Using the ESL Wire Service is a great way to conveniently and securely initiate and send wire transfers. Refer to this User Guide for instructions on how to use this service. You'll find details about:

- Creating a Domestic Wire Template
- Creating an International Wire Template
- Managing Templates
    - Searching for a Template
    - Filtering a Template
    - Editing a Template
    - Copying a Template
    - Deleting a Template
    - Marking a Template as Favorite
- Creating a Payment from a Template
    - Creating a Payment from a Template
    - Creating a Payment from an Existing Template
- Initiate a One-Time Wire (Domestic and/or International)
- Viewing or Canceling a Payment
    - Viewing a Payment
    - Canceling a Payment
- Approving Payments

Our Wire Transfer services are available within ESL Business Online Banking. If you have questions about how to use any of our Online Services; please call us at 585.336.1063 or email at cashmanagement@esl.org.

To get started, log into Business Online Banking and click on the Cash Management tab. You'll find Wire options within that drop down menu.

Please keep in mind Wire transfers are performed Monday-Friday except federal holidays. Wire transfers are processed four times twice daily – 9:00 a.m., 11:00 a.m., 1:00 p.m. and 3:00 p.m. EST. The daily cut off time to submit wire transfers is 3:00 p.m. Any wire transfers submitted after 3:00 p.m. will be processed the next business day at 9:00 a.m.

CREATING A DOMESTIC WIRE TEMPLATE

A domestic wire electronically transfers money within the United States. Create a domestic wire template to make domestic transfers quickly.

1. In the navigation menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
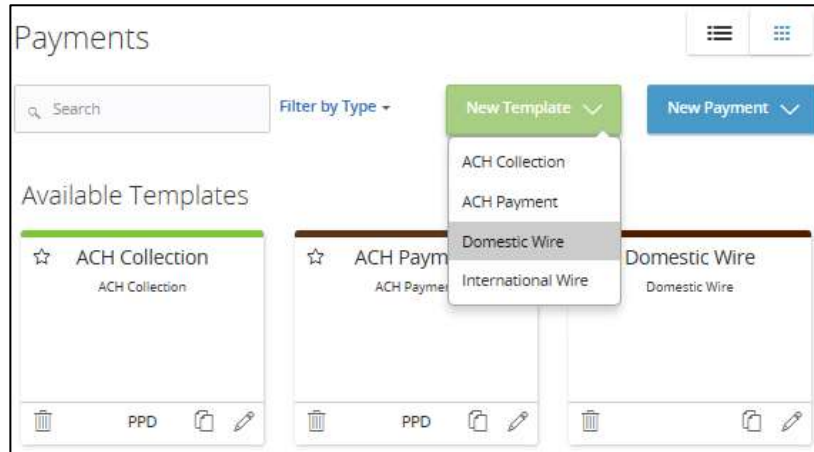

Image 1 (used for step 2)

2. Click or tap New Template > Domestic Wire. The Info & Users tab appears.

Image 2 (used for steps 3-4)

3. Enter a Template Name.

4. In the Grant User Access section, click or tap a User to give users access to the template, then click or tap Next. The Recipient & Amount tab appears.
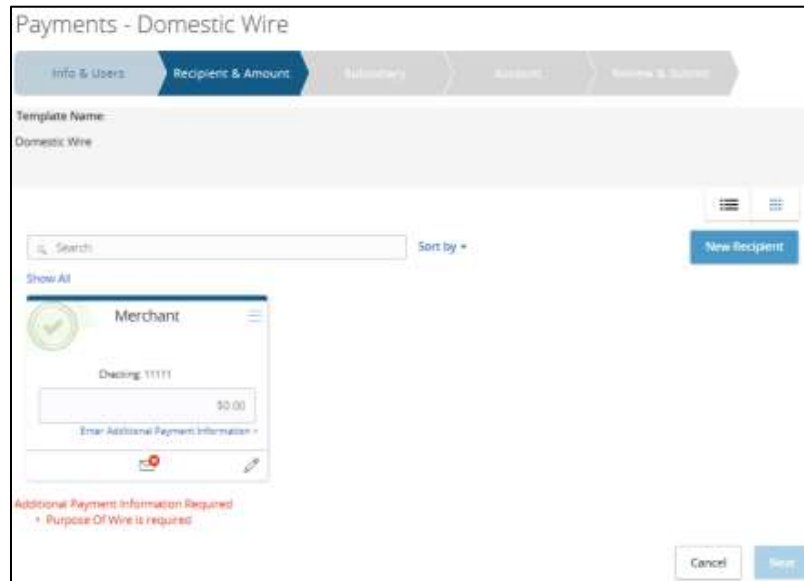
Image 3 (used for steps 5, 10-14)

5. Click or tap a Recipient from the list of recipients. If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.

Image 4 (used for steps 6-8)

6. In the Recipient Detail tab, complete required fields. The character limit on a wire name is 35 characters.

7. In the Account - New tab, fill out the account information.

8. Ensure proper selection of Domestic for Beneficiary Type.

9. Click or tap Save Recipient.

10. (Optional) For recipients with multiple accounts, click or tap Add another account.

11. (Optional) Click or tap Notify icon to send an email notification to recipient when Wire is processed.

12. (Optional) Enter the amount for the Wire.

13. Click or tap Enter Additional Payment Information to add required Purpose Of Wire.

14. (Optional) Click or tap Optional Fields to Enter Message to Beneficiary.

15. Click or tap Done.

16. Click or tap Next.

17. (Optional) if you have subsidiaries, the Subsidiary tab will appear. Click or tap a Subsidiary from the list.

