

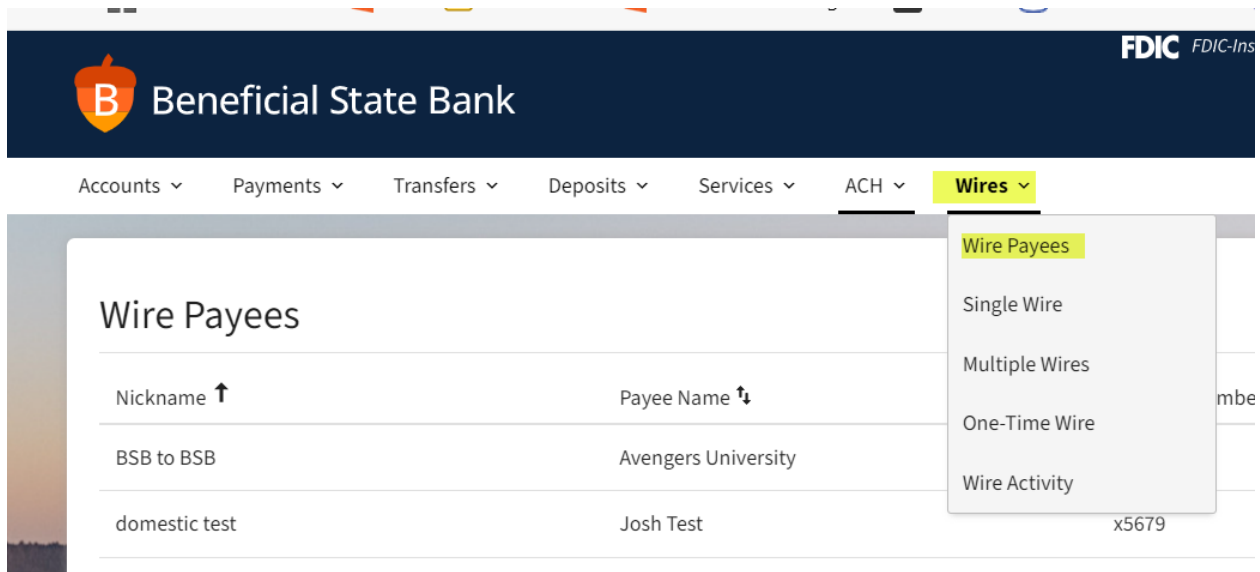
How to initiate a wire

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

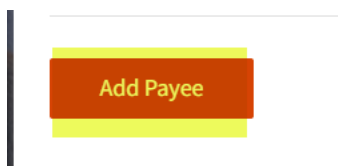
1. Click on Wires → Wire Payees.



The screenshot shows the Beneficial State Bank website interface. The top navigation bar includes 'Accounts', 'Payments', 'Transfers', 'Deposits', 'Services', 'ACH', and 'Wires'. The 'Wires' menu is open, showing options: 'Wire Payees', 'Single Wire', 'Multiple Wires', 'One-Time Wire', and 'Wire Activity'. The 'Wire Payees' page is displayed, featuring a table with columns for 'Nickname' and 'Payee Name'. Two payees are listed:

Nickname ↑	Payee Name ↓
BSB to BSB	Avengers University
domestic test	Josh Test

2. Click on “Add Payee.”



The screenshot shows a red button with the text 'Add Payee' highlighted in yellow.

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.

Payee Type
Domestic

Payee Information

Nickname
Kind

Payee Name
Kind Heart

Email Address
none@beneficialstate.com

Account Number
123456

Confirm Account Number
123456

Address Type
 Domestic Foreign

- 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.



Payee Information

Payee Type

Payee Name

Account Number

Confirm Account Number

Address Line 1

Address Line 2 (Optional)

City

State

ZIP Code

- 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.

