



**HomeTrust
Bank**

WIRE TRANSFERS FOR COMMERCIAL CENTER

MARCH 2019

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Creating a Wire Transfer

To create a Wire, log in to the Secure Browser and select the HomeTrust Bank Commercial Center Tile from the Secured Apps Page.

From your home page, select the **Payments & Transfers** menu and then select **Wire Transfer**

Payments & Transfers

- Payment Activity
- ACH Payments
- Wire Transfer**
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Tax Payments

Select how you want to create a wire:

- Single Free-Form Wire will allow you to enter all the information required to submit the wire.
- Multi-Template Wire will allow you to select more than one template from your list of pre-existing wire templates. This will only allow you to send the value of your template default amount for several wire templates.
- Select Template will choose a previously created wire template. All the fields, including amount, will be completed by the saved template.
- Select Payee will allow you to search through your existing payees to create a wire transfer. Only the name and receiving bank information will be completed

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —


<h3>Create</h3> <p><input type="button" value="Single Free-Form Wire"/></p> <p><input type="button" value="Multi-Template Wires"/></p>	<h3>Select Template</h3> <p>Select existing wire transfer instruction template.</p> <input type="text"/>	<h3>Select Payee</h3> <p>Create new set of wire transfer instructions for an existing payee.</p> <input type="text"/> <input type="button" value="Continue"/>
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Creating a Wire Transfer from a Template

Select a template from the Wire Transfer page. The template will display ready to process. Select **Request Transfer** to continue

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

Account Information

* Payment Date 03/14/2019 
Template Name TestWireRepCS
Debit Account - Demand Deposit (Checking 2) - Hometrust Bank CERT (253170279) - \$317.92
Originator Name HTB Test Company
Originator Address 1 10 WOODFIN ST
Originator Address 2 ASHEVILLE, NC 28801 US
Originator Address 3
Payment Currency US Dollar (USD)
Amount \$1.07

Beneficiary / Payee Information



Payee Name Michael TestWirePayee
Beneficiary ID Type Account Number
Beneficiary ID *3456
Address 1 10 Woodfin St
Address 2 Asheville, NC
Address 3
Beneficiary Country US - United States
Contact Name
Phone Number



Beneficiary Bank Information

Name HOMETRUST BANK
Beneficiary Bank ID Type Fed ABA
Beneficiary Bank ID 253170279
Address 1 10 Woodfin St
Address 2 Asheville, NC
Address 3
Intl Routing Number
Beneficiary Bank Country US - United States

▶ Additional Bank Information

Additional Reference Information

Purpose Of Payment TESTING
Additional Information For Beneficiary TESTING
 [Notify Me](#) Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL
 [Recurring Options](#) None Selected

 [Request Transfer](#)  [Cancel](#)

You will be asked to Confirm, **Edit** or **Cancel** the **wire**. If everything looks correct, **Confirm** the wire to be prompted for your Out of Band Authentication

 [Confirm](#)  [Edit](#)  [Cancel](#)

If you are presented with this error:

 No valid payment authorization methods are available. Please call financial institution for assistance.

Please see the [Out of Band Authentication Section](#) in this document for details.

Creating a Free-Form Wire

From the Wire Transfer menu, select Single Free-Form Wire. Complete the required fields marked with an asterisk.

* Debit Account

* Originator Name

* Originator Address 1

* Originator Address 2

Originator Address 3

* Payment Currency

* Amount

Once you have completed the Account and Beneficiary Payee Information sections, you can choose to save this information as a Repetitive Template or Payee, then select **Request Transfer** to continue

Save As Repetitive Template

Save As Payee



[Notify Me](#)

Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

You will be asked to Confirm, **Edit** or **Cancel** the **Wire**. If everything looks correct, **Confirm** the wire to be prompted for your Out of Band Authentication

If you are presented with this error:

 No valid payment authorization methods are available. Please call financial institution for assistance.

Please see the [Out of Band Authentication Section](#) in this document for details.

Creating a Wire Using an Existing Payee

Select a payee from the Wire Transfer page. The information entry page will display with only a few fields that need to be completed. Complete the amount fields and any other reference sections. Select **Request Transfer** to continue.

