



Creating a Domestic Wire Transfer*

You can create a Domestic Wire Transfer* to make a single payment to a recipient. You can also make recurring future payments set to specified schedules.

Note: You will need to obtain current wiring instructions from the beneficiary/recipient directly. Do not use a branch authorization form from a wire previously sent at a branch.

Using wiring instructions from a branch authorization form may cause delays in processing your wire or the wire may be returned as invalid.

*Service charge may apply.

To create a Domestic Wire Transfer from an existing recipient

1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**. The Payments page appears.
2. Click or tap **New Payment**, then select the **Domestic Wire** payment type
3. Origination Details
 - a. If applicable, click or tap **From Subsidiary**
 - b. In the **From Account** field, enter or select an account from which the payment(s) will be made.
 - c. Click or tap on **Process Date**.
 - d. Optional: Set reoccurrence schedule
4. Click or tap the **Recipient/Account**
5. Enter an **Amount**
 - a. (Optional) Select the **Notify Recipient** check box to notify the Recipient when the wire is processed.
6. Enter **Purpose of Wire**

Note: Purpose of Wire is required for all wires and must be as detailed as possible. Purpose of Wire such as Invoice Payment, Payment, an Invoice Number, Inventory, Purchase, or Merchandise are not considered detailed and will cause delay in processing your wire. Maximum characters is 35.

7. Click or tap **Optional Wire Information**
 - a. Message to Beneficiary.
 - b. Reference for Beneficiary
 - c. FI to FI



d. Description

Note: Description field is for your records only. Description and Purpose of Wire are not be provided to recipient/beneficiary.

8. Click or tap **Draft** or **Approve**.

Note: Wires that are drafted must be approved in order to be processed. FAIRWINDS does not receive the wire for processing until it has been approved. Domestic Wire approval cutoff time: 4pm

9. Select appropriate **secure access code destination**

10. Input **secure access code**

11. Click or tap **Verify**

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

Note: If you see an error message, contact us at 407.277.5045 for assistance.



To create a Wire Payment from a New Recipient

1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**. The Payments page appears.
2. Click or tap **New Payment**, then select **Domestic Wire**.
3. Origination Details
 - a. If applicable, click or tap **From Subsidiary**
 - b. In the **From Account** field, enter or select an account from which the payment(s) will be made.
 - c. Click or tap on **Process Date**.
 - d. Optional: Set reoccurrence schedule
4. Click or tap on **Recipient/Account**
5. Click or tap **New Recipient** to create and assign a new recipient.
6. Under **Recipient Detail**, enter the following details:
 - a. Display Name
 - b. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a wire is sent to them.
7. Under **Account**
 - a. Input **Account Number**
 - b. Optional: Financial Institution (FI). This feature allows you to search for a financial institution. *FAIRWINDS* recommends using the wire routing number provided on the wire instructions by the beneficiary.
8. Under **Beneficiary FI**
 - a. Name of financial institution
 - b. Wire Routing Number
 - c. Complete Physical Address for beneficiary financial institution

Note: The Wire Routing Number may differ for a single FI, especially if the FI has made several acquisitions and/or mergers. Confirm the routing number with the beneficiary/recipient.

9. Complete **Receiving FI or Intermediary FI** as required based on instructions provided by beneficiary (recipient) and beneficiary FI.
10. Under Recipient Details
 - a. Wire Name
 - i. **Wire Name must match the name on the recipients account**
 - b. Enter the complete **physical address** for the beneficiary/recipient.
 - i. Entering an incomplete physical address or PO BOX will cause the wire to be rejected.
11. Click or tap **Use without Save** or **Save Recipient**.
 - a. Clicking Save Recipient will save the wiring instructions for this recipient as a new recipient for future use.



12. Enter an **Amount**.
13. (Optional) Click the **Notify Recipient** check box to notify the recipient of the payment.
14. Enter **Purpose of Wire**

Note: Purpose of Wire is required for all wires and must be as detailed as possible. Purpose of Wire such as Invoice Payment, Payment, an Invoice Number, Inventory, Purchase, or Merchandise are not considered detailed and will cause delay in processing your wire. Maximum characters is 35.

15. Click or tap **Optional Wire Information**
 - a. Message to Beneficiary.
 - b. Reference for Beneficiary
 - c. FI to FI
 - d. Description

Note: Description field is for your internal records. Description and Purpose of Wire are not provided to recipient/beneficiary.

16. Click or tap **Draft** or **Approve**.

Note: Wires that are drafted must be approved in order to be processed. FAIRWINDS does not receive the wire for processing until it has been approved.

Domestic Wire approval cutoff time: 4pm

17. Select appropriate **secure access code destination**
18. Input **secure access code**
19. Click or tap **Verify**
20. A confirmation message appears. Click or tap **Close**.

Note: If you see an error message, contact us at 407.277.5045 for assistance.