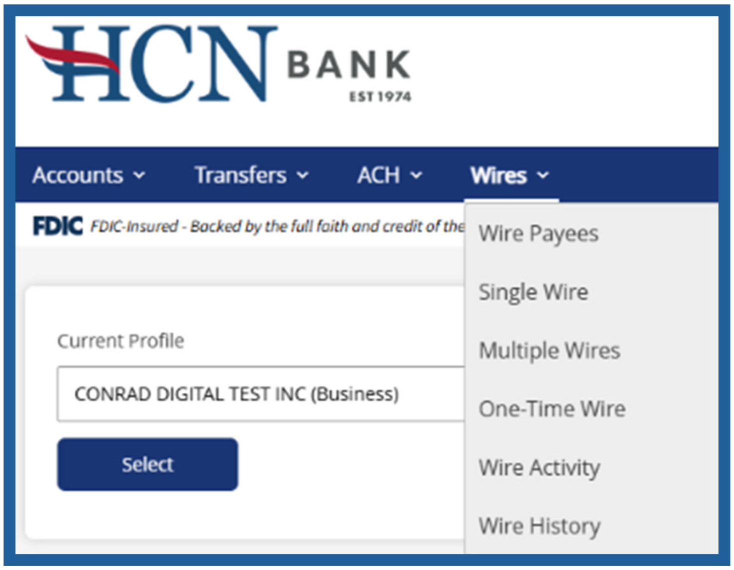
START HERE - ***WIRE PAYEES***

Creating a Payee

Select the "Wire" tab and select "Wire Payees":

1. **Click the "Add Payee" button.**
2. **Under "Payee Details" select the Payee Type from the dropdown menu: Domestic or International.**



CONTINUED ON NEXT PAGE

QUICK REFERENCE
WIRE PROCEDURES

HCN BANK EST 1974

DOMESTIC

1 Fill in the required “Payee Information” fields.

a) Create a Nickname for this Payee in the “Nickname” field.
b) Enter the Payee’s name in the “Payee Name” field.
c) Enter the Payee’s email address in the “Email Address" field.
d) Check the box below to send an email notification to the Payee once the wire has been downloaded for processing if warranted.
e) Enter the Payee’s account number in the “Account Number” field.
f) Enter the Payee’s account number again in the “Confirm Account Number" field.
g) Select the “Address Type” for the Payee’s address: Domestic or International.
h) Enter the Payee’s Address in the “Address Line 1” field.
i) (Optional) Enter “Address Line 2” if necessary.
j) Enter the Payee’s city in the “City” field.
k) Choose the Payee’s state in the "State” dropdown field.
l) Enter the Payee’s zip code in the “Zip Code” field.

2 Fill in the required “Payee Financial Institution” fields.

a) The “Institution Number Type” will default to “ABA” which is the routing number.
b) Enter the Payee’s bank name in the “Institution Name” field.
c) Enter the routing number for the receiving bank in the “Institution Number” field.
d) Enter the receiving bank’s address in “Address Line 1”.
e) (Optional) Enter “Address Line 2” if necessary.
f) Enter the receiving bank’s city in the “City” field.
g) Enter the receiving bank’s state in the “State” field.
h) Enter the receiving bank’s zip code in the “Zip Code” field.
i) “Beneficiary Reference” can be left blank, or a reference can be entered.
j) “Message to Beneficiary” can be left blank or a message can be entered.

3 Receiving Financial Institution (Optional) is not an active field.

4 Intermediary Financial Institution (Optional) only applies if the Payee requires an Intermediary bank.

5 Click Save.

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INTERNATIONAL

1 Fill in the required “Payee Information” fields.

a) Create a Nickname for this Payee in the “Nickname” field.
b) Enter the Payee’s name in the “Payee Name” field.
c) Enter the Payee’s email address in the “Email Address" field.
d) Check the box below to send an email notification to the Payee once the wire has been downloaded for processing if warranted.
e) Enter the Payee’s account number in the “Account Number” field.
f) Enter the Payee’s account number again in the “Confirm Account Number" field.
g) Select the “Address Type” for the Payee’s address: Domestic or International.
h) Enter the Payee’s Address in the “Address Line 1” field.
i) (Optional) Enter “Address Line 2) if necessary.
j) Enter the Payee’s city in the “City” field.
k) Choose the Payee’s state in the "State” dropdown field.
l) Enter the Payee’s zip code in the “Zip Code” field.

