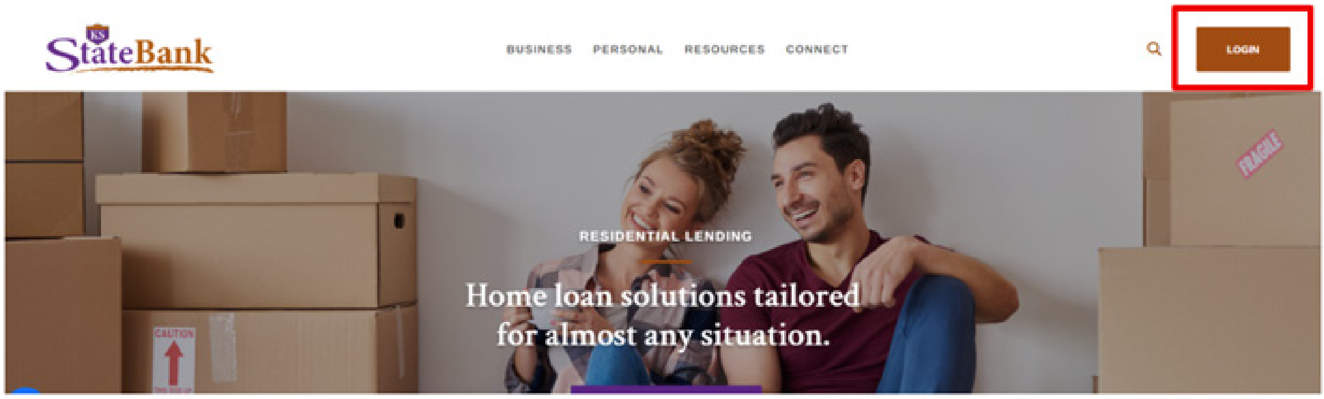
TREASURY MANAGEMENT
Online Wires Guide

Log in Using Your Single Sign On ID
To log in, go to the KS StateBank website: **ksstate.bank**.

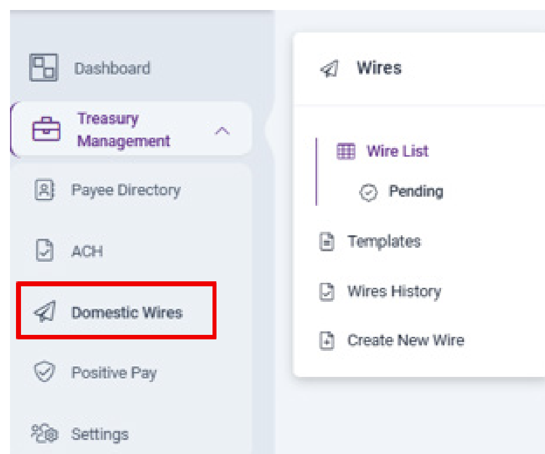
Select **“YOUBANKING”** to go to the YOUBanking login page.



Complete the login process.

Note: *You will be prompted for additional verification upon login with our enhanced security – facial biometrics and/or passkey. This is required in order to send a wire.*

Accessing Your Wire Menu
Click on **Treasury Management**
Select **Domestic Wires**.



