SYNOVUS®

Online Wire Origination
Instructional Video
Synovus.com/TreasuryVideos

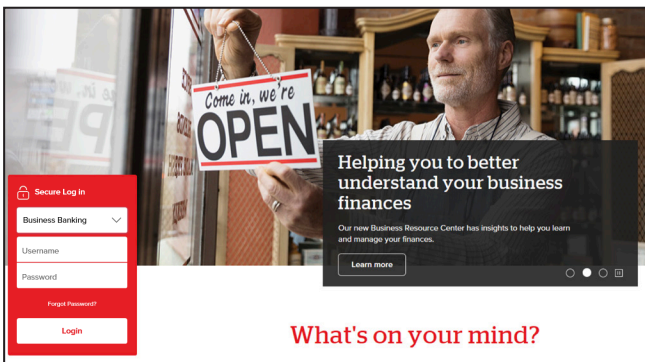# Log In and Add User Permissions

Access Online Wire Origination through the Synovus Business Banking Center.

Secure Log In

Select *Business Banking* from the secure log-in drop down menu.
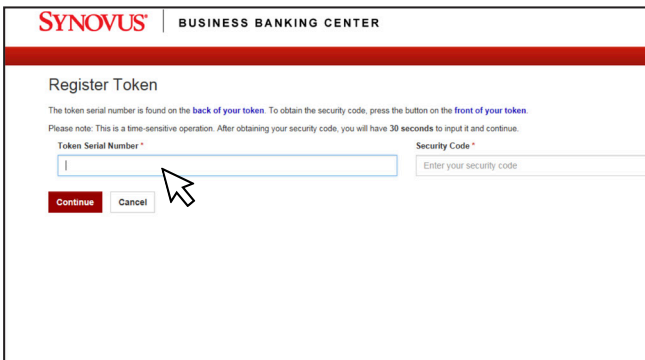
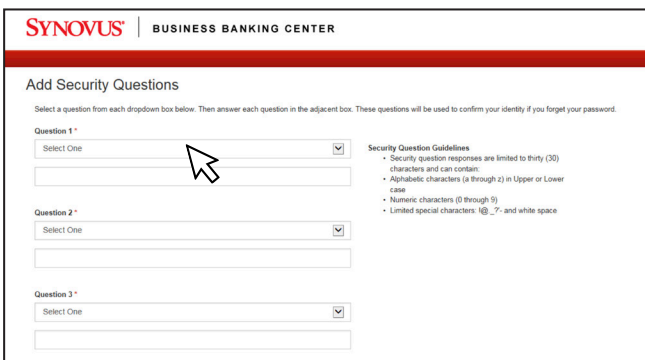Enter your User ID and Password.

Then click *Log in*.

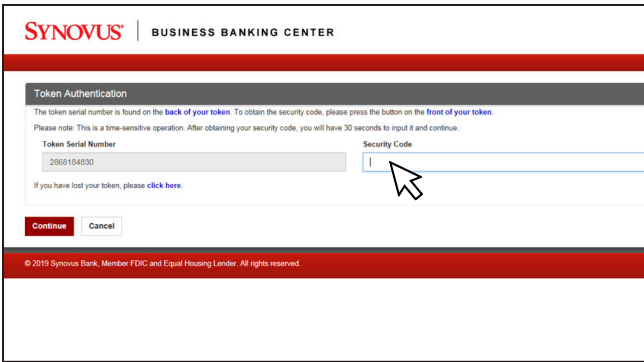## First Time User – Token Registration

If you are a first time user, you will be asked to register a token.

Security Questions and Token Authentication

Periodically, you'll be prompted to answer a security question corresponding with the information you provided when originally creating your user name and password.
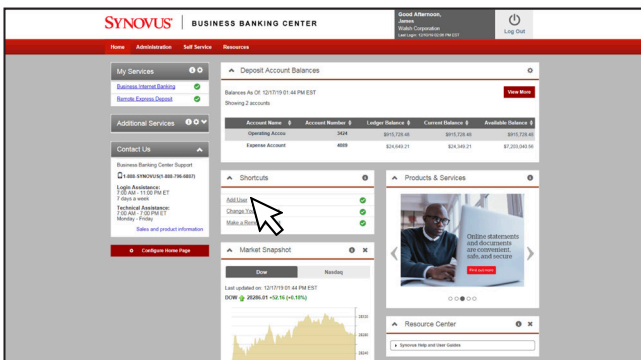
Each time you access the Business Banking Center, you will be prompted to enter a security code generated from your token.
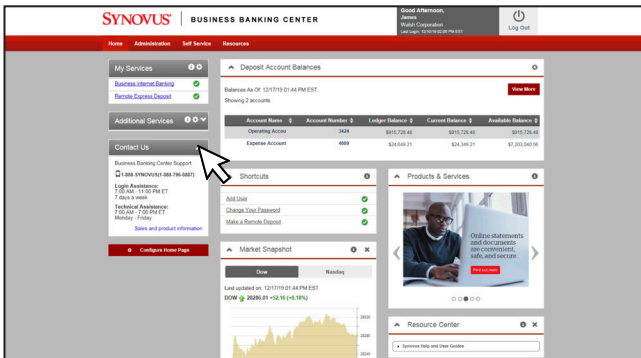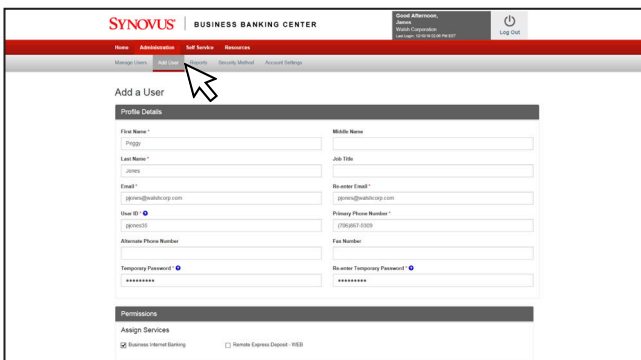
Home Page User Support

You'll find contact information in the Contact Us panel.

