: A text input field with '0.00' and a 'Hide Limits >' link.
- Frequency**: A dropdown menu set to 'One Time'.
- Send On ***: A date picker set to '06/13/2024'.
- Originator to Beneficiary Info**: A text area with a placeholder: 'Use this field to communicate remittance advice information (e.g., invoice details) to the person or organization receiving the wire transfer'.

Payment Summary:

- You Send**: \$0.00 USD
- Funding Account**: Business Relationship (with a balance of \$1,010.00)
- Payee**: [Redacted]
- Payee Account**: PAYEE'S FINANCIAL INSTITUTION
- Bank**: GATE CITY BANK, FARGO, ND
- Routing Number**: 291370918
- Account Number**: [Redacted]
- Frequency**: One Time
- Send On**: 06/13/2024
- Originator to Beneficiary Info**: [Redacted]
- Cut-off time**: 03:00 PM (Central Standard Time)
- Confirm Payment**: A blue button.

3. Optional: If the Payee doesn't exist in the **Payee** list, click **Enter payee manually**. You can save the Payee's information for future use on other wires or you can use it for a one-time, single wire.
 - a. Fill in the Payee details and click **Add payee**.

Section 4 – Wire Submission

Add new payee

Payee details

Person Business

Selecting a payee's type is required. A payee's type is an identification tool to help with payment processing. Once this field is saved it cannot be edited.

Full Name 0 / 35

Save Payee For Future Submission

Email (Optional)

Payee ID (Optional)

We will create a Payee ID for you, or you can enter your own Payee ID.

Payee's address is required to utilize wire payment methods.


Add address

Add phone number (Optional)

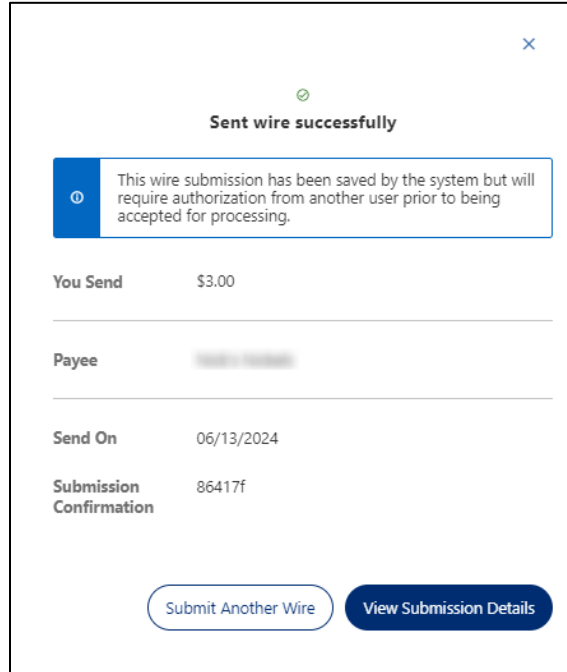
Add website (Optional)

Choose a group (Optional)