Wire List (Pending) – used to initiate, delete, or edit an existing wire

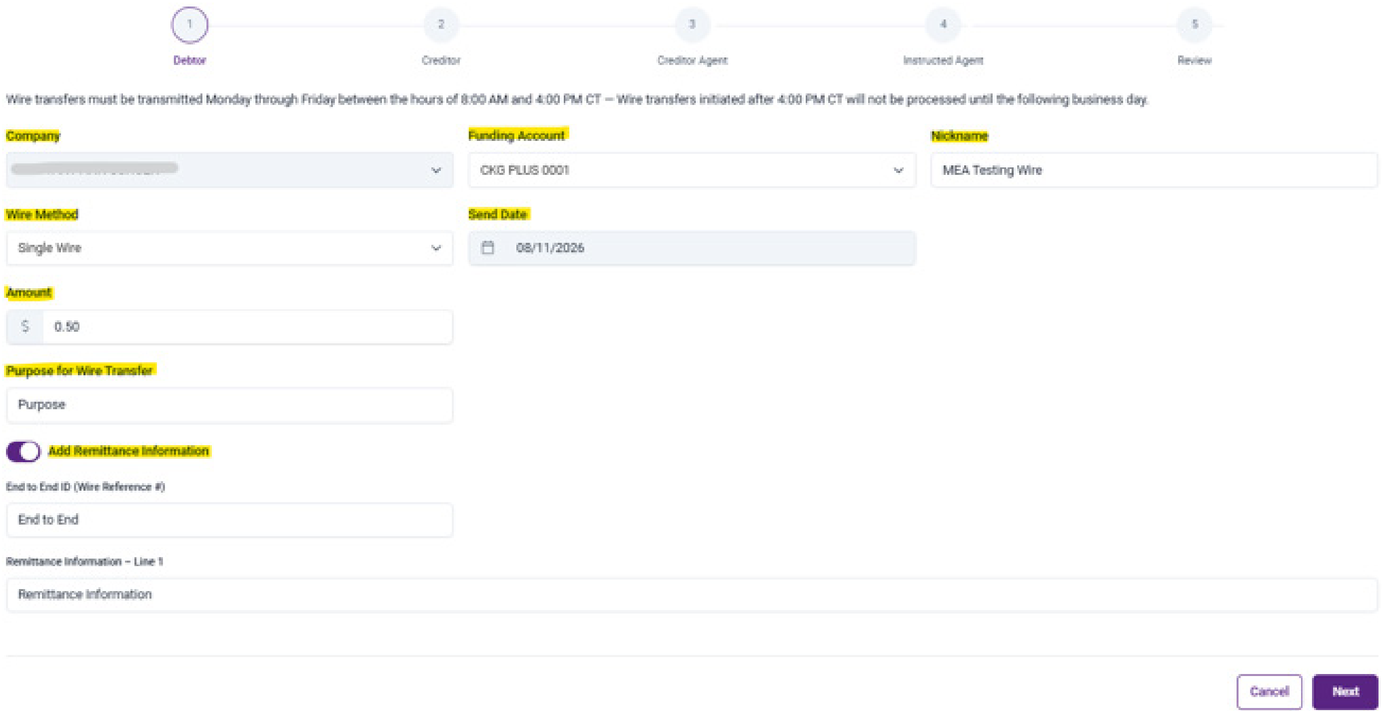
Templates – used to initiate a wire template (repetitive wire) with saved information

Wires History – shows the activity (including information in the picture below) for a date range once a wire has been transmitted and processed

Create New Wire – used to create a New Wire without a template

Creating a Wire
Click **Create New Wire** menu tab and complete the fields

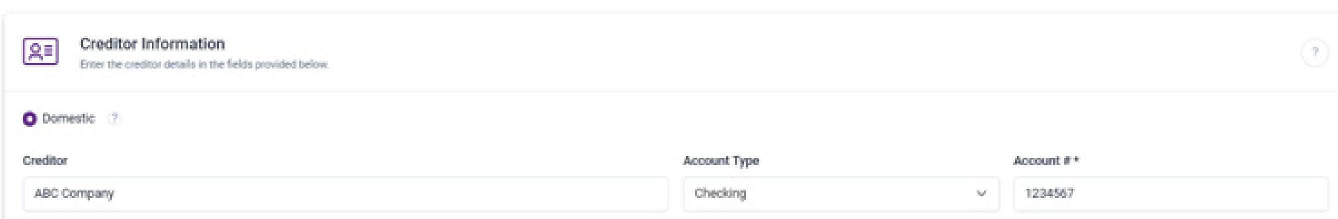
- Choose the **Company** – if you have more than one company that can transmit wires, they will be listed
- Choose the **Funding Account** – select the account you would like the wire to come out of.
- Enter a **Nickname** – Name this “wire” or potential template (Only for your viewing)
- **Wire Type** – Domestic
  - Only Domestic wires are available in YOUBanking. For International Wires, refer to Corpay SSO link
- **Wire Method** – Single (No other option)
- Choose the **Template** – if you have a template saved, you can choose this here for all information to pre-populate
- Choose the **Send Date** (if using the pop-up calendar, click Apply after choosing the date)
- Enter a **Nickname** – give it a descriptive name that will tell you what the wire was for
- Enter the **Amount** of the wire
- Enter a **Purpose for Wire Transfer** – Payment, Reimbursement, etc. (35 Character limit)
- If needed, toggle on the **Add Remittance Information** to enter additional details.
  - **Remittance Information** can be added for additional information – Invoice Number, FBO information, etc. (150 Character Limit)