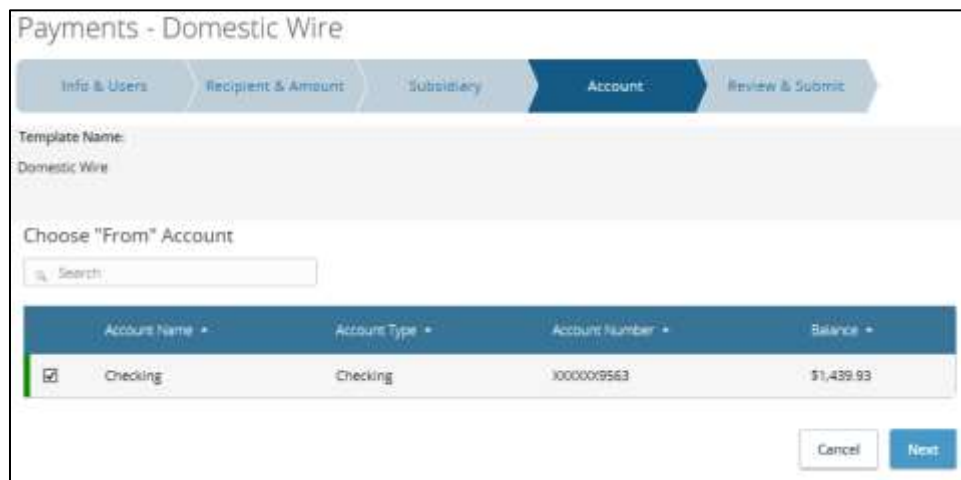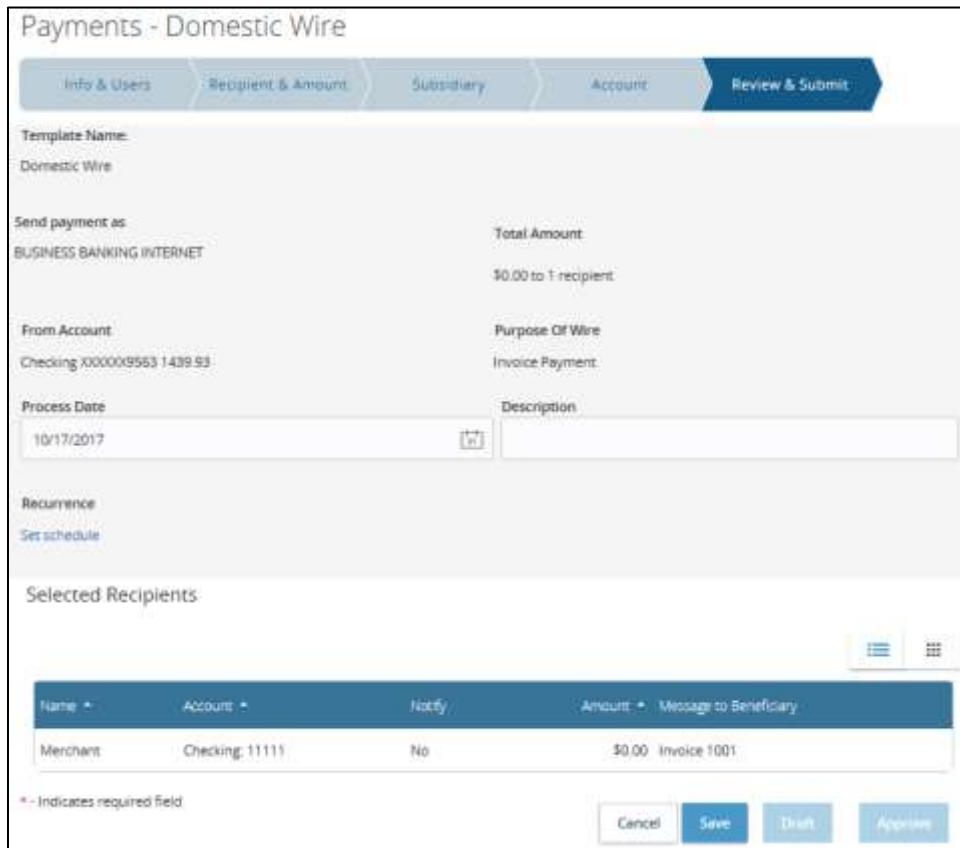18. Click or tap Next and the Account tab will appear.

Image 5 (used for steps 19-20)

19. Click or tap the Account from which payments will be made.

20. Click or tap Next. The Review & Submit tab will appear.

Image 6 (used for steps 21-25)

21. (Optional) Click or tap a Process Date.

22. (Optional) Enter additional information relating to the wire in the Description field.

23. (Optional) Click or tap Set Schedule to set up a recurring schedule. After selecting a schedule, click or tap Save.

24. Click or tap Save. The Template Saved page confirms that you saved the template. Click or tap Close.

25. (Optional) If you have the proper Allowed Actions enabled, you can save the template and then click or tap Draft or Approve. A confirmation message appears. Click or tap Close.

CREATING AN INTERNATIONAL WIRE TEMPLATE

An international wire electronically transfers money from the United States to another country. Create an international wire template to make international transfers quickly. This template requires you to choose a currency on the Recipient & Amount tab.

> Note: If you create a new template based on an existing template or payment, then the new name must be unique.

1. In the navigation menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.
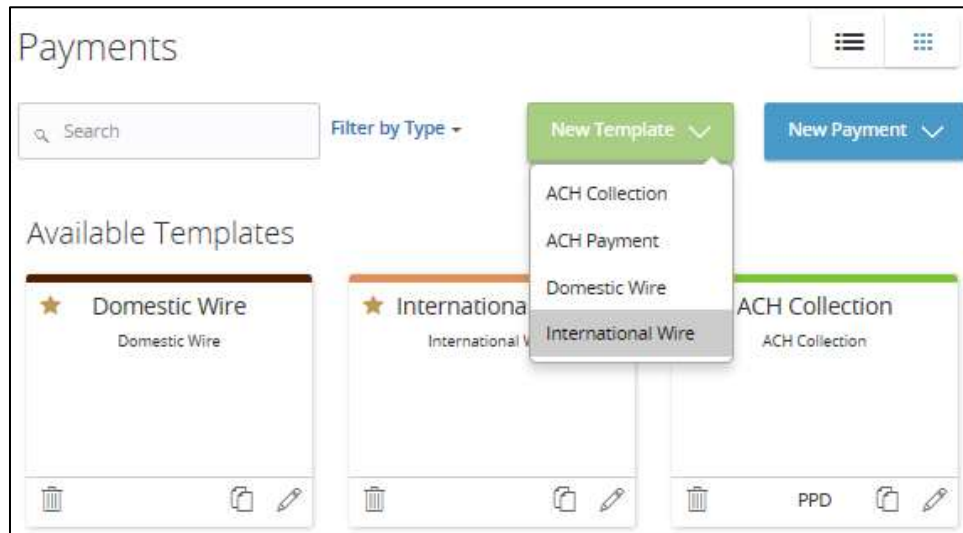

Image 7 (used for step 2)

2. Click or tap New Template > International Wire. The Info & Users tab appears.

Image 8 (used for steps 3-4)

3. Enter a Template Name, then click or tap Next.

4. In the Grant User Access section, click or tap a User to give users access to the template, then click or tap Next. The Recipient & Amount tab appears.
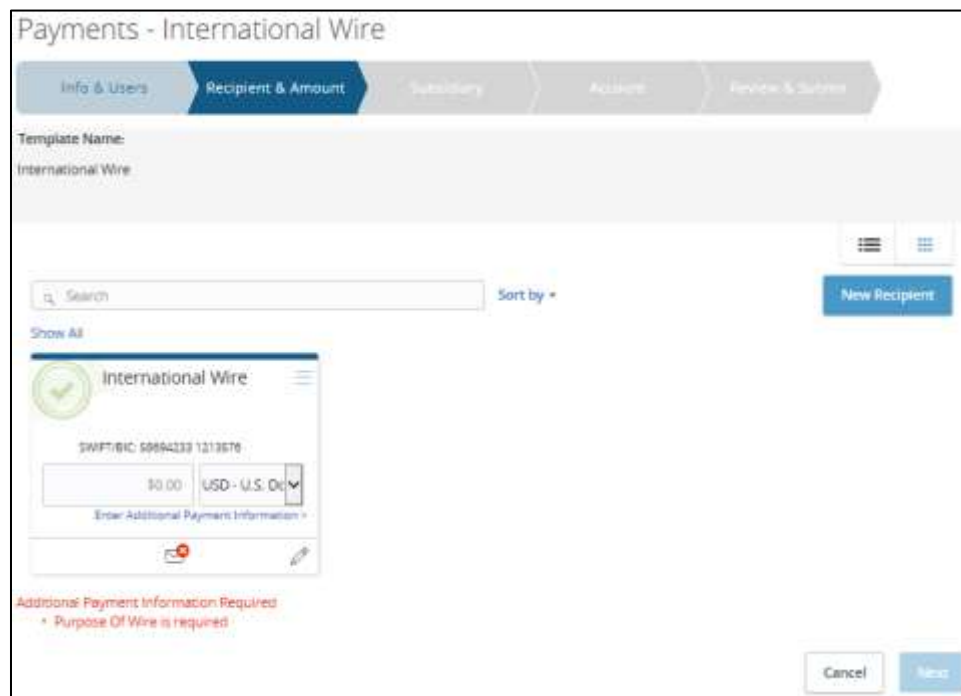
Image 9 (used for steps 5, 9-13)

5. Click or tap a Recipient from the list of recipients. (Optional) If you have the Manage Recipients right, click or tap New Recipient to create and assign a new recipient.

