



# Luther Burbank<sup>®</sup>

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## *Savings*

### Wire User Guide

Once approved for wire service, you will be able to originate and manage wire transactions. The following procedure outlines how to access and complete wire transactions using Business Online. If you have any questions about the procedure or wish to report any issues while using Business Online, email [onlineaccounthelp@lbsavings.com](mailto:onlineaccounthelp@lbsavings.com) or call 888.578.4495, Monday – Friday, 9am to 5pm (PT). If emailing, please do not include any sensitive information such as an account number, PIN, password or Online ID.

#### Accessing Wire Transfer

- Navigate to Management Tools>Wire Manager and a pop up window will appear.

#### Creating a New Wire Transfer Manually

- From the Wire Manager window, click Select Wire Transfer Criteria>New Wire Transfer.
- Select the wire type then click Submit.
- In the required fields under New Wire Transfer, enter the following:
  - Transfer Description (purpose of the wire)
  - Transfer Start Date (transaction date)
  - Transfer Amount
  - From Account (use the dropdown to select from a list of eligible accounts for wires)
  - Optional: Wires may be set up as a recurring transaction by selecting Recurring Frequency. A date may also be set in Transfer End Date indicating when recurring wires must stop.
- In the required fields under Beneficiary, enter the following:
  - ID Type
  - ID Number
  - Name
  - Address
  - Message to Beneficiary (purpose of the wire)
  - Beneficiary Reference
- In the optional fields under Beneficiary, you may enter the following if necessary:
  - ID Number (outing number) – Search Routing/ Transit (R/T) numbers by clicking the binoculars icon.
  - Name and Address of the Beneficiary Institution.
- In the fields under Receiving Institution, enter the following:
  - R/T number – Search R/T numbers by clicking the binoculars icon.
  - Institution Name
- Click Process to submit the wire or click Save to submit at a later time.
- After clicking Process, you will be asked to enter your One Time Passcode.
- Use your token and enter the 8-digit number generated.
- Upon successful entry, the wire transfer will be placed in the Approval queue for review and submission by an approver at your company.

#### Creating a New Wire Transfer Using the Wire Transfer Template

- From the Wire Manager window, click Select Wire Transfer Criteria>Select the Wire Transfer Templates.
- Make any necessary changes to the template then click Process.
  - Note: You may also access templates by using the Transfer Funds widget on the home page. Click the Wire tab to select a template from the Wire Template list.

### Viewing a Wire Transfer

- From the Wire Manager window, click Select Wire Transfer Criteria>Select the Inquire Wire Transfer.
- Select the transfer type and enter the search criteria (Date Range, Amount Range, Wire Number, etc.) then click Submit.
- A wire list meeting the search criteria will appear at the bottom of the screen.
- To review, print or export individual transactions, click on a Wire Number.

### Changing a Wire Transfer

- From the Wire Manager window, click Select Wire Transfer Criteria>Select the Change Wire Transfer.
- Enter the search criteria (Description, Date Range, Amount Range, etc.) then click Submit.
- A wire list will appear at the bottom of the screen with transfers that can be changed.
- Click on the Transfer Description to make changes to the wire.
- Once changes have been completed, click Process.
  - Note: Changes may not be made to the transfer after it has been processed.

### Deleting a Wire Transfer

- From the Wire Manager window, click Select Wire Transfer Criteria>Select the Delete Wire Transfer.
- Enter the search criteria (Description, Date Range, Amount Range, etc.) then click Submit.
- A wire list will appear at the bottom of the screen with transfers that may be deleted.
- Click on the Transfer Description to review the wire details prior to deleting.
- Click Next to proceed with deleting the transfer. Otherwise, click Cancel.
- A warning page will appear prompting you to confirm deletion of the wire. Click Finish to delete the wire or Cancel to keep it.

### For Company Approvers

- Approving a Wire Transfer:
  - From the home page, navigate to Review Transfers to review a list of wires pending approval.
  - If ready to approve, check the box next to the wire and click Approve.
  - To approve multiple wires, click Select All then Approve.
  - Enter your One Time Password (the 8-digit number generated by your token).
  - Upon successful entry, transactions will be submitted for processing.
- Setting Up a Wire Template:
  - From the Wire Manager window, click Select Wire Transfer Criteria>Select the Wire Transfer Template.
  - Click Submit to reveal all existing templates.
  - Click the New icon from the template list and select Domestic from the Wire Type dropdown then click Submit.
  - Enter the required information (at minimum) in the template fields and click Save.
    - In the User section, select the employees who are authorized to use this template.
    - Note: If you have set up a separate group for wire transactions, select the option from the Template Group to organize the view or add a new template by clicking the New icon.
  - Once approved, the template will be available to authorized users to initiate the wire.