- Leave the **End-to-End ID** *BLANK*
- Select **Next**

Creditor Information (Beneficiary)
This is the individual/business to receive the wire

- **Creditor** name as listed on the receiver's account.
- **Account Type** (checking/savings)
- **Account Number** of the individual/business to receive the funds
  - **IMPORTANT:** *Please be sure to verbally validate any account information/updates prior to sending!*



Complete the **Address** information for the **Creditor**

- Enter the Creditor's account address (their address as it is listed on their account) using **Building #, Street Name, City, State, Zip Code** and **Country fields** if necessary.
  - **NOTE:** *Optional Address Fields are not needed.*

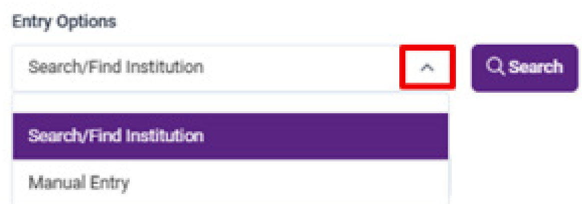
Select **Next**

Creditor Agent Information (Beneficiary Bank)
Enter the Bank Information of the Creditor/Beneficiary

Bank ID Type: Select ABA (most common) or Business Identifier Code

Entry Options:

- Manual Entry – if you know the receiver's bank name/routing number
  - Please be sure you validate the routing number is acceptable to receive wires
- Search/Find Institution – allows you to search the bank/routing number if you do not know the receiving bank's information

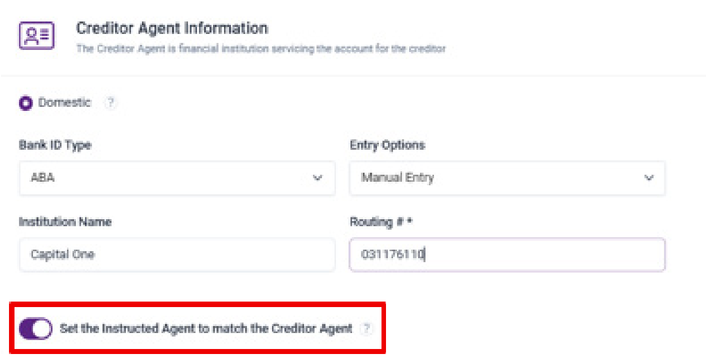


Enter the **Institution Name** – name of the receiving bank

Enter the **Routing Number**
Set the Instructed Agent (Receiving Bank) Toggle to match the Credit Agent (Beneficiary Bank)

- *Normally, this will always be the same. If you have an Intermediary Agent you will not select this; however, intermediary Agents (Intermediary Bank) are rarely used for Domestic Wires. They pertain mainly to international.*