Add Recipient

Recipient Detail   Account - New

Recipient Name *

ACH Recipient Name   **Wire Recipient Name**

ACH Recipient ID

Email Address

example@example.com

☐ Send email notifications for template payments

Country

United States ⌄

Address 1

Address 2

City   **State**   **ZIP**

Select State ⌄
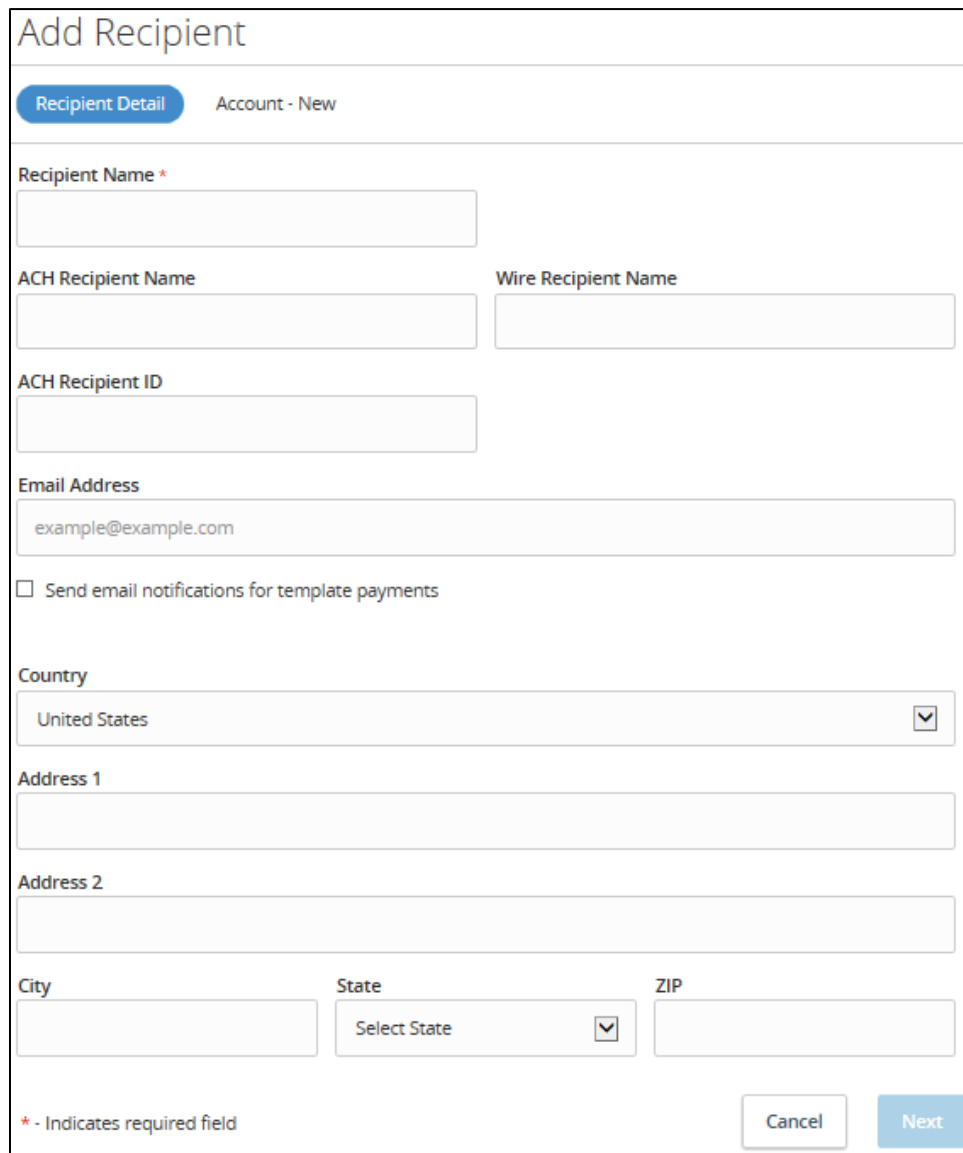
* - Indicates required field   Cancel   Next

Image 10 (used for steps 6-8)

6. In the Recipient Detail tab, complete required fields. If the template has a wire name, the character limit is 35 characters.

7. Select Account-New tab and fill out the account information.

8. Ensure proper selection of International for Beneficiary Type.

9. Click or tap Save Recipient.

10. (Optional) For recipients with multiple accounts, click or tap Add another account.

11. (Optional) Click or tap Notify ✉ icon to send an email notification to recipient when Wire is processed.

12. (Optional) Enter the amount for the Wire.

13. Click or tap Enter Additional Payment Information to add required Purpose Of Wire.

14. (Optional) Click or tap Optional Fields to Enter Message to Beneficiary.

