SYNOVUS®

GATEWAY

Wire Transfers User Guide

Contents

Purpose

This document is intended to give you the background information and procedures that you need to originate Wire Transfers in Synovus Gateway. This guide explains how to do the following procedures and more:

- Create and edit Wire Transfers
- Manage recipients
- Manage templates
- Wire file import

Audience

This document is intended for all Synovus Gateway users with business and commercial accounts.

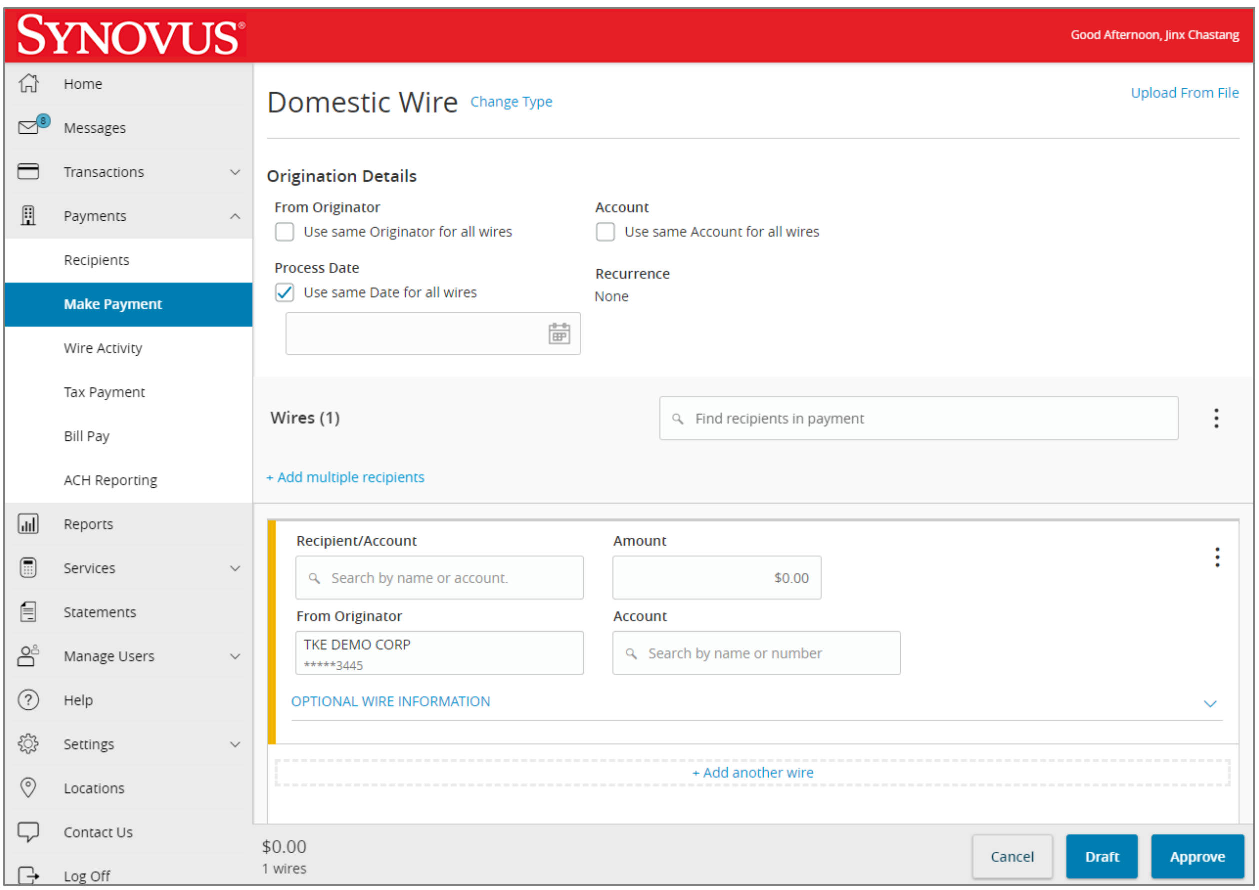
CHAPTER 1: WIRE TRANSFERS

Synovus Gateway offers streamlined, secure electronic payments and transactions. Eliminate check writing, expedite payment, and increase security by leveraging Wire Transfers. You can send funds both domestically and internationally.

Note: Domestic Wire cutoff is 5PM ET. International Wire cutoff is 4PM ET.

Creating wire transfers

Domestic wire transfers



To create a domestic Wire Transfer:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment, then select Domestic Wire.
3. (Optional) Select Use same Originator for all wires if you wish to use the same originating company details.

4. (Optional) Select Use same Account for all wires.

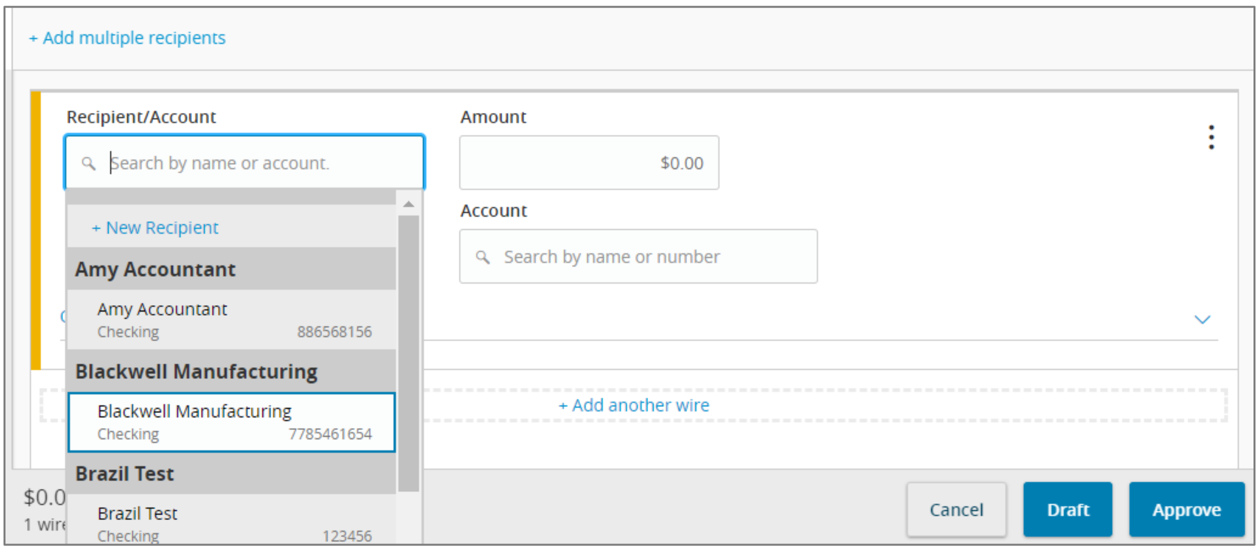
5. (Optional Select Use same Date for all wires.

6. (Optional) Click or tap Set Schedule to set up a recurring schedule.

    a. After selecting a schedule, click or tap a date on the When should this transaction stop? calendar, or select Repeat Forever.

    b. Click or tap Set Recurring Transaction

7. Add recipient(s)



    a. Search by recipient name or account to add an existing recipient.

