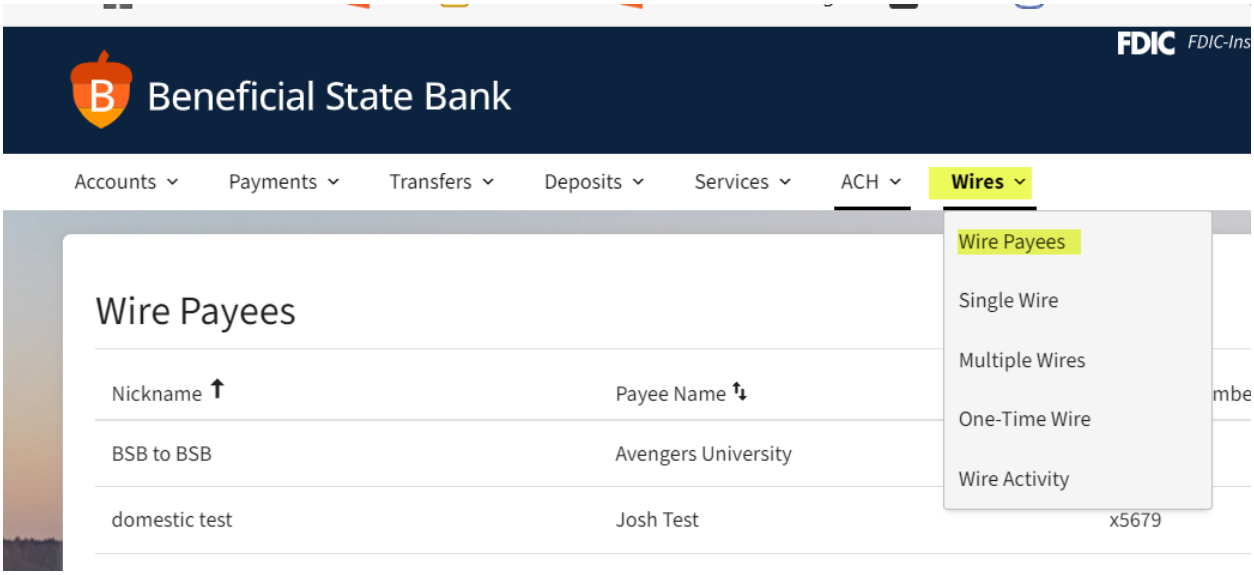
How to initiate a wire

Wires are guaranteed funds and are often delivered within minutes. Wires cannot be voided or refunded once processed. Please confirm wiring instructions with your payee prior to initiating a wire. Please note the following:

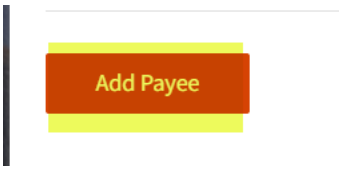
- Domestic wire Cut-off time is 1:30 PM PST on a business day (except federal holidays).
- International wire Cut-off time is 12:30 PM PST on a business day (except federal holidays).
- Wires can be scheduled up to 30 calendar days in advance.
- Wires can be initiated as a one-time wire (freeform), a single wire, or multiple wires.

