BUSINESS ONLINE BANKING +PLUS

Wire Origination User Guide

WIRE ORGINATION BEST PRACTICES

Please read this section carefully before originating your first wire transfer. Wire transfers are high-speed, irreversible transactions. Treating them with the same security precautions as physical cash is your best defense against financial loss.

⚠️ The Golden Rule: Trust, but Verbally Verify

A wire transfer cannot be canceled or reversed once it is processed. Fraudulent emails requesting wire changes are the leading cause of corporate financial loss.

- **Verify all changes:** If a vendor, contractor, or partner emails you stating their banking details, routing numbers, or payment instructions have changed, **assume it is fraudulent** until you verify it.
- **Use a known phone number:** Call the recipient directly to confirm the new details. Use a trusted phone number from your established internal records—**never** use the phone number listed on the email, invoice, or document requesting the change.
- **Confirm with the source:** Speak directly with a known contact at the organization. Do not rely on email or text message confirmations, as hackers routinely control these channels.

🏦 Protecting Your Online Banking Portal

Your online banking credentials and multi-factor authentication (MFA) tools are the keys to your company's funds.

- **Never share MFA codes:** Bank staff will **never** call, text, or email you to ask for a token code, password, or MFA push approval. Anyone asking for these is a scammer.
- **Implement Dual Control (Highly Recommended):** Require one authorized user to input (make) the wire request and a second authorized user to approve (check) and release it.
- **Audit access regularly:** Promptly delete online banking profiles and roles for terminated employees or staff members who move to different departments.
- **Dedicate a banking machine:** Perform all wire operations on a dedicated secure computer. Avoid using this specific machine for general web browsing or personal email.

🕒 Understanding Processing & Deadlines

- **Know the cutoff time:** To ensure same-day processing, domestic wires must be fully approved and submitted in the portal prior **3:00 PM EST**. Wires submitted after this time will process the following business day.
- **Double-check routing data:** The Federal Reserve routes payments based strictly on the **routing number** and **account number** provided. If you input the correct name but the wrong numbers, the wire will still go to the incorrect account.

🚨 Emergency Protocol: What to Do If You Speculate Fraud

If you realize you have authorized a wire to a fraudulent account or under false pretenses, every second counts.

1. **Call us immediately:** Contact 207-669-6779 or TreasurySupport@barharbor.bank.
2. **Request a Wire Recall:** We will immediately issue a formal **Federal Reserve Wire Recall Request** to the receiving financial institution. While recovery is not guaranteed, it is only possible if the funds have not yet been withdrawn by the scammer.
3. **File an IC3 Report:** Immediately document the incident with the FBI's Internet Crime Complaint Center at **IC3.gov** to trigger federal asset-freezing protocols.

WIRES

Businesses can use Wires to create and initiate domestic wire transfers so that recipients are paid quickly and securely by electronic payment.

Using Wires, business users can:

- View wires
- Create domestic, one-time wires
- Create wire templates
- Create recurring wires
- Review and initiate wires

Access Wires

Depending on a user's access to payment entitlements, the user can access Wires through the main menu.

If you have multiple payment methods activated, the Wires option may appear in the Payments drop-down menu.

Cutoff Time

Bar Harbor Business Online's wire cutoff time is 3:00 PM EST.

Wires Dashboard

Wires are separated by the account wiring the funds. For each account, wires appear in the Active, History, or Templates tab, depending on the wire's status.

Account

The Account field displays the account currently selected. The Active, History, and Templates tabs only display wires that are transferring funds from the selected account.

Use the Account field to select an account and view wires associated with the account.

Active

The Active tab displays wires that can be edited with the following statuses:

- **Ready**
  The wire is created and *Ready* to review and initiate sending funds to the creditor.
- **Initiated**
  The wire is sent and the process for transferring funds begins.
- **Approval**
  The Approval status appears if the wire requires a second user's approval.
- **Processed**
  The wired funds have been deposited into the creditor's account. In the wire details, a *Transmitted date* and *Effective date* appear:
  - **Transmitted date** - The date the payment is initiated for remittance to the wire creditor.
  - **Effective date** - The date that the creditor of a payment sees the transferred funds and the financial institutions on both sides of the transaction settle funds with one another.