User Administration – Add User

There are two ways you can add a user:
From the Business Banking Center you can add users by selecting *Add User* in the Shortcuts panel, or select *Administration* from the top menu bar.
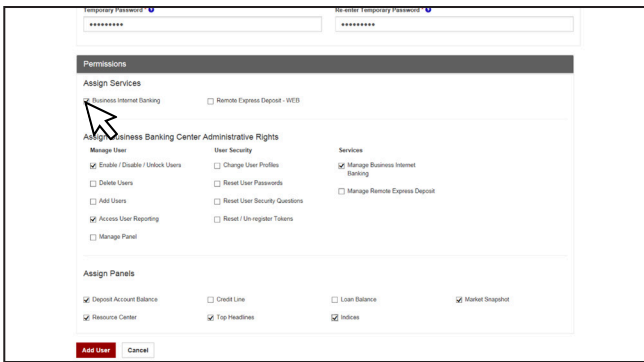
Select *Add User* from the top menu bar.

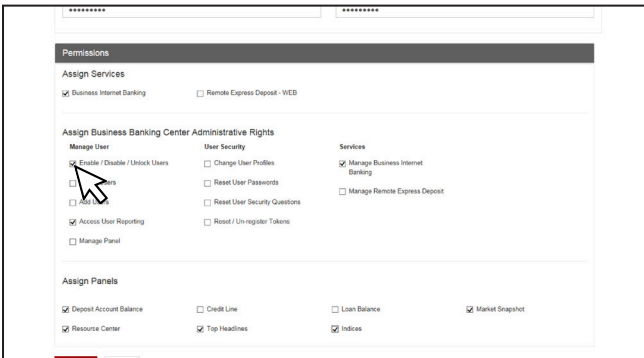Complete the profile details. All fields containing a red asterisk are required.
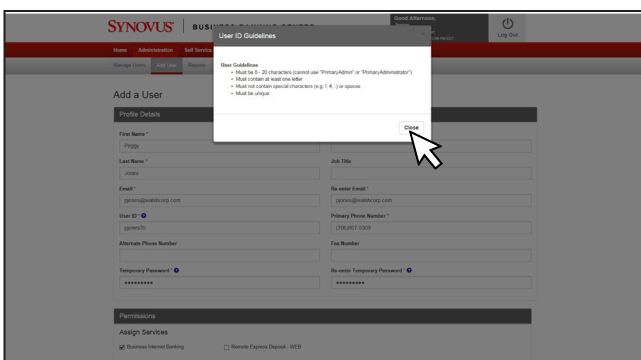
Fields containing a question mark provide criteria information related to the field.

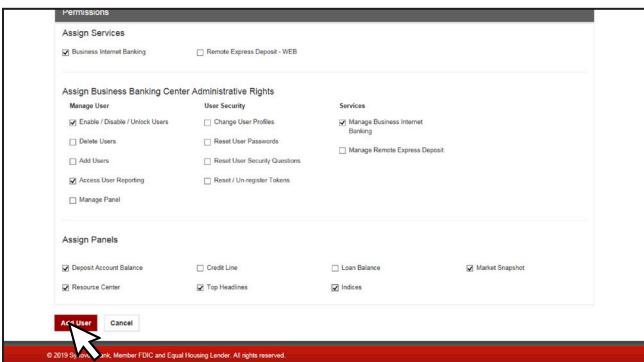## Add User Permissions

Next, you'll have permissions options.