15. Click or tap Done.

16. Click or tap Next.

17. (Optional) For those companies with subsidiaries, the Subsidiary tab appears. Click or tap a Subsidiary from the list.
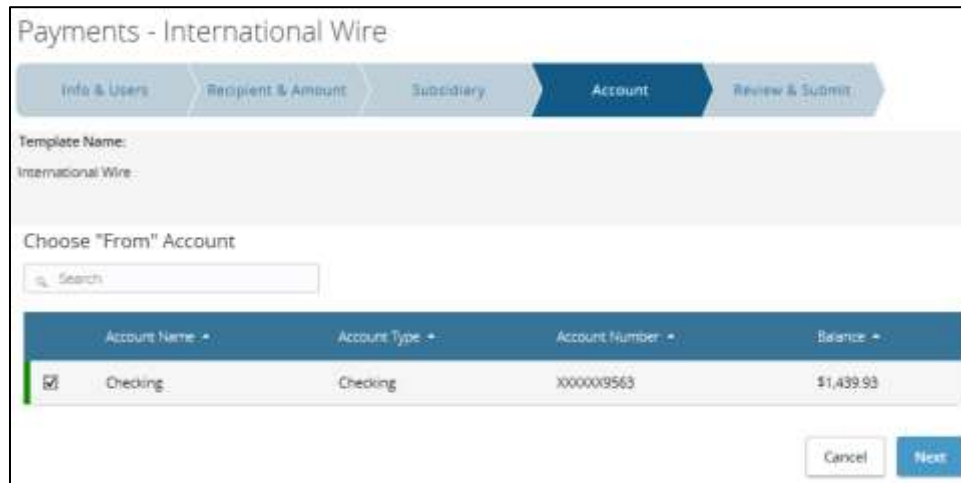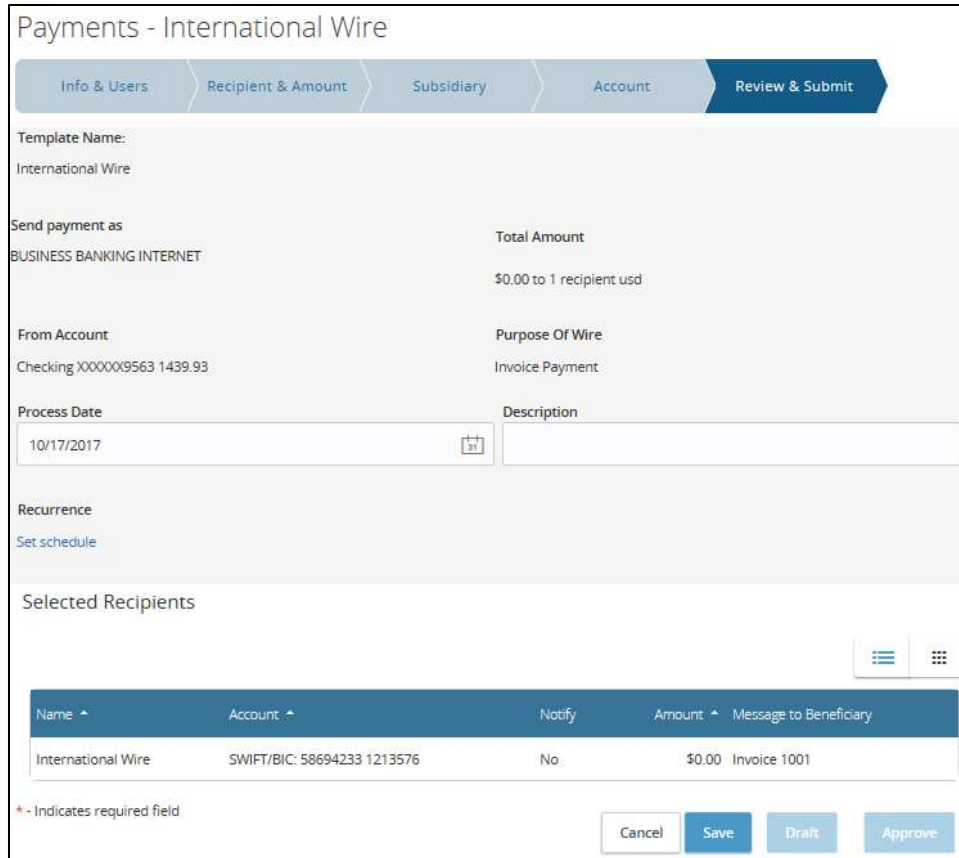

Image 11 (used for steps 18-19)

18. Click or tap Next. The Account tab appears.

19. Click or tap an Account from which payments will be made.

20. Click or tap Next. The Review & Submit tab appears.

Image 12 (used for steps 21-25)

21. (Optional) Click or tap a Process Date.

22. (Optional) Enter additional information relating to the wire in the Description field.

23. (Optional) Click or tap Set Schedule to set up a recurring schedule. After selecting a schedule, click or tap Save.

24. Click or tap Save. The Template Saved page confirms that you saved the template. Click or tap Close.

25. (Optional) If you have the proper Allowed Actions enabled, you can save the template and then click or tap Draft or Approve. A confirmation message appears. Click or tap Close.
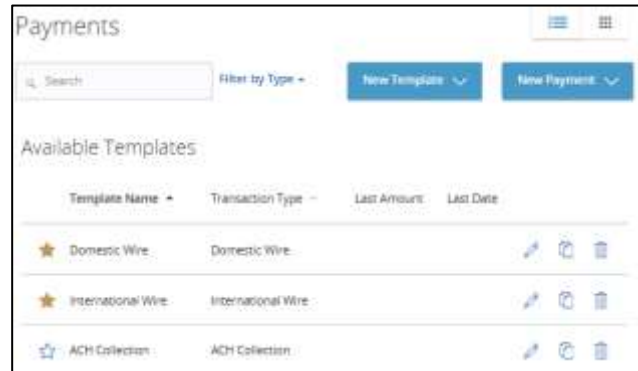
MANAGING TEMPLATES

On the ACH & Wire Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Sample grid view:

Sample list view:

Both views include the following information for each template:
- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons:

Icon	Task
☆	Mark the template as a favorite.
✎	Edit or Create a payment.
❒	Copy the template.
🗑	Delete the template.

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.

SEARCHING FOR A TEMPLATE

On the Payments page, you can search for a template.

1. In the Menu, click or tap Cash Management> ACH & Wire Payments. The Payments page appears.

2. Enter your search text in the Search field. The templates that match the search text appear on the Payments page.

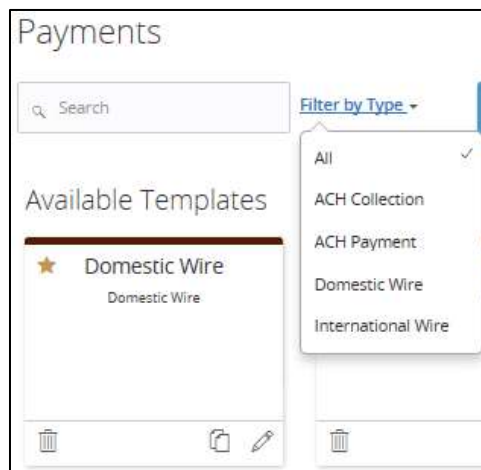FILTERING A TEMPLATE

On the Payments page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

Filter List

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

2. On the Payments page, in the Filter by Type drop-down list, click or tap one of the following:
    a. All to show all templates.
    b. Any Transaction Type name to show templates of that type.
        i. Templates of the selected type appear on the Payments page.

EDITING A TEMPLATE

If you have the Manage Templates feature assigned, you can use the Payments page to edit any template. If you have the Draft right for a 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.

> Note: The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

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 on the following tabs:
   a. Info & Users
   b. Recipient & Amount
   c. Subsidiary
   d. Account

4. Click or tap Review & Submit.

5. On the Review & Submit tab, click or tap Save. The Template Saved page appears.

6. Click or tap Close. The Payments page appears.

COPYING A TEMPLATE

You can use the Payments page to copy an existing template, make changes, and save the copy.

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.

3. Click or tap the copy icon (⌐) for the template. The Info & Users page appears.

4. Make any needed changes to the template settings.

5. Click or tap Review & Submit.

6. On the Review & Submit tab, click or tap Save. The Template Saved page appears.

7. Click or tap Close.

DELETING A TEMPLATE

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

2. On the Payments page, click or tap the delete icon (🗑). The Delete Template page appears.

3. Click or tap Delete Template. The Template Removed page appears confirming deletion.

4. Click or tap Close. The Payments page appears.

MARKING A TEMPLATE AS A FAVORITE

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments page. You can mark any template that you can access as a favorite.

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.

3. Click or tap the favorite icon (☆) for the template.

CREATING A PAYMENT FROM A TEMPLATE

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.

The templates that you can use appear in the Available Templates area on the Payments page.