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

Account Information

* Payment Date

* Debit Account

* Originator Name

* Originator Address 1

* Originator Address 2

Originator Address 3

* Payment Currency

* Amount

Beneficiary / Payee Information	Beneficiary Bank Information
Payee Name <input type="text" value="Wire Test"/>	Name <input type="text" value="HTB"/>
Beneficiary ID Type <input type="text" value="Account Number"/>	Beneficiary Bank ID Type <input type="text" value="Fed ABA"/>
Beneficiary ID <input type="text" value="*1086"/>	Beneficiary Bank ID <input type="text" value="253170279"/>
* Address 1 <input type="text" value="10 WOODFIN ST"/>	* Address 1 <input type="text" value="10 WOODFIN ST"/>
* Address 2 <input type="text" value="Asheville"/>	* Address 2 <input type="text" value="asheville"/>
Address 3 <input type="text"/>	Address 3 <input type="text"/>
Beneficiary Country <input type="text" value="US - United States"/>	Intl Routing Number <input type="text"/>
Contact Name <input type="text"/>	Beneficiary Bank Country <input type="text" value="US - United States"/>
Phone Number <input type="text"/>	

▶ **Additional Bank Information**

Additional Reference Information

Purpose Of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

[Notify Me](#) Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

You will be asked to Confirm, **Edit** or **Cancel** the **Wire**. If everything looks correct, **Confirm** the wire to be prompted for your Out of Band Authentication.

If you are presented with this error:

 No valid payment authorization methods are available. Please call financial institution for assistance.



Please see the [Out of Band Authentication Section](#) in this document for details.

Foreign Currency Wires

Commercial Center offers users the ability to send funds to foreign currency using one of two methods. The first is to send funds using the value of the US Dollar. For this option, enter the **Payment Currency** as US Dollar and enter the amount of the wire you want to send. The recipient will receive funds equivalent to the US Dollar value.

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

Account Information

* Payment Date 03/14/2019 
* Debit Account 
* Originator Name HTB Test
* Originator Address 1 10 Woodfin St
* Originator Address 2 Asheville, NC 28802 US
Originator Address 3
* Payment Currency US Dollar (USD) 
* Amount 100.00


Beneficiary / Payee Information

Payee Name Wire Test
Beneficiary ID Type Account Number
Beneficiary ID *7412
* Address 1 10 WOODFIN ST
* Address 2 Asheville
Address 3
Beneficiary Country CA - Canada
Contact Name
Phone Number

Beneficiary Bank Information

Name Bank of Montreal
Beneficiary Bank ID Type SWIFT BIC
Beneficiary Bank ID BOFMCAM2
* Address 1 1 First Canadian Place, 21st Floor
* Address 2 Toronto
Address 3 Canada
Intl Routing Number
Beneficiary Bank Country CA - Canada

Alternatively, you can send funds in the currency of the receiving country and the recipient will receive the amount entered in the foreign currency with the converted USD amount deducted from your account. To accomplish this, complete the Wire instruction page and then select the link **for Foreign Exchange Rate Lookup**.

Account Information		Foreign Currency Details	
* Payment Date	03/15/2019	Contract Number	
* Debit Account	; - Demand Deposit (Main DDA) - \$268.28 (USD)		
* Originator Name	HTB Test		
* Originator Address 1	10 Woodfin St		
* Originator Address 2	Asheville, NC 28802 US		
Originator Address 3			
* Payment Currency	Euro (EUR)		
* Amount	10.00		
	<input checked="" type="radio"/> Payment Amount		
	<input type="radio"/> Debit Amount		
Beneficiary / Payee Information		Beneficiary Bank Information	
Payee Name	I W Test	Name	Banque De France
Beneficiary ID Type	Account Number	Beneficiary Bank ID Type	SWIFT BIC
Beneficiary ID	*4654	Beneficiary Bank ID	BDFEFRPP111
* Address 1	10 Woodfin	* Address 1	31 rue Croix des petits champs
* Address 2	Asheville	* Address 2	75001 Paris
Address 3		Address 3	
Beneficiary Country	FR - France	Intl Routing Number	
Contact Name		Beneficiary Bank Country	FR - France
Phone Number			
▶ Additional Bank Information			
Additional Reference Information			
Purpose Of Payment	<input type="text"/>		
Additional Information For Beneficiary	<input type="text"/>		
	Note: Maximum 35 characters per field		
 Notify Me	Pending Actions: Notify via EMAIL Pending Release: Notify via EMAIL System Events: Notify via EMAIL Complete - Unsuccessful: Notify via EMAIL Complete - Successful: Notify via EMAIL Early Action Taken: Notify via EMAIL Early Action Removed: Notify via EMAIL Expired: Notify via EMAIL		
<div style="border: 2px solid red; padding: 5px; display: inline-block;"> Foreign Currency Rate Request Foreign Exchange Rate Lookup </div>			

Submit your request to purchase the currency contract.