To assign Services, select the Access Permissions the user will need. Business Internet Banking is required to process wires.
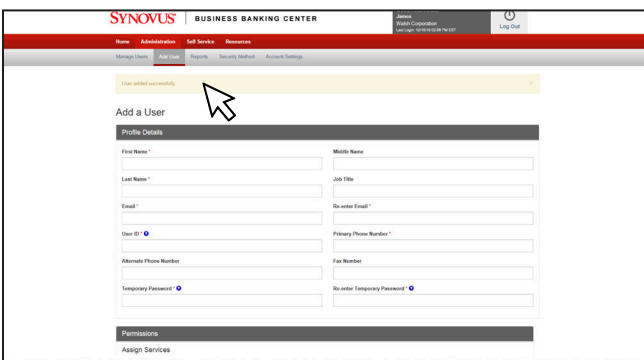
Then, *Assign Business Banking Center Administrative Rights*. *Permissions* selected will require the user to have a token to access services.
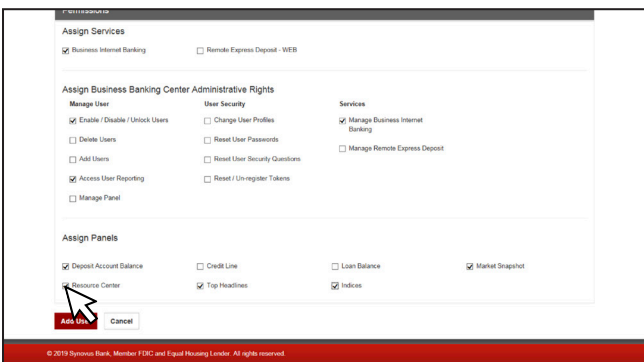
Assign Panels allows panels to be customized by the user. Selecting the *Resource Center* will allow the user to have access to the quick reference guides.
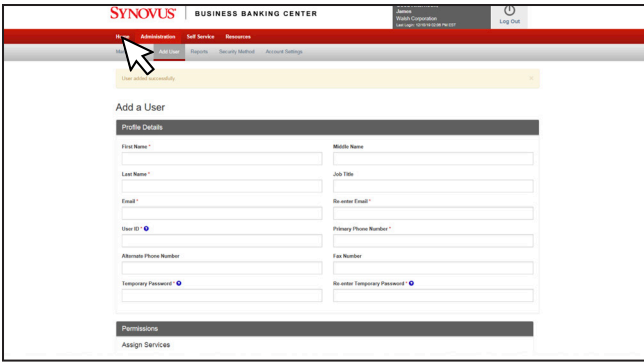
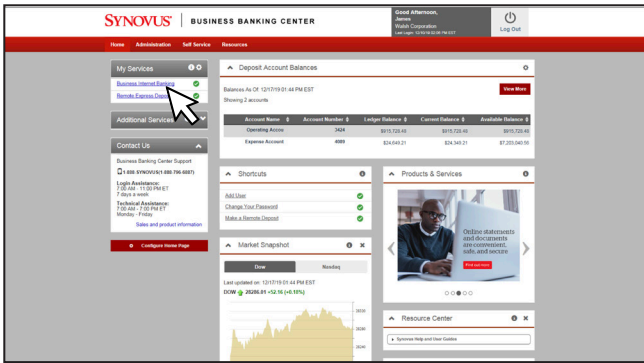Once you've selected permissions, click *Add User*.

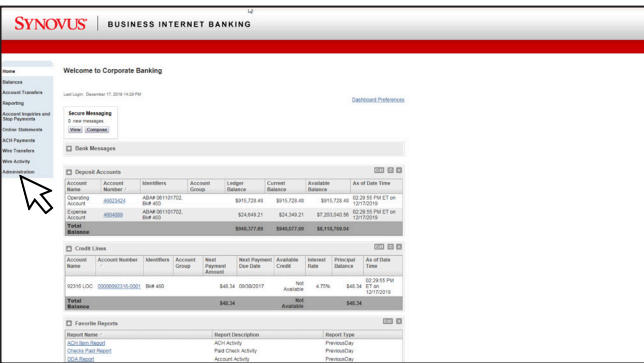You will receive the message "user added successfully".

This completes the process of adding a user to the system.

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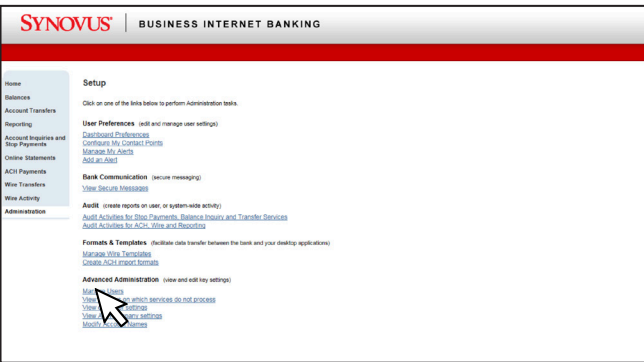To establish permissions for wire transfer, click *Home* from the top menu bar.

From the home screen select *Business Internet Banking* under the My Services panel to continue the process of adding user permissions.
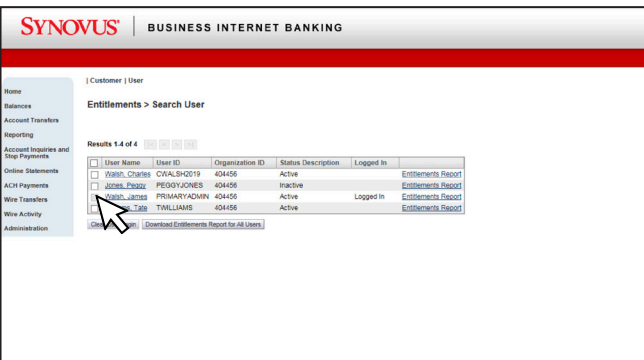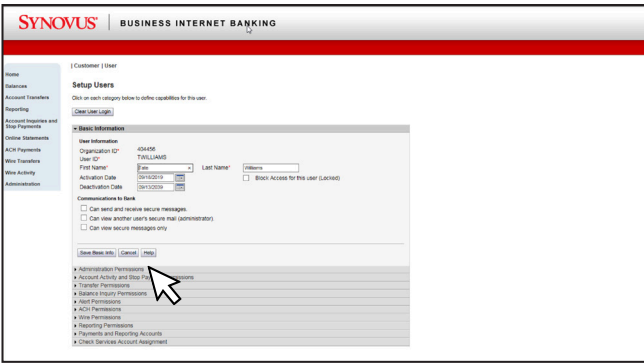

User Setup – Administrative Permissions
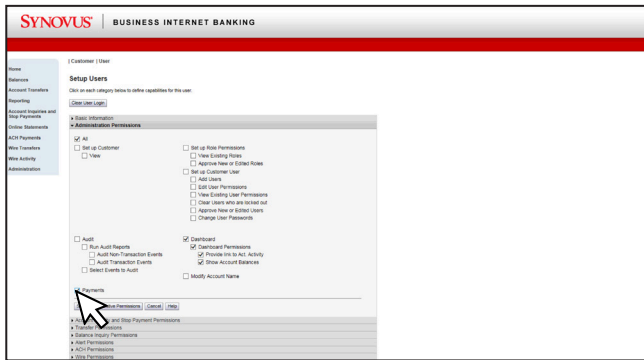
Then select *Administration*.

