

FIRST CENTRAL SAVINGS BANK

Banking The Way It Used To Be, Only Better.

Member  | myfcsb.com

Create Digital and Configure Digital

Business Wires Payee International

May 2025

Member 
FDIC EQUAL HOUSING
LENDER

Business Wires Payee International

Purpose

This learning guide provides detailed instructions on how to create and manage International wire payees.

Contents

- Business Wires Payee International 4
- Accessing Wire Payees 4
- Adding New Payees 5
- Editing Wire Payees 9
- Deleting Wire Payees 10

Business Wires Payee International

Business Wires Payee International

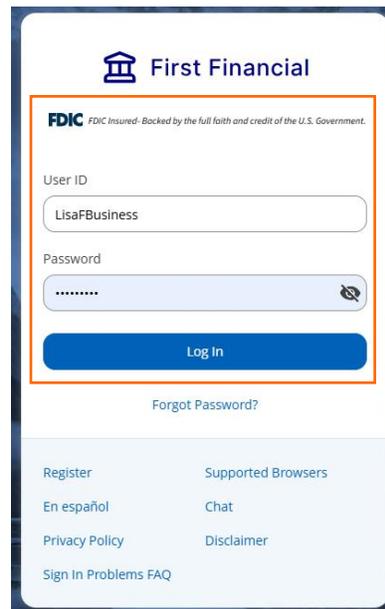
A wire transfer is an electronic transfer of funds via a network that is administered by financial institutions. Wire transfers are sent by one financial institution and received by another financial institution. An international wire transfer allows funds to travel across borders electronically. In Experience Digital, only single wires can be international.

Payees must be set up before a wire transfer can be transmitted.

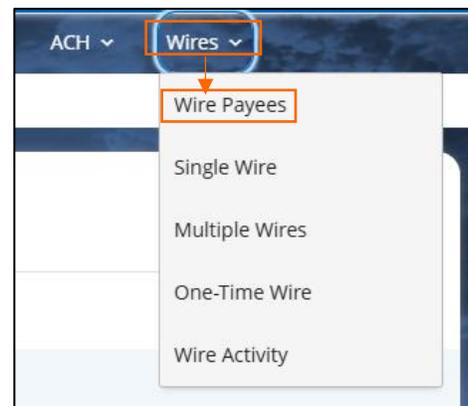
Accessing Wire Payees

Follow the steps below to access Wire Payees:

1. Log in to the Business Portal: Enter your *User ID* and *Password*, then select the *Log In* button.

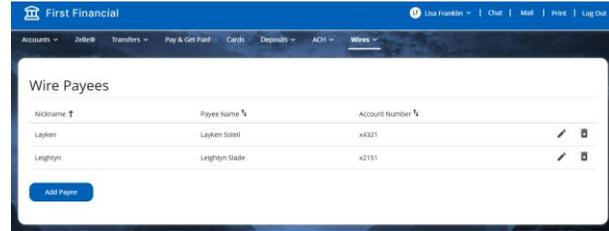


2. Select the *Wires* tab, then select *Wire Payees* from the menu.



Business Wires Payee International

3. The **Wire Payees** homepage displays.

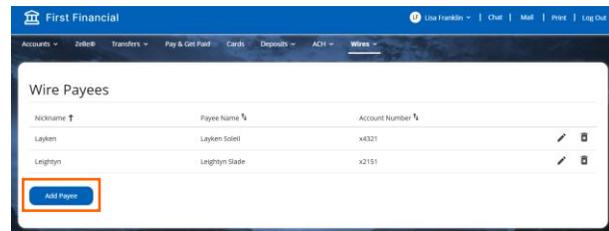


Existing Payees will be displayed; if no Payees exist, this view will be blank.

