

Online Wire Transfer

GUIDE



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Introduction

Wire Transfer services through Online Business Banking allows your company to send money quickly, in both U.S. dollars and foreign currency, to nearly any domestic or foreign financial institution from the convenience of your office or anywhere you have online or mobile banking access. There are immediate funds availability on domestic wires, eliminating mail and collection time by the party to which you are sending funds.

Online Wire Transfer services require a separate agreement. Please contact treasurymanagement@citizens-bank.com or your account relationship manager.

Wires can be setup and transmitted as a one-time transaction or saved as templates that can be re-transmitted without having to key wire instructions again. Cutoff time for wire transfers is 4:00 p.m. ET for same day processing. Wires submitted after that time will be processed the next business day.

Since wire transfers are considered final upon transmission, it is critical that the information is correct and authorized. Citizens Bank & Trust requires two users to create and transmit a wire transfer. The first user prepares, reviews and transmits the wire instructions. The second user reviews and then transmits the wire instructions.

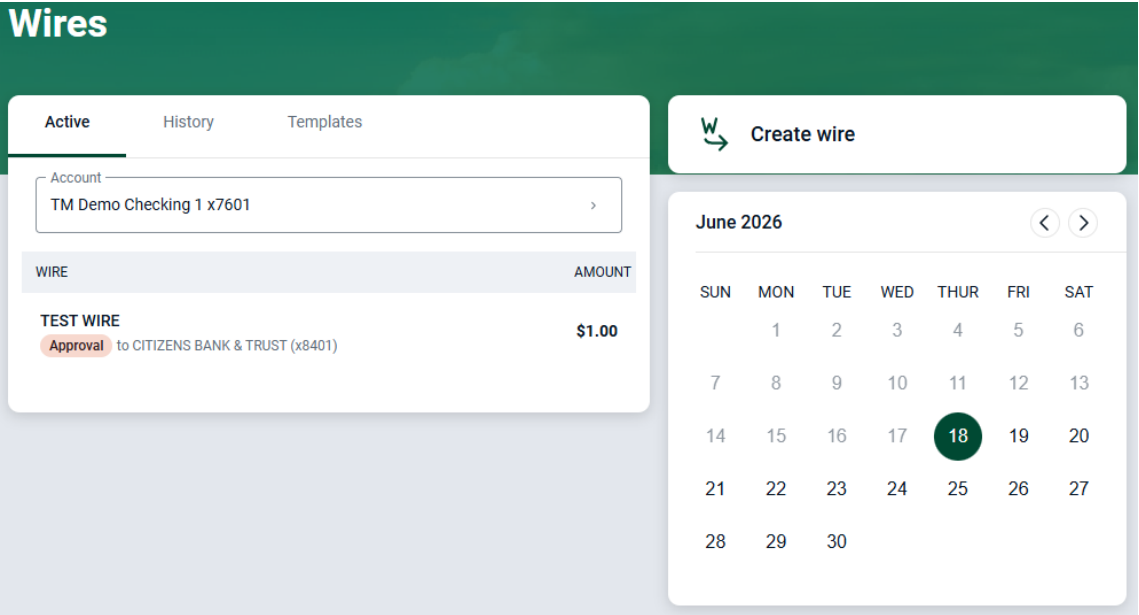
Wire Instruction Setup

Wire instructions can be setup as a one-time wire, or saved as a template that can be used repeatedly.

Saving wire instructions as templates is an efficient way to send funds to the same party without having to re-enter the wire instructions each time. It also reduces the risk of an error being made in the wire instructions through re-keying.

Creating Wire Instructions

1. From the left-hand menu, select **Wires**. Note, if you have a **Payments v** menu item, Wires will be located under that menu. The Wires home page will display:



2. Select Create wire

3. Enter the **name** of the wire, this is user-defined and for your internal use. Enter the **Amount** of the wire, then click on **Select account >**

<

Create wire

Wire name

Freight Billing

15/50

Amount

\$ 23568.22

From

 Select account >

To

Add creditor >

Remittance information

Add notes >

Create wire

4. A list of the accounts available for wire processing will be displayed. **Select the account** for the wire:

<

From account

Q Search accounts

TM Demo Checking 1 x7601

\$9.78

TM Demo Checking 2 x8401

\$10.21

5. Back on the Create wire window, select **Add Creditor >**:

<

Create wire

Wire name

Freight Billing

15/50

Amount

\$

23,568.22

From

TM Demo Checking 2 x8401

\$10.21 >

To

 Add creditor >

Remittance information

Add notes >

Save as template ⓘ

☐

Create wire

6. The Add creditor window will display, complete the fields per the wire instructions provided to you by the Creditor (receiver) and select **Save**. For an International wire, click [here](#):

<

Add creditor

Wire type

Domestic

International

Creditor details

Person or company receiving the payment.