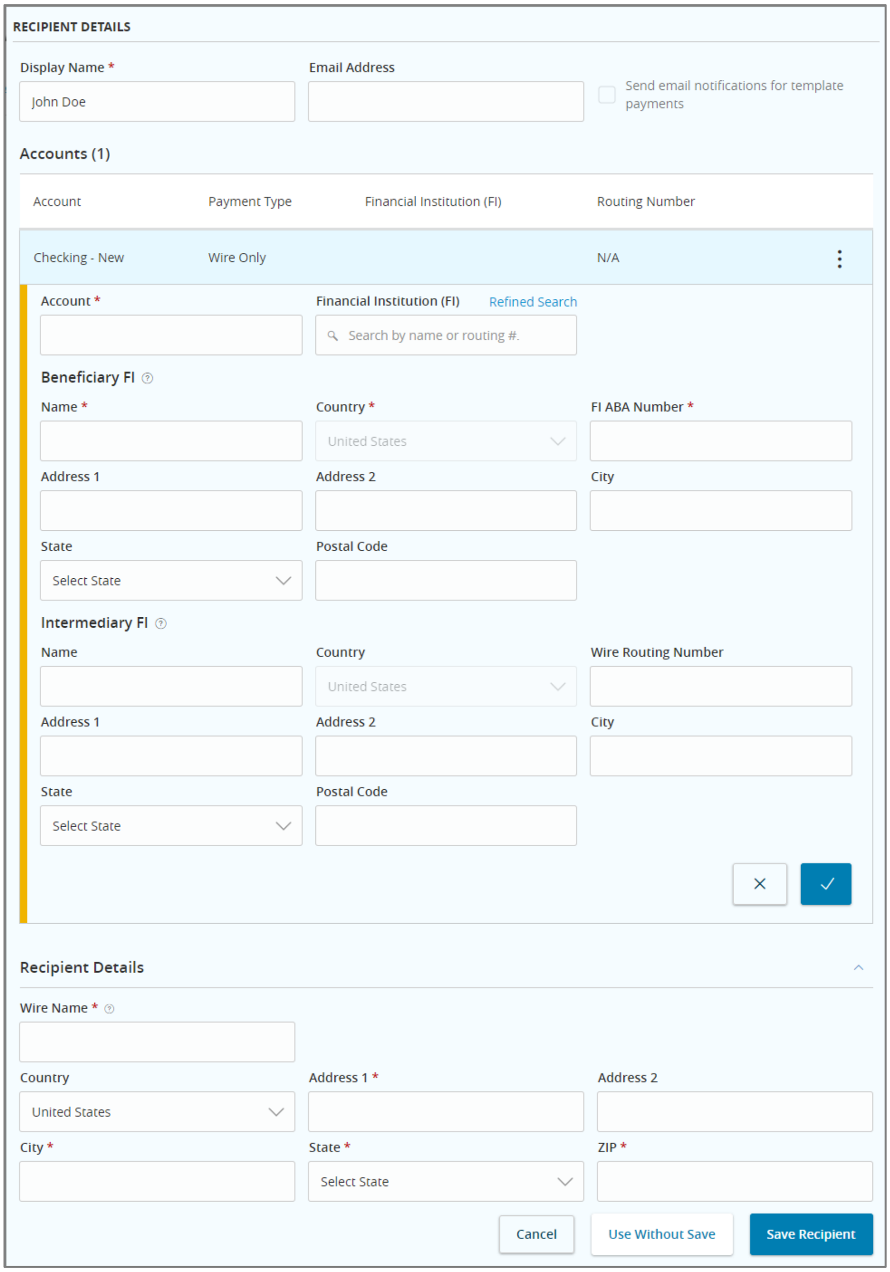
        i. Click or tap the three vertical dots to Expand Row, Show Details, or Notify Recipient (there was must be an email address on record).

        ii. With the row expanded, you can provide optional wire information such as Message to Beneficiary, Purpose of Wire, Reference for Beneficiary, and / or Details of Charges.

        iii. If you did not select to use the same Originator, Account, and Date for all wires, you will need to enter the information.

    b. If adding multiple recipients, click or tap +Add another wire or +Add multiple recipients.

c. (Optional) If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.



i. Enter the Display Name

ii. Enter Email Address

iii. (Optional) Click or tap the checkbox to Send email notifications for template payments.

iv. Enter the Account

v. (Optional) The Financial Institution (FI) field is a bank lookup tool that allows you to easily find bank details. Begin typing the name or routing number then select an option from the top 10 results found. If the desired bank does not display as a top 10 result, click or tap Refined Search and enter the name or routing number, city, and state to find results. Once an FI is selected, it's details prepopulate in the Beneficiary FI fields.

Note: Only the routing numbers that are preferred by the receiving/beneficiary FI display as results. If the results to not meet your needs, leave the Financial Institution (FI) field blank and manually enter the routing number in the FI ABA Number field.

vi. Enter the Beneficiary Financial Institution name (will auto populate if you used the FI lookup table).

vii. Enter the FI ABA Number (will auto populate if you used the FI lookup table).

viii. Enter Address 1 (will auto populate if you used the FI lookup table).

ix. (if applicable) Enter Address 2 (will auto populate if you used the FI lookup table).

x. Enter City (will auto populate if you used the FI lookup table).

xi. Select State (will auto populate if you used the FI lookup table).

xii. Enter Postal Code (will auto populate if you used the FI lookup table).

xiii. (Optional) Enter Intermediary FI information

xiv. Enter the Wire Name

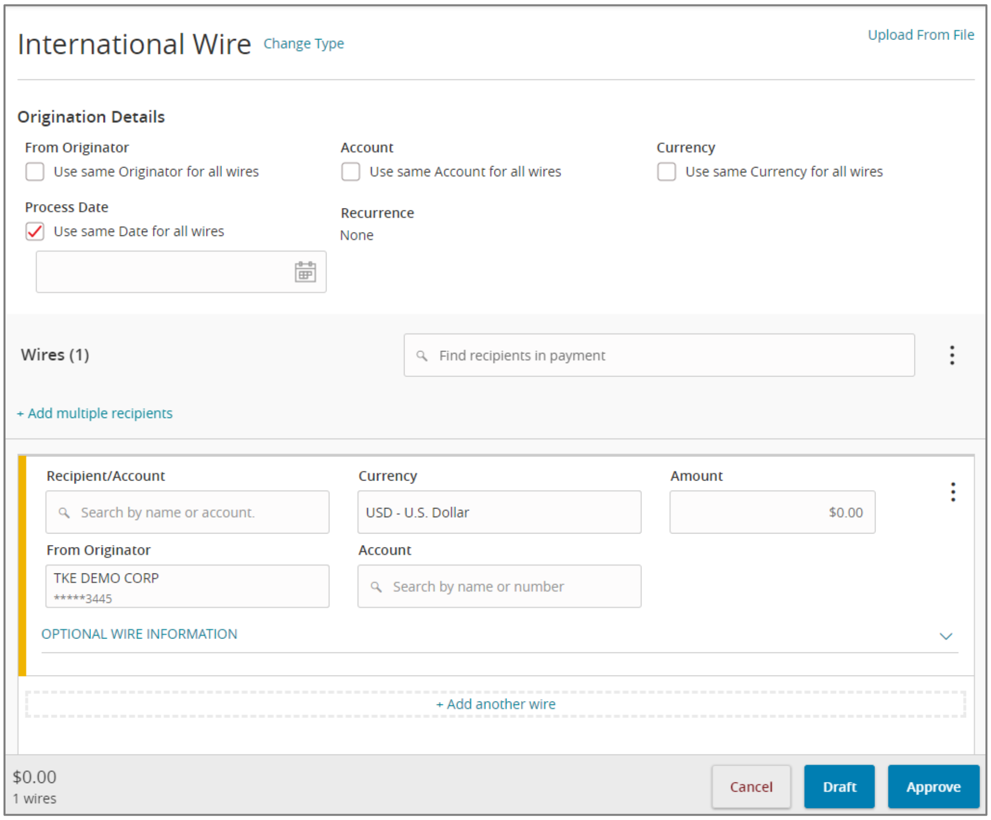
xv. Enter the address information.

xvi. Click or tap Use Without Save if you do not wish to save the recipient for future use or Save Recipient if you would like to save the recipient details.

8. Click or tap Draft.

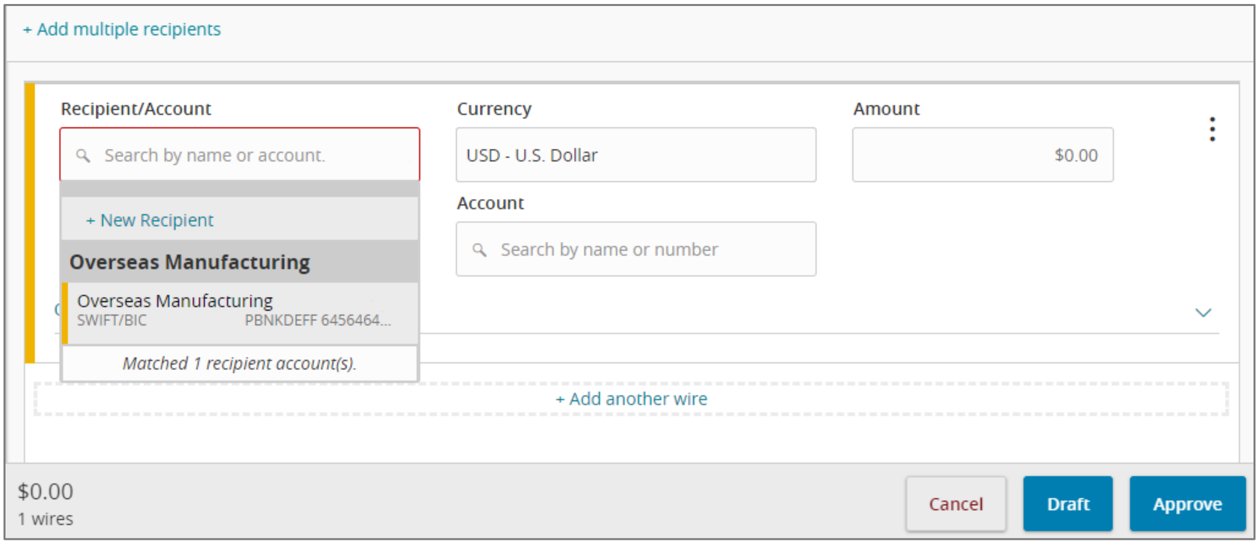
9. A confirmation message appears. Click or tap Close.