Employees Vendors Customers +

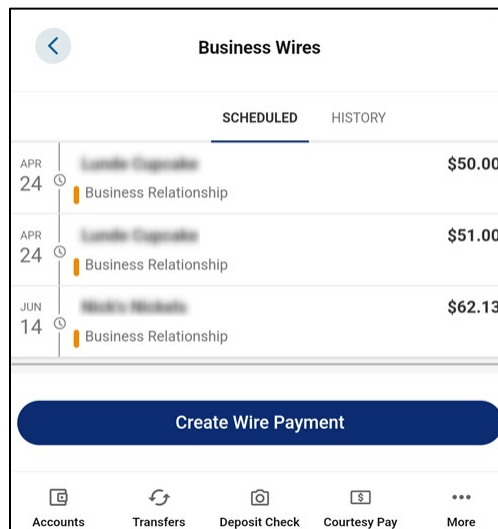
4. In the **Funding Account** list, select an account from which to fund the wire transfer.
5. The **Company Name** prepopulates.
6. In the **Amount** field, enter the amount for the wire transfer. Click **Show Limits** to view your wire transfer limits.
7. In the **Send On** field, click  **Choose a date** to select the date from the calendar.
Important Note: Wires cannot be sent on weekends or federal holidays.
8. Optional: In the **Originator to Beneficiary Info** field, enter information to be sent to the wire beneficiary.
The **Originator to Beneficiary Info** field supports a maximum of 100 characters. Symbols and special characters are not allowed in this field.
9. Review all information entered is correct and click **Confirm Payment**.
10. You will be asked to select a multi-factor authentication method to verify your identity. Select your preferred method, click **Continue**.
11. Enter the 6-digit verification code, click **Verify**.
12. A confirmation message appears letting you know your wire was sent successfully. If you require dual authorization for wires, the confirmation message will let you know the wire will require authorization from another user prior to being accepted for processing. See [Authorization a Wire Transfer Request](#) for more information.

Section 4 – Wire Submission



Submit a Wire Transfer (Mobile)

1. Sign in to Business Online Banking via mobile app.
2. Click **... more**
3. Expand the **Transfer & Pay** section, click **Wires**
4. Select **Create Wire Payment**



5. Choose a **Payee**
6. Select a **Funding Account**
7. Add the wire **amount**

Section 4 – Wire Submission

8. Select your **send on** date
9. Optional: In the **Originator to Beneficiary** Info field, enter information to be sent to the wire beneficiary.

The **Originator to Beneficiary Info** field supports a maximum of 100 characters. Symbols and special characters are not allowed in this field.

10. Click **Confirm Payment**

The screenshot displays the 'Create a Wire' interface. At the top, there is a back arrow and the title 'Create a Wire'. Below this, the form is divided into several sections: 'PAYEE' with a 'Select payee' prompt; 'FUNDING ACCOUNT' with a 'Select funding account' prompt and a dropdown arrow; 'COMPANY NAME' with a 'Select company' prompt; 'AMOUNT' showing '0.00'; 'SEND ON' with a 'Select date' prompt; and 'ORIGINATOR TO BENEFICIARY INFO (OPTIONAL)' with a descriptive text: 'Use this field to communicate remittance advice information (e.g., invoice details) to the person or organization receiving the wire transfer'. A large blue 'Confirm Payment' button is centered at the bottom of the form. The bottom navigation bar contains icons and labels for 'Accounts', 'Transfers', 'Deposit Check', 'Courtesy Pay', and 'More'.

11. You will be asked to select a multi factor authentication method to verify your identity. Select your preferred method, click **Continue**.
12. Enter the 6-digit verification code, click **Verify**.

Wire transfers in a **Needs Authorization** status on the **Scheduled** tab of **Business Wires** are not submitted to Gate City Bank until they have been authorized by another business user with sufficient permissions.

Authorize a Wire Transfer Request

Note: This section only applies to businesses utilizing dual control for wire transfers.

For security purposes, business users are restricted from authorizing their own transactions. A second business user with permissions to authorize wire transfers and access to the funding account must authorize wire transfers in the following cases:

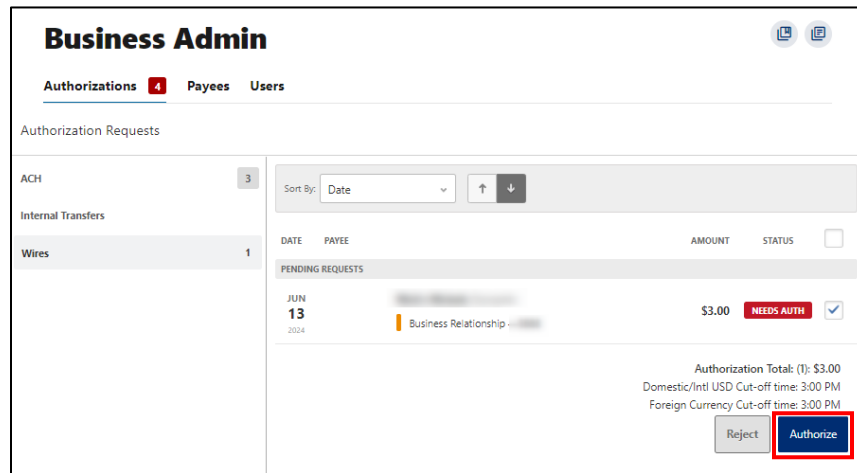
- When the amount of a submitted wire request exceeds a business user's **Authorized Limit**
- When the amount of a submitted wire request exceeds the business's **Single Limit**