Payee Financial Institution

Institution Number Type

Institution Name

Institution Number

Address Line 1 (Optional)

Address Line 2 (Optional)

City (Optional)

State (Optional)

ZIP Code (Optional)

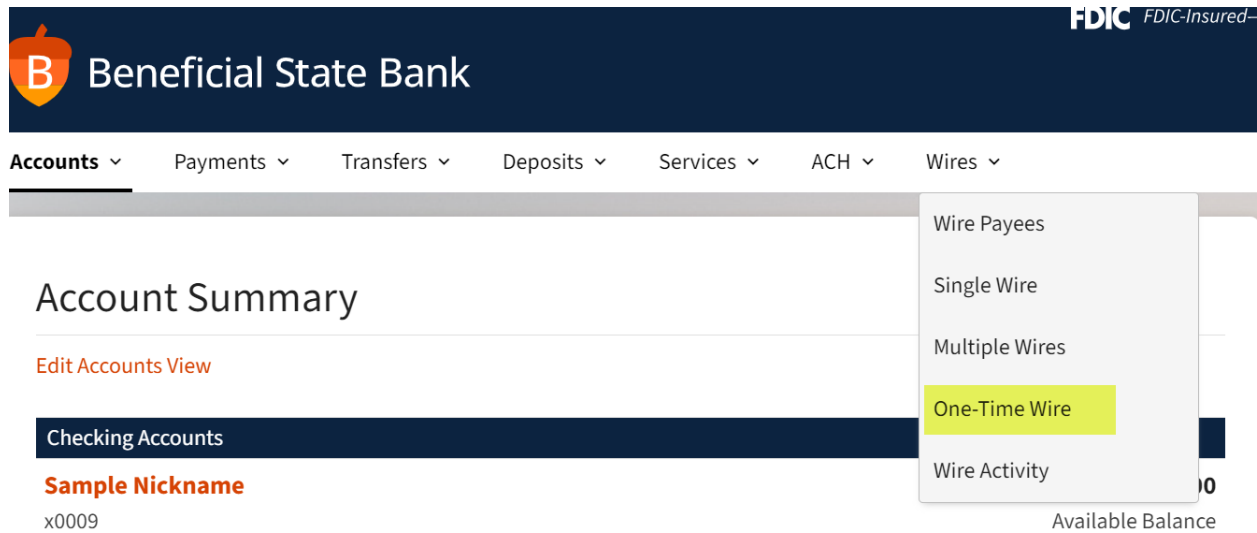
- The fields “Receiving Financial Institution” and “Intermediary Financial Institution” are optional.

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.



The screenshot shows the Beneficial State Bank website header with the logo and 'FDIC FDIC-Insured' text. Below the header is a navigation menu with items: Accounts, Payments, Transfers, Deposits, Services, ACH, and Wires. The 'Wires' dropdown menu is open, showing options: Wire Payees, Single Wire, Multiple Wires, One-Time Wire (highlighted in yellow), and Wire Activity. On the left side of the page, the 'Account Summary' section is visible, including 'Edit Accounts View', 'Checking Accounts', and 'Sample Nickname x0009'. On the right side, the 'Available Balance' is shown as '0'.

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)

One-Time Wire

Funding Account

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.

Payee Information

Payee Type

Payee Name

Account Number

Confirm Account Number

Address Line 1

Address Line 2 (Optional)

City

State

ZIP Code

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.



Payee Financial Institution

Institution Number Type
ABA

Institution Name
BENEFICIAL STATE BANK

Institution Number
121182056

Address Line 1 (Optional)

Address Line 2 (Optional)

City (Optional)

State (Optional)

ZIP Code (Optional)