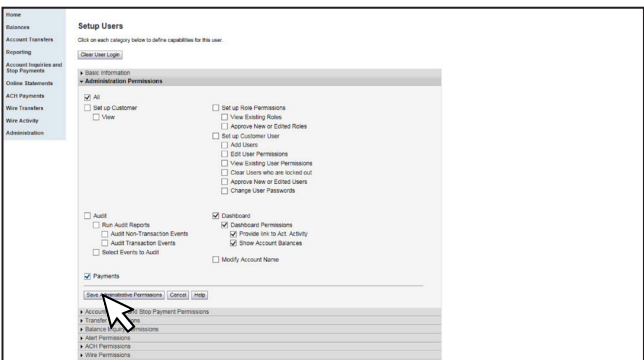Under Administration, select *Manage Users* to assign wire permission access.

Choose the user to whom you will be adding wire access by clicking on their name.
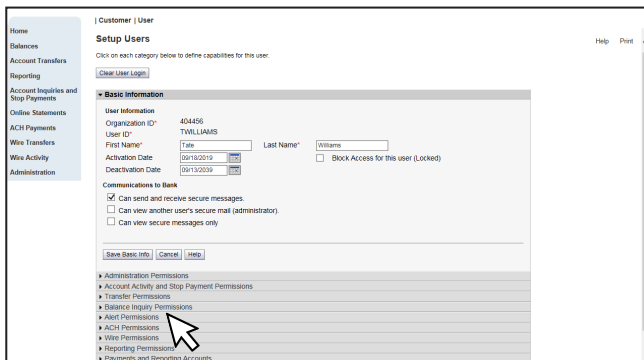
Now select *Administrative Permissions*.

Users who will be processing wires will need to have the *payments* option checked.

Assigning Dashboard will allow account balance information to appear on the User's Business Internet Banking home page.

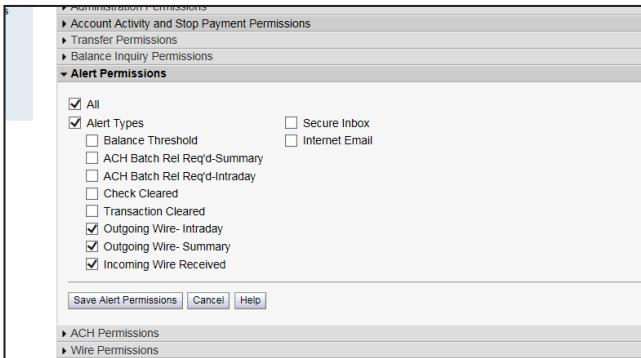Click *Save Administrative Permissions.*

Alert Permissions
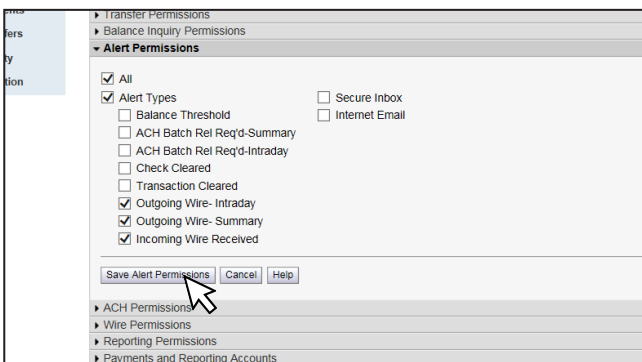
Select *Alert Permissions*.
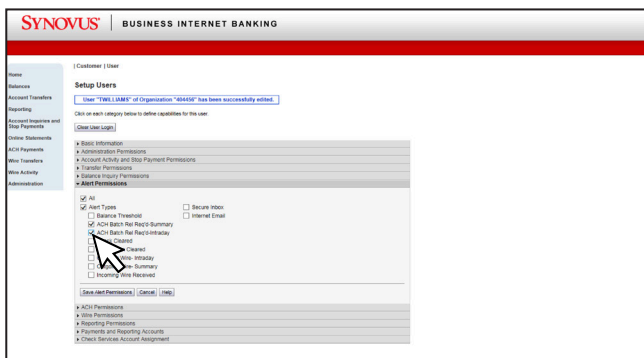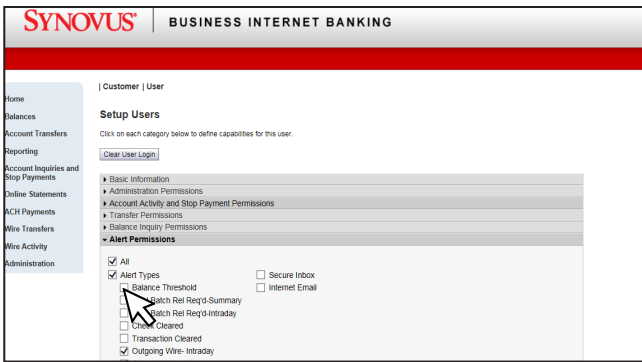
Alerts allow the user to receive messages sent by the system informing them about an account action or event.
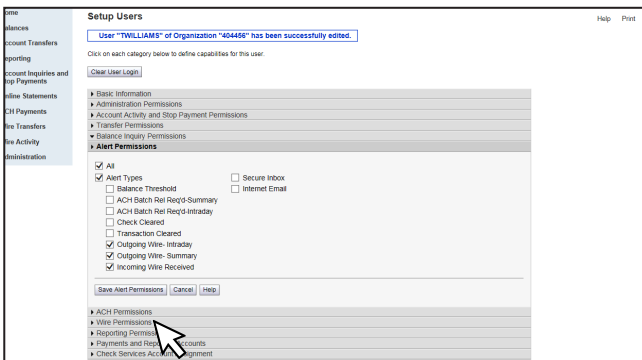
Choose the type of alert the User will need:

Outgoing Wire Release Summary and Intraday alerts notify the user of Wires that are ready to be released.

Summary alerts are generated one hour before the end of day processing cutoff.

Intraday alerts are sent periodically throughout the day.

Select *Save Alert Permissions*.

Now select *Wire Permissions.*
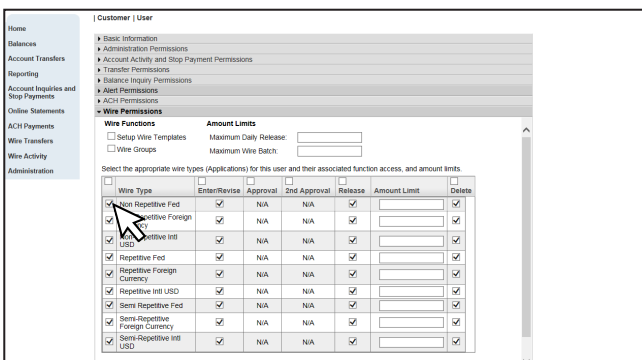
Wire Applications and Types

The three wire types include: Fed, Foreign Currency, and International USD.

Fed is for Domestic Wires that originate in US dollars and are sent to other US banks.

Foreign Currency is for International Wires that originate in Foreign Currency and are sent to foreign banks – the funds will be sent and received in the local currency of the beneficiary account.

International USD is for International Wires that originate in US Dollars and are sent to foreign banks – US Dollars may be converted to the local currency prior to receipt by the beneficiary's bank, unless the beneficiary account is in US Dollars.

Non-repetitive wires do not utilize a template to store the information. Wire information will need to be completed each time.

Repetitive wires utilize templates to store information sent to the same beneficiary on a regular basis. The only information that will need to be entered is the date and the amount.

Semi-Repetitive wires also utilize templates to store information sent to the same beneficiary on a regular basis. The difference is, semi-repetitive wires applications allow you to enter additional reference information.

Wire Permissions and Templates

Once you have selected *Wire Permissions,* select all appropriate wire types for this user and their associated function access.

Individual users can be assigned lower limits, which are managed by the primary administrator.

Set-up Wire Templates – Allows users to create templates for repetitive and semi-repetitive wire transactions.

Amount Limits – Defaults to the pre-established limit requested by your company.

Wire type – Assigns the type of wires the user can create.

Enter/Revise – Enables the user to enter and make corrections on the wires they create.

Release - Enables the user to release wires. User must have a token assigned to release wires.

Delete – Enables user to delete the wire they created.

Remember, the wire system requires one user to create the wire, and a second user release the wire and provide token authentication.

After you have made your selections, click *Save Wire Permissions*.

Setup Users – Payments and Reporting Accounts

Select *Payments and Reporting Accounts.*

Then select *Wire Activity and Wire Transfer* to allow the user access to wire activity and reporting by account.

Now click *Save Payments and Reporting Accounts.*

Create and Release Domestic Wire

Wire Template Setup

Select *Administration.*

Under Formats and Templates, select *Manage Wire Templates.*

From the dropdown select the type of wire template.

Complete all fields with red asterisks.

Template ID identifies the purpose of the template and cannot contain any spaces or special characters in the name.

Description identifies the purpose of the template.

Debit Account is the account that will fund the wire.

Receiving Bank ID is the bank's ABA/routing number. Selecting the gray box, next to the field, displays the receiving bank's information. Click *ok* to prefill the bank information.

Beneficiary Bank ID, Name and Address is utilized when Intermediary Bank information is required.

Beneficiary Account is the receiver's account.

Beneficiary Address is the receiver's street address, city and state. *Reference for Beneficiary* is for additional information related to the payment.

Originator to Beneficiary Information is additional information for the beneficiary.

Bank to Bank information is additional information for the beneficiary bank.

Requesting Party is for your company's account number, name and complete address.

Upon completing the fields, click *Save.*

Create a Non-Repetitive Wire

This is a single, one time wire transfer.

From the side bar menu, select *Wire Transfers*

Select *Single Wire.*

Under Application name, select
Non Repetitive Fed.

Now enter all wire information.

All fields containing a red asterisk are required.

Value Date should be a valid banking day and cannot be a holiday or weekend. Domestic wires can be future dated up to 10 business days. When a wire is future dated and released, revisions cannot be made.

