

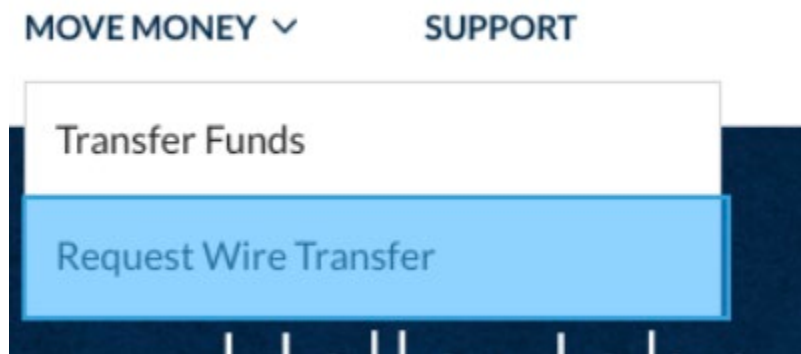
Wire Transfer Requests

Overview

Wire transfers help customers move funds electronically and more quickly than other forms of payment. Apiture supports users ability to create a request to send money via wire; this request will be routed as a case or ticket to your administration system, where it can be reviewed and then approved or rejected before any money is transferred.

Creating a request

The Wire Transfer feature can be accessed from the Move Money menu on the web, or the Move Money tab in the mobile app.



To create the request, a form must be completed that includes the wire beneficiary information. A warning will appear if the wire amount does not conform to your institution's maximum value for wire transfers. Apiture supports displaying a wire fee, which is configurable by the institution to users. We also validate that the wire amount and fee total are less than the available balance in the depositing account.

From	<input type="text" value="Select an Account"/>	Amount	<input type="text" value="\$ 0.00"/>
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Wire Fee: <\$19.00> will be drawn from your account upon request acceptance.

Payee Details

Pay To	<input type="text" value="Select Previous Payee"/>		
Payee Type	<input type="text" value="Select Payee Type"/>		
First Name	<input type="text"/>	Last Name	<input type="text"/>
Address 1	<input type="text"/>		
Address 2 (optional)	<input type="text"/>		
Country	<input type="text" value="Select Country"/>		
City	<input type="text"/>	State/Territory/Region	<input type="text" value="Select Region"/>
		Postal code	<input type="text" value="00000"/>

Users can add memos that explain the purpose of the payment or other information to the request. They can also enter intermediary banking account information if they want a third-party institution to facilitate the transfer. If needed, they also have the option to add attachments, such as documents or photos.

Additional Memos

Purpose of Payment Memo (optional) ⓘ

Additional Information

This memo is for your own use, and it can state the reason you are initiating the wire transfer. For example, "real estate transaction", "investment", etc.

Add Attachments (optional)

Include Attachment

Acceptable file types: .txt, .jpg, .jpeg, .gif, .tif, .tiff, .png, .pdf, .doc, .docx

 Upload

Note: If an intermediary is required, the sending or receiving institution will ask for one.

In order to submit the request, the user will also need to enter a confirmation code sent via **multi-factor authentication**. Options will vary per FI set up.

Get Confirmation Code ✕

Where should we send your confirmation code?

Email the code to my primary email address at h*****@g*****.com

Text the code to my primary phone at ***-***-***99

By electing to receive your <Bank Name> confirmation code via SMS to your mobile phone, you agree to accept any associated charges from your mobile provider.

After entering the code and submitting the request, a confirmation message will appear confirming that the wire request was successfully submitted.

International wire transfers

Apiture only supports recipient financial institutions that are located in the United States. Wires cannot be sent to **non-US institutions**, regardless of where the recipient resides.

Completed wire transfer transactions

Once a wire transfer has been completed, it will appear in the transactions table of the debited account. The user can open the transaction drawer to view additional details about the transfer.

Account Transactions PRINT

Transaction Type Date

Date	Description	Amount on Hold	Amount	Current Balance
03-02-20	Wire Transfer from Our Family Shared Checking...5678		-\$300.00	\$13,118.19
	Authorized By John Smith	Payee Details Marc Scott QEEP Bank Account Number ...9410	Transaction Type Withdrawal	
	Account Number ...5678	FedWire IMAD/OMAD YYYYMMDD ABCDXXXX 012345		
	Posting Date 03-02-20			
	Posting Time 00:00:00 GMT			

Transfer request history

Users can see the past transfer history and the last 30 days of transactions on the Account Transactions screen. You can configure the number of displayed past transfers.