- **Next Day**
  The wire was initiated after the cut-off time. During end-of-day processing, the wire status changes to *Initiated*.
- **Active**
  An *Active* wire is set to transmit on a future date or a recurring frequency.
- **Expired**
  An *Expired* wire is a recurring wire that has passed the user-defined end date.
- **Suspended**
  A *Suspended* wire is a recurring wire from an account that is no longer active.
- **Denied**
  The financial institution declined the wire transfer.
- **Problem**
  There is an issue with the wire transfer.

History

The *History* tab displays wires with a *Processed* status that cannot be edited or deleted.

Templates

The Templates list shows wires that are saved as a template.

Wires saved to the templates list display a **Templates** tag in the *Wire details*. Any one-time wire that is initiated using a template has a **From template** tag.

Calendar

Users can use the calendar to see and select dates that have an Initiated wire.

CREATING A ONE-TIME WIRE OR WIRE TEMPLATE

Users can create a one-time wire transfer in Business Online. Users can also save a wire's details as a template, and templates can be used to set recurring wire transfers.

1. Go to the main menu, and then select **Wires**.
   Note: If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. Select **Create wire**.
3. Enter the **Wire name**.
4. Enter the amount of funds to transfer in the **Amount** field.
   Tip: The required fields for the *Add creditor* section changes based on the Amount entered. Some optional creditor fields become required if the wire Amount is equal to or more than *$3,000*.
5. Select **Select account**, and then select the associated account.
   The user can search for accounts by account name, the last four digits of the account, or the available funds in the account. If the you have more than one type of account, the user can filter by account type. If you have only one type of account, the filter button does not appear.
6. Select **Add creditor**.
7. In **Name**, enter the name of the person or business receiving the funds.
8. Enter the creditor's **Account number**.

9. In the *Creditor address* section, enter the creditor's address in the required fields.
10. In the *Creditor agent* section, select a situation, and complete the corresponding steps.

Situation	Steps
Using the find institution tool	a. Select **Find institution**. b. Search for FIs by institution name, routing/ABA (American Bankers Association) number, city, or state. c. Select an FI from the list. The fields in the *Creditor agent* section are automatically populated with the FI's information.
Entering institution details manually	a. Enter the FI's **Routing/ABA number**. CAUTION It is crucial that the user enters the correct routing/ABA number for the wire transfer to successfully process. b. Enter the Institution name. c. In the *Creditor agent address* section, enter the creditor agent's address in the required fields.

11. In the *Instructed agent* section, select **Find institution** to search for an FI, or manually enter the FI details.
    Note: If the instructed agent is the same as the creditor agent, select **Same details as creditor agent**. This action closes the Instructed agent section.
12. Select **Save**.
    If a required field is left blank when you select **Save**, the message *Please fill out all required fields and try again* appears. The message *Field is required* appears next to any required fields left incomplete. Business Online saves the creditor information and redirects the user to the *Create wire* screen.
13. If needed, select **Add notes** to add up to four lines of notes. Select **Save.**
14. Select a situation, and complete the corresponding steps.

Situation	Steps
Create One-Time Wire	a. Select **Create Wire**. b. After the user successfully creates a wire, Wire success page displays c. Select **Done**. *If the user does not save the wire as a template, the wire is moved to the History tab once it is initiated, and it cannot be edited in the future.*
Create a Wire Template	a. Select the **Save as template** check box. Use the **Save as template** check box to save the wire details as a template for future or recurring use. If the user saves a wire transfer as a template, the wire template is added to the Templates tab for the associated account on the Wires dashboard. Users can use the template to initiate one