Receiving Bank ID is the receiving Bank's routing number. Select the gray box, next to the field, to display the receiving bank's information. Click *ok*.

Beneficiary Bank ID is utilized when Intermediary Bank information is required.

Beneficiary Account requires you to enter the beneficiary's name and complete address.

All fields containing a red asterisk are required.

Reference for Beneficiary allows additional information, such as an invoice number.

Originator to Beneficiary information allows additional information to be included.

Bank to Bank Information allows additional information to be sent to the beneficiary bank.

Requesting Party information will be your company's account number, name and address.

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Click *Queue* to send the wire to the Transaction List to be reviewed and released.

Multiple Wires can be created and then reviewed.

Wire Transaction List verify status of wire

Select *Transaction List*.

The wire will be displayed in an Entered status.

To view the wire, select the check box next to the wire, then select *Detail Report*.

Verify that all information is correct.

If all information is correct, select *close*.

Sign off and notify the person releasing the wire that the wire is ready to be released.

Create and Release International Wire
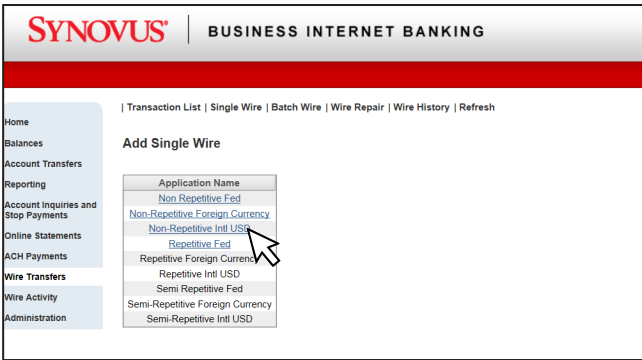
From the wire transfer screen, select *Single Wire* from the top menu.

To send an International wire in US dollars, select *Non-Repetitive International USD.*
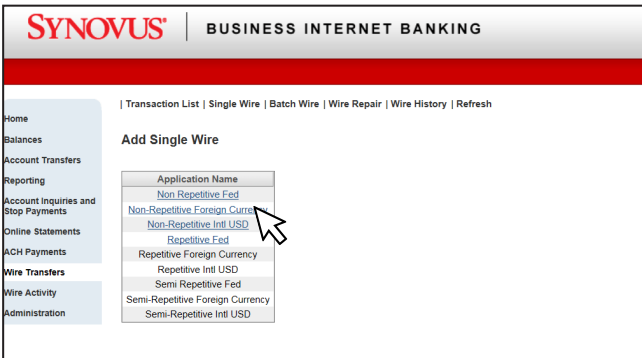
To send an International wire in Foreign Currency, select *Non-Repetitive Foreign Currency.*
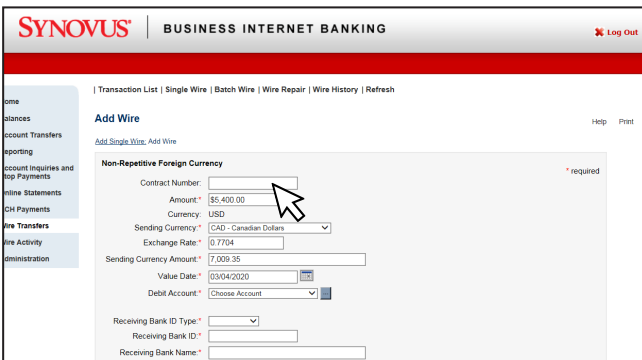
All fields containing a red asterisk will need to be completed.
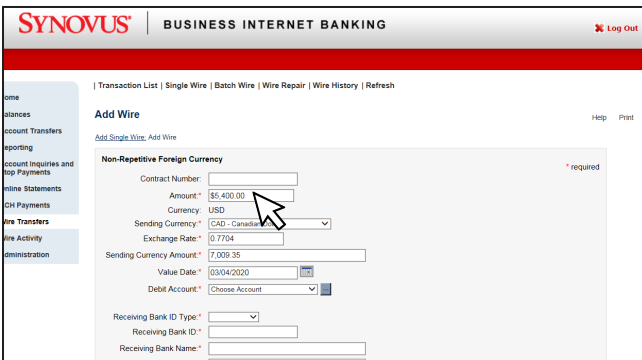
Amount allows you to enter the US Dollar amount ONLY if you want the foreign currency amount to be calculated. If you know the foreign currency amount, skip to *Sending Foreign Currency.*
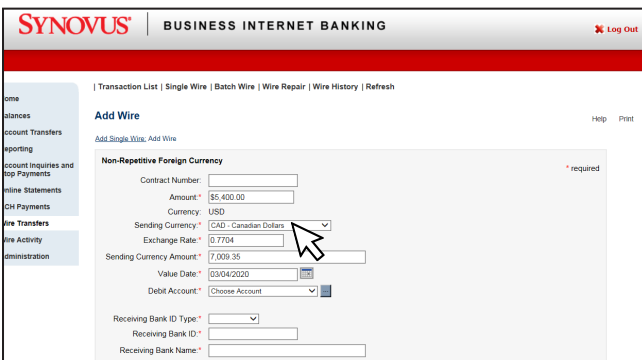
Sending Foreign Currency allows you to select the foreign currency type. The exchange rate will automatically populate.

