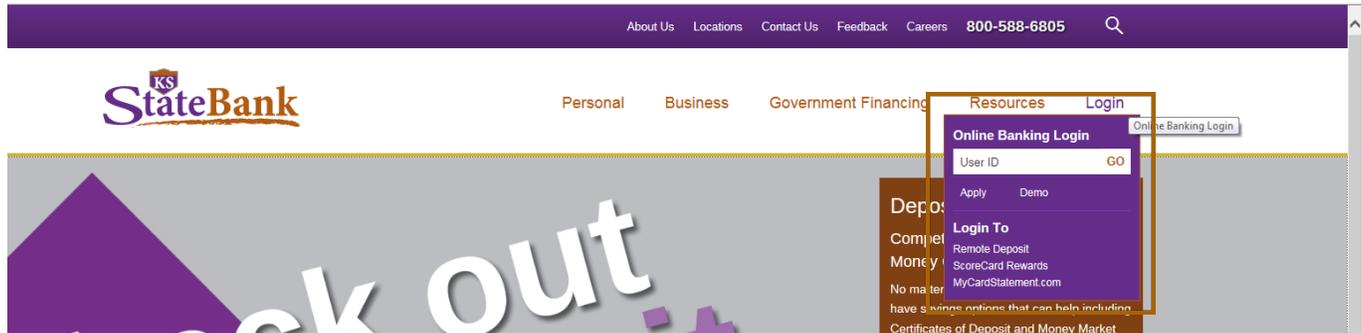




International Online Wires User Guide

Log in Using Your Single Sign On ID

- To log in, go to the KS StateBank website: ksstate.bank.



- Verify your Personal Image and enter your Password**
If logging in for the first time, you will be prompted to select an image as your Personal Image for future logins.

Please verify your personal image!
For your security, please verify that the image on the left is the one you chose. If you haven't set up a personal image, a random one will appear and when you login you'll be prompted to select one.



NOTE: The "Reset Password" feature won't work until you have set it up within your User Options.

Online Banking ID: cashmgmt

Online Banking Password:

[Reset Password](#)

- Press the Button on your Secure Token and Enter the 6 Digit Code**
Virtual Token Users: If logging in for the first time, please register your token by entering the credential ID (characters and numbers, no spaces in-between) from the VIP Access App then also enter the 6-digit code security code.

Hard Token Users: If logging in for the first time, please register your token by entering the serial number (characters and numbers, no spaces in-between) from the back of your token and also enter the 6-digit code.

Secure Validation:

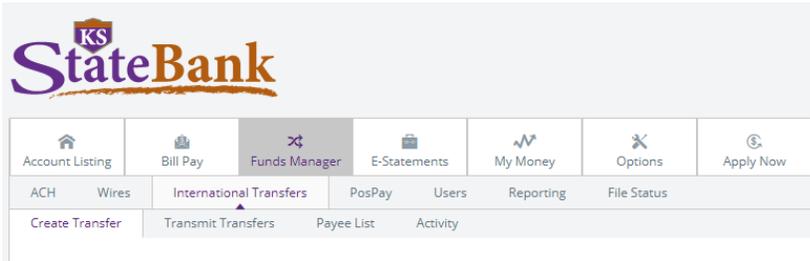
Enter the 6-digit code from your token. This is required for account access.

Secure Token Code:

Note: If logging in for the first time, you will be prompted to select your Security Questions and answer them or if logging in from a new/different computer, you may be prompted to answer your Security Questions.

Funds Manager Tab

Click on the **Fund Manager** tab to access Cash Management functions.



Create a Quote

Click on the **International Transfers** tab, and select **Create Transfer**.

Select the currency in which you plan to send:

US Dollar Transfer: Select this option to create a quote with U.S. Dollars as the destination currency

Foreign Currency: Select to create a quote with foreign currency as the destination currency

Transfer from Account: Choose the account to wire from

Destination Country: Enter the desired country where you want the transfer to be sent.

Destination Currency: Select a currency from the list of available currencies.

Show Transfer Amount In: Select either US Dollars or Destination Currency

Transfer Amount: Based on the options chosen above, enter the amount of the wire

Select **Submit**

US Dollar Transfer

Create an International Transfer Quote ?

US Dollar Transfer
 Foreign Currency

* Transfer from Account: Bank Test Checking

* Destination Country: CANADA - CA

* Destination Currency: US Dollars

* Transfer Amount: \$1.00 USD

Submit

Foreign Currency

Create an International Transfer Quote ?