Section 4 – Wire Submission

In these cases, the submission has a **Needs Authorization** status. Although the **Scheduled** tab displays the submission, it can't be submitted to Gate City Bank for processing until it has been authorized.

To authorize a wire transfer request:

1. As an authorized business user, hover over **Business Admin & Reporting**, click **Authorizations**
2. On the **Authorizations** tab, click **Wires**.
3. Go to the transaction that needs authorization.
4. Check the box next to the transaction that needs authorization. Click **Authorize**.



5. You will be asked to select a multi factor authentication method to verify your identity. Select your preferred method, click **Send Code**.
6. Enter the 6-digit verification code, click **Verify**.

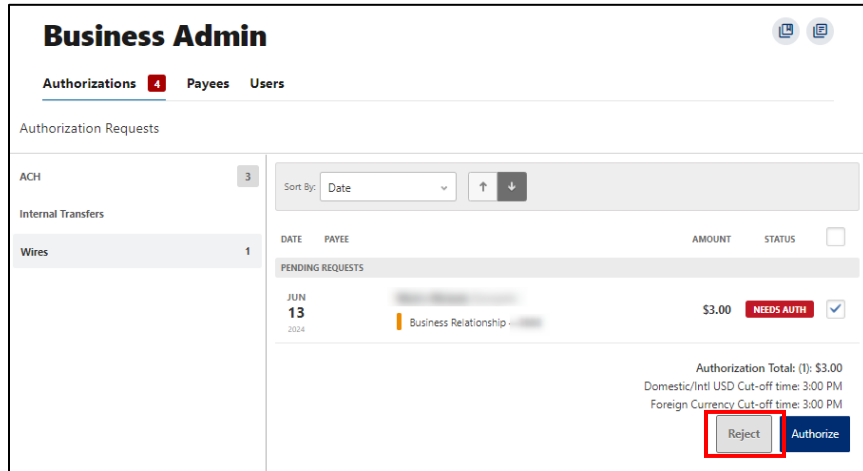
Reject a Wire Transfer Request

If the business user rejects the wire transfer request, Business Online Banking automatically recalculates their daily, weekly, and monthly limits, and removes any deductions recorded against those limits.

To reject a wire transfer request:

1. As an authorized business user, hover over **Business Admin & Reporting**, click **Authorizations**.
2. On the Authorizations tab, click **Wires**.
3. Go to the transaction that you want to reject
4. Check the box next to the wire you want to reject
5. Click **Reject**.

Section 4 – Wire Submission



6. In the Reason field, enter a reason why the transaction request was rejected (for example, the wrong amount or wrong account).
7. Click **Reject Payment**.

Expired Wire Transfer Requests

Wire transfer requests with a **Deliver by Date** of today that have a **Needs Authorization** status but have not been authorized prior to the wire cutoff time are automatically marked **Expired**. These requests can't be submitted to Gate City Bank for processing. Instead, a new wire request must be submitted.

Section 5 – Wire Statuses

Wire Statuses

The **Scheduled** tab and **History** tab display the wire transfer status.