1. In the navigation menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears with the templates that you can access.
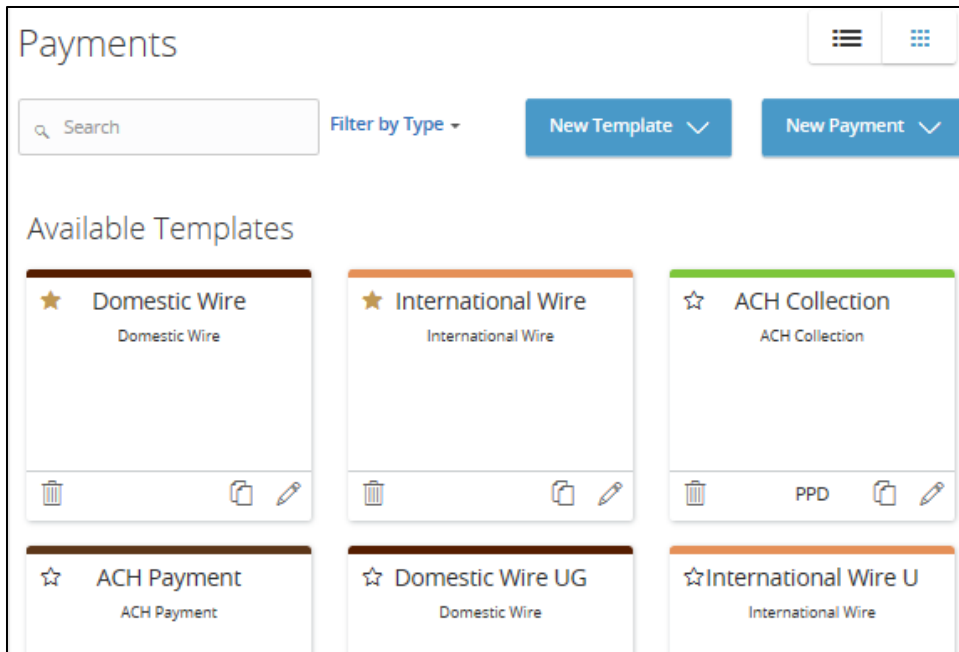

Image 13 (used for step 2)

2. Click or tap on the ✎ icon of the template that you want to use. The Info & Users tab appears.

Image 14 (used for step 3)

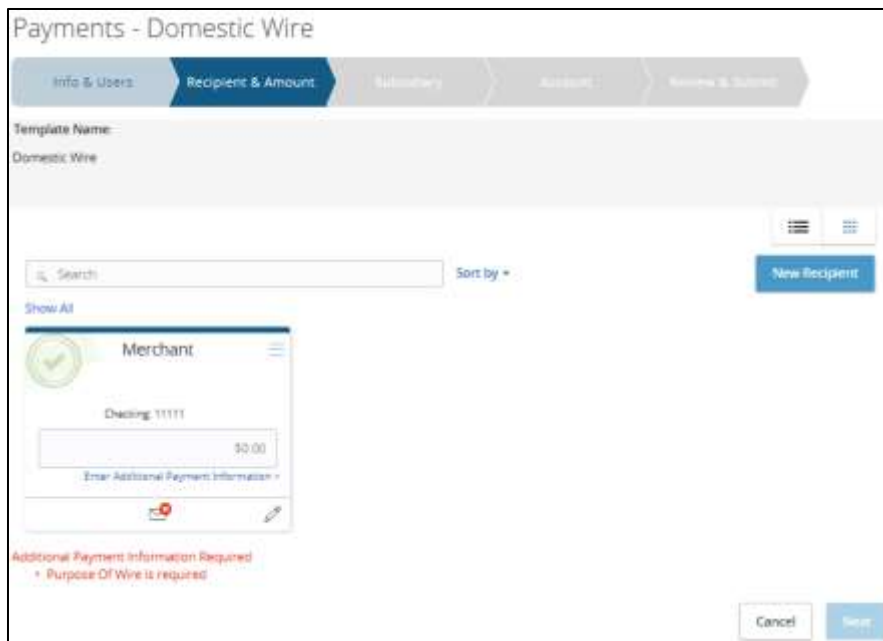3. Click or tap Next. The Recipient & Amount tab appears.

Image 15 (used for steps 4-8)

4. (Optional) Click or tap Notify ✉ icon to send an email notification to recipient when Wire is processed.

5. Enter the amount for the Wire.

6. Click or tap Enter Additional Payment Information to add required Purpose Of Wire.

7. (Optional) Click or tap Optional Fields to Enter Message to Beneficiary.

8.   Click or tap Done.

9. (Optional) If you are creating an International Wire, select the currency for the transfer from the drop-down list.

10. Click or tap Next.

11. (Optional) If you have subsidiaries, the Subsidiary tab appears. Click or tap a Subsidiary from the list.

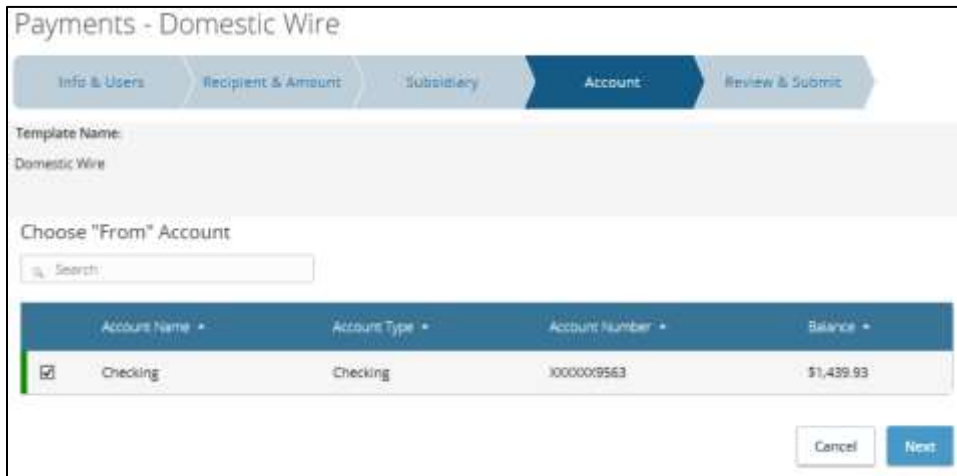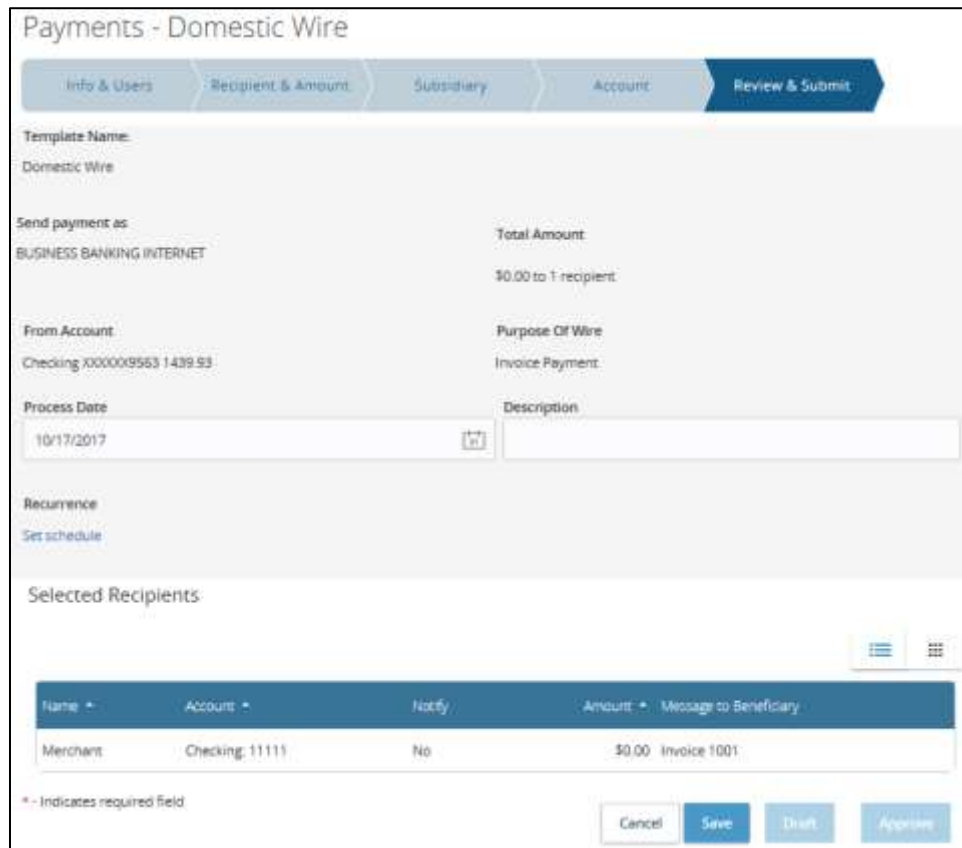12. Click or tap Next. The Account tab appears.