Wire Payee

1. Click on Wires → Wire Payees.

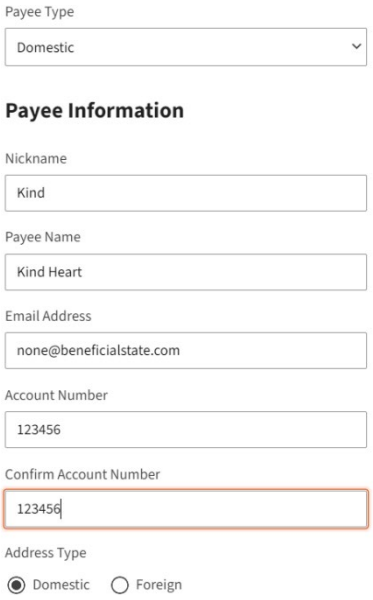


2. Click on "Add Payee."

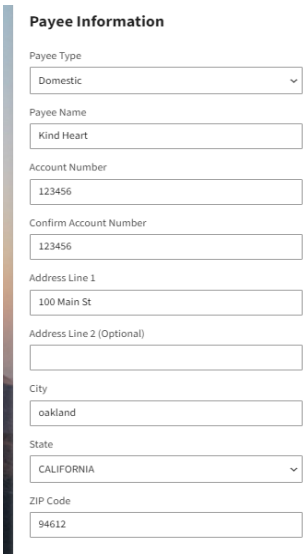


3. The following fields are required:
   - Payee Type: Domestic/International.

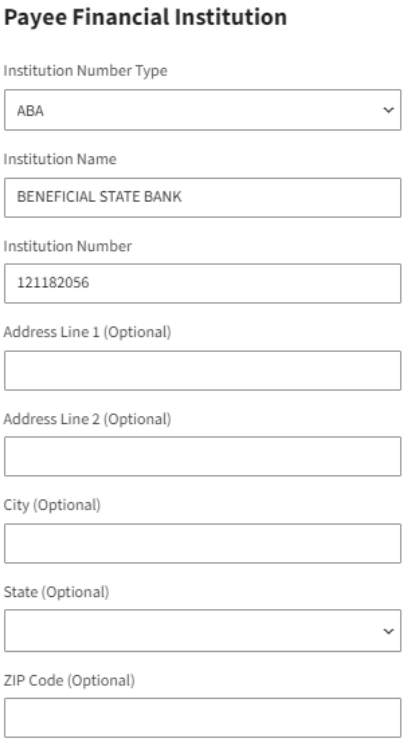
- Payee Name: the wire beneficiary (the name of the company or person to whom you are sending the funds).
- Email Address is optional.
- Account Number: beneficiary's account number.
- Confirm Account Number: beneficiary's account number.



- Address Line 1: the beneficiary's address (must be a physical address).
- Address Line 2 is optional.
- City: city of the beneficiary's address.
- State: state of the beneficiary's address.
- Zip Code: zip code of the beneficiary's address.



- Institution Number Type: select “ABA” if the beneficiary’s financial institution is domestic and “BIC” if the beneficiary’s financial institution is international.
- Institution Name: the name of the beneficiary’s bank.
- Institution Number: the routing number of the beneficiary’s bank.
- Address information for the beneficiary’s bank is optional.



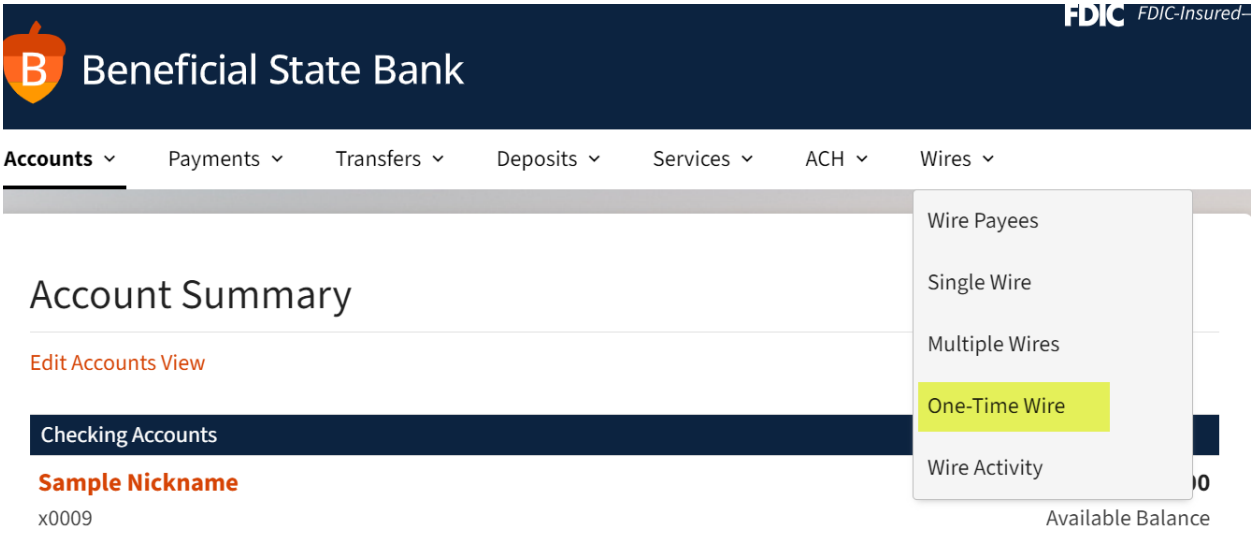
- The fields “Receiving Financial Institution” and “Intermediary Financial Institution” are optional.