Name

Right-A-Way Freight Inc.

Only letters, numbers and the following characters are allowed: ", . : - + # & *

Account number

1234567890

Building/street #

123

Street name

Main Street

Town name (city)

Simpletown

Country subdivision (state)

FL

Post code (zip)

33853

United States - US

+ Show optional fields

Creditor agent

Beneficiary institution that holds the creditor's account.

Find institution

Routing/ABA number

291271004

Institution name

AM FEDL E GRD FKS

Reference beneficiary

Town name (city)

FARGO

Country subdivision (state)

ND

United States - US

Instructed agent

Creditor's receiving financial institution.

Find institution

☐ Same details as creditor agent

Routing/ABA number

Institution name

Field is required

Town name (city)

Country subdivision (state)

Cancel

Save

Name

Name of the party to receive the funds.

Account number

Enter the account number for the party receiving the funds.

Building/street #

Enter the building number (i.e. House Number) of the wire recipients street address.

Street name

Enter the street name (i.e. Elm Street) of the wire recipients' street address.

Town name (city)

Enter the City of the wire recipient's street address.

Country subdivision (state)

Enter the State of the wire recipient's street address.

Post code (zip)

Enter the postal zip code for the wire recipient's street address.

Country Code will default to United States – US for all domestic wire instructions.

Routing/ABA number

Enter the routing number of the financial institution the wire is being sent to. This is the financial institution where the creditor account resides. The **Find institution** button may be used to search for a financial institution. Note: The receiving creditor agent name and address will auto-fill.

Institution name

This is the name of the financial institution receiving the funds.

Reference Beneficiary

Free form field that is not required. Information entered in this field stays with the wire from end-to-end.

Town Name (city)

This is the City for the address of the financial institution receiving the funds.

Country subdivision (state)

This is the State for the address of the financial institution receiving the funds.

Instructed Agent – Same details as creditor

Unselect this box if using an Instructed Agent in the wire instructions. An Instructed Agent is an intermediary financial institution that will pass the funds along to the Creditor Agent.

Enter the information for the Instructed Agent.

7. Back on the Create wire window, select **Remittance information** >. Enter any additional information for the wire, select **Save**.

<

Notes

Notes

Invoice #235668 from TM Demo Inc.

33/140

Save

8. Back on the Create wire window, choose the "Save as template" checkbox if you would like to send a wire to the same recipient multiple times in the future. The recipient details will be saved in the wire template. Wires that are saved as templates will remain in the templates list on the wires dashboard after initiating. Wires that are not saved as templates will move to the history list once processed and cannot be edited afterwards.

<

Create wire

Wire name

Freight Billing

15/50

Amount

\$23,568.22

From

TM Demo Checking 2 x8401
\$10.21 >

To

Right-A-Way Freight Inc.
AM FEDL E GRD FKS >

Remittance information

Invoice #235668 from TM Demo Inc. >

Save as template ⓘ

 ☐

Create wire

9. A confirmation window will appear. There will be an indicator if it was saved as a template.



Create wire

Freight Billing

\$23,568.22

 Template 

From TM Demo Checking 2 x8401

To Right-A-Way Freight Inc.

 Your wire has been created but must still be initiated in the wire details to send it.

Done

10. The wire will now be visible on the Wires home page. If it was NOT saved as a template, it will appear under the Active section. If it was saved as a template, it will appear under Templates:

Wires

Active

History

Templates

Account
TM Demo Checking 1 x7601

WIRE	AMOUNT
SpaceX Invest Ready to CITIZENS BANK & TRUST (x3131)	\$160.00
TEST WIRE Approval to CITIZENS BANK & TRUST (x8401)	\$1.00

June 2026

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Transmitting a One-Time Wire – first approver

After creating the wire instructions, to transmit the wire, select the wire from the Active list on the Wires homepage as displayed above. The wire will be in a Ready status.

- 1. Select Show details to review the information in the wire instructions. If correct, select **Review and initiate**. If incorrect, select **Edit** to update the wire instructions. To Delete the wire, select the **trashcan** icon.