US Dollar Transfer
 Foreign Currency

* Transfer from Account: Bank Test Checking

* Destination Country: CANADA - CA

* Destination Currency: CANADIAN DOLLAR - CAD

* Show Transfer Amount In: US Dollars

* Transfer Amount: \$1.00 USD

Submit

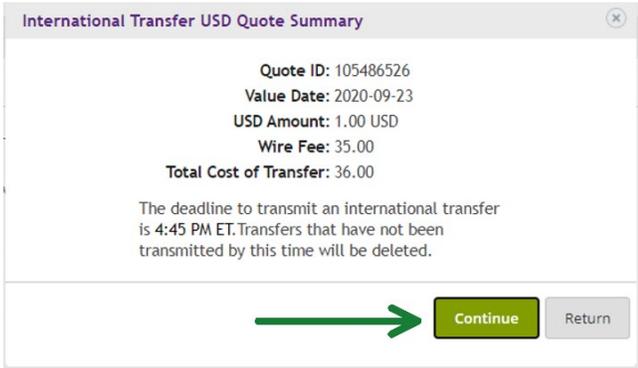
Review /Accept Quote

Review the Transfer Quote Summary. Based on the currency chosen to send the wire, you'll either Continue through the USD Quote, or the Foreign Exchange Rate Quote.

FOR QUOTE ONLY: Select **Cancel/Return** from either menu. If you wish to continue, please see steps below.

US Dollar Quote Summary

To secure the quote, you'll select **Continue**.

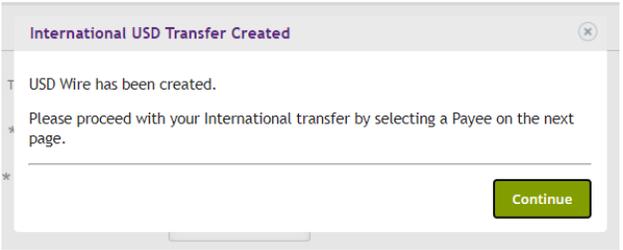


International Transfer USD Quote Summary

Quote ID: 105486526
 Value Date: 2020-09-23
 USD Amount: 1.00 USD
 Wire Fee: 35.00
 Total Cost of Transfer: 36.00

The deadline to transmit an international transfer is 4:45 PM ET. Transfers that have not been transmitted by this time will be deleted.

Continue Return



International USD Transfer Created

USD Wire has been created.
 Please proceed with your International transfer by selecting a Payee on the next page.

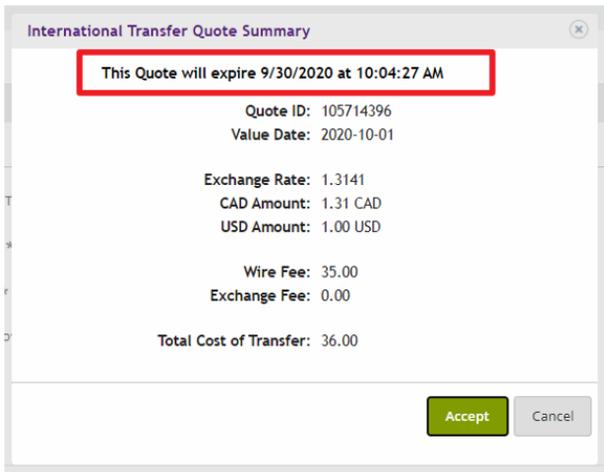
Continue

Foreign Transfer Quote Summary

Quotes for Foreign currency will expire approximately 10 minutes after the quote has been requested. If you wish to continue, select **Accept**.

Once accepted, an alert will appear notifying you that if you continue, you will be "Contracted" at this quoted exchange rate. By selecting **Continue**, you will need to have the wire submitted by **2 p.m. CT**. The times stated on this page are per our 3rd party; our bank cutoff time is 2 p.m. CT.

NOTE: Once a contract is created, this cannot be undone. The wire must be sent before the 2 p.m. CT cutoff. Failure to transmit a wire may result in a fee to your account and/or the inability to honor the quoted exchange rate.



