MANAGING A WIRE TRANSFER* RECIPIENT

*Service charge may apply.

Adding a domestic wire recipient/beneficiary

> Note: Users must have Manage Recipients enabled on their user role in order to add a recipient.

1. In the navigation menu, click or tap **Advanced Payments**> **Recipients**.
2. Click or tap **New Recipient**.
3. Enter a Display **Name**. The display name appears in online and mobile banking to help you recognize the recipient.
4. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction to them has been processed.
5. Click or tap Payment Type
6. Select **Wire Only** or **ACH and Wire**
7. Beneficiary Type- Select Domestic
8. Select appropriate account type
9. Input Account Number
10. Optional: Financial Institution (FI). This feature allows you to search for a financial institution. *FAIRWINDS* recommends using the wire routing number provided on the wire instructions by the beneficiary.
11. If ACH and Wire was selected as the Payment Type, input ACH Routing Number

> Note: The ACH Routing Number and Wire Routing Number may differ for a single FI. Please refer to the recipients ACH and Wire Transfer instructions prior to creating a recipient.

12. Under **Beneficiary FI**, complete the following
    a. Name of financial institution
    b. Wire Routing Number
    c. Complete Physical Address for beneficiary financial institution.
13. Complete **Receiving FI or Intermediary FI** as required based on instructions provided by beneficiary (recipient) and beneficiary FI.
14. Under Recipient Details
    a. Wire Name
        i. **Wire Name must be the recipients name as indicated on their account at their financial.**
    b. If ACH and Wire was selected as Payment type, also complete

i. **ACH Name must be the recipients name as indicated on their account at their financial.**
ii. (Optional) Input ACH ID

c. Enter the complete **physical address** for the beneficiary/recipient.
    i. Entering an incomplete physical address or PO BOX will cause the wire to be rejected.

15. Click or tap Save Recipient

Adding an international wire recipient/beneficiary

Note: Users must have Manage Recipients enabled on their user role in order to add a recipient.

1. In the navigation menu, click or tap **Advanced Payments**> **Recipients**.
2. Click or tap **New Recipient**.
3. Enter a Display **Name**. The display name appears in online and mobile banking to help you recognize the recipient.
4. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction to them has been processed.
5. Click or tap Payment Type
6. Select **Wire Only**
7. Beneficiary Type- Select International
8. Select one of the following International Account Types:
   a. Account and SWIFT/BIC
   b. Account, IBAN & Swift/BIC
9. Input Account Number

Note: The ACH Routing Number and Wire Routing Number may differ for a single FI, especially if the FI has made several acquisitions and/or mergers. Please refer to the recipients ACH and Wire Transfer instructions prior to processing.

10. Under **Beneficiary FI**, complete the following
    a. Name of financial institution
    b. Country
    c. IBAN
    d. Swift/BIC
    e. Complete Physical Address for beneficiary financial institution. The **Country** needs to be included on Address Line 3.
11. Complete **Receiving FI or Intermediary FI** as required based on instructions provided by beneficiary (recipient) and beneficiary FI.
12. Under Recipient Details
    a. Wire Name
       i. Wire Name must be the recipient's name as indicated on their account at their financial.
    b. Enter the complete **physical address** for the beneficiary/recipient. The **Country** needs to be included on Address Line 3.
       i. Entering an incomplete physical address or PO BOX will cause the wire to be rejected.
13. Click or tap Save Recipient

FAIRWINDS

FAIRWINDS

Searching for a recipient

1. In the navigation menu, click or tap **Advanced Payments** > **Recipients**.
2. Click or tap the **Search** field.
3. In the **Search** field, enter your search text. You can search for all or part of the recipient's name or recipient email.
4. Results will display as search field is inputted.

Editing a recipient

> Note: When you make changes to a recipient, the changes do not affect existing wire transfers. Existing wire transfers will need to be cancelled and a new wire set up once the recipient has been modified.

1. In the navigation menu, click or tap **Advanced Payments**> **Recipients**.
2. Find the recipient that you want to edit and click or tap the actions icon for the recipient.
3. Select Edit
4. Do one or more of the following:
    - To edit contact information, make any required changes.
    - To edit account information, click or tap on the account that you want to edit. Make any needed changes to the account details and the green check mark.
5. Click or tap Save Recipient.

Deleting a recipient

> Caution: Deletion is permanent, so use caution before deleting a recipient.

1. In the navigation menu, click or tap **Advanced Payments**> **Recipients**.
2. Locate the recipient that you want to delete and click or tap the actions icon for the recipient.
3. Select Delete
4. Click or tap Delete Recipient on pop up
5. On the success message, click or tap **Close**.