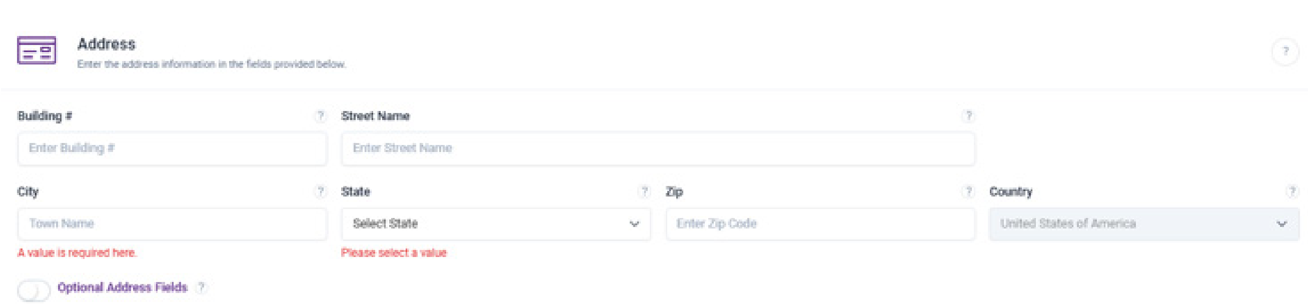
Select **Next**



Complete the Creditor Agent (Beneficiary Bank) Address

- **City** and **State** are *required*

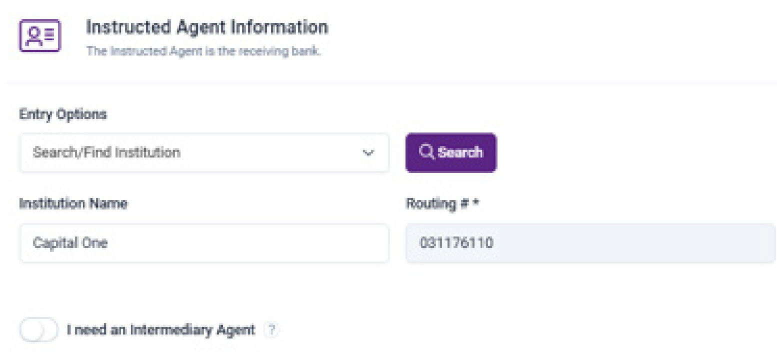
Select **Next**



Instructed Agent Information (Receiving Bank)
Confirm the Institution Name and Routing Number. If you set the Toggle on the last screen to be the same as your Beneficiary Bank, this will be automatically prefilled.

If not prefilled, use the Search to search for the Creditor Agent Bank information.

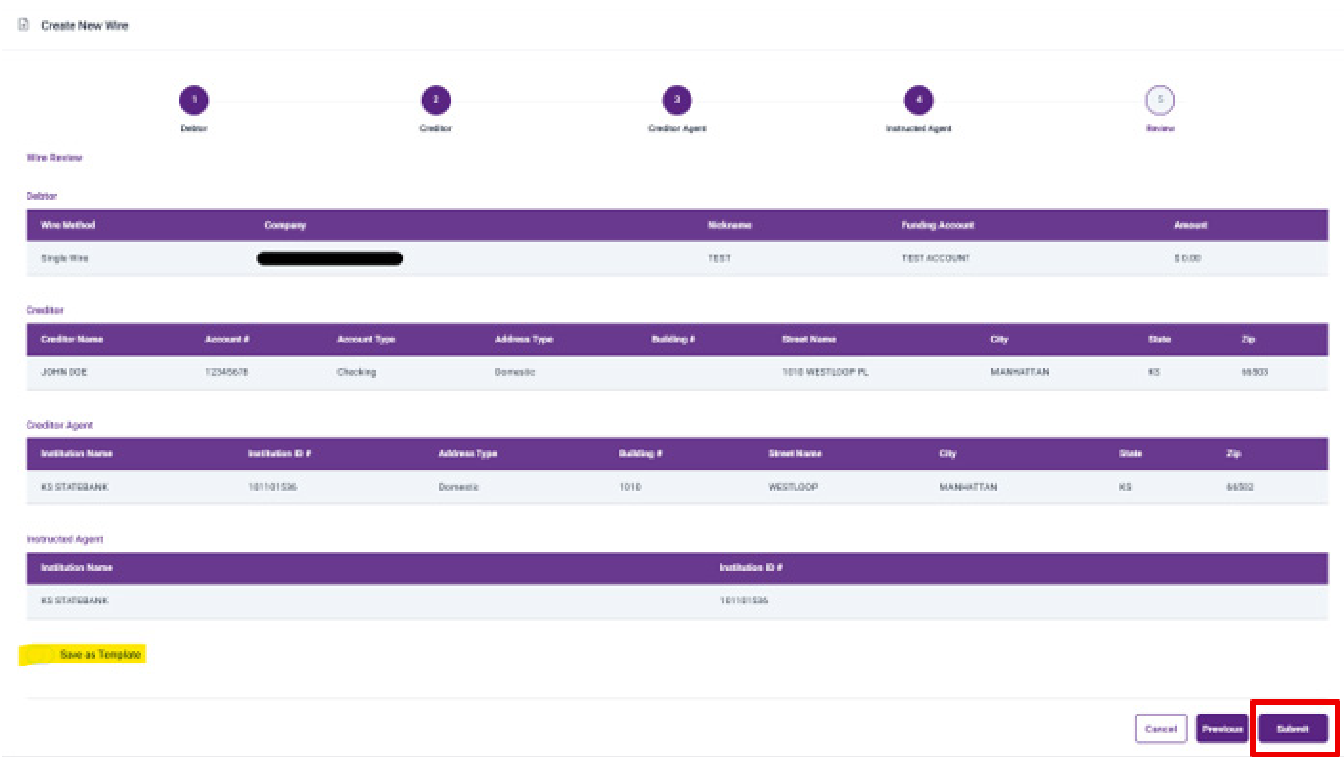
If you have an intermediary account, you can select the toggle to complete the additional bank information. The Intermediary Agent is the financial institution that sits between the Instructed Agent and the Creditor Agent and is *rarely used for Domestic Wires*.