Image 16 (used for steps 12-13)

13. Click or tap an Account from which payments will be made.

14. Click or tap Next. The Review & Submit tab appears.

Image 17 (used for steps 15-18)

15. Click or tap the Process Date, and click or tap the date.

16. (Optional) Click or tap Set Schedule to set up a recurring schedule. After selecting a schedule, click or tap Save.

17. Click or tap Save. The Template Saved page confirms that you saved the template. Click or tap Close.

18. (Optional) If you have the proper Allowed Actions enabled, you can save the template and then click or tap Draft or Approve. A confirmation message appears. Click or tap Close.

INITIATE A ONE-TIME WIRE (DOMESTIC AND/OR INTERNATIONAL)

1. In the navigation menu, click or tap Cash Management>ACH & Wire Payments. The Payments page appears.
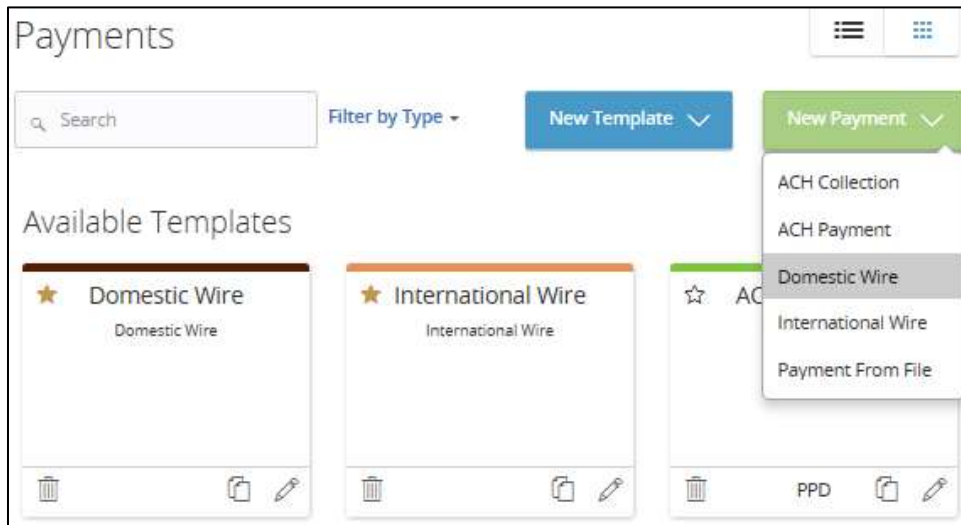

Image 18 (used for step 2)

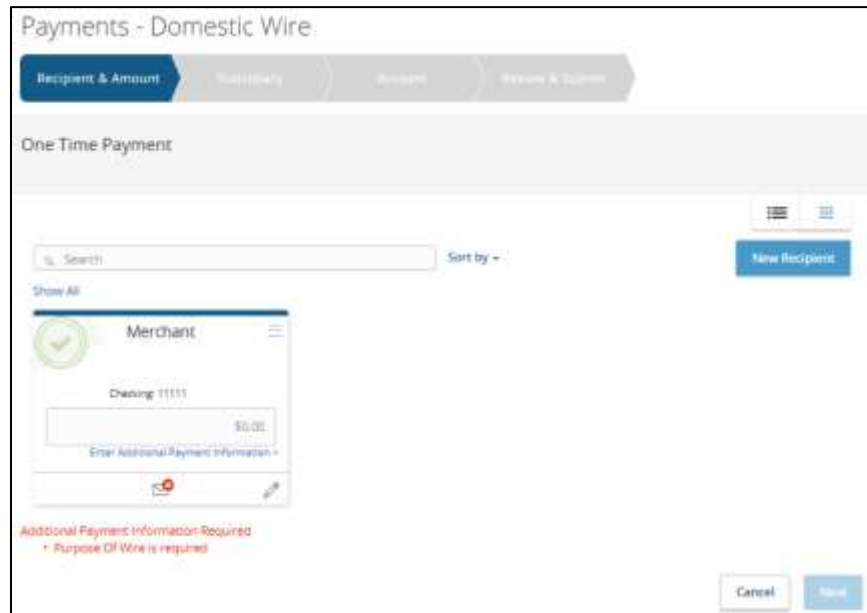2. Click or tap New Payment and select Domestic Wire or International Wire. The Recipient & Amount tab appears.

Image 19 (used for step 3)

3. Click or tap New Recipient. (You must have authorization to Manage Recipients to complete this)

Add Recipient

Recipient Detail   Account - New

Recipient Name *

ACH Recipient Name   **Wire Recipient Name**

ACH Recipient ID

Email Address

example@example.com

☐ Send email notifications for template payments

Country

United States ▾

Address 1

Address 2

City   **State**   **ZIP**

Select State ▾

* - Indicates required field   Cancel   Next

Image 20 (used for step 4)