Wire details

SpaceX Invest Ready

\$160.00

[Edit >](#)

From

TM Demo Checking 1

Creditor details

Name

Elon Musk

Account number

20023131

Address

123 Main Street
Anywhere He Wants, FL, US 33853

Show details



 Attach to a conversation

Review and initiate

2. After selecting Review and initiate, select Initiate from the Initiate wire window:

<Initiate wire

SpaceX Invest Ready

\$160.00

From TM Demo Checking 1

[Show details](#)

Cancel Initiate

3. You will be prompted to verify the action with your verification method. And then if successful, be presented with a confirmation window that the wire has been initiated. Select **Done**:



Wire initiated

SpaceX Invest

\$1.60

From TM Demo Checking 1
(x7601)

Confirmation # 4887c318

Done

- The wire will now be listed on the Wire home page “Active” section in an **Approval** status. It is now ready for the [second approver](#) to complete the transmission.

Wires

Active History Templates

Account: TM Demo Checking 1 x7601

WIRE	AMOUNT
SpaceX Invest Approval to CITIZENS BANK & TRUST (x3131)	\$1.60
TEST WIRE Approval to CITIZENS BANK & TRUST (x8401)	\$1.00

June 2026

SUN MON TUE WED THUR FRI SAT

1 2 3 4 5 6

7 8 9 10 11 12 13

14 15 16 17 18 19 20

21 22 23 24 25 26 27

28 29 30

Transmitting a Wire Template – first approver

- From the Wire home page, navigate to **Templates**, select the **Account** and then select the **Wire Template**:

Wires

Active History Templates

Account: TM Demo Checking 2 x8401

WIRE	AMOUNT
Freight Billing to AMERICAN FEDERAL BANK (x7890)	\$23,568.22
Test Wire to CITIZENS BANK & TRUST (x7601)	\$2.00

June 2026

SUN MON TUE WED THUR FRI SAT

1 2 3 4 5 6

7 8 9 10 11 12 13

14 15 16 17 18 19 20

21 22 23 24 25 26 27

28 29 30

- Select **Edit >** to modify any information in the template such as the Amount or Remittance Information. **Save** changes when done.

3. Select **Review and initiate**, then select **Initiate** from the Initiate wire window:

< Initiate wire

SpaceX Invest Ready

\$160.00

From TM Demo Checking 1

[Show details](#)

Cancel Initiate

4. You will be prompted to verify the action with your verification method. And then if successful, be presented with a confirmation window that the wire has been initiated. Select **Done**:



Wire initiated

SpaceX Invest

\$1.60

From TM Demo Checking 1
(x7601)

Confirmation # 4887c318

Done

5. The wire will now be listed on the Wire home page “Active” section in an **Approval** status. It is now ready for the [second approver](#) to complete the transmission.

Transmitting a Wire – second approver

- 1. From the Wire home page, select the Wire, it will be in an Approval status which indicates the first approver has completed their approval.

You can review the details of the wire instructions by selecting the **Show details** link. The **trashcan** icon will delete the wire. To **Edit** the wire, select the Edit link. Note, if you edit the wire you now become the first approver when you select Review and initiate so the wire will need someone else to now do the second approval.

Wire details



TEST WIRE

Approval

\$1.00

Edit >

From

TM Demo Checking 1

Remittance information

TESTING

Creditor details

Name

TM DEMO 8401

Account number

5206448401

Address

222 SR 60 E
LAKE WALES, FLORIDA, US 33853

Show details



 Attach to a conversation

Review and initiate

2. Selecting Review and initiate will display the Initiate wire window, select **Initiate**

[<](#) Initiate wire

TEST WIRE Approval

\$1.00

From

TM Demo Checking 1

Remittance information

TESTING

[Show details](#)

Cancel

Initiate

3. You will be prompted to verify the action with your verification method. And then if successful, be presented with a confirmation window that the wire has been initiated. Select **Done**:



Wire initiated

TEST WIRE

\$1.00

From TM Demo Checking 1
(x7601)

Remittance info TESTING

Confirmation # 41db6846

Done

4. Back on the Wires home page, the wire will now display as **Initiated**:

Wires

ActiveHistoryTemplates

Account
TM Demo Checking 1 x7601

WIRE	AMOUNT
SpaceX Invest Approval to CITIZENS BANK & TRUST (x3131)	\$1.60
TEST WIRE Initiated to CITIZENS BANK & TRUST (x8401)	\$1.00

Create wire

June 2026

SUN	MON	TUE	WED	THUR	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Alerts

Users may enable Wire alerts under their Personal setting if their Company Administrator has given them access to alerts.