International Transfer Quote Summary

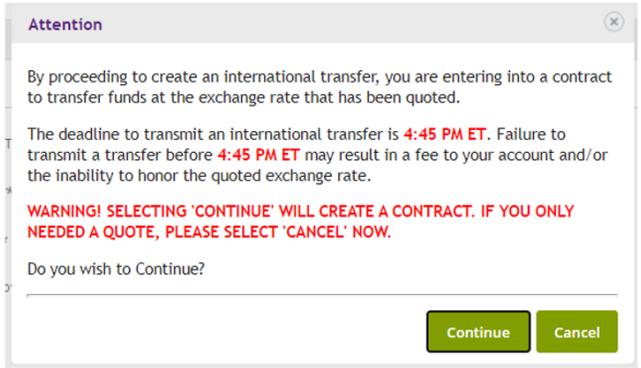
This Quote will expire 9/30/2020 at 10:04:27 AM

Quote ID: 105714396
 Value Date: 2020-10-01

Exchange Rate: 1.3141
 CAD Amount: 1.31 CAD
 USD Amount: 1.00 USD

Wire Fee: 35.00
 Exchange Fee: 0.00
 Total Cost of Transfer: 36.00

Accept Cancel



Attention

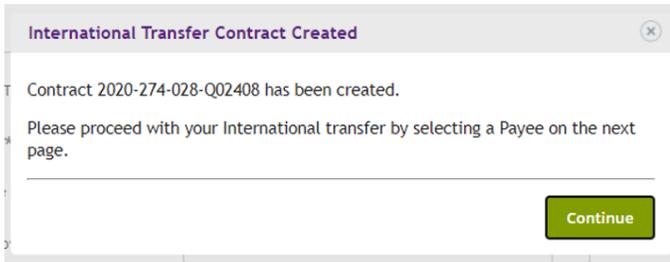
By proceeding to create an international transfer, you are entering into a contract to transfer funds at the exchange rate that has been quoted.

The deadline to transmit an international transfer is **4:45 PM ET**. Failure to transmit a transfer before **4:45 PM ET** may result in a fee to your account and/or the inability to honor the quoted exchange rate.

WARNING! SELECTING 'CONTINUE' WILL CREATE A CONTRACT. IF YOU ONLY NEEDED A QUOTE, PLEASE SELECT 'CANCEL' NOW.

Do you wish to Continue?

Continue **Cancel**



Once you select **Continue**, you'll be prompted to select a payee. Click **Select Payee** to continue with the wire setup.

Transmit International Transfers View Range: 10 20 50 100 All						
View Transfers for Account: Bank Test Checking ▾						
Payee Nickname	Amount	Quote ID	Receiving Account Number	Receiving FI	Status	
	\$1.00 USD	105457023			USD	Details Select Payee
	\$1.00 USD	105457035			USD	Details Select Payee

Select Payee/Add New Payee

Select Existing Payee

Only payees matching the Destination Country selected on the Create an International Transfer Quote Screen will appear to select.

Select Payee View Range: 10 20 50 100 All			
Add New Payee			
Payee Nickname ▾	Account Number	Receiving FI	
John	123456	Royal Bank of Canada	Select

Add New Payee

Select **Add New Payee** from the Payee Listing page.

Payee List View Range: 10 20 50 100 All				
Add New Payee				
Payee Nickname ▾	Account Number	Receiving FI		
John	123456	Royal Bank of Canada	Edit	Delete

Complete the required fields for the Payee, and **Submit**.

NOTE: To help mitigate the potential risk of corporate account takeover and email fraud, KS StateBank strongly recommends verbal confirmation of wire details with the beneficiary before submitting payment.

Create International Payee 

Payee Information:

* Country:

* Account/IBAN Number:

* Nickname:

* Name:

* Mailing Address 1:

Mailing Address 2:

* City:

State:

Zip/Postal Code:

Email 1:

Email 2:

Email 3:

Payee FI Information:

* Country:

* Routing Numb:

* Name:

* Address 1:

Address 2:

* City:

State:

Zip/Postal Code:

Use an Intermediary FI

Required Field

Payee Information

Country: Begin typing the country the wire will be sent (will prefill)

Account/IBAN Number: Enter the account number **or** IBAN number provided.

Note: If IBAN number is provided, this must be used.

Transit numbers: put a comma and label this here, as well.

Nickname: Identification of Payee on the Payee Listing page (not included on submitted wire)

Name: Full Name of the Payee

Mailing Address 1: Mailing address for the specified Payee

Mailing Address 2: Include any additional Bank Information Here (transit number, etc.)

City: City for mailing address

Payee FI (Financial Institution) Information

Country: Country Bank is located (begin typing- will prefill)

Drop-down: Select **Routing Number** or **SWIFTBIC** (depending on the wiring instructions given).

Routing Number: Enter the routing number of the financial institution where the wire is to be sent. This field can include both alpha and numeric characters. Field is required if the **FI BIC** is not provided.