Request FX Rate ✕

Foreign Exchange Info

Account Number:

Currency:

Amount:

FX

Delivery Option: Two Business Days (Spot)

Confirm the FX Rate.

Confirm FX Rate ✕

EUR

USD

Exchange Rate

Trade Date

Value Date


A purchase of 10 EUR
in exchange for 11.83 USD


You have 54 seconds to confirm this transaction.

Clicking Confirm constitutes a commitment to this contract
Click Cancel to start over

Your contract will display in the upper right had corner of the page.

Account Information

* Payment Date 03/15/2019 


* Debit Account 5 - Demand Deposit (Main DDA) - \$268.28 (USD) 

* Originator Name HTB Test

* Originator Address 1 10 Woodfin St

* Originator Address 2 Asheville, NC 28802 US

Originator Address 3

* Payment Currency Euro (EUR) 

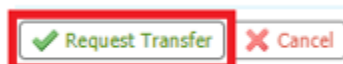
* Amount 10.00

Payment Amount

Foreign Currency Details

Contract Number **29582581**
Exchange Rate **1.18344150**
Trade Date **03/15/2019**
Value Date **03/19/2019**
Debit Amount **USD 11.83**
Payment Amount **EUR 10.00**

And proceed to **Request Transfer**:



You will be asked to Confirm, **Edit** or **Cancel** the **Wire**. If everything looks correct, **Confirm** the wire to be prompted for your Out of Band Authentication.



If you are presented with this error:

 No valid payment authorization methods are available. Please call financial institution for assistance.

Please see the [Out of Band Authentication Section](#) in this document for details.

Out of Band Authentication

As an added layer of security, once you have requested the wire, you will be presented with an out of band security request.

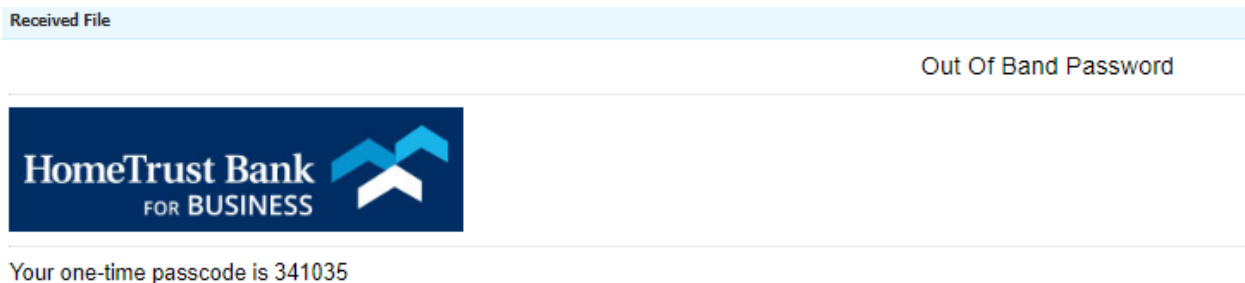
To successfully authenticate, enter your Out of Band PIN and enter your code from the Out of Band communication and submit.

Please Reverify ✕

Please enter your PIN

Please enter your passcode

Sample of email out of band code:



Select **Return** to continue

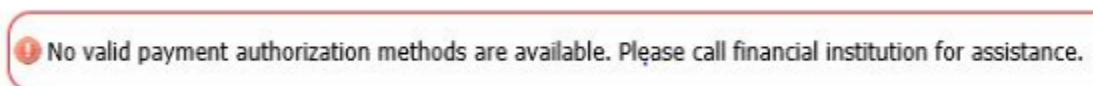
Additional Reference Information

Purpose Of Payment TESTING

Additional Information For Beneficiary TESTING

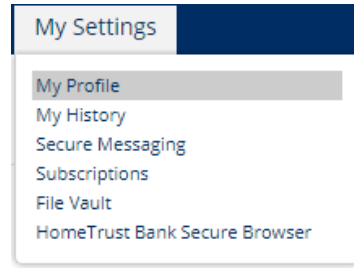


If you are presented with this error:

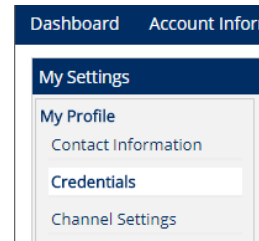


Follow the steps on the next page to set up your Out-of-Band PIN, then attempt to re-send the Wire.