Wires

2 active

Recurring wire expired

Recurring wire expiring soon

Recurring wire not transferred

Wire ready for approval
Email

Recurring wire to be transferred

Wire transferred
Email

Wire updated

>

>

>

Active >

>

Active >

>

Note: Recurring wires are not supported by Citizens Bank & Trust.

Wire Permissions

The Company Administrator must establish User's **wire permissions** at both the **User Level** and the **Account Level**.

 Wires 

Enable 

Hide options

Work with wires
Must be enabled to edit any other wires permission.



Create wire templates 

Edit wire templates 

Create one-time wires 

Edit one-time wires 

Edit recurring wires 

Daily wire limit

\$ 10

Cancel

Save

Per wire limit

\$ 10

Dual wire control limit

\$ 0

Transmit wires 



Transmit recurring wires 



Dual wire control 



Transmit future-dated wires 



Work with Wires – Allows the user access to the wire transfer functions.

Create wire template – Allows the user to create a wire template. Wire templates can be used over and over again without having to re-enter all of the wire information.

Edit wire template – Allows the user to edit a wire template.

Create one-time wires – Allows the user to create a one-time wire that will not be saved as a template.

Edit one-time wire – Allows the user to edit a one-time wire.

Edit recurring wires – Not used.

Daily wire limit – The maximum dollar amount (in whole dollars) the user can initiate for wires in a single day.

Per wire limit – The maximum dollar amount (in whole dollars) the user can initiate per wire.

Dual wire control limit – Always set to \$0

Transmit wires – Allows the user to send a wire, whether a one-time or recurring wire.

Transmit recurring wires – Not used.

Dual wire control – Must always be enabled. Citizens Bank & Trust requires Dual Control for the transmission of wires via online banking.

Transmit future-dated wires – not used.

Creating International Wire Instructions

<

Add creditor

Wire type

Domestic

International

Creditor details

Person or company receiving the payment.

Name

Kensington Palace

Account number

1234567890

Building/street #

Street name

Kensington Gardens

Town name (city)

Country subdivision (state)

London

Post code (zip)

United Kingdom of Great Britain and Northern Ireland

W8 4PX

+ Show optional fields

Creditor agent

Beneficiary institution that holds the creditor's account.

Institution name

BANCOLOMBIA

Reference beneficiary

Not Provided

Institution ID

COLOCOBM

SWIFT code



Town name (city)

BOGOTA

Country subdivision (state)

Colombia - CO



Instructed agent

Creditor's receiving financial institution.



Find institution

Routing/ABA number

063116737

Institution name

SOUTHSTATE BANK, N.A.

Town name (city)

WINTER HAVEN

Country subdivision (state)

FL

Intermediary agent

Institution facilitating funds between sender and recipient.

☐

Use intermediary agent

Cancel

Save

Wire Name

Enter a descriptive name for the wire. This name will appear on the various wire lists.

CREDITOR DETAILS:**Name**

Enter the name of the party that is to receive the funds.

Account number

Enter the account number that is to receive the funds.

Building/street #

Enter the building number (i.e. House Number) of the wire recipients street address.

Street name

Enter the street name of the wire recipient's street address.

Town name

Enter the town/city of the wire recipient's street address.

Country subdivision

Enter the country subdivision (state) of the wire recipient's street address.

Post code (zip)

Enter the postal code for the recipient's street address

County Code

Select the Country for the recipient's address from the drop-down box.

CREDITOR AGENT:**Institution name**

This is the name of the foreign financial institution receiving the funds.

Reference beneficiary

Optional field. Additional information provided to the Creditor.

Institution ID

Enter the ID provided in the wire instructions, then select the ID type from the drop-down box.

Town name (city)

This is the City for the address of the financial institution receiving the funds.

Country subdivision

This is the Country Subdivision / State for the address of the financial institution receiving the funds.

Country

Select the Country for the address of the financial institution receiving the funds.

INSTRUCTED AGENT:

Citizens Bank & Trust prefers to use SouthState Bank as the Instructed Agent for international wire transfers.

Routing/ABA number

063116737

Institution Name

SOUTHSTATE BK NA

Town Name

WINTER HAVEN

Country subdivision/state

FL

INTERMEDIARY AGENT: NOT USED