

FIRST MERCHANTS COMMERCIAL BANKING

Wire Payments Online Banking User Guide

The wire payments functionality within online banking enables your business to make Wire payments. This includes one-time, recurring and templates that enhance your efficiency.

In summary, you can:

- Create a one-time Wire payment for a recipient.
- Make recurring future Wire payment set to specified schedules.
- Create a Wire payment to subsidiaries and recipients with single or multiple accounts.
- Make Wire payment to one-time recipients by not saving their information.
- Create Wire payment and save them as templates.

Creating a Domestic wire payment

1. In the navigation menu, select Transfers and Payments > Payments.
2. Select New Payment, then select the Domestic Wire payment.

FIRST MERCHANTS COMMERCIAL BANKING

First Merchants Bank
Helping you prosper

Good Afternoon, Chris Client

Home Transfers and Payments Services Information Reporting User Settings Admin Tools Connect With Us Log Off

Domestic Wire [Change Type](#) [Upload From File](#)

Origination Details

From Subsidiary
 Use same Subsidiary for all wires
Arizona Commercial Corporate Systems

Account
 Use same Account for all wires
COMMERCIAL ANALYSIS CHKG
XXXX8888 \$69,940.90

Process Date
 Use same Date for all wires
Process Date

Recurrence
None

Wires (1)

+ Add multiple recipients

Wire Details

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00

OPTIONAL WIRE INFORMATION

+ Add another wire

\$0.00
1 wires

Cancel Draft Approve

3. Enter the Origination Details:

a. For the From Subsidiary section

- Check the Use the same Subsidiary for all wires box to have the same subsidiary used for all the wire payments if you are entering more than one. Uncheck the box if you want to specify a subsidiary for each individual wire payment.

b. For the Account

- Check the Use the same Account for all wires box to have the same account used for all the wire payments if you are entering more than one. Uncheck the box if you want to specify an account for each wire.

c. For the Process Date.

- This is the date we will process and send the Wire.
- Check the Use the same date for all wires box to have the same date used as the processing date if you are entering more than one wire payment. Uncheck the box if you want to specify a date for each wire payment.

FIRST MERCHANTS COMMERCIAL BANKING

To set up a recurring schedule (Optional).

Domestic Wire [Change Type](#)

Origination Details

From Subsidiary <input checked="" type="checkbox"/> Use same Subsidiary for all wires <input type="text" value="Arizona Commercial Corporate Systems"/>	Account <input checked="" type="checkbox"/> Use same Account for all wires <input type="text" value="COMMERCIAL ANALYSIS CHKG
XXXX7777 \$17,722.50"/>
--	--

Process Date <input checked="" type="checkbox"/> Use same Date for all wires <input type="text" value="05/31/2024"/>	Recurrence Set schedule
---	---

4. From the Schedule Recurring Transaction screen:

FIRST MERCHANTS COMMERCIAL BANKING

Schedule Recurring Transaction

How often should this transaction repeat?

1st Of The Month Every Other Week

Last Day Of The Month Monthly

1st & 15th Of The Month Quarterly

15th & Last Day Of The Month Semi-Annually

Daily (Monday - Friday) Yearly

Weekly

When should this transaction stop?

On/Before Date 

After occurrence(s)

Forever (Until I Cancel)

- a. Selecting a frequency
- b. Use the radio buttons to select a date for When should this transaction stop?
 - i. Click On/Before Date and use the calendar icon, or
 - ii. Enter the number of occurrence(s), or
 - iii. Select Forever (Until I Cancel).
- c. Click Set Recurring Transaction.

To enter the Wire details:

Search for a recipient by typing their name or account number in the Search by name or account field or select a Recipient/Account the drop-down list.

FIRST MERCHANTS COMMERCIAL BANKING

Wires (1) Find recipients in payment

+ Add multiple recipients

Wire Details

Recipient/Account

Search by name or account.

+ New Recipient

A Brindle

A Brindle (19872) Checking 123455586

A Brindle (19872) Checking 5586

Aaron Finch

Aaron Finch (1251846) Checking 40052625509

Amount \$ 0.00

+ Add another wire

Cancel Draft Approve

5. Search for a recipient by typing their name or account number in the Search by name or account field or select a Recipient/Account the drop-down list.

Wire Details

Recipient/Account

Search by name or account.

+ New Recipient

A Brindle

A Brindle (19872) Checking 123455586

Amount \$ 0.00

+ Add another wire

6. If you have the Manage Recipients entitlements, you can optionally create and assign a new recipient to the wire details.

To enter a New Recipient:

7. Select New Recipient.
 - a. Enter details in the Recipient Details section.

Note: Displayed names are limited to 35 characters. A name is required when the recipient record contains a wire account.
 - b. Enter details for the Recipient, in the Accounts section.

Tip: Select Save Recipient to save the new recipient to the recipient pool or
 - c. Use Without Save to complete the transaction without saving Recipient details.

FIRST MERCHANTS COMMERCIAL BANKING

8. Enter an Amount.
9. Select Optional Wire Information to send or record additional details regarding the wire payment. Optional wire information can be viewed by the recipient, the recipient's bank, or First Merchants Bank, or by you based on the Optional Wire Information entered:
 - Message to Beneficiary. (Recipient)
 - Purpose Of Wire. (First Merchants Bank)
 - Reference for Beneficiary. (Recipient)
 - FI-to-FI Information. (Recipient's financial institution and First Merchants Bank)
 - Description. (For your records)
10. Repeat the process and add more payments
11. Select Draft to send a wire for approval or select Approve to allow the wire to be processed.

Approving a wire payment in the Activity Center

To approve the payment:

1. In the navigation menu, select Information Reporting > Online Activity.
2. Click on the transaction in Online Activity.

FIRST MERCHANTS COMMERCIAL BANKING

The screenshot displays the 'Online Activity' interface for a commercial banking account. At the top, the bank's logo and name are visible, along with the user's name 'Chris Client' and a greeting. The navigation menu includes 'Home', 'Transfers and Payments', 'Services', 'Information Reporting', 'User Settings', 'Admin Tools', 'Connect With Us', and 'Log Off'. The main content area is titled 'Online Activity' and has tabs for 'Single Transactions' and 'Recurring Transactions'. Below the tabs are icons for filtering, favoriting, downloading, and printing, along with a search bar for transactions. An 'Active Filters' section shows 'Batch ID: 2290'. The 'Transaction List' on the left shows a single entry: 'Drafted Domestic Wire' for \$55.86 on 2/18/2024. The right panel shows 'TRANSACTION DETAILS' for a 'DOMESTIC WIRE' with a wire name 'A Brindle' and a tracking ID of 52377. Below this are 'PAYMENT DETAILS' including the tracking ID, batch ID, and creation information. A 'RECIPIENT DETAILS' section is also present. A context menu is open over the transaction, with the 'Approve' option highlighted in orange. The menu also includes 'Cancel', 'Notify', 'Inquire', 'Copy', and 'Print Details'. At the bottom of the transaction list, it shows 'Credits: [0] \$0.00 | Debits: [0] \$0.00' and '1-1 of 1 transactions'.

3. Click on the drafted transaction located under Transaction List on the left-side navigation panel. The Transaction Details will appear on the right-side navigation panel.
4. Select the ellipsis menu on the drafted transaction details.
5. Click Approve in the drop-down menu.