Click on My Settings > **My Profile** in the toolbar.




Click **Credentials** in the left menu-bar.



Create and confirm a **Reverification Out-of-Band PIN**; this will be used during ACH or Wire transaction submission to confirm your identity and protect against fraudulent transactions. This PIN is not linked to the one that you use to log into the Secure Browser; for best security practices, we recommend that the Reverification Out-of-Band PIN be different.

Click **Update Credentials** once you have entered the PIN.

Reverification Out-of-Band _____

 Your PIN should be at least 6 characters and contain at least one letter and one number

Enter PIN

Confirm PIN

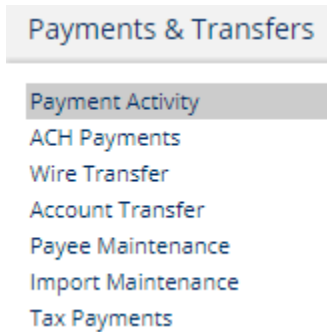
Select **Out-of-band Authentication** and click **Update Credentials** once more to complete Out-of-Band setup.

Reverification Preference _____

Out-of-band Authentication
Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).

Releasing the Wire

This is a new function for **ALL** wires. Once a wire or batch of wires has been completed, select the **Payments & Transfer** menu and select **Payment Activity**.



The wire will display in the Current Activity list.

Payment Activity : Current Activity

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$1.07 (1)	\$0.00 (0)	\$1.07 (1)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
ALL	\$0.00 (0)	\$1.07 (1)	\$0.00 (0)	\$1.07 (1)

[Show Status Detail](#) [Refresh](#)

► [Search Transactions](#)

Prev 1 2 Next Go to page 1 Showing 1 - 10 of 13 Items to display: 10 20 50

+ / - [Approve](#) [Release](#) [Approve And Release](#)

⚡ DWR-00000787 **\$1.07 Pending Approval** [View](#) [Approve](#) [Edit](#) [Cancel](#)

Payment Date: 03/13/2019
Originator: HTB Test Company *4268 - Demand Deposit (Checking 2) - Hometrust Bank CERT (253170279)
Beneficiary: Michael TestWirePayee - Account Number *3456

From here you can review the wire once more.


Prev 1 2 Next Go to page 1 Showing 1 - 10 of 13 Items to display: 10 20 50

+ / - [Approve](#) [Release](#) [Approve And Release](#)

⚡ DWR-00000787 **\$1.07 Pending Approval** [View](#) [Approve](#) [Edit](#) [Cancel](#)

Payment Date: 03/13/2019
Originator: HTB Test Company *4268 - Demand Deposit (Checking 2) - Hometrust Bank CERT (253170279)
Beneficiary: Michael TestWirePayee - Account Number *3456

If your company is set up with Dual Control, select **Approve**–


Prev 1 Next <input type="text" value="Go to page 1"/> Showing 1 - 1 of 1		Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/>	
+ / - <input type="button" value="Approve"/>			
<input type="checkbox"/>	 DWR-00014239 \$1.00 Pending Approval	<input type="button" value="View"/> <input type="button" value="Approve"/> <input type="button" value="Edit"/> <input type="button" value="Cancel"/>	
Payment Date: 01/31/2023 Originator: HTB Test *1086 - Demand Deposit (Main DDA) - Hometrust Bank (253170279) Beneficiary: Test Company - Account Number *6789			
+ / - <input type="button" value="Approve"/>			
Prev 1 Next <input type="text" value="Go to page 1"/> Showing 1 - 1 of 1		Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/>	
Results returned in 0.022 seconds			

Creating a Recurring Wire Transfer

When using an existing Wire Template, you can create a Recurring Transfer by selecting the **Recurring Options** button prior to clicking **Request Transfer**.