4. Click “Submit.”

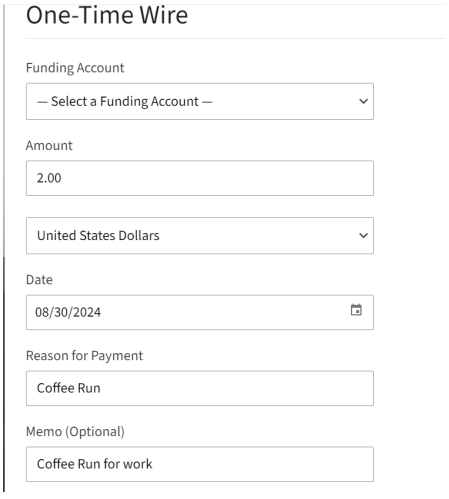
One-Time Wire

The information entered for a one-time wire does not get saved for future use.

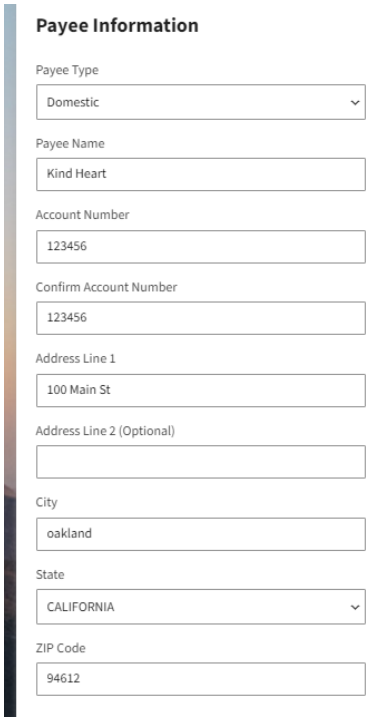
1. Click on Wires → One-Time Wire.



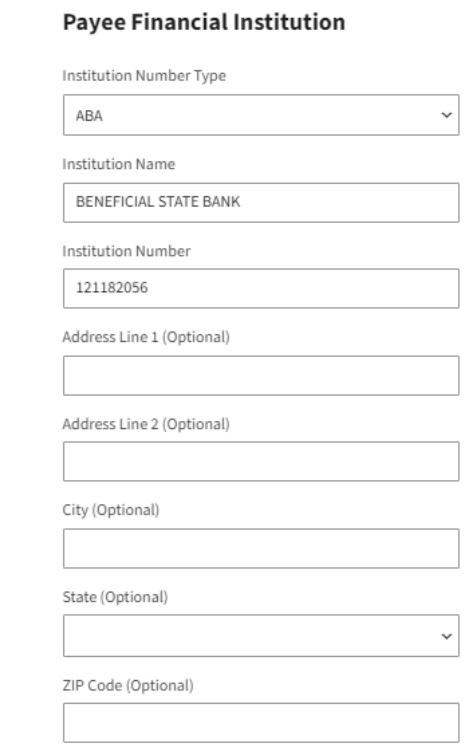
2. The following fields are required
   - Funding Account: select the account you would like to initiate the wire from
   - Amount
   - Date
   - Reason for Payment
   - Memo (Optional)



3. Enter payee information
    - Payee Type: Domestic/International.
    - Payee Name: the wire beneficiary (the name of the company or person to whom you are sending the funds).
    - Account Number: the beneficiary's account number.
    - Confirm Account Number: the beneficiary's account number.
    - Address Line 1: the beneficiary's address.
    - Address Line 2 is optional.
    - City: the city of the beneficiary's address.
    - State: the state of the beneficiary's address.
    - Zip Code: the zip code of the beneficiary's address.

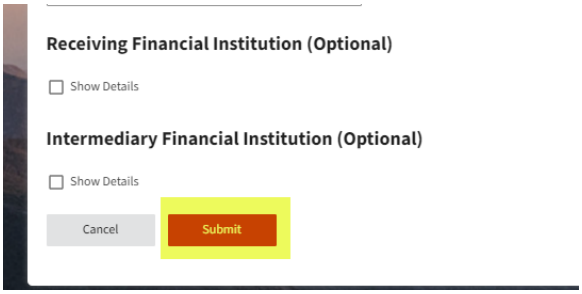


4. Complete the fields for Payee Financial Institution
    - Institution Number Type: select "ABA" if the beneficiary's bank is domestic and "BIC" if the beneficiary's bank is international.
    - Institution Name: the name of the beneficiary's bank.
    - Institution Number: the routing number of the beneficiary's bank.
    - The address of the beneficiary's bank is optional.



- The fields “Receiving Financial Institution” and “Intermediary Financial Institution” are optional.