Status	Definition
Account Debit Failed	The debit to a source account failed.
Authorized	A wire that was in Needs Authorization status and has been authorized by another business user. The wire has been sent for processing.
Canceled	A scheduled wire transfer request was canceled by a business user and was not sent for processing.
Expired	A wire has exceeded the time allowed for authorization.
In Progress	A scheduled wire transfer request is awaiting a final Rejected or Succeeded status update from Gate City Bank.
Needs Authorization	A wire that has been submitted by a business user and needs additional authorization from another business user before it is sent to the FI for processing.
Rejected	A wire is rejected one of the following ways: <ul style="list-style-type: none">• If in a Requires Authorization status and rejected by the authorizing business user• If in a Scheduled or In Progress status and rejected by Gate City Bank
Scheduled	A wire has been submitted by a business user and is ready to be processed by Gate City Bank.
Succeeded	Wire transfers that have been reviewed and processed by Gate City Bank

Section 6 – View Wire Requests

The wire **Scheduled** and **History** tabs allow business users to view present and future dated wires that Gate City Bank has not yet processed.

Scheduled Tab

The **Scheduled** tab displays present-dated and future-dated wires that Gate City Bank has not yet processed.

On desktop, in the **Scheduled Payments** section, business users can search for scheduled wires, view scheduled wire details, and cancel future-dated wires.

Search for a Scheduled Payment (Desktop)

Note: The search function is not available on mobile devices.

1. Click **Show Search** to access the search fields.
2. Enter the search criteria to refine the scheduled payments list:
 - a. **Payee Name**
 - b. **Funding Account**
 - c. **Search Dates**

In the **Sort By** list, you can select how to sort the scheduled wire payments.

3. Click **Search**.

The screenshot displays the 'Business Wires' interface. At the top, there are three tabs: 'Submission', 'Scheduled' (which is active), and 'History'. Below the tabs are three calendar views for June '24, July '24, and August '24. The 'Scheduled Payments' section below the calendars shows a list of three scheduled payments. Each payment entry includes a date icon, a payee name, a funding account, and a payment amount. To the right of each entry are 'Cancel' and 'View Details' buttons. A 'Show Search' button is located at the top right of the 'Scheduled Payments' section.

Month	SU	MO	TU	WE	TH	FR	SA
June '24							1
	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
	16	17	18	19	20	21	22
	23	24	25	26	27	28	29
	30						
July '24		1	2	3	4	5	6
	7	8	9	10	11	12	13
	14	15	16	17	18	19	20
	21	22	23	24	25	26	27
	28	29	30	31			
August '24							1
							2
							3
	4	5	6	7	8	9	10
	11	12	13	14	15	16	17
	18	19	20	21	22	23	24
	25	26	27	28	29	30	31

Date	Payee Name	Funding Account	Amount	Actions
24	United Payment	Business Checking - 1234	\$50.00	Cancel View Details
24	United Payment	Business Checking - 1234	\$51.00	Cancel View Details
18	United Payment	Business Checking - 1234	\$5.00	Cancel View Details

Section 6 – View Wire Requests

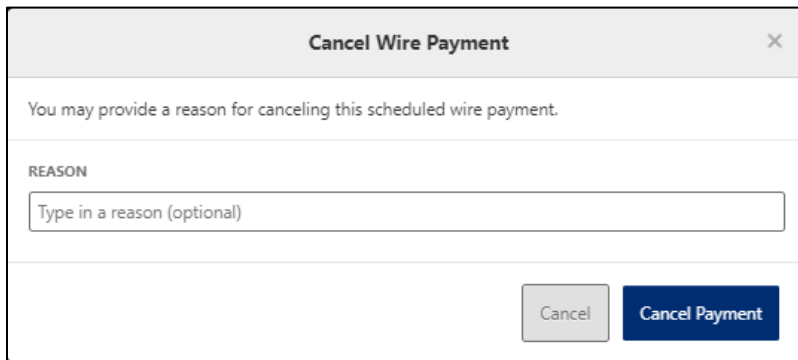
Cancel a Scheduled Wire Request (Desktop)

Note: You can't cancel wire requests with a mobile device.