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

Account Information

* Payment Date 03/14/2019 

Template Name TestWireRepCS

Debit Account **123- Demand Deposit (Checking 2) - Hometrust Bank CERT (253170279) - \$317.92

Originator Name HTB Test Company

Originator Address 1 10 WOODFIN ST

Originator Address 2 ASHEVILLE, NC 28801 US

Originator Address 3

Payment Currency US Dollar (USD)

Amount \$1.07

Beneficiary / Payee Information

Payee Name Michael TestWirePayee

Beneficiary ID Type Account Number

Beneficiary ID *3456

Address 1 10 Woodfin St

Address 2 Asheville, NC

Address 3

Beneficiary Country US - United States

Contact Name

Phone Number

Beneficiary Bank Information

Name HOMETRUST BANK

Beneficiary Bank ID Type Fed ABA

Beneficiary Bank ID 253170279

Address 1 10 Woodfin St

Address 2 Asheville, NC

Address 3

Intl Routing Number


Beneficiary Bank Country US - United States

▶ Additional Bank Information

Additional Reference Information

Purpose Of Payment TESTING

Additional Information For Beneficiary TESTING

 **Notify Me** Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

 **Recurring Options** None Selected

 Request Transfer  Cancel

The **Recurring Options** menu will display

Recurring Options

Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date 03/15/2019 First Payment Date 03/15/2019

Transaction Repeats Indefinitely
 Transaction Repeats Until End Date
 Fixed Number of Transactions (Max: 999 Transfers)

Daily Weekly Bi-weekly Semi-monthly Monthly Annually

Each business day (Monday through Friday)
 Specific days of the week

Save Cancel

After selecting your configuration, click **Save** and return to the **Wire Transfer** page; continue to complete the Wire Transfer as normal.

Creating a Wire Template

To create a Wire Transfer Template, select the **Payments & Transfers** menu and then select **Wire Transfer**.

Payments & Transfers

- Payment Activity
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Tax Payments

From the menu to the left, choose **Manage Templates**.

- Wire Transfer
- Create Transfer
- Manage Templates
- Transaction Import

Then select Create Template.

Wire Transfer : Manage Templates

Search Templates

Template Name	<input type="text"/>	Beneficiary Bank Name	<input type="text"/>
Correspondent Bank ID	<input type="text"/>	Beneficiary Bank ID	<input type="text"/>
Amount	<input type="text"/>	Beneficiary Name	<input type="text"/>
Debit Account	<input type="text"/>	Beneficiary ID	<input type="text"/>

Show 10 results per page, sorted by Template Name in ascending order, including summary

[Search Templates](#) [Create Template](#) [Print Report](#)

Click **Create** in the **Free-Form Template** box to create a Free-Form Template to enter all new wire instructions for your template or **Continue** in the **Select Payee** box to create a template using an existing Wire Transfer Payee.

Wire Transfer : Manage Templates

<h3>Free-Form Template</h3> <p>Create new set of stored wire transfer instructions.</p> <p>Create</p>	<h3>Select Payee</h3> <p>Create new set of stored wire transfer instructions for an existing payee.</p> <p><input type="text"/></p> <p>Continue</p>
---	---

Select the type of template you would like to save and enter the name of the template.

Template Settings

Repetitive Template **Semi-Repetitive Template**


* Template Name

A *Repetitive Template* is a template that saves and locks all fields so that every wire initiated from the template is exactly the same, including the amount.

A *Semi-Repetitive Template* is a template that only saves the Beneficiary/Payee and Beneficiary Bank Information entered. When using this type of template, you will have the ability to update the amount of each new wire.

Complete the details of the funds transfer and **Save Template**.

Account Information


* Debit Account 

* Originator Name

* Originator Address 1

* Originator Address 2

Originator Address 3

Payment Currency 

Amount

Beneficiary / Payee Information

* Name

* Beneficiary ID Type

* Beneficiary ID

* Address 1

* Address 2

Address 3


Note: P.O. Boxes are not valid

* Beneficiary Country

Contact Name

Phone Number

Beneficiary Bank Information

 [Bank Lookup](#)

Name

Beneficiary Bank ID Type

Beneficiary Bank ID

* Address 1

* Address 2

Address 3

International Bank

Intl Routing Number

* Beneficiary Bank Country

▶ Additional Bank Information

Additional Reference Information

Purpose Of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

Alternatively, you can create a template from a Free-Form Wire (or one-time wire). You will have the option to save and create a new Payee and/or a Repetitive Template.

Save As Repetitive Template

Save As Payee



- Pending Actions: Notify via EMAIL
- Pending Release: Notify via EMAIL
- System Events: Notify via EMAIL
- Complete - Unsuccessful: Notify via EMAIL
- Complete - Successful: Notify via EMAIL
- Early Action Taken: Notify via EMAIL
- Early Action Removed: Notify via EMAIL
- Expired: Notify via EMAIL