Adding New Payees

Follow the steps below to add a new payee:

1. Select the *Add Payee* button on the **Wire Payees** homepage.

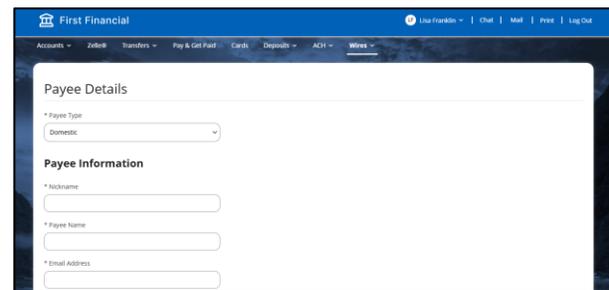


2. The **Payee Details** view displays.

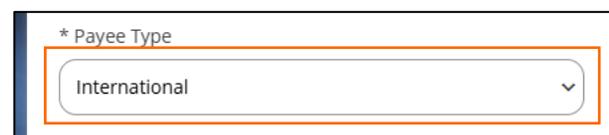
There are five sections that must be completed on the Payee Details view.

1. Payee Type
2. Payee Information
3. Payee Financial Institution
4. Receiving Financial Institution
5. Intermediary Financial Institution

NOTE: Scroll on the view to see all the sections.



3. Select *International* from the *Payee Type* field.



Business Wires Payee International

4. Enter the payee details in the *Payee Information* section.

The payee is the person that will receive the funds.

Complete the following fields:

- *Nickname* - choose any name.
- *Payee Name* – recipient of the funds.
- *Email Address* – payee's email address.
- *Send email checkbox*– check this box to send email when wire status is changed to Downloaded.
- *Account Number* – the account the funds will be deposited.
- *Confirm Account Number*
- *Address Type - Domestic*
- *Address Line 1* – payee address.
- *City*
- *State or Province*
- *Postal Code*
- *Country*

Payee Information

* Nickname
Payee B

* Payee Name
Payee B

* Email Address
payeeb@online.com

Send email when wire status is changed to Downloaded

* Account Number
87654321

* Confirm Account Number
87654321

* Address Type
 Domestic Foreign

* Address Line 1
Anytown USA

Address Line 2

* City
Atlanta

State or Province
Geo

Postal Code
30052

* Country
United States

Business Wires Payee International

5. Enter the payee financial institution details in the *Payee Financial Institution* section.

Complete the following fields:

- *Institution Number Type* – do not modify this field.
- *Institution Name* – if the institution is already setup in the system, the name will display as you enter it in the field.
- *Institution Number* – if the institution name was selected in the previous field, the institution number auto populates.
- *Country*
- *Address Line 1*
- *City*
- *State or Province*
- *Postal Code*
- *Beneficiary Reference* – additional notes, as applicable.
- *Message to Beneficiary* – message to the beneficiary, as applicable.

Payee Financial Institution

* Institution Number Type
ABA

* Institution Name
WADENA STATE BANK

* Institution Number
091213835

* Country
United States

Address Line 1

Address Line 2

City
WADENA

State or Province
MN

Postal Code

Beneficiary Reference

Message to Beneficiary

Business Wires Payee International

6. The *Receiving Financial Institution* section is required for international wires. The information in this section is typically the same as in the *Payee Financial Institution* section.

Complete the following fields:

- *Institution Number Type* – do not modify this field.
- *Institution Name* – if the institution is already setup in the system, the name will display as you enter it in the field.
- *Institution Number* – if the institution name was selected in the previous field, the institution number auto populates.
- *Address Line 1*
- *City*
- *State or Province*
- *Postal Code*
- *Country*

Receiving Financial Institution

This payee requires receiving financial institution details

* Institution Number Type
ABA

* Institution Name
WADENA STATE BANK

* Institution Number
091213835

Address Line 1

Address Line 2

City
WADENA

State or Province
MN

Postal Code

* Country
United States

7. Check the *This payee requires intermediary financial institution details* checkbox in the *Intermediary Financial Institution* section, if applicable. This field is optional.