2 Fill in the required “Payee Financial Institution” fields.

a) The “Institution Number Type" will default to “ABA” which is the routing number; from the drop down menu select “BIC” for International, which is the BIC/SWIFT number.
b) Enter the receiving bank’s name in the “Institution Name” field.
c) Enter the BIC/SWIFT number for the Payee’s bank in the “Institution Number” field.
d) Enter the receiving bank’s address in “Address Line 1”.
e) (Optional) Enter “Address Line 2” if necessary.
f) Enter the receiving bank’s city in the “City” field.
g) Enter the receiving bank’s state in the “State” field.
h) Enter the receiving bank’s zip code in the “Zip Code” field.
i) “Beneficiary Reference” can be left blank, or a reference can be entered.
j) “Message to Beneficiary” can be left blank or a message can be entered.

3 Receiving Financial Institution (Optional) field is only required if requested on the wire instructions.

4 Intermediary Financial Institution (Optional) only applies if the Payee requires an Intermediary bank.

5 Select Save.

QUICK REFERENCE
WIRE PROCEDURES

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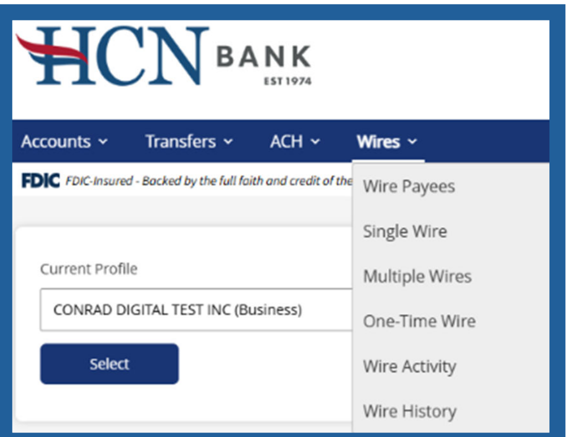
WIRE TYPES

Accessing Wire Types

Select the "Wires" tab and select the appropriate wire type:

1. Single
2. Multiple
3. One-Time



SINGLE WIRE

Creating a Single Wire

1 Select "Single Wire" from the "Wires" tab

2 First choose the appropriate business profile for "Current Profile" and click "Select"

3 Fill in the required fields in the Single Wire section:

a) Select a Payee from the "Select a Payee" drop down menu.

b) Under the "Funding Account" drop down select the account to debit from.

c) The "Override Originator Name:" check box below the Funding Account can be left unchecked, unless the business name should reflect another name.

d) Under "Company" from the drop-down menu select the company.

e) Enter the amount for the wire in the "Amount" field.

f) Under "Scheduling Option" drop down select "Future (One Time)"/

g) Select the date for the wire in the "Date" field by clicking the calendar button.

h) The "Beneficiary Reference" can be left blank or a reference may be entered.

i) The "Message to Beneficiary" field can be left blank, or a message can be entered.

j) Select the "Submit" button.

QUICK REFERENCE
WIRE PROCEDURES

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RECURRING WIRE

Creating a Recurring Wire

1 Select "Single Wire" from the "Wires" tab.

2 First choose the appropriate business profile for "Current Profile" and click "Select".

3 Fill in the required fields in the Single Wire section:

- a) Select a Payee from the "Select a Payee" drop down menu.
- b) Under the "Funding Account" drop down select the account to debit from.
- c) The "Override Originator Name:" check box below the Funding Account can be left unchecked, unless the business name should reflect another name.
- d) Under "Company" from the drop-down menu select the company.
- e) Enter the amount for the wire in the "Amount" field.
- f) Under "Scheduling Option" dropdown, select Recurring.
- g) Select the date of the wire under the "Wire Date" field.
- h) Under "Frequency" select the option that best describes the recurring pattern. (i.e. daily, weekly, biweekly, semimonthly, monthly, etc....)
- i) Select the "No End Date" button to have continuous wires sent until selected to stop, select the "End by" button and select a date on the calendar icon, or select the "Number of Transfers" button and enter how many wire transfers should take place.
- j) The "Beneficiary Reference" can be left blank or a reference may be entered.
- k) The "Message to Beneficiary" field can be left blank, or a message can be entered.
- l) Select the "Submit" button.