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

5. Click “Submit.”

Receiving Financial Institution (Optional)
 Show Details

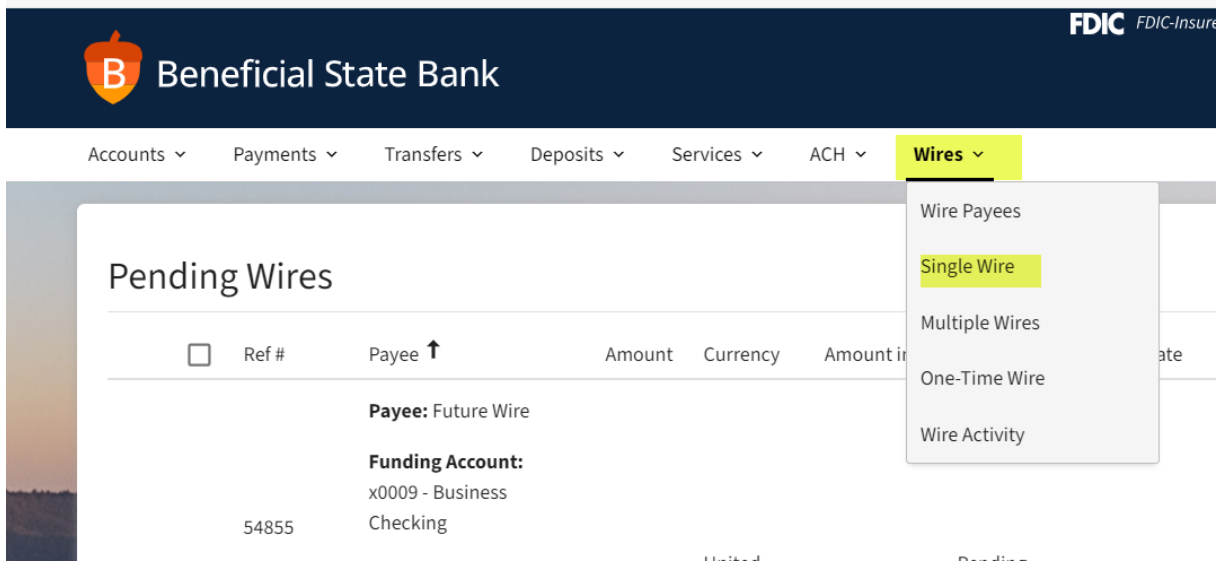
Intermediary Financial Institution (Optional)
 Show Details

Cancel 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)

Single Wire

Payee

Funding Account

Amount

Date

Reason for Payment

Memo (Optional)

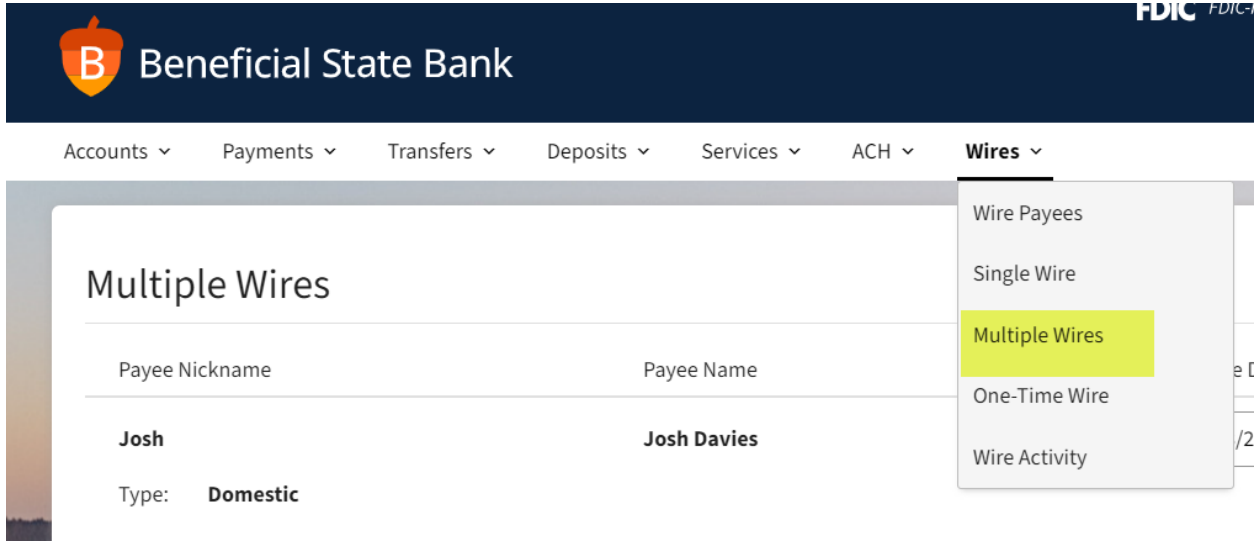
3. Click Submit



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.

Multiple Wires

Payee Nickname	Payee Name	Wire Date
Josh	ies	08/29/2024
Type: Domestic		
Account: x0009 - Sample Nickname (Availabl... ▾	Amount: <input type="text"/>	Last: N/A Scheduled: \$1.00
Memo: Reference: 000043		
Future Wire	ards	08/29/2024
Type: Domestic		
Account: x0009 - Sample Nickname (Availabl... ▾	Amount: <input type="text"/>	Last: N/A Scheduled: \$2.01
Memo: Reference: 000019 Originator to Ben: 121		



3. Click Submit

Memo:



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