

Managing Wire Templates & Sending a Wire

MYFW Digital Business Banking Platform Guide

This guide outlines how to manage wire transactions via one-time or create templates for wiring payments on the business banking platform. Log onto myfw.com to sign into the digital business banking platform and follow the steps outlined in this guide.

Cut-off Times

Approvals must be submitted prior to the following cut-off time. All times referenced are in Mountain Time.

- Domestic Wire: **3:00 PM**
- International in Foreign Currency: **12:00 PM**
- Foreign Wire in US Funds: **3:00 PM**

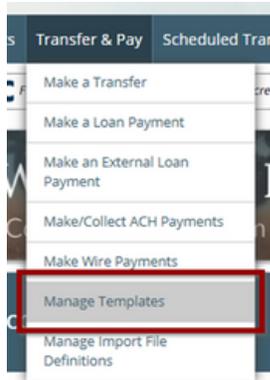
Limits

Maintain ongoing awareness of your limits. These are displayed not only on the dashboard upon signing in, but also on every wire-related page you access. For further limit changes, contact your Private Banker.

Building a Wire Template

Access the business online banking platform and proceed with the following steps:

- Go to **Transfer & Pay** and click on **Manage Template**.



- Click on **Add a Template**.



- Under **Add a Template - Template Details**
 1. **Name:** Enter a name for this template.
 2. Select the Funding account.
 - Once the funding account is selected, you will see the current and available balance on the right side.
- Under **Payment Type** select from Domestic Wire or International Wire.
 - Users with ACH capabilities will also see a list of ACH transfer options.

Add a Template

Template Details

1 Name
Enter template name

2 Funding account
Commercial Checking ****0001

3 Template type
Domestic Wire

Add a Template

Template Details

1 Name
Enter template name

2 Funding account
Commercial Checking ****0001

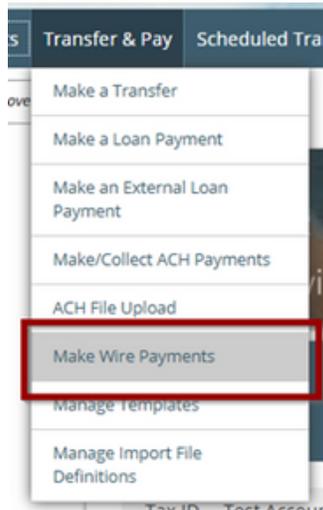
3 Template type
Domestic Wire

- **Beneficiary Details**
 - Follow the steps listed in the 'Send a One-time Wire - Beneficiary Details'.
 - **Save Template**
 - **NOTE:** Do not forget to approve the template!

Send a Wire Using a Template

Access the business online banking platform and proceed with the following steps:

- Go to **Transfer & Pay** and click on **Make Wire Payments**.



1. **What do you want to do?**, click on **Make payments**.
2. **How do you want to pay?**, select **Use a Template**.
3. Click the dropdown in the **Enter a template name** field.
 - Select one from the list of templates, start typing to see matches, or add a new template.
 - **Note:** ACH templates and wire templates are co-mingled here.

The screenshot shows a 'Payments' form with two main sections. The first section, 'What do you want to do?', has three radio buttons: 'Make payments' (selected, marked with a red '1'), 'Collect payments', and 'Upload pass through file'. The second section, 'How do you want to pay?', has a dropdown menu 'Use a Template' (marked with a red '2') which is open, showing a list of template names. The first item in the list, 'ACH Payment Testing', is highlighted in blue and marked with a red '3'. Other items in the list include 'FX Production wire test', 'Production Test wire 1', 'Test for RMB Message', and 'Wire Test - Move It'. At the bottom of the list is a blue '+ Add a Template' button. To the right of the dropdown list are 'open' and 'Pay' buttons.

Make payments page: before continuing, there is an option to Edit the template by clicking on the Edit Template link – if changes are made you will need to reapprove the updated template. On the initial review page, you can edit the following information.

4. **Dollar amount:** You may edit the dollar amount if needed.
 - **Message to beneficiary** (optional): Additional instruction field for beneficiary.
5. **Purpose of wire:** **All wires will need a purpose of payment to avoid a call back from our office.**
 - **Message to beneficiary bank:** Additional instruction field for beneficiary bank
6. **Send On** date: enter date of transfer
 - **Frequency** - customize the frequency from one time to repeatable payments.
7. Click **Continue to review**.

