## Create and Authorize

With First State Bank, making wire transfers is convenient and provides peace of mind. Our Online Domestic Wire Transfers offer secure, same-day movement of funds through your Online Banking.

- Login to First State Bank's Online Banking Portal at www.firststate.bank
- From Left Menu Bar, Select **Business**
- Select **Wires**
- Select **Create New Wire**
- Menu to **Create New Wire** displays on screen
- Select applicable Company
- Select Funding Account (From Account)
- Once Funding Account is selected, additional options become available
- Nickname: For your reference
- Default Wire Method: Single Wire or existing Template
    - *Templates may be saved for future use. See instructions below for more information.*
- Send Date: Current Date Only
- Amount: Enter amount
- Purpose for Wire Transfer: Enter purpose
- Template: (Optional) If template has been previously created, select applicable template
- Toggle to Add Originator to Beneficiary Info (OBI). (Optional) Used for additional information.
    - End to End ID (Wire Reference)
    - Remittance Information – Line 1
- Select **Next**
- Enter Creditor Information
  *The Creditor refers to the beneficiary party of the wire payment. An address of at least the town and state (country) is now required per ISO format.*
    - Creditor Name
    - Account Type (Checking, Savings, IBAN, None)
    - Account #
- Enter Creditor Address
    - Building #
    - Street Name, City, State, Zip, Country
- Toggle for additional Address Fields
    - Post Box, Building Name, Floor, Room, Town Location Name, District Name, Department, Sub Department
- Select **Next**
- Enter Creditor Agent Information
  The Creditor Agent refers to the beneficiary bank. Instructed Agent will be the same as the Creditor Agent in most cases. If you are only sending to one bank directly, toggle the "set the instructed agent to match the creditor agent". An address of at least the town and state (country) is now required per ISO format.
    - Bank ID Type
    - Entry Options
        - Search/Find Institution, Select **Search**, or
        - Manual Entry
    - Institution Name
    - Routing #

    - Toggle to set the Instructed Agent to match the Creditor Agent. (Optional) This means that the Creditor Agent will be the same as the receiving bank.
- Enter Creditor Address
- Building #, Street Name, City, State, Zip Code, Country
- Toggle for Address Fields (Optional)
    - Post Box, Building Name, Floor, Room, Town Location Name, District Name, Department Name, Sub Department
- Select **Next**
- Enter Instructed Agent Information
    - Entry Options
        - Search/Find Institution, Select **Search**, or
        - Manual Entry
    - Institution Name
    - Routing #
    - Toggle to choose "I need an Intermediatory Agent". (Optional) An Intermediary Agent is the bank that processes wires on behalf of the Creditor Agent.
- Enter an Intermediary Agent (Optional)
    - Bank ID Type
    - Entry Options
        - Search/Find Institution, Select **Search**, or
        - Manual Entry
- If Intermediary Agent is entered, Enter Intermediary Agent's Address
    - Building #, Street Name, City, State, Zip Code, Country
    - Toggle for Address Fields (Optional)
        - Post Box, Building Name, Floor, Room, Town Location Name, District Name, Department Name, Sub Department
- Select **Next**
- Wire Review
    - If accurate, Select **Next**
- Receive notification, "Wire was added successfully."
- Receive prompt, "Would you like to add another wire transfer?"
- If no additional wire transfers are needed, select **No**.
- Screen defaults back to Wire List (Pending)
    - All pending wires appear in the Wire Overview.
    - On the right side of the screen, select the more options (three-dot menu) for the wire you wish to transmit. From this menu, you may view, authorize, edit or cancel.
    - If you have not authorized in step above, you may authorize the wire by placing a checkmark next to the applicable wire and selecting **Authorize.**
    - Screen defaults to Review Wire Authorization
        - If wire details are accurate, select **Continue.**
            - *DUO Token Authentication Required. See details below for more information.*
            - Receive a notification that Wire Transfer Processed successfully.
        - If wire details need to be edited, select **Cancel.** Screen will default to Wire Review. You may then edit the wire transfer prior to authorizing as explained in steps above.

Important! Wire transfer must be authorized. The Wire Services Department will perform a callback on all wire transfers unless an active recurring template is on file with First State Bank and the option has been selected not to receive call backs for the specific beneficiary.

**DISCLAIMER**: *Provided for general guidance; align with your internal policies and controls.*

## Duo Token Authentication

You will be prompted to complete Duo Security setup the first time you initiate a batch. After setup is complete, you will not need to repeat the setup—future batch initiations will only require you to enter your Duo verification code.

**For Virtual Token**

- Choose the Device in which your DUO token code should be sent.
- To receive your DUO token code on a mobile device, select Mobile phone. This is recommended.
- Enter your phone number. Check that the number entered is correct. Continue.
    - Select the type of phone entered.
- Install the DUO Mobile App on your mobile device.
- Activate the DUO Mobile App. Barcode is provided, or you may request an activation link instead.
- Enable settings for future logins/authentication.
- Choose you authentication method:
    - Send me a Push
    - Call Me
    - Enter a Passcode
- Once authenticated, receive a notification, Initiate completed successfully.

**For Hard Token:**

- Receive system prompt to Enter a Passcode.
- Press the button on the DUO hard token to display the temporary passcode.
- Enter a Passcode- Allows you to enter the temporary passcode from your DUO hard token to initiate the batch.
- Receive notification, Initiate completed successfully.

## Online Wire Transfer Templates

**Adding Templates**

- Select Business
- Select Wires
- Select Templates
- On the right side of the screen, select + Add
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**Maintaining Templates**

- Select Business
- Select Wires
- Select Templates
- Select the more options (three-dot menu) for the template you wish to maintain.
- Options: Copy, Edit or Delete

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