International wire transfers



To create an international Wire Transfer

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment, then select International Wire.
3. (Optional) Select Use same Originator for all wires if you wish to use the same originating company details.
4. (Optional) Select Use same Account for all wires.
5. (Optional) Select Use same Currency for all wires.
6. (Optional Select Use same Date for all wires.
7. (Optional) Click or tap Set Schedule to set up a recurring schedule.
    a. After selecting a schedule, click or tap a date on the When should this transaction stop? calendar, or select Repeat Forever.
    b. Click or tap Set Recurring Transaction
8. Add recipient(s)



a. Search by recipient name or account to add an existing recipient.

   i. Click or tap the three vertical dots to Expand Row, Show Details, or Notify Recipient (there was must be an email address on record).

   ii. With the row expanded, you can provide optional wire information such as Message to Beneficiary, Purpose of Wire, Reference for Beneficiary, and / or Details of Charges.

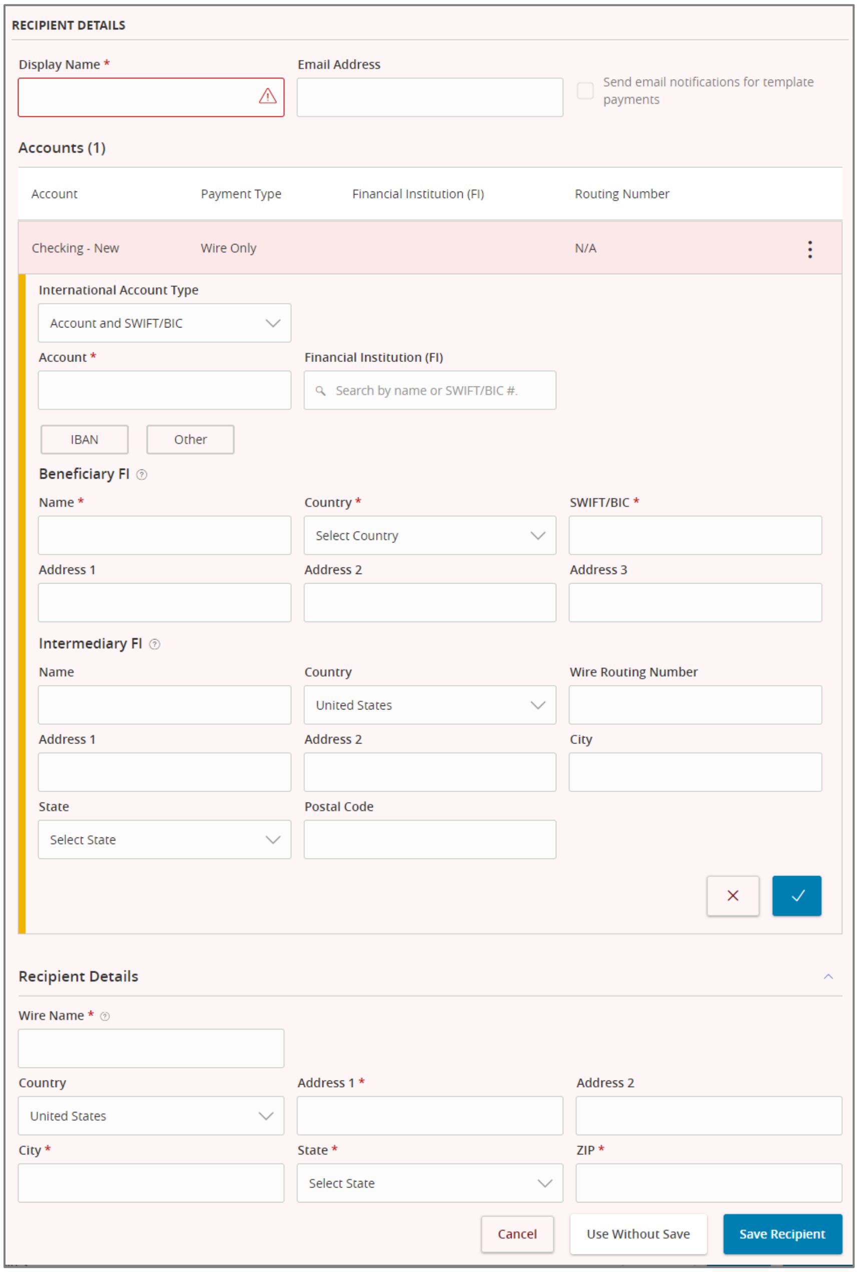
      1. If sending USD international wires, entering OUR in Details of Charges will ensure the beneficiary bank receives the full amount of the wire. However, Synovus fees will be applied.

   iii. If you did not select to use the same Originator, Account, Currency, and Date for all wires, you will need to enter the information.

Note: If you are using a foreign currency, you cannot future-date the wire or set it up as recurring.

b. If adding multiple recipients, click or tap +Add another wire or +Add multiple recipients.

c. (Optional) If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.



i. Enter the Display Name

ii. Enter Email Address

iii. (Optional) Click or tap the checkbox to Send email notifications for template payments.

iv. Enter the Account

v. (Optional) The Financial Institution (FI) field is a bank lookup tool that allows you to easily find bank details. Begin typing the name or SWIFT BIC then select an option from the results found. Once an FI is selected, it's details prepopulate in the Beneficiary FI fields.

Note: Only the SWIFT BIC that is preferred by the receiving/beneficiary FI display as results. If the results to not meet your needs, leave the Financial Institution (FI) field blank and manually enter the ID in the SWIFT/BIC field.

vi. Enter the Beneficiary Financial Institution name (will auto populate if you used the FI lookup table)

vii. Select the Country where the beneficiary FI is located

viii. Enter the SWIFT/BIC (will auto populate if you used the FI lookup table)

ix. Enter Address 1 (will auto populate if you used the FI lookup table)

x. (if applicable) Enter Address 2 (will auto populate if you used the FI lookup table)

xi. (Optional) Enter Intermediary FI information

xii. Enter the Wire Name

xiii. Enter the address information, city, state, and ZIP

xiv. Click or tap Use Without Save if you do not wish to save the recipient for future use or Save Recipient if you would like to save the recipient details.

9. Click or tap Draft.

10. A confirmation message appears. Click or tap Close.

CHAPTER 2: WIRE TEMPLATES

You can use Wire templates to automate routine payments. Templates help you to do the following:

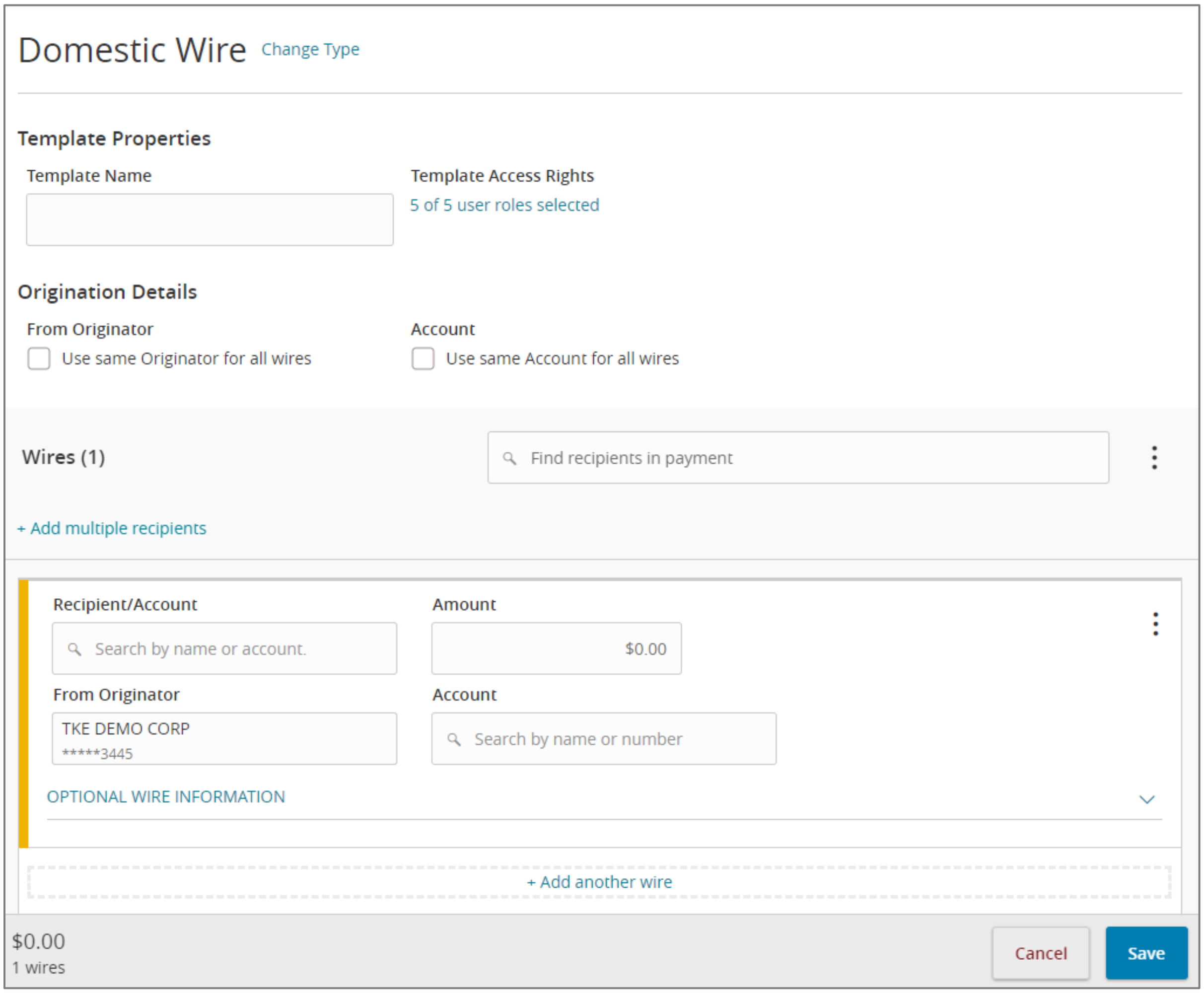
- Reduce error rates
- Delegate tasks
- Control regular payments

Creating wire transfer templates

You can create a template and assign it to another user. You can also control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all the following:

- Create a payment from the template and change only the date, amount, and description.
- Create a payment from the template and change any field.
- Edit the template and save the changes for all users.

Domestic wire transfer templates



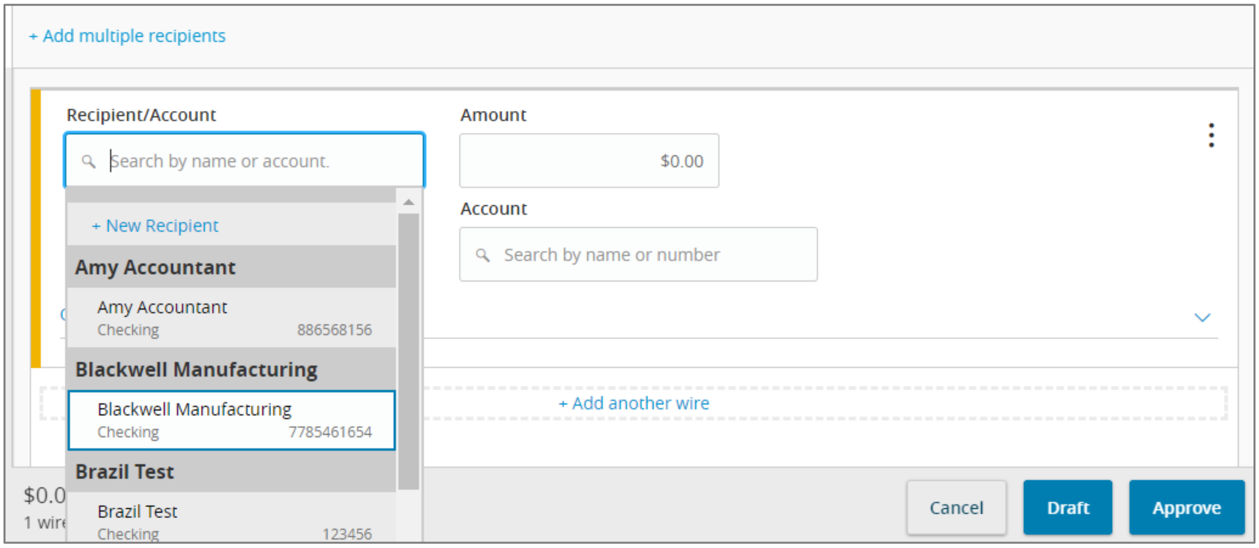
To create a domestic Wire Transfer template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap Create Template, then select Domestic Wire.
3. Enter Template Name.
4. Select User Roles that you wish to grant template access rights.
5. (Optional) Select Use same Originator for all wires if you wish to use the same originating company details.
6. (Optional) Select Use same Account for all wires.
7. (Optional Select Use same Date for all wires.
8. (Optional) Click or tap Set Schedule to set up a recurring schedule.

a. After selecting a schedule, click or tap a date on the When should this transaction stop? calendar, or select Repeat Forever.

b. Click or tap Set Recurring Transaction

9. Add recipient(s)



a. Search by recipient name or account to add an existing recipient.

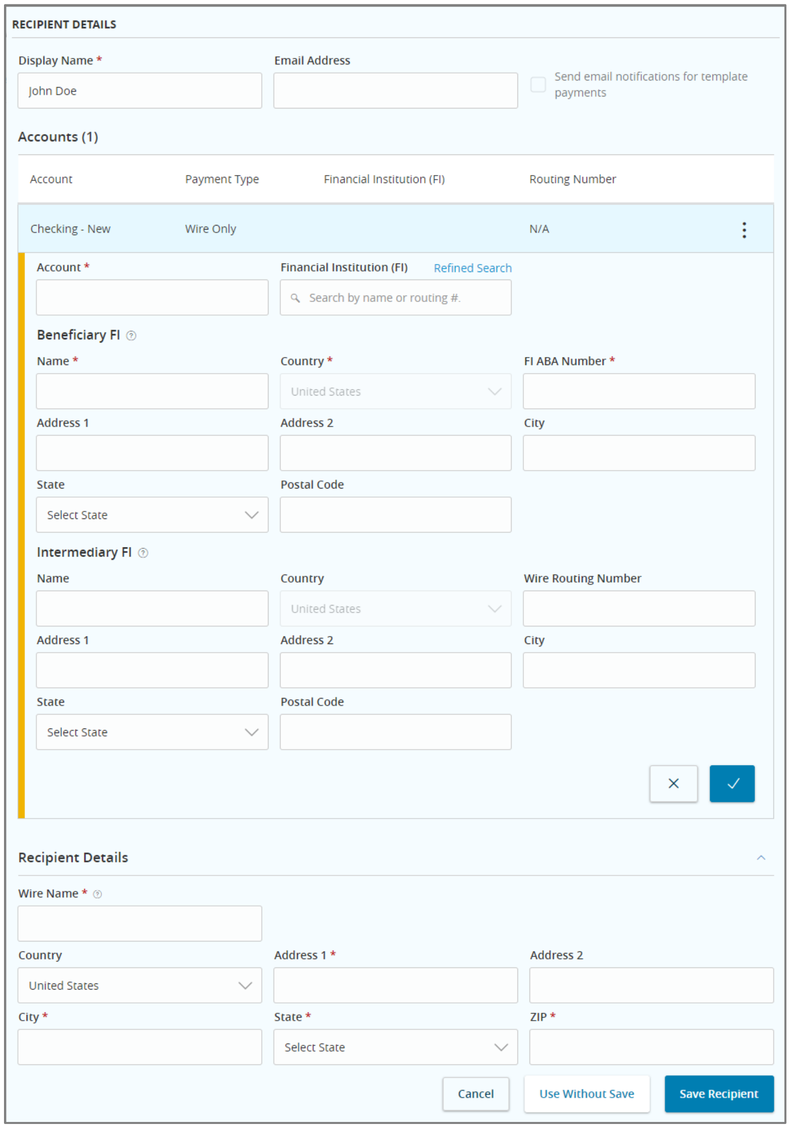
   i. Click or tap the three vertical dots to Expand Row, Show Details, or Notify Recipient (there was must be an email address on record).

   ii. With the row expanded, you can provide optional wire information such as Message to Beneficiary, Purpose of Wire, Reference for Beneficiary, and / or Details of Charges.

   iii. If you did not select to use the same Originator, Account, and Date for all wires, you will need to enter the information.

b. If adding multiple recipients, click or tap +Add another wire or +Add multiple recipients.

c. (Optional) If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.



i. Enter the Display Name

ii. Enter Email Address

iii. (Optional) Click or tap the checkbox to Send email notifications for template payments.

iv. Enter the Account

v. Add the Financial Institution (FI) by searching by name or routing number.

vi. (Optional) The Financial Institution (FI) field is a bank lookup tool that allows you to easily find bank details. Begin typing the name or routing number then select an option from the top 10 results found. If the desired bank does not display as a top 10 result, click or tap Refined Search and enter the name or routing number, city, and state to find results. Once an FI is selected, it's details prepopulate in the Beneficiary FI fields.