Review your Wire Details
You will be able to review all details of the wire and save this as a Template (repetitive wire). By indicating this wire is a template, you do not have to recreate the wire each time. You can leave this unselected for one-time (single) wires.

Click **Submit** to proceed.

- If you create a single wire, it will appear in the **Pending tab** for Authorization (to transmit).
- If you save as a wire template, it will appear in the **Templates** tab for future use.



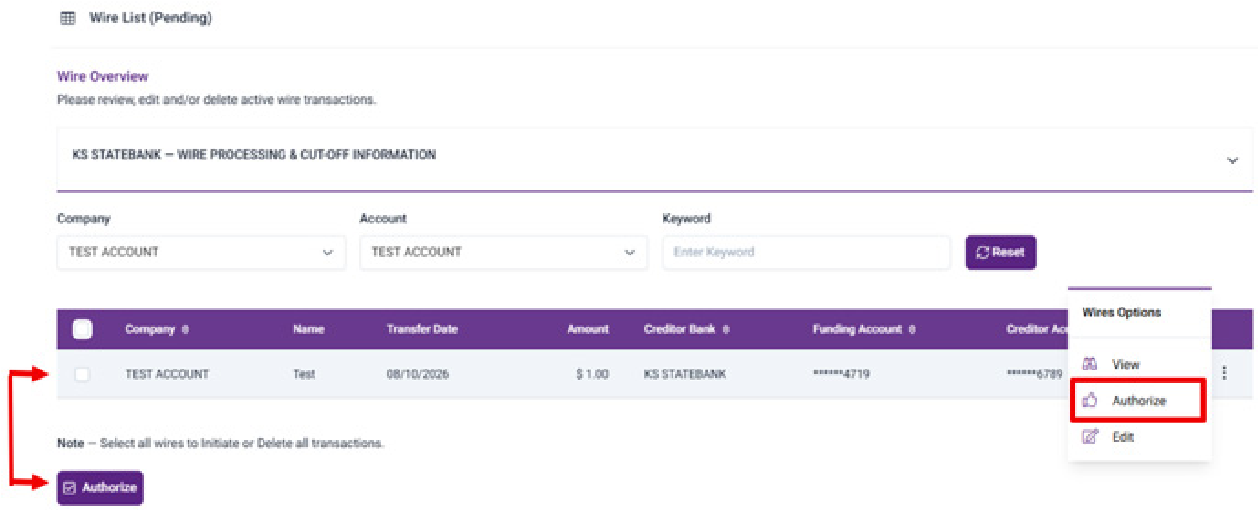
Transmit a Wire

Once a wire has been either edited from your templates tab, or added new, you can visit the Wire List (Pending) to send the wire. You can filter through your Companies and Accounts tied to view the wires ready to initiate.

Note: *Users with Dual Control will need to have their second "user" authorize/transmit the wire*

Additionally, your created wires will remain on the Wire List (Pending) tab until initiated. You can access them here to view, authorize (transmit), edit, or cancel (delete) a wire by clicking on the ellipses to the far right of the pending wire record.

To Initiate/Authorize
Start by clicking on the **ellipses** to the far right of the wire record and then click on **Authorize**.



- You can also select the "box" next to the wire or select multiple wires, and **Authorize/Transmit**

Review all wire details and select **Continue**

Confirm Your Identity
Step-up authentication will be required upon initiation. You'll need to follow the steps for facial biometric authentication to complete the process.