Use the **Scheduled** tab of **Business Wires** to cancel wire requests.

To cancel a scheduled wire request:

1. Go to the wire transfer and click **Cancel**
2. Optional: In the **Reason** field, enter a reason for canceling the wire transfer.
3. Click **Cancel Payment**.

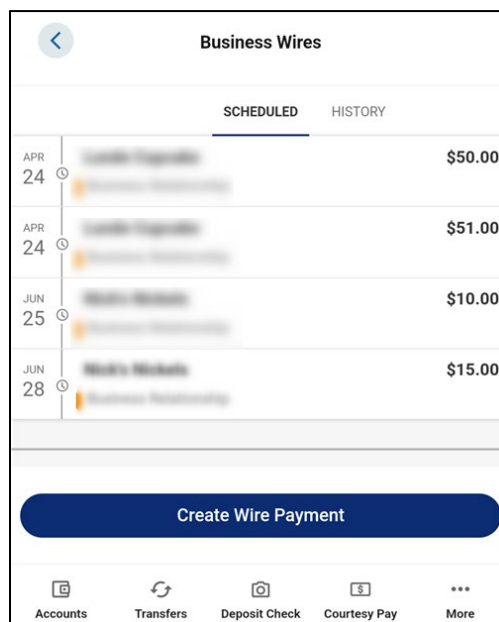


A confirmation message indicates the wire transfer has been canceled. You can see the status of the wire transfer has changed to **Canceled** on the **History** tab of **Business Wires**.

View Wire Request (Mobile)

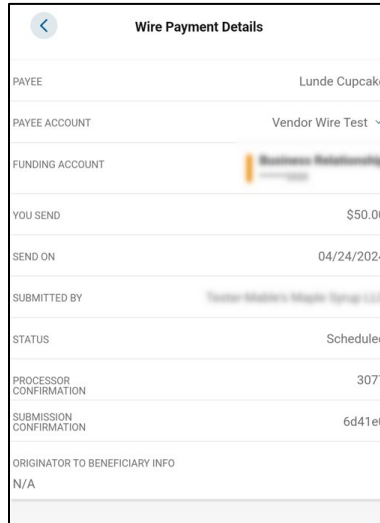
On mobile devices, business users can view wire requests.

1. In the mobile **Business Wire** page, go to the **Scheduled** tab.



Section 6 – View Wire Requests

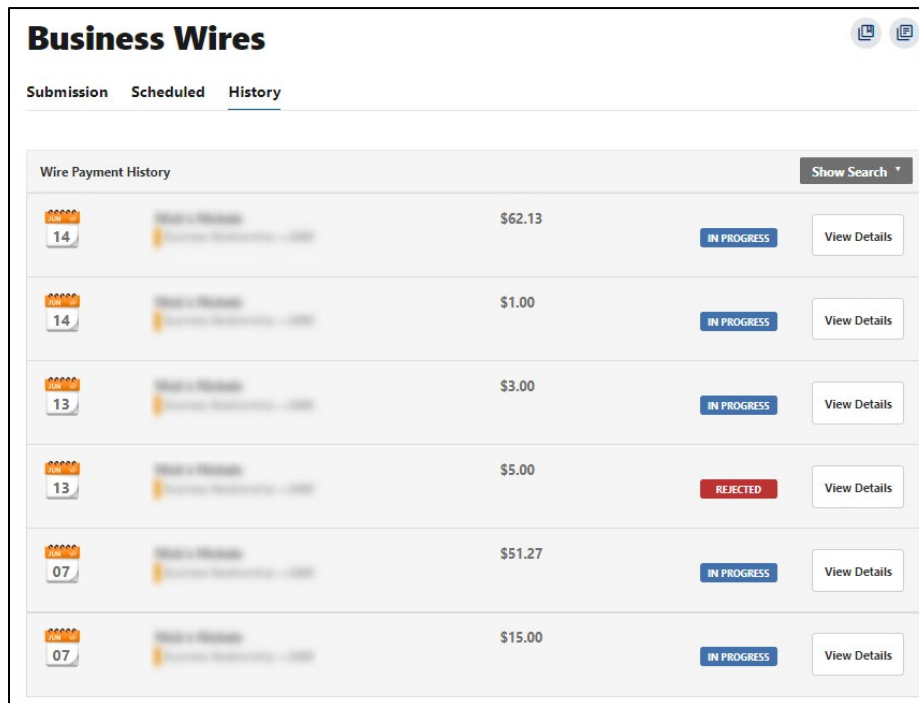
2. In submitted wire requests, tap a wire request to view details.
3. Tap a wire request. The **Wire Payment Details** displays the status and additional details about the wire transfer request.