Note: Only the routing numbers that are preferred by the receiving/beneficiary FI display as results. If the results to not meet your needs, leave the Financial Institution (FI) field blank and manually enter the routing number in the FI ABA Number field.

vii. Enter the FI ABA Number (will auto populate if you used the FI lookup table).

viii. Enter Address 1 (will auto populate if you used the FI lookup table).

ix. (if applicable) Enter Address 2 (will auto populate if you used the FI lookup table).

x. Enter City (will auto populate if you used the FI lookup table).

xi. Select State (will auto populate if you used the FI lookup table).

xii. Enter Postal Code (will auto populate if you used the FI lookup table).

xiii. (Optional) Enter Intermediary FI information

xiv. Enter the Wire Name

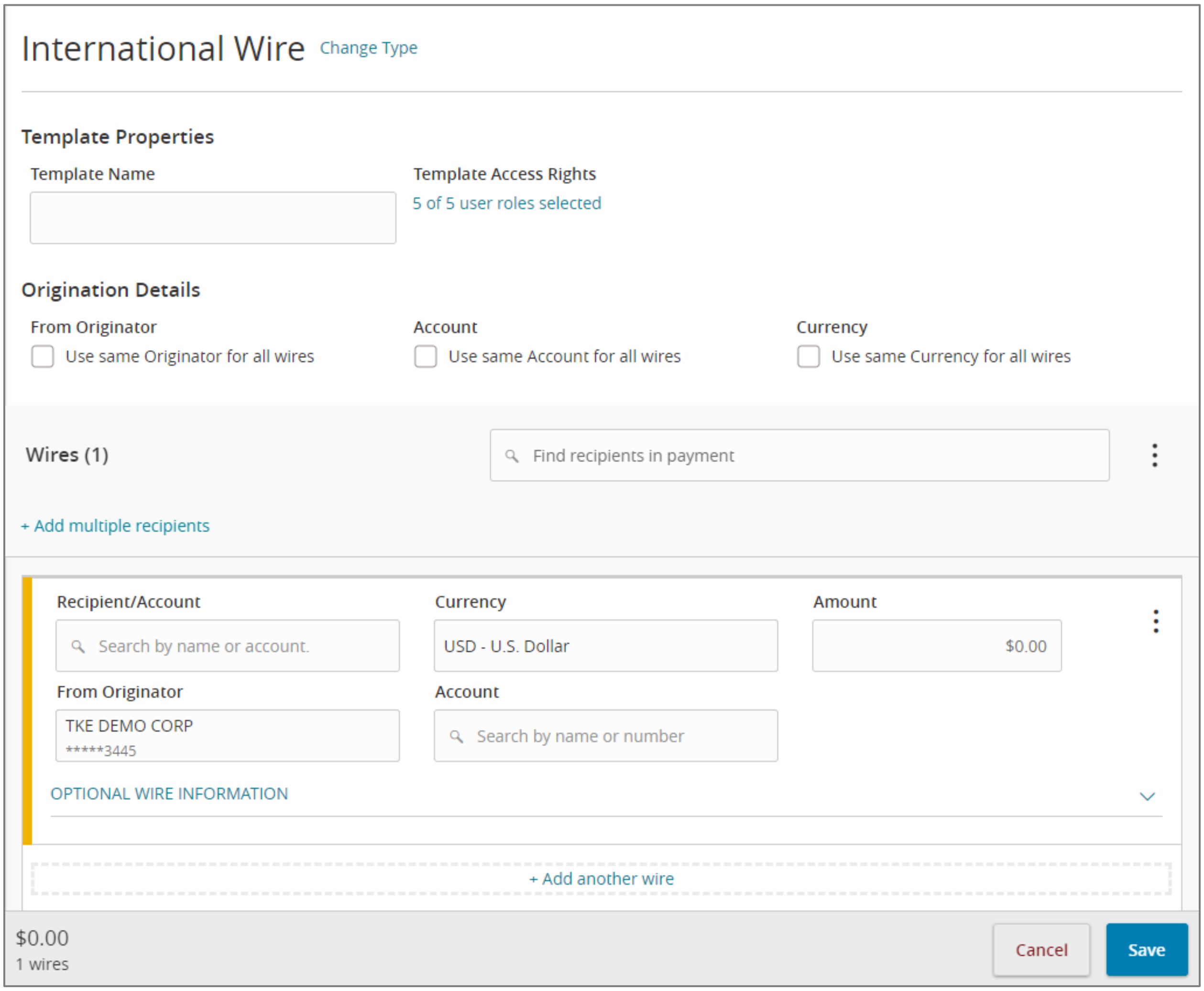
xv. Enter the address information.

xvi. Click or tap Use Without Save if you do not wish to save the recipient for future use or Save Recipient if you would like to save the recipient details.

10. Click or tap Draft.

11. A confirmation message appears. Click or tap Close.

International wire transfer templates



To create an international Wire Transfer template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap Create Template, then select International Wire.
3. Enter Template Name.
4. Select User Roles that you wish to grant template access rights.
5. (Optional) Select Use same Originator for all wires if you wish to use the same originating company details.
6. (Optional) Select Use same Account for all wires.
7. (Optional) Select Use same Currency for all wires.

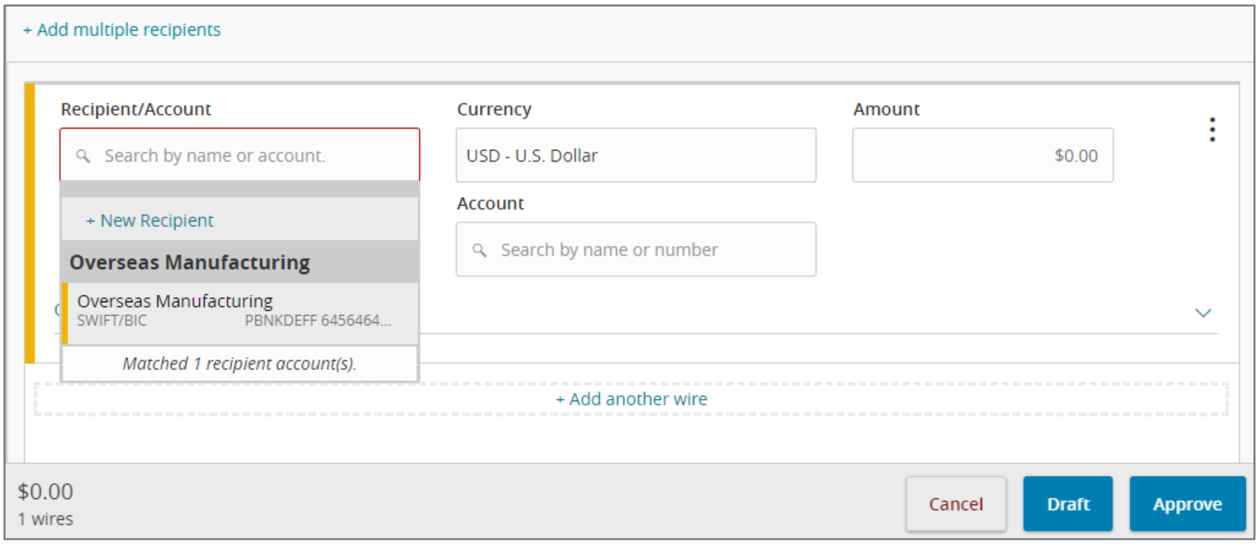
8. (Optional Select Use same Date for all wires.

9. (Optional) Click or tap Set Schedule to set up a recurring schedule.

   a. After selecting a schedule, click or tap a date on the When should this transaction stop? calendar, or select Repeat Forever.

   b. Click or tap Set Recurring Transaction

10. Add recipient(s)



   a. Search by recipient name or account to add an existing recipient.

      i. Click or tap the three vertical dots to Expand Row, Show Details, or Notify Recipient (there was must be an email address on record).