Review all details and select **Continue**

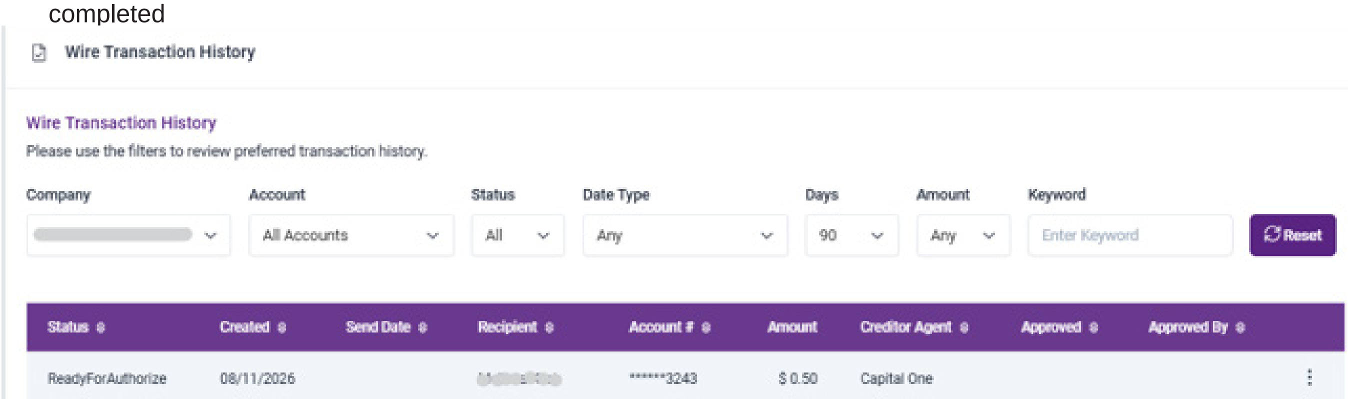
Once the wire has been sent, you can view the details/confirmation from within the Wires History

Wires History

To view single or repetitive wires that have been processed, select **Wire History** in the Wires Menu.

You may Toggle between accounts to view any status for up to **90 days**. You may view/print the wire confirmation from here, as well.

Status Definitions
- **ReadyForAuthorize** – Wire is on the Wire List (Pending) waiting to be transmitted by another user
- **Processed** – Wire was successfully transmitted; the Approve and Approved by areas, as well as, the send date will be completed



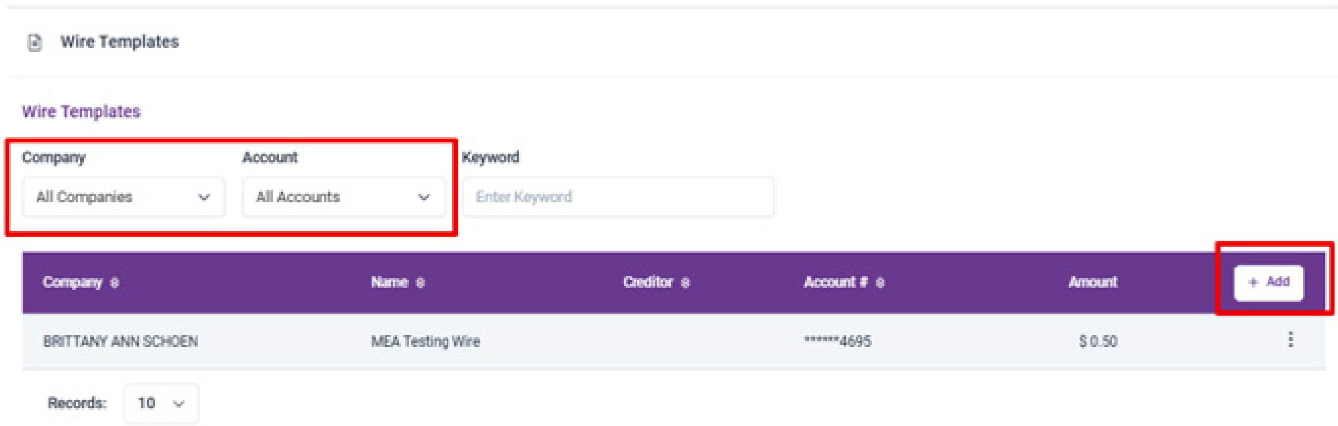
Manage Templates

If you choose to save a created wire to your Templates, you will manage all from within your Templates menu.

Filter by the Company and then accounts, or view all templates for all accounts. You can search for templates by typing those details into the **Keyword** area.

Add a New Wire Template

You may also “Add” a wire template from within this menu. Simply select **Add**.



Delete an Existing Wire Template

To **Delete** templates from this menu simply select the ellipse on the right side of the template, and select **Delete**.