MULTIPLE WIRES

Creating Multiple Wires

Select "Multiple Wires" from the "Wires" tab.

1) First choose the appropriate business profile for "Current Profile" and click "Select".
2) If necessary, click the "Override Originator Name:" to Enter a different business name or under "Company" select the appropriate business.
3) Select the "Calendar" icon to enter the date in the "Wire Date" field for the first payee.
4) Select the account to be debited for the wire.
5) Enter the amount in the amount in the "Amount Field".
6) If a message is necessary, enter it in the "Message to Beneficiary" fields.
7) Repeat steps 1-6 for additional Payees.
8) Select the "Submit" button.

QUICK REFERENCE
WIRE PROCEDURES

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ONE-TIME WIRE

Creating a One-Time Wire

1 Select “One-Time Wire” from the “Wires” tab.

2 First choose the appropriate business profile for “Current Profile” and click “Select”.

3 Fill in the required fields in the One-Time Wire section:

a) Under the “Funding Account” drop down select the account to debit from.
b) The “Override Originator Name:” check box below the Funding Account can be left unchecked, unless the business name should reflect another name.
c) Under “Company” from the drop-down menu select the company.
d) Enter the amount for the wire in the “Amount” field.
e) Select the date for the wire in the “Date” field by clicking the calendar button.

4 Fill in the Payee Information fields.

a) Select “Domestic” or “International” from the dropdown menu under “Payee Type.”
b) Enter the Payee’s name in the “Payee Name” field.
c) Check the box below to send an email notification to the Payee once the wire has been downloaded for processing if warranted.
d) If the above box has been selected, Enter the Payee’s email address or proceed to step e.
e) Enter the Payee’s account number in the “Account Number” field.
f) Enter the Payee’s account number again in the “Confirm Account Number" field.
g) Enter the Payee’s Address in the “Address Line 1” field.
h) (Optional) Enter “Address Line 2) if necessary.
i) Enter the Payee’s city in the “City” field.
j) Choose the Payee’s state in the "State" dropdown field.
k) Enter the Payee’s zip code in the “Zip Code” field.
l) Choose the Payee’s country if applicable for an international wire.

5 Fill in the required “Payee Financial Institution” fields.

a) The “Institution Number Type will default to “ABA” which is the routing number
b) Enter the receiving bank’s name in the “Institution Name” field.
c) Enter the BIC/SWIFT number for the Payee’s bank in the “Institution Number” field.
d) Enter the receiving bank’s address in “Address Line 1”.
e) (Optional) Enter “Address Line 2” if necessary.
f) Enter the receiving bank’s city in the “City” field.
g) Enter the receiving bank’s state in the “State” field.
h) Enter the receiving bank’s zip code in the “Zip Code” field.
i) “Beneficiary Reference” can be left blank or a message can be entered.

ONE-TIME WIRE CONTINUED

j) "Message to Beneficiary" can be left blank or a message can be entered.

6 For International wires, fill in the required "Receiving Financial Institution" fields.

a) The "Institution Number Type will default to "ABA" which is the routing number; from the drop down menu select "BIC" for International, which is the BIC/SWIFT number.
b) Enter the receiving bank's name in the "Institution Name" field.
c) Enter the BIC/SWIFT number for the Payee's bank in the "Institution Number" field.
d) Enter the receiving bank's address in "Address Line 1".
e) (Optional) Enter "Address Line 2" if necessary.
f) Enter the receiving bank's city in the "City" field.
g) Enter the receiving bank's state in the "State" field.
h) Enter the receiving bank's zip code in the "Zip Code" field.
i) "Beneficiary Reference" can be left blank or a reference can be entered.
j) "Message to Beneficiary" can be left blank or a message can be entered.
k) Select the "Submit" button.

IMPORTANT NOTES

- A wire payee must first be set up to complete a Single or Multiple wire transfer.
- Multiple wire transfers can only be created as a Domestic wire.
- A One-Time wire is created for a recipient that is not set up as a payee.