Intermediary Financial Institution (optional)

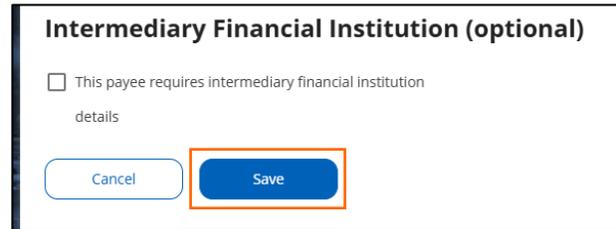
This payee requires intermediary financial institution details

An intermediary financial institution is an entity that acts as the middleman between two parties in a financial transaction.

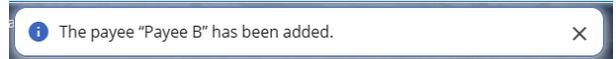
If the checkbox is selected, you will be required to enter the institution number type, institution name, institution number, address, city, state or province, postal code, and country.

Business Wires Payee International

8. Select the *Save* button.



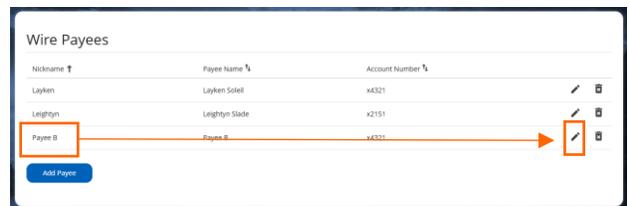
9. A confirmation displays indicating the payee was added.



Editing Wire Payees

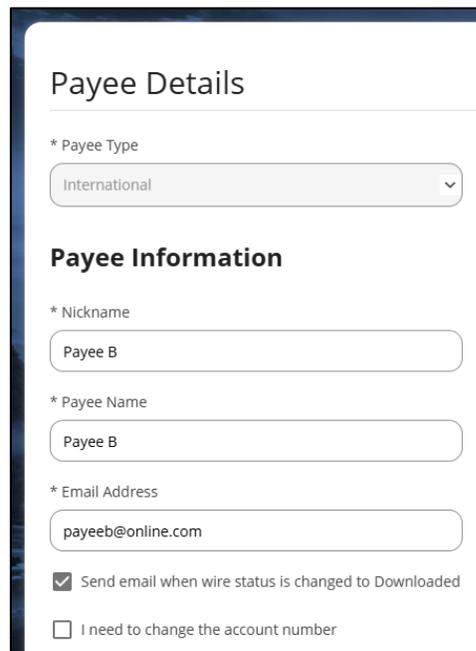
Follow the steps below to edit a Wire Payee:

1. Identify the desired payee on the **Wire Payees** homepage, then select the *Edit* (pencil) icon.

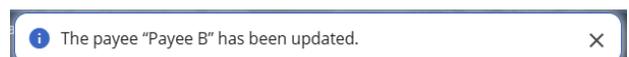


2. The **Payee Details** view displays.

Make the necessary changes to any of the fields, then select the *Save* button to save your changes.



3. A confirmation displays indicating the payee was updated.

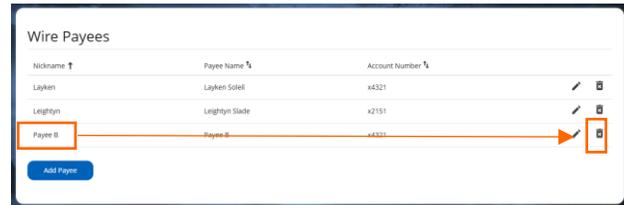


Business Wires Payee International

Deleting Wire Payees

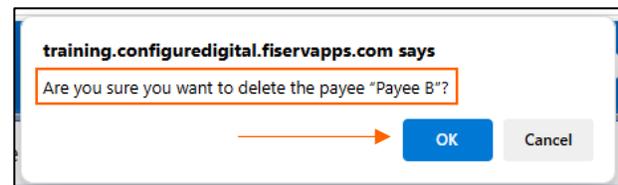
Follow the steps below to delete a Wire Payee:

1. Identify the desired payee on the **Wire Payees** homepage, then select the **Delete** (trashcan) icon.



2. A popup displays to confirm the delete request.

Select **OK** to delete the payee.



3. A confirmation displays indicating the payee was deleted.

