

# Wire Transfers

Product Brief

## Convenient and reliable domestic and international wire transfers.

### Product Description

Wire Transfers are a quick and convenient way to electronically transfer funds on a same-day basis.<sup>1</sup> This service allows you to seamlessly send and receive domestic and international wires, and transfer funds between Bank of the West accounts.

### Product Highlights

- **Transaction Flexibility**—Initiate free-form wires or create wire templates online for recurring transfers. Set up one-time transfers and standing transfer orders or create batches of wires for payments to various recipients.
- **Multichannel and Multi-Format Origination**—Originate wires electronically, online or through host-to-host transmission, in numerous formats, including MT and XML. Wires can also be requested by telephone or in person at a local Bank of the West branch.
- **Confirmations and Email Alerts**—View wire confirmations and wire status online, via fax, or through host-to-host transmission. Set up event notifications to receive email alerts of wire activity, including incoming and outgoing wire notifications, pending wires, wire status updates, and more.
- **Administration and Security**—Leverage dual-control wire administration and select from multiple levels of secure initiation and approvals, for both online and transmission channels. Additionally, you can set single-transaction and cumulative daily limits for wire initiation and approvals.
- **Custom Reporting**—Using various selection criteria, create customized reports and view reports online or download in CSV or TXT format. Incoming and outgoing wire transfer activity is also reported through current and previous-day reporting.

### Value for Your Business

- **Time Savings**—Count on fast, same-day delivery and settlement of funds.<sup>1</sup>
- **Risk Mitigation**—Take advantage of multiple levels of control with built-in security and fraud monitoring, including templates, dual controls, and various limits.
- **Payment Finality**—Wire transfers provide payment finality and the assurance that funds are delivered and irrevocable.
- **Easy and Convenient**—Efficiently manage wires from a single platform for domestic, international, and call account wires.

For more information about Wire Transfer services, contact your Cash Management Sales Consultant, or call Bank of the West Cash Management at 800-400-2781, option 4.



<sup>1</sup> Wire funds are available as published by Bank of the West in the Business Deposit Account Disclosure. Domestic, international, and call account wire deadlines vary.