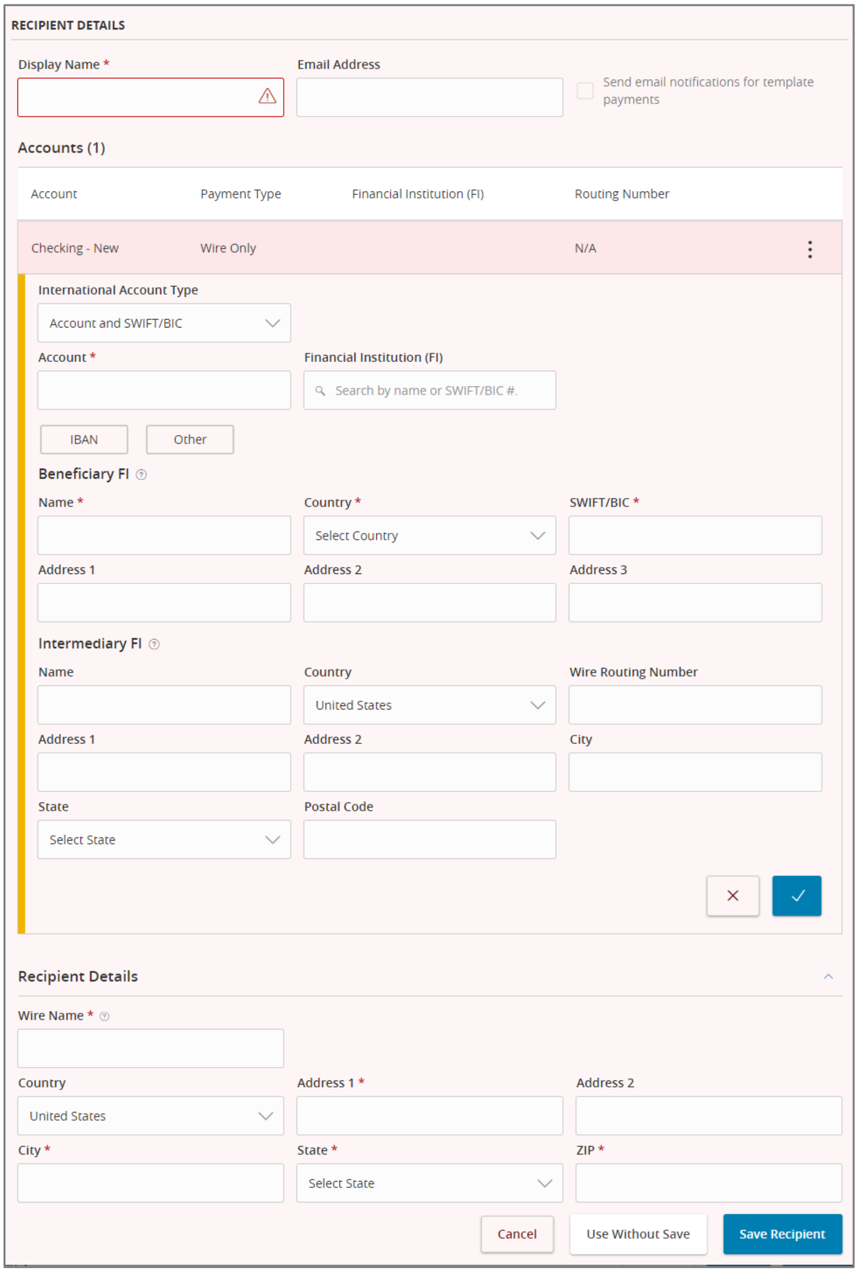
      ii. With the row expanded, you can provide optional wire information such as Message to Beneficiary, Purpose of Wire, Reference for Beneficiary, and / or Details of Charges.

         1. If sending USD international wires, entering OUR in Details of Charges will ensure the beneficiary bank receives the full amount of the wire. However, Synovus fees will be applied.

      iii. If you did not select to use the same Originator, Account, Currency, and Date for all wires, you will need to enter the information.

   b. If adding multiple recipients, click or tap +Add another wire or +Add multiple recipients.

c. (Optional) If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.



i. Enter the Display Name

ii. Enter Email Address

iii. (Optional) Click or tap the checkbox to Send email notifications for template payments.

iv. Enter the Account

v. (Optional) The Financial Institution (FI) field is a bank lookup tool that allows you to easily find bank details. Begin typing the name or SWIFT BIC then select an option from the results found. Once an FI is selected, it's details prepopulate in the Beneficiary FI fields.

Note: Only the SWIFT BIC that is preferred by the receiving/beneficiary FI display as results. If the results to not meet your needs, leave the Financial Institution (FI) field blank and manually enter the ID in the SWIFT/BIC field.

vi. Enter the Beneficiary Financial Institution name (will auto populate if you used the FI lookup table).

vii. Select the Country where the beneficiary FI is located

viii. Enter the SWIFT/BIC (will auto populate if you used the FI lookup table)

ix. Enter Address 1 (will auto populate if you used the FI lookup table)

x. (if applicable) Enter Address 2 (will auto populate if you used the FI lookup table)

xi. (Optional) Enter Intermediary FI information

xii. Enter the Wire Name

xiii. Enter the address information, city, state, and ZIP

xiv. Click or tap Use Without Save if you do not wish to save the recipient for future use or Save Recipient if you would like to save the recipient details.

11. Click or tap Draft.

12. A confirmation message appears. Click or tap Close.

Creating a payment from an existing template

Once you have created a template, you can create a payment from an existing template. To create a payment from an existing template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Search or filter on the template you wish to conduct a payment from.
3. Click or tap the three vertical dots on the desired template and click or tap Pay.
4. Click or tap Draft.
5. A confirmation message appears. Click or tap Close.

Editing a wire transfer template

If you have the Manage Templates feature and Manage Recipients feature assigned, you can use the Payments page to edit any template. If you have the Draft right and Manage Recipient feature for a Wire Transaction Type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.

To edit a template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap the edit icon of the template that you want to edit. The Info & Users tab for the template appears.
3. Make any needed changes to the template settings.
4. Click or tap Save. The Template Saved page appears.
5. Click or tap Close or Pay to submit a payment from the template.

You can also copy an existing template, make changes, and save the copy.

CHAPTER 3: MANAGING RECIPIENTS

A recipient is any person or business your business can exchange funds with. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates. A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a recipient.

Managing recipients

If you have rights to use the Manage Recipients feature, you can use the Recipient Management page to add a recipient.

Adding a recipient

To add a recipient:

1. In the navigation menu, click or tap Payments > Recipients.
2. Click or tap New Recipient.
3. Enter the Display Name.
4. (Optional) Enter the E-Mail Address. If you enter an email address, the recipient will be notified when a transaction process.
5. Click or tap one of the following Payment Types Allowed: ACH Only (if permitted to initiate ACH), Wire Only, or ACH and Wire.
    a. ACH Only
        i. Select the Account Type
        ii. Enter the Account number
        iii. (Optional) The Financial Institution (FI) field is a bank lookup tool that allows you to easily find bank details. Begin typing the name or routing number then select an option from the top 10 results found. If the desired bank does not display as a top 10 result, click or tap Refined Search and enter the name or routing number, city, and state to find results. Once an FI is selected, it's details prepopulate in the Beneficiary FI fields.

> Note: Only the routing numbers that are preferred by the receiving/beneficiary FI display as results. If the results to not meet your needs, leave the Financial Institution (FI) field blank and manually enter the routing number in the FI ABA Number field.

    b. Wire Only
        i. Select the Beneficiary Type (Domestic or International)

ii. Enter the Account

iii. (Optional) The Financial Institution (FI) field is a bank lookup tool that allows you to easily find bank details. Begin typing the name or routing number then select an option from the top 10 results found. If the desired bank does not display as a top 10 result, click or tap Refined Search and enter the name or routing number, city, and state to find results. Once an FI is selected, it's details prepopulate in the Beneficiary FI fields.

> Note: Only the routing numbers and SWIFT BICS that are preferred by the receiving/beneficiary FI display as results. If the results to not meet your needs, leave the Financial Institution (FI) field blank and manually enter the routing number in the FI ABA Number or SWIFT BIC field.

iv. Enter the Beneficiary Financial Institution name (will auto populate if you used the FI lookup table).

v. If creating an International template, select the Country of the beneficiary FI.

vi. Enter the FI ABA Number or SWIFT BIC (will auto populate if you used the FI lookup table).

vii. Enter Address 1 (will auto populate if you used the FI lookup table).

viii. (if applicable) Enter Address 2 (will auto populate if you used the FI lookup table).

ix. Enter City (will auto populate if you used the FI lookup table).

x. Select State (will auto populate if you used the FI lookup table).

xi. Enter Postal Code (will auto populate if you used the FI lookup table).

xii. (Optional) Enter Intermediary FI information

c. ACH and Wire

i. Select the Account Type

ii. Enter the Account number

iii. (Optional) The Financial Institution (FI) field is a bank lookup tool that allows you to easily find bank details. Begin typing the name or routing number then select an option from the top 10 results found. If the desired bank does not display as a top 10 result, click or tap Refined Search and enter the name or routing number, city, and state to find results. Once an FI is selected, it's details prepopulate in the Beneficiary FI fields.