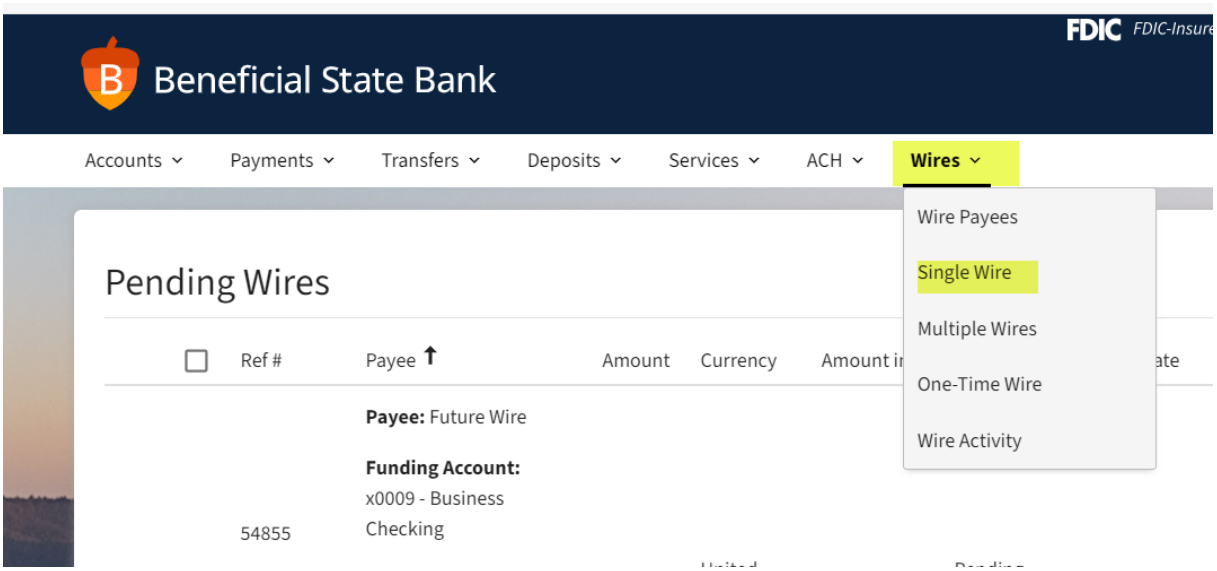
5. Click “Submit.”



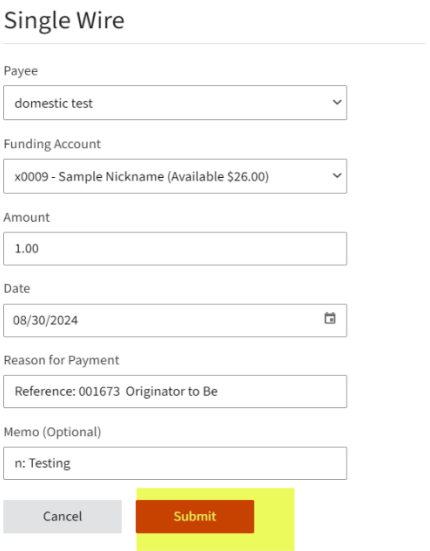
Single Wire

Wire Payee must exist in the system prior to using Single Wire.

1. Click on Wires → Single Wire.



2. Fill the following fields
   - Select the Payee: the beneficiary to whom funds are being sent to
   - Select funding account: which account you would like to wire the funds from
   - Amount
   - Date
   - Memo (optional)