4. In the Recipient Detail tab, complete required fields. The character limit on a wire name is 35 characters.
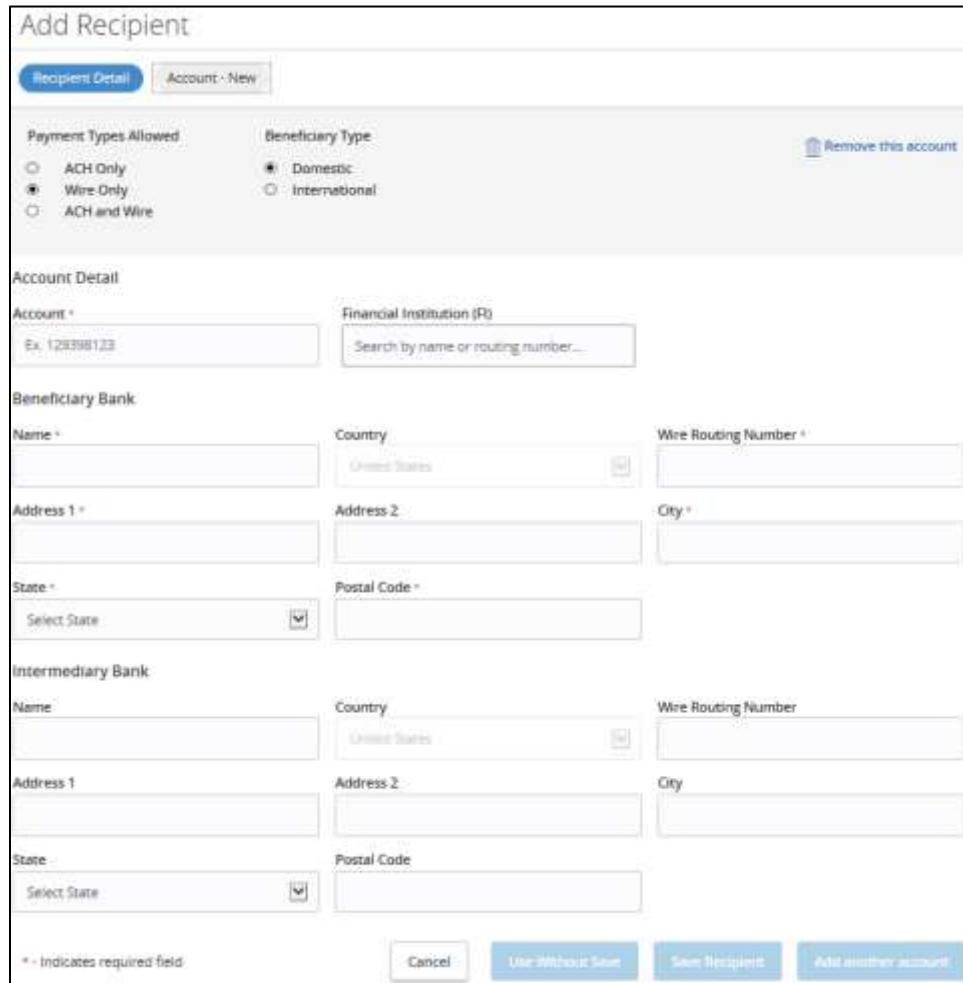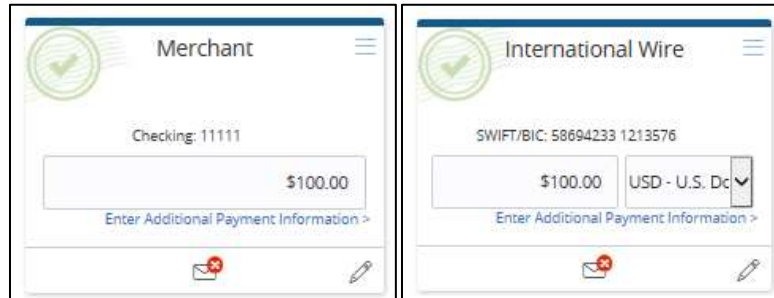
Image 21 (used for steps 5-6)

5. Click or tap on the Account-New tab and fill out the account information.

6. Click or tap Save Recipient. If you do not have rights to create a recipient, you may click or tap Use Without Save, depending on the enabled feature rights.
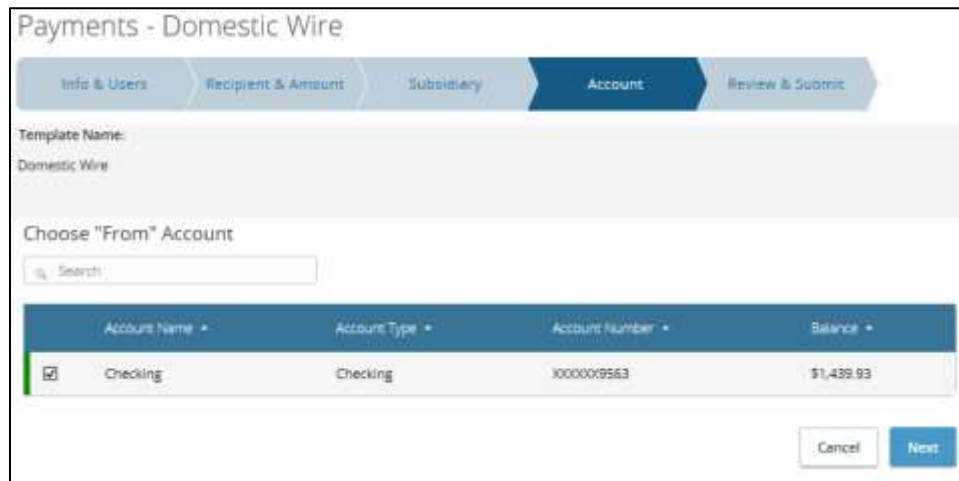
Domestic   International

Images 22 (used for step 7)

7. Select the recipient and enter the Amount for the wire. For international wires, select the currency to send the wire in.

8. Click or tap Enter Additional Payment Information to add required Purpose Of Wire.

9. (Optional) Click or tap Optional Fields to Enter Message to Beneficiary.

10. Click or tap Done.

11. Click or tap Next.

12. (Optional) If you have subsidiaries, the Subsidiary tab appears. Click or tap a Subsidiary from the list.

13. Click or tap Next. The Account tab appears.
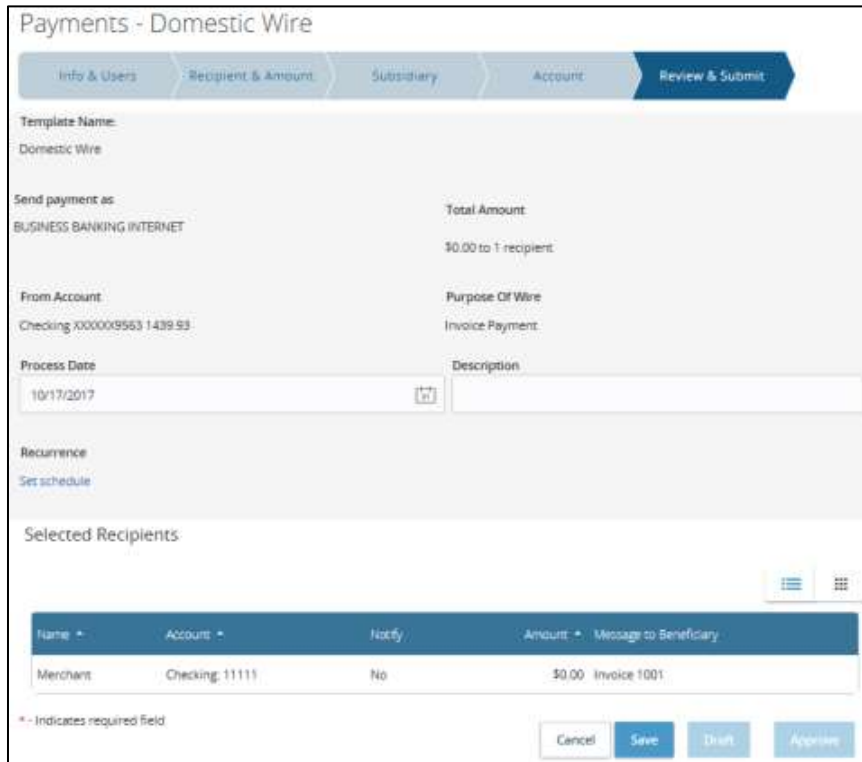
Image 23 (used for steps 14-15)

14. Click or tap an Account that will receive payments.

15. Click or tap Next. The Review & Submit tab appears.

Image 24 (used for steps 16-19)

16. Click or tap a Process Date.

17. (Optional) Click or tap Set Schedule to set up a recurring schedule. After selecting a schedule, click or tap Save.