Note: Only the routing numbers that are preferred by the receiving/beneficiary FI display as results. If the results to not meet your needs, leave the Financial Institution (FI) field blank and manually enter the routing number in the FI ABA Number field.

iv. Enter the Beneficiary Financial Institution name (if different than ACH payment routing instructions).

v. Enter the FI ABA Number

vi. Enter Address 1

vii. (if applicable) Enter Address 2

viii. Enter City

ix. Select State

x. Enter Postal Code

xi. (Optional) Enter Intermediary FI information

6. Enter the Recipient Details

   a. Enter the Wire Name

   b. Enter the ACH Name (If ACH and Wire)

   c. Enter address information

7. Click or Tap Save Recipient.

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages on the Recipient's page or when editing a payment or a template. When you make changes to a recipient, the changes do not affect existing transactions. The changes affect any new transactions.

To edit a recipient on the Recipient Management page:

1. In the navigation menu, click or tap Payments > Recipients.
2. Find the recipient that you want to edit and click or tap the edit icon for the recipient.
3. Do one or more of the following:
    a. To edit contact information, make any required changes on the Recipient Detail tab.
    b. To edit account information, click or tap the tab for the account that you want to edit. Make any needed changes to the account details.
4. Click or tap Save Recipient.

To edit a recipient when you create a payment or template:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Template or New Payment and select a template or payment.
3. After entering the required payment information, click or tap the three vertical dots to expand the row
    a. Search by Recipient name (if creating a payment)
4. Click or tap the edit icon.
5. Once the desired changes are entered, click or tap Save Recipient.
6. If creating a payment, click or tap Draft. If creating a template, click or tap Save.

If Recipient Approval is enabled for your company, edits to a recipient require approval. You must have approval rights.

To approve changes:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Recipients requiring approval will appear at the top of the recipient list. Click or tap the three vertical dots.

3. Click or tap Review Changes.
4. Click or tap Approve New Recipient.
    a. If you wish to reject the changes, click or tap Reject New Recipient.
    b. Enter a Reject Reason.

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

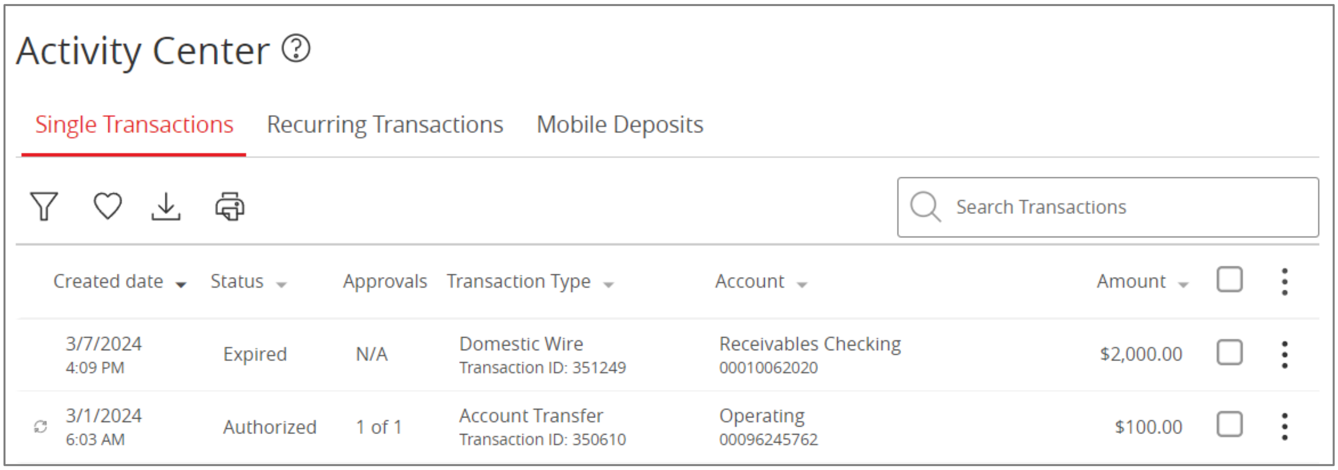
Deleting a recipient

To delete a recipient:

1. In the navigation menu, click or tap Payments > Recipients.
2. Locate the recipient that you want to edit and click or tap the recipient.
3. On the Edit Recipient page, click or tap Delete Recipient to delete the recipient.
4. Click or tap Delete Recipient to delete the recipient.
5. On the success message, click or tap Close.

CHAPTER 4: ACTIVITY CENTER

If your rights allow it, you can use Activity Center to view, approve, and cancel a payment(s). You can also print / export, search transactions, and see the status of a payment.



Status	Details
Drafted	Payment was created, awaiting approval.
Authorized	Payment was approved, awaiting processing window.
Cancelled	Transaction was canceled.
Expired	Payment was not approved prior to end of day processing.
Failed	Payment failed when attempting to process.
Processed	Payment delivery was successful.

Viewing wire payments

To view a payment on the Activity Center page:

1. In the navigation menu, click or tap Transactions > Activity Center.
2. On the Activity Center page, do one of the following:
    a. Click or tap Single Transactions to view a single payment.
    b. Click or tap Recurring Transactions to view a recurring series of payments.
3. Browse to locate the payment that you want to view.

4. You can filter by transaction type, status, transaction ID, and amount.

5. You can also sort the search table.

Canceling payments

You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is Drafted, Authorized, or Pending.

To cancel a single payment

1. In the navigation menu, click or tap Transactions > Activity Center. Single transactions appear on the Activity Center.
2. Click or tap the payment that you want to cancel. The transaction details appear.
3. On the top right of the transaction details panel click on the three vertical dots above the payment amount, click or tap Cancel. A message appears asking you to confirm the cancellation.
4. Click or tap Confirm. A message appears confirming the payment is canceled.
5. Click or tap Close to return to Activity Center.

To cancel all future occurrences of a recurring payment

1. In the navigation menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Click or tap Recurring Transactions. The list of recurring transactions appears.
3. In the row of the payment you want to cancel on the far right select the three vertical dots, click or tap Actions > Cancel series. A message appears asking you to confirm the cancellation.
4. Click or tap Cancel series. A message appears confirming the payment is canceled.
5. Click or tap Close to return to Activity Center.

Approving Payments

A drafted payment must be approved before it is processed. To be eligible to approve a transaction, a you must have the Approve right for the Transaction Type and the payment cannot exceed your approval transaction limits.

To approve one or more payments on the Activity Center page

1. In the navigation menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
   - To approve a single payment, in the row of the payment you want to approve click or tap the three vertical dots, click or tap Approve.
   - To approve multiple payments, select the check box for each payment.
   - Click or tap the three vertical dots in the column header, then click or tap Approve Selected.

4. Open your VIP Access mobile or desktop app, enter the current code from the token when prompted.
5. When prompted, click or tap Confirm to verify the approval. A message confirms the approval.
6. Click or tap Close. The status of the items will change to Authorized.

Tip: You can also approve payments from Quick Actions on the Home page.

CHAPTER 5: WIRE ACTIVITY

Wire Activity represents all incoming and outgoing wire transactions.

On the Wire Activity page, Outgoing Wires and Incoming Wires appear by default. All international wires display a globe icon.

The column headers may include:

- Tracking ID
- Process Date
- Amount
- Recipient/Sender
- Receiving/Sending Institution
- From/To Account
- IMAD (Input Message Accountability Data)

Managing Wire Transactions

To view transaction details:

1. In the navigation menu, click or tap Payments > Wire Activity.
2. Click or tap a transaction to view the transaction details.

To sort all transactions:

1. In the navigation menu, click or tap Payments > Wire Activity.
2. Click or tap on the desired column header. (For example, Process Date.)

To search wire transactions:

1. In the navigation menu, click or tap Payments > Wire Activity.

2. Click or tap in the Search field, then enter the search criteria.

3. Click or tap the magnifying glass, or press Enter on your keyboard. The Search results appear.

To filter transactions:

1. In the navigation menu, click or tap Payments > Wire Activity.

2. Click or tap the Filters icon Show Filters.

3. Select or enter the filter criteria for each field, then click or tap Apply Filters.

To print transactions:

1. In the navigation menu, click or tap Payments > Wire Activity.

2. Click the Print icon

3. Set your printing preferences, then click Print.

To export transactions:

1. In the navigation menu, click or tap Payments > Wire Activity.

2. Click the export icon, then select which transactions you want to export.

Note: You can only print and export from a desktop PC, not a smartphone or tablet.