Please note – At times, market conditions may cause exchange rates to be unavailable. If the rate returned reflects "zero", try again on the next business day or contact our customer support for assistance. You can also initiate the wire in U.S. Dollars as an option.

Value Date: Enter the current date. Foreign Currency wires cannot be future dated.

Debit Account: Select the account to be debited.

Receiving Bank ID Type: Select *SWIFT BIC*.

Complete the Receiving Bank Name and Address.

Intermediary Bank ID Type (if provided): Select SWIFT BIC and enter the intermediary or pay through bank's SWIFT BIC, Bank Name and Bank Address.

Beneficiary Account is for payments destined to countries where the IBAN, CLABE or other formats are mandatory. The account number must be formatted correctly. If unsure which format is required please refer to the foreign Exchange Exotics Payment Guide under the Resource Center for more assistance with IBAN formats.

Beneficiary Name, Address: The complete address for the Beneficiary is required.

Originator to Beneficiary information allows additional information to be included and to direct how wire fees will be applied.

Entering "Our Fee" indicates beneficiary bank fee only, however additional Synovus fees will be applied. Otherwise the beneficiary will be paid minus any intermediary bank fees.

Refer to the FX Exotics Payment Guide under the Resource Center to determine if additional information is required in order for the payment to be processed by the beneficiary bank.

Bank to Bank Information allows additional information to be sent to the beneficiary bank.

Requesting Party Account, Name, Address: Enter your company's account number, name and address.

Click *Queue* to send the wire to the Transaction List.
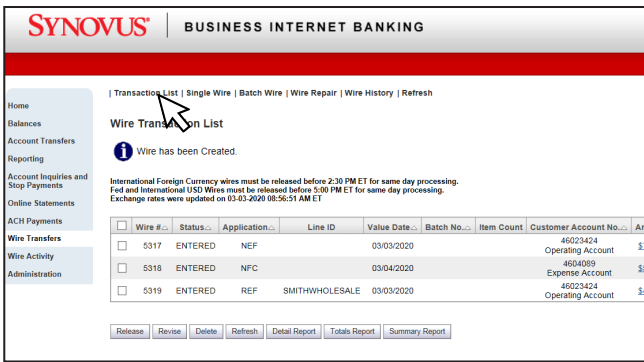
Then click *Transaction List* to review and release the wire.

The cutoff time for Foreign Currency Wires is 2:30 PM ET / 1:30 PM CT.

For U.S. Dollar International Wires, the cutoff time is 5:00 PM ET / 4:00 PM CT.
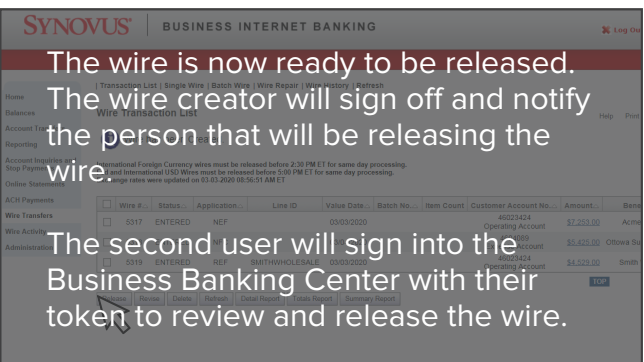
The wire is now ready to be released. The wire creator will sign off and notify the person that will be releasing the wire.

The second User will sign into the Business Banking Center with their token to review and release the wire.
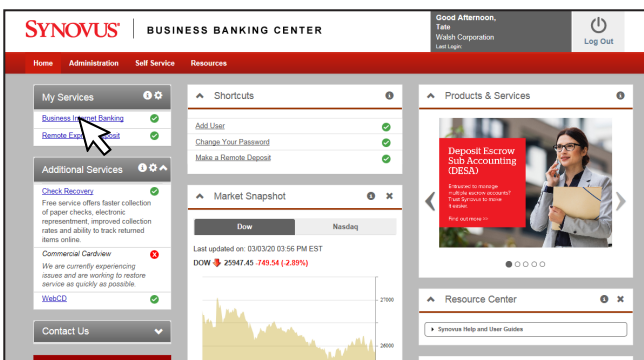
Release Wire

Review and Release Wire Transfer

Instructions for Second User or Approver to Review and Release a wire.

The Approver will log into Business Banking Center and select *Business Internet Banking* from the *My Services Panel*.

Then *Wire Transfers is selected*.

The Wire Transaction List will display. The wire that has an ENTERED status is ready for review and release.

The Approver will select the box next to the wire and select *Detail Report* to verify wire information.