Payments

Make payments

Production Test wire 1 [Edit Template](#)

Funding account	Checking #0001 Current \$7.11 Available \$7.11	Template type	Domestic Wire
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RMB Test *1600 \$0.07

Message to beneficiary
Enter a 4 line message to beneficiary. Maximum 25 characters each line. (optional)

Purpose of wire 5
To Test

Beneficiary bank FIRST WESTERN TRUST BANK

Message to beneficiary bank
Enter a 6 line message to the beneficiary bank

Send On: 10/10/2025 6 Frequency: [One Time](#)

Paying 1 customer Total \$0.07

Fees \$25.00

7 [Continue to review](#) [Cancel](#)

- Review Payments page
 - This is the opportunity to review, edit by clicking **Go bank**, and then **Pay**.
- **NOTE:** Do not forget to approve the payment!

Approving Wires

To approve a wire:

- Select the **Accounts** tab from the navigation bar.
- The **My Approvals** widget is located on righthand side of the dashboard.
- The following options are available for approval: payments, templates, and users.
 - You may also view all approval requests at once.

Accounts | **Transfer & Pay** | Scheduled Transfers | Account Services | Fraud Protection | Reports | Administration | Support

FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government Last Visit Oct 5, 2025

We're Here For You
Connect with our team FIRSTWESTERNTRUST

Accounts Transfer

Tax ID Test Client Trust

▶ DEPOSIT ACCOUNTS \$0.10

**This balance may include overdraft or line of credit funds.

My Approvals

All requests ▼

All requests

All payments

All templates

All users

requests

- Click on the drop-down menu and select **All Payments**.
 - Clicking on the title of the payment will provide additional information about the transaction.
- Click **Approve or Decline**.

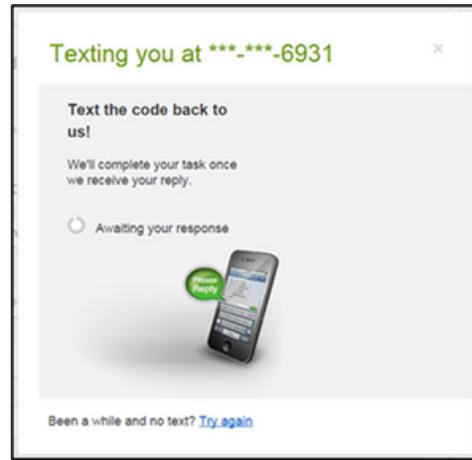
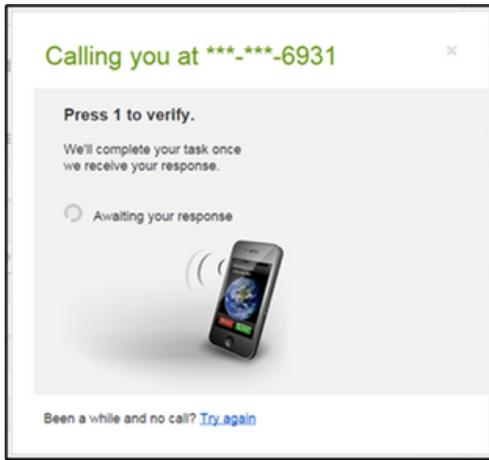
A screenshot of a payment confirmation window. At the top, there is a checkbox and the text "First Western Trust Example". Below this, the following information is displayed: "Collecting \$1.00", "Deliver on 02/06/2025", and "Type Commercial (CCD)". At the bottom of the window, there are two buttons: "Decline" and "Approve". Below the buttons, it says "0 of 2 received".

- **Verification Required** - **Note: Do NOT close the security window while responding to the call or text - it will cancel the verification process.** The window automatically closes when authentication is satisfied.
 - **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
 - **Text me:** initiates a text with a security code; the user texts the code back.

A screenshot of a security verification window titled "Is this really you?". The text inside reads: "For your protection, the action you are trying to perform requires that we verify your identity". Below this text, there is a phone number "***-***-6931" and two buttons: "Call me" and "Text me".

A screenshot of a security device verification window titled "Use a security device". It shows a checked box next to "VIP Token" and a button labeled "Enter security Code".

Note: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.



Helpful Tips

Please contact your Private Banker for assistance with any wire delays or cancellations. Below are some common reasons for the cancellation or delay of a wire transaction:

- Approval not made before the cutoff time
- Funds were not available in the account at time of transfer
- Beneficiary physical address is a P.O. Box – physical address required
- Purpose of payment not listed
- Wire transaction needs additional Office of Foreign Assets Control (OFAC) review
- Suspected duplicate wire: Wires that have been sent within 5 business days with same or similar information require additional review to confirm it is not a “duplicate wire”. The banker will contact the client for verification.

Questions?

Contact your Private Banker for additional information.