CHAPTER 6: USING IMPORTED FILES

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. You can create new recipients or payments with a file import.

Note: Domestic Wire cutoff is 5PM ET. International Wire cutoff is 4PM ET.

Creating recipients

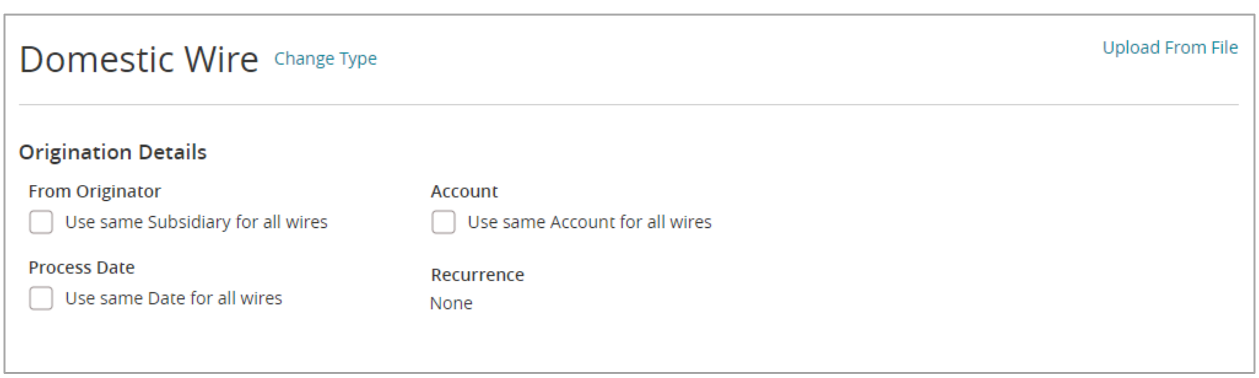
To create new recipients:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment and select the desired payment type.
3. In the upper right-hand corner, click or tap Upload From File.
4. Click or tap the three vertical dots.
5. Click or tap Save Recipients.
6. The Open dialog box appears. In the Open dialog box, locate the file that you want to upload, and click or tap Open. The process to locate the file varies, depending on your device.
7. Click or tap Save Recipients.

Creating payments

To create a new payment:

1. In the navigation menu, click or tap Payments > Make Payment.
2. Click or tap New Payment and select the desired payment type.
3. In the upper right-hand corner, click or tap Upload From File.



4. Click or tap the three vertical dots.
5. Click or tap Use.
6. The Open dialog box appears. In the Open dialog box, locate the file that you want to upload, and click or tap Open. The process to locate the file varies, depending on your device.
7. Enter the Origination Details.
8. Click or tap +Add multiple recipients and select / search for the recipient(s) you wish to add.
9. Click or tap Draft.

Appendix

MICASH File Format Requirements

MICASH is a standard fixed file format used by Account Recon and Positive Pay.

Record size = 143. Block size = 800. EBCDIC for tape or mainframe transmission. ASCII for PC transmissions. Record Format = FB. No label. For numeric fields, right justify and zero fill.

Field #	Positions	Length	Characteristics	Description
001	001 - 001	1	Alphanumeric Pic X	Constant Value = C
002	002 - 004	3	Numeric Pic 9(3)	Bank Number
003	005 - 006	2	Numeric Pic 9(2)	Filler - Zeros
004	007 - 016	10	Numeric Pic 9(10)	Account Number
005	017 - 017	1	Alphanumeric Pic X	Filler - Blanks / Spaces
006	018 - 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void
007	019 - 019	1	Alphanumeric Pic X(3)	Import Action A = Add D = Delete
008	020 - 020	1	Alphanumeric Pic X	Filler - Blanks / Spaces
009	021 - 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 - 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 - 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 - 142	96	Alphanumeric Pic X(20)	Payee Name - Left Justified

Custom File Format Requirements Domestic Wire System File

The following table defines the field requirements and formats for delimited and fixed file definitions.

Note: An asterisk (*) denotes fields for which a default value can be defined during the file import definition creation so that the fields are not required in the actual file. File must be in .csv format and follow the specification

Please note wire transactions are executed per their order in the file

File columns represent the mandatory wire fields where each column header in the sample file represents the Field Name and tag number

File cannot contain more than 200 wire transactions when uploading domestic wires. File cannot must contain no more than 200 wire transactions to be executed.

Field	Required?	Description
Recipient Account	Yes	Beneficiary’s Account Number
Recipient Name	Yes	Beneficiary’s Name
Recipient Address 1	Yes	Beneficiary’s Address Line 1
Recipient Address 2	No	Beneficiary’s Address Line 2
Recipient City	Yes	Beneficiary’s City
Recipient State	Yes	Beneficiary’s State
Recipient Postal Code	Yes	Beneficiary’s Postal Code
Beneficiary Routing Number	Yes	Beneficiary FI’s ABA or BIC
Beneficiary Name	Yes	Beneficiary FI Name
Beneficiary Address 1	No	Beneficiary FI’s Address Line 1
Beneficiary Address 2	No	Beneficiary FI’s Address Line 2
Beneficiary City	No	Beneficiary FI’s City
Beneficiary State	No	Beneficiary FI’s State
Beneficiary Postal Code	No	Beneficiary FI’s Postal Code Routing Number
Intermediary Name	No	Intermediary FI Name
Intermediary Routing Number		Beneficiary FI Address 2
City	Beneficiary FI City	
State	Beneficiary FI State	
Postal Code	Beneficiary FI Postal Code	
Name	Intermediary FI Name	

Wire Routing Number	Intermediary FI ABA Number	
Address 1	Intermediary FI Address 1	
Address 2	Intermediary FI Address 2	
City	Beneficiary FI City	
State	Beneficiary FI State	
Postal Code	Beneficiary FI Postal Code	
Account Number	Yes	Synovus Account Number to be debited.
Name	Yes	Originator Name
Wire Header	Yes	
Description	No	Optional information
Message to Beneficiary	No	
Purpose of Wire	No	
Wire Beneficiary Reference	No	

Custom File Format Requirements Domestic Wire System File

The following table defines the field requirements and formats for delimited and fixed file definitions.

Note: An asterisk (*) denotes fields for which a default value can be defined during the file import definition creation so that the fields are not required in the actual file. File must be in .csv format and follow the specification

Please note wire transactions are executed per their order in the file

File columns represent the mandatory wire fields where each column header in the sample file represents the Field Name and tag number

File must contain no more than 200 wire transactions to be executed

Field	Required?	Description
Recipient Account	Yes	Beneficiary’s Account Number
Recipient Name	Yes	MMDDYY

		MMDDYYYY YYMMDD YYYYMMDD YY/MM/DD MM/DD/YYYY YYYY/MM/DD MM/DD/YY MM-DD-YY MM-DD-YYYY YY-MM-DD YYYY-MM-DD
Wire Name	No, if default value is defined	Numbers 0 - 9. Must match the routing number (ABA/TRC) set up with your bank.
Account Number	No, if default value is defined	Numbers 0 - 9. Must match the account number setup with your bank.
Address 1	Yes	Numbers 0 - 9. Up to 10 characters allowed.
Address 2	No, if default value is defined	I for issue or V for void (not case sensitive). If this field is undefined or has characters other than I or V, it defaults to I for issue.
City	No	Not a required field and not required in file or mapped in field definition.
State	No, if default value is defined	A for add or D for delete. If this field is left blank or has characters other than A or D, it defaults to A for add. This field must be mapped; however, you do not need to contain it within the actual file.
Postal Code	Only required for Payee Positive Pay	Letters A – Z and numbers 0 – 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.
Address 3		
Country		
Email		
Name	Yes	Beneficiary FI Name
Routing Number	Yes	Beneficiary FI Routing Number
Address 1		Beneficiary FI Address 1

Address 2		Beneficiary FI Address 2
City	Beneficiary FI City	
State	Beneficiary FI State	
Postal Code	Beneficiary FI Postal Code	
Name	Intermediary FI Name	
Wire Routing Number	Intermediary FI ABA Number	
Address 1	Intermediary FI Address 1	
Address 2	Intermediary FI	
	Address 2	
City	Beneficiary FI City	
State	Beneficiary FI State	
Postal Code	Beneficiary FI Postal Code	
Account Number	Yes	Synovus Account Number to be debited.
Name	Yes	Originator Name
Wire Header	Yes	
Description	No	Optional information
Message to Beneficiary	No	
Purpose of Wire	No	
Wire Beneficiary Reference	No	

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