SWIFT BIC: Enter the payee's financial institution Business Identifier Code (BIC). This field can include both alpha and numeric characters. This field is required if the FI Routing number is not provided.

Receiving Bank Name: Name of the financial institution where the wire is to be sent.

Receiving Bank Address: Address of the financial institution where the wire is to be sent, including City, State, and Zip where designated.

City: Address of the recipient of the wired funds

If **Intermediary FI information** is needed, select the box to add this information for this payee. Otherwise, **Submit**.

Use an Intermediary FI

Intermediary FI Information

* Country:

* SWIFT/BIC

* Name:

* Address 1:

Address 2:

* City:

State:

Zip/Postal Code:

Country: Country Bank is located (begin typing- will prefill)

Drop-down: Select **Routing Number or SWIFTBIC** (depending on the wiring instructions given).

Routing Number: Enter the routing number of the financial institution where the wire is to be sent. This field can include both alpha and numeric characters. Field is required if the **FI BIC** is not provided.

SWIFT BIC: Enter the payee's financial institution Business Identifier Code (BIC). This field can include both alpha and numeric characters. This field is required if the FI Routing number is not provided.

Intermediary Bank Name: Name of the financial institution where the wire is to be sent.

Intermediary Bank Address: Address of the financial institution where the wire is to be sent, including City, State, and Zip where designated.

City: Address of the recipient of the wired funds

Once payee is created/selected, review the wire information. Add in any additional information needed with this wire in the Payment Notes and Further Credit Fields.

General Transfer Information:

Transfer From Account: Bank Test Checking

Destination Country: CANADA - CA

Destination Currency: US DOLLARS - USD

Show Transfer Amount in: US Dollars

Value Date (YYY-MM-DD): 2020-09-23

Transfer Amount: 1.00 USD

Payment Notes:

For Further Credit:

Required

Payment Notes: Enter the reason for payment/description of what the payment is for (Invoice numbers, etc)

Optional

For Further Credit: List additional Transit Numbers here

When ready, enter your **Wire Pin**, and Select **Approve**.

This wire requires two-person authorization before it can be transmitted. Enter your Wire PIN below and click Approve to begin this process.

* Wire PIN:

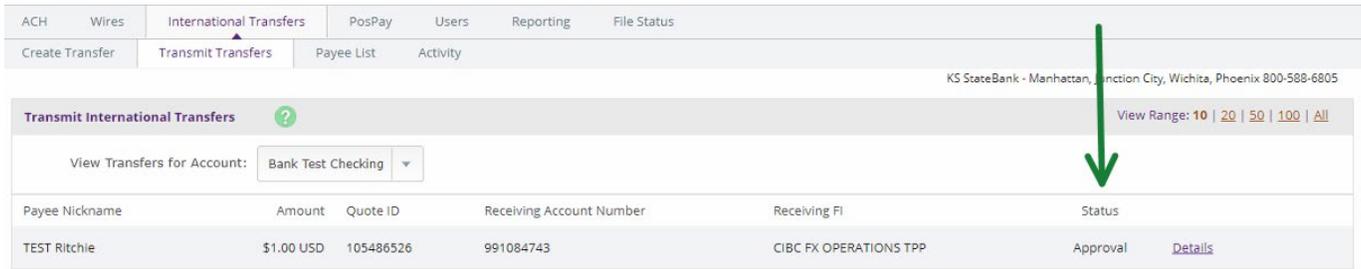
Notification is received the wire is ready for approval. A second user must login to transmit the wire.

Successful Transmission

Your Transfer has been submitted for approval.

Transmit Transfers

Once the wire has moved to “Approval” status, it is ready for a second user to login and send the wire.



KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805

View Range: 10 | 20 | 50 | 100 | All

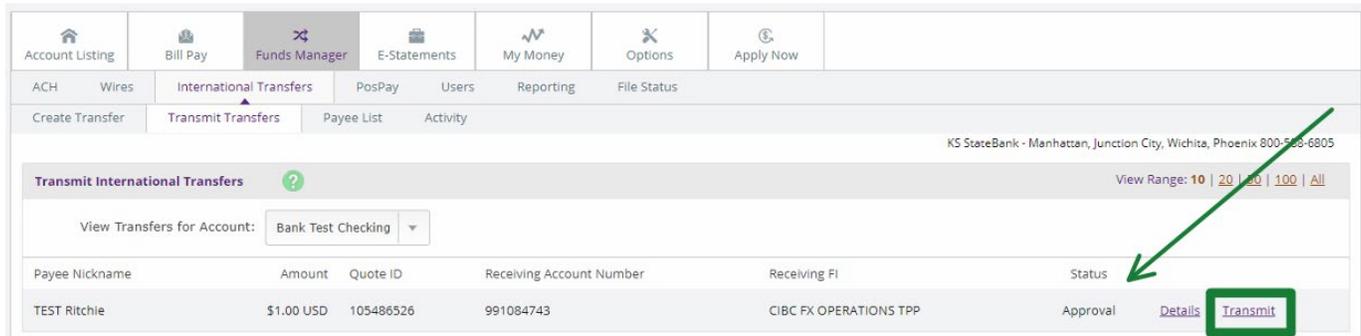
View Transfers for Account: Bank Test Checking

Payee Nickname	Amount	Quote ID	Receiving Account Number	Receiving FI	Status
TEST Ritchie	\$1.00 USD	105486526	991084743	CIBC FX OPERATIONS TPP	Approval Details

Second User

Select **Transmit Transfers** on the International Transfers tab.

Find the wire with status of **Approval**, and select **Transmit**



KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805

View Range: 10 | 20 | 50 | 100 | All

View Transfers for Account: Bank Test Checking

Payee Nickname	Amount	Quote ID	Receiving Account Number	Receiving FI	Status
TEST Ritchie	\$1.00 USD	105486526	991084743	CIBC FX OPERATIONS TPP	Approval Details Transmit

Review the wire information is correct, enter your **Wire Pin**, and select **Transmit**.

NOTE: To help mitigate the potential risk of corporate account takeover and email fraud, KS StateBank strongly recommends verbal confirmation of wire details with the beneficiary before submitting payment.

* Wire PIN:

You will receive confirmation of the Transmission of the wire.

Successful Transmission ✕

Your Transfer has been initiated for processing.

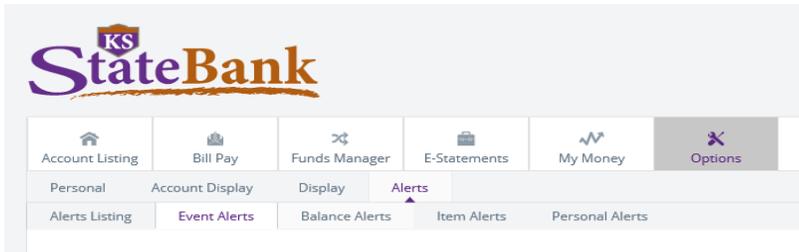
Once submitted, the status of the wire will change from “Approval” to “Processed”

NOTE: Funds will be debited from your account by 3:45 p.m. CT if submitted before the cutoff of 2 p.m. CT.

Wire Notifications

It is important to enable these alerts to be notified when a wire is updated, and Wires are transmitted to receive confirmation.

To enable these, visit your **Options** tab, **Alerts**, and **Event Alerts**



Choose the notification type for the below events.

- Email Login Text Wire Transfer Pending
- Email Login Text Wire Approval
- Email Login Text Wire Transfer Update
- Email Login Text Wires Transmitted

Select **Submit**.

International Wire History

To view processed single and repetitive wires, select **Activity** under the **International Transfers** tab. Here, you toggle between accounts to see the details of each wire previously processed.

The screenshot shows the 'International Transfers' tab selected. The 'Activity' sub-tab is chosen. The page displays 'International Transfer History for 9/15/2020 to 9/22/2020'. A dropdown menu shows 'Bank Test Checking' selected. Below is a table of transactions:

Date Created	Value Date	Amount	Transaction Reference	Receiving Account Number	Receiving FI
09/22/2020	09/23/2020	1.00 USD	2020266120141469990936		CIBC FX OPERATIONS TPP

Manage Payees

Edit Payee Information

From the **Payee List** tab under International Transfers, select **Edit** on the payee you wish to update. Once updates are completed, select **Submit**.

The screenshot shows the 'Payee List' tab. A table lists payees. A green arrow points to the 'Edit' button for the payee 'TEST Ritchie'. The 'Delete' button for the same payee is highlighted with a red box.

Payee Nickname	Account Number	Receiving FI	Actions
TEST Ritchie	991084743	CIBC FX OPERATIONS TPP	Edit Delete

Delete Payees

From the **Payee List** tab under International Transfers, select **Delete** on the payee you wish to remove.

NOTE: Use caution when deleting payees. Payee Information cannot be retrieved after deletion.