18. Do one of the following:
    a. If you have the proper Allowed Actions enabled, click or tap Draft or Approve.
    b. Click or tap Save.

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

VIEWING OR CANCELING A PAYMENT

If your rights allow it, you can use the Payments page or the Online Activity page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Online Activity page.

VIEWING A PAYMENT

You can view or search for an existing pending or processed payment on the following pages:
- Payments
- Online Activity

The Online Activity page may include additional details about a payment.

To view a payment on the Payments page

1. In the Menu, click or tap Cash Management > ACH & Wire Payments. The Payments page appears.

2. The Search transactions area lists all of the pending and processed payments. You can also filter transactions by Type. Do one of the following:
   a. Click or tap Pending to browse the pending payments.
   b. Click or tap Processed to browse the processed payments.
   c. Click or tap in the Search transactions field, and enter your search text. The search results appear on the Payments page.

3. After you locate a payment, click or tap it for more details. The payment details page appears.

4. (Optional) On the payment details page, click or tap View in Online Activity. The Online Activity page with the payment details appears.

To view a payment on the Online Activity page

1. In the Menu, click or tap Transactions > Online Activity.

2. On the Online Activity 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. Click or tap the payment. The payment details appear.

CANCELING A PAYMENT

You can use the Online Activity 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 Menu, click or tap Transactions > Online Activity. Single transactions appear on the Online Activity.

2. Click or tap the payment that you want to cancel. The transaction details appear.

3. In the Actions drop-down list, click or tap Cancel. A message appears asking you to confirm the cancellation.

4. Click or tap Confirm.

5. Click or tap Close to return to Online Activity.

To cancel all future occurrences of a recurring payment

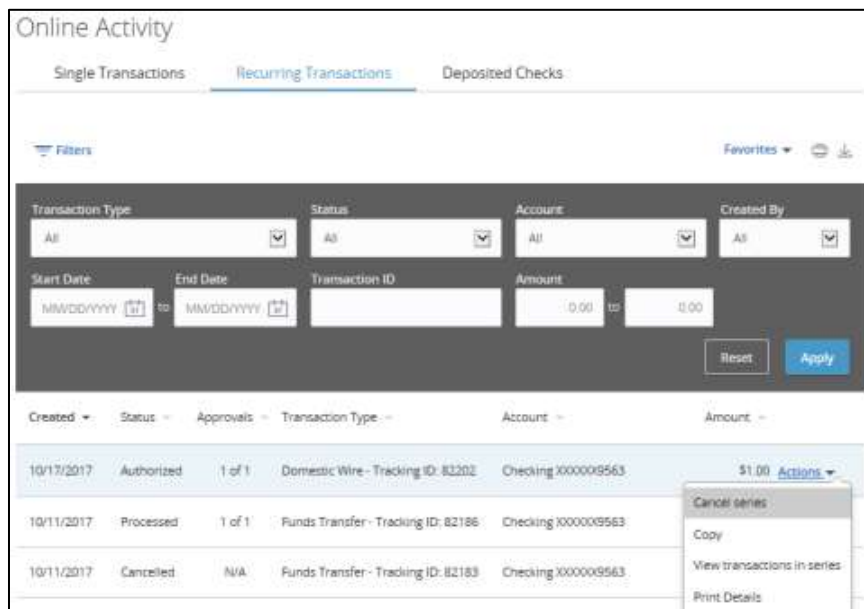1. In the Menu, click or tap Transactions > Online Activity. The Online Activity page appears.

Image 25 (used for steps 2-5)

2. In the Menu, click or tap Transactions > Online Activity. The Online Activity page appears.

3. In the Menu, click or tap Transactions > Online Activity. The Online Activity page appears.
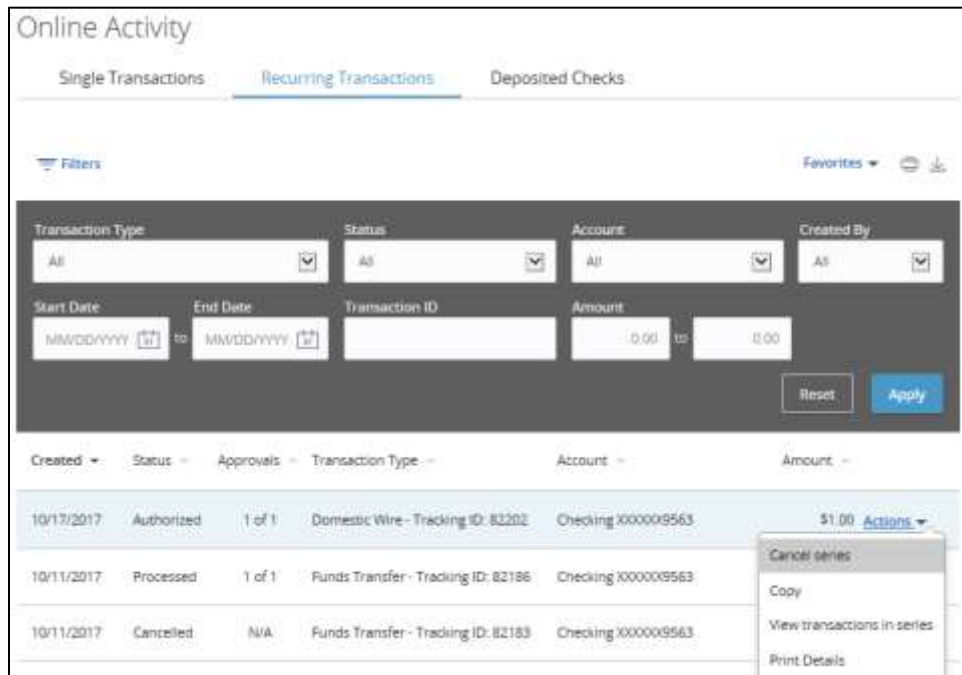

Image 25 (used for steps 2-5)

4. Click or tap Recurring Transactions. The list of recurring transactions appears.

5. In the row of the payment you want to cancel, click or tap Cancel series. A message appears asking for confirmation.

6. Click or tap Confirm. The Transaction Cancelled page appears confirming cancellation.

7. Click or tap Close to return to Online Activity.

APPROVING PAYMENTS

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See "Rights to Transaction Types" for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Online Activity page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status then changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the Transaction Type. In addition, the payment cannot exceed the user approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Online Activity page. Transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals will appear as a Quick Actions on the right side of the Home page. The list contains the total number of pending approvals and the number of approvals of each Transaction Type.

> Tip: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date.

Depending on your security needs and how we configure your account, some transactions may require action by two users.

APPROVING PAYMENTS

You can use the Online Activity page to approve a pending transaction or multiple transactions at once.

1. In the navigation menu, click or tap Transactions > Online Activity.

2. Browse or search for the transactions that you want to approve.

3. On the Online Activity page, do one of the following:
   a. To approve a single transaction, click or tap Actions for the item that you want to approve. Click or tap Approve.
   b. To approve multiple transactions, click or tap the check box for each item that you want to approve. Select the Actions menu and click or tap Approve.

4. If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.

5. When prompted, click or tap Approve to verify the approval. The status of the items will change to Authorized on the Online Activity page.

> Caution: If you don't have the right to approve a payment, an error message appears.