The **Scheduled** tab displays wire transfer submissions in a **Needs Authorization** status, but they aren't submitted to Gate City Bank for processing until they have been authorized by another business user with sufficient permissions. For details, see [Dual Authorization Process](#).

History Tab

The **History** tab displays completed wire transfer activity on the desktop and mobile devices.



Section 6 – View Wire Requests

Search Wire History (Desktop)

Note: The Search function is not available on mobile devices.

Business users can enter specific criteria to search for wire transfers and view details for the transfers.

After a wire is processed by Gate City Bank or canceled by the business user, the wire displays on the **History** tab of the **Business Wire** page.

1. On the **History** tab, click **Show Search**.
2. Enter the search criteria to refine the scheduled payments list:
 - a. **Payee Name**
 - b. **Funding Account**
 - c. **Search Dates**

In the **Sort By** list, you can select how to sort the scheduled wire payments.

3. Click **Search**.

The screenshot shows the 'Business Wires' interface with the 'History' tab selected. A search panel is open, allowing users to filter wire payment history. The search criteria include Payee Name, Funding Account (set to 'All Accounts'), Search Dates (3/17/24 - 9/17/24), Status (set to 'Any'), and Sort By. Below the search panel, there are 'View All' and 'Search' buttons. The main content area displays a list of wire transactions, each with a date icon, a status of 'IN PROGRESS', and a 'View Details' button. The transactions shown are:

Date	Amount	Status	Action
14	\$62.13	IN PROGRESS	View Details
14	\$1.00	IN PROGRESS	View Details
13	\$3.00	IN PROGRESS	View Details

4. Click **View Details** for a transaction.

Search Wire History (Mobile)

On mobile devices, business users can see completed transactions on the **History** tab. You can't search the wire history on a mobile device. Business users can tap a wire request to view details.

Section 7 – Notifications and Alerts

The following alerts are available for **Business Wires**. All notifications are configurable by business users in **Notification Settings**.

Alert Name	Alert Description
Wire Needs Authorization Method: Email & SMS	Notifies business users with authorization permissions that a business wire has been submitted by a user and requires authorization.
Wire Authorized Method: Email & SMS	Notifies the business user that submitted the wire and the business admin that a wire has been authorized.
Wire Canceled Method: Email & SMS	Notifies the business user that submitted the wire and the business admin that a wire has been canceled.
Wire Expired Method: Email & SMS	Notifies the business user that submitted the wire and the business admin that a wire has exceeded the time allowed for authorization.
Wire Processed Method: Email & SMS	Notifies the business user that submitted the wire and the business admin that a wire has been processed by Gate City Bank.
Wire Rejected by Business Method: Email & SMS	Notifies the business user that submitted the wire and the business admin that a wire has been rejected by a business admin.
Wire Rejected by Gate City Bank Method: Email & SMS	Notifies the business user that submitted the wire and the business admin that a wire has been rejected by Gate City Bank.
Wire Submitted Method: Email & SMS	Notifies the business user that submitted the wire, the business admin, and all sub users with access to the funding account that a wire has been scheduled and accepted for processing.
Wire Batched Method: Email & SMS	Notifies the business user that submitted the wire and the business admin that a wire has a successful delivery status