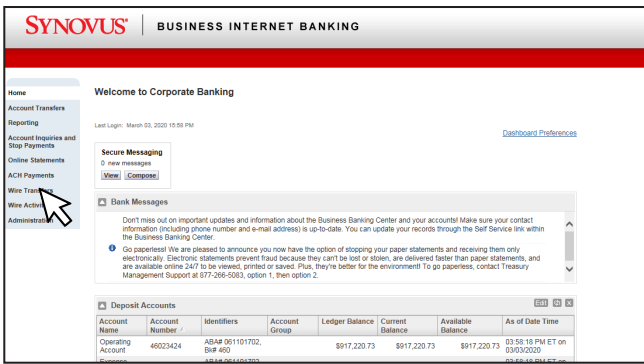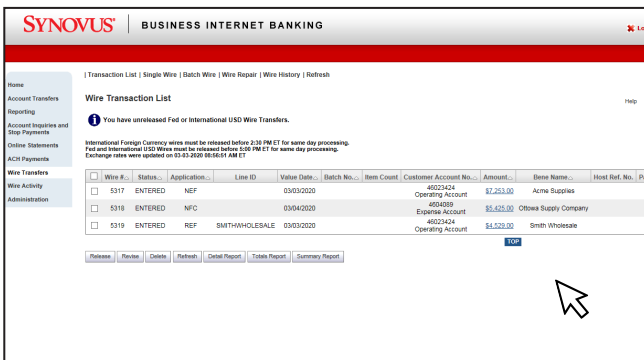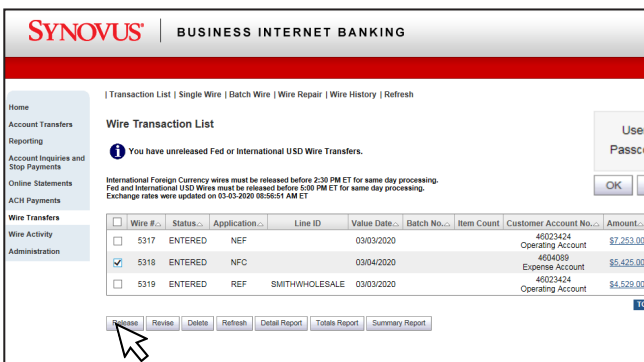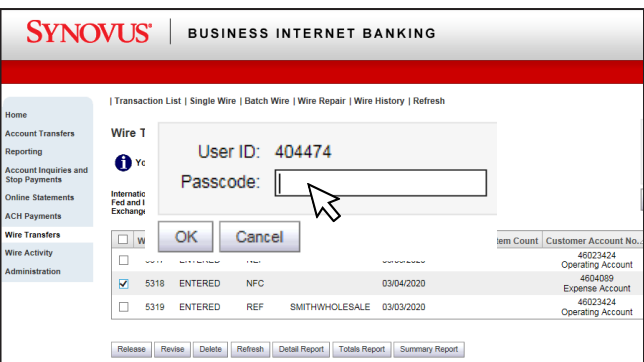Next, the box next to the wire is clicked and *Release is selected*. Multiple wires can be selected for release.

A box requesting a Passcode will display. The Approver will push the front of their token and enter the six digit code in this field and click *OK*. The status will change to released.

Once the wire has been released, no changes can be made and the wire cannot be deleted.

For Domestic wires, once the wire is complete the reference number will populate. International wire reference numbers are received prior to close of business.

Revise Wire

Revise Wire Information by Approver

Select the box next to the entered wire.

Then select *Revise*.

Note: Changes to wire information can only be made by the creator of the wire. If wire information in incorrect the Second User must send the wire for repair.

Revise Wire Information by Creator

The user that created the wire selects *Wire Transfer* from the side Service Menu.

Select *Wire Repair* at the top of the screen. The *Wire Repair List* will then be displayed.

From the Wire Detail screen, make any corrections that are needed.

Select *Queue* to send the wire back to the Transaction List to be released.

The person releasing the wire will now need to repeat the steps for releasing a wire.

Reports

Wire Reports

Wire History information is available for 30 days. To access reports:
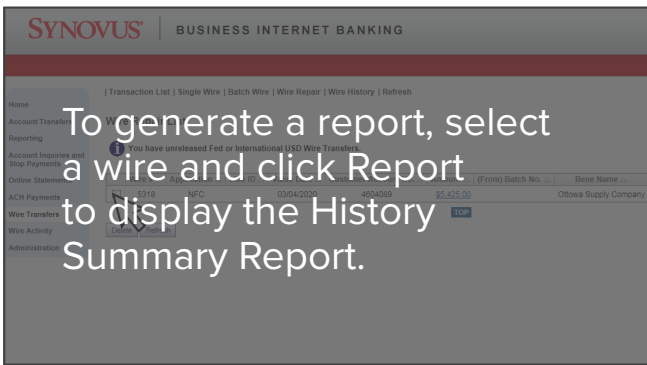
Select *Wire Transfers*.
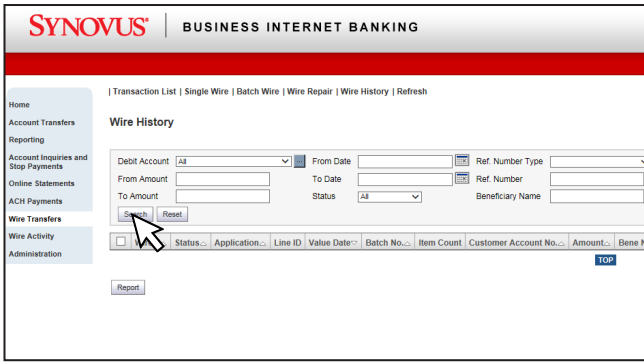
Then select *Wire History*.

Enter the search criteria and select *Search*.

To view Wire Details, click the *Amount* link to display the Wire Detail.

To generate a report, select a wire and click Report to display the History Summary Report.

Thank You

Contact Us

For continued support or assistance please contact: Treasury Management Customer Support at 1-888-SYNOVUS.

Login Assistance
Monday-Sunday
7 AM - 11 PM Eastern Time
6 AM - 10 PM Central Time

Technical Support
Monday-Sunday
8 AM - 6 PM Eastern Time
7 AM - 5 PM Central Time