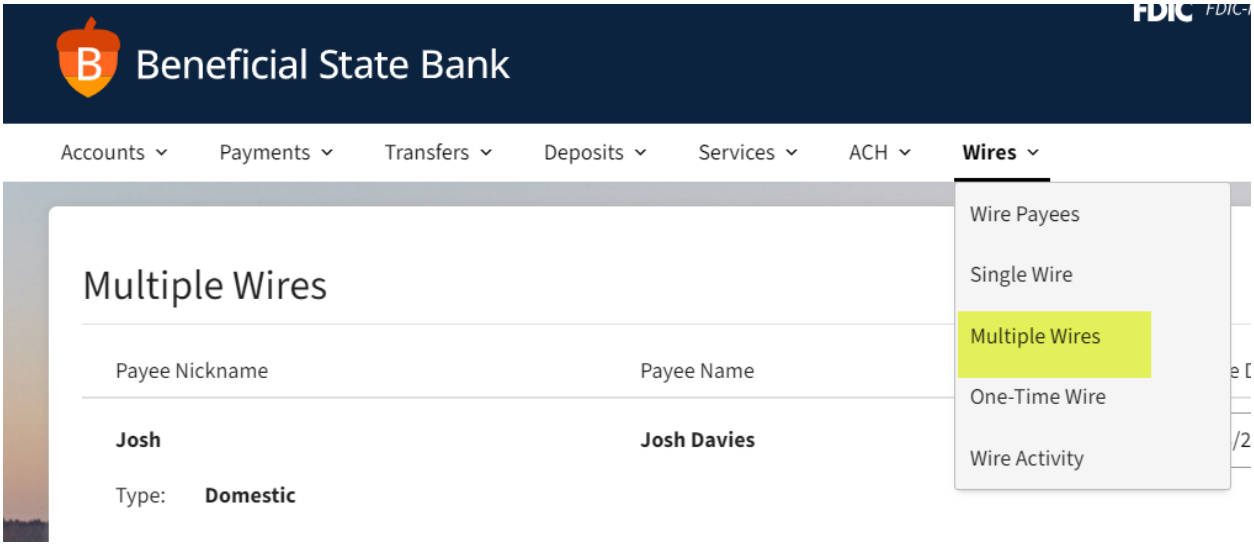


3. Click Submit

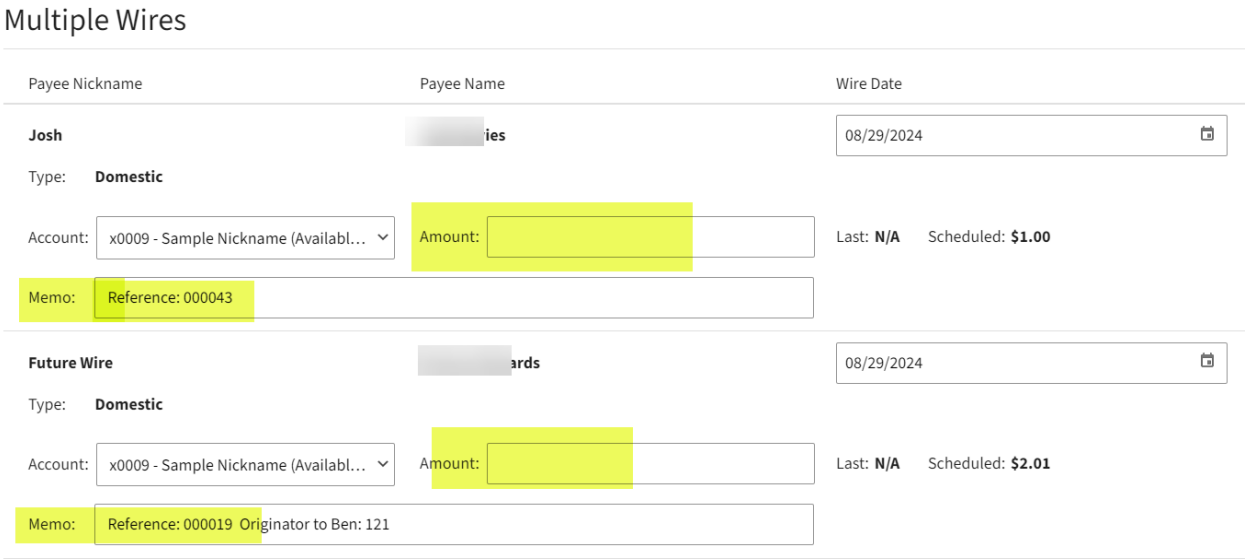
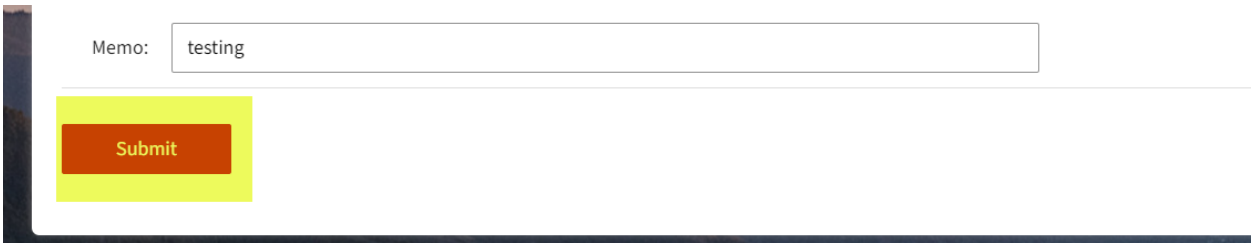
Initiate Multiple Wires

This feature allows you to initiate multiple wires in a single entry. Wire Payees must exist prior to using this feature.

1. Click on Wires → Multiple Wires.



2. Type in the dollar amounts for the wires that you would like to execute. You can also update the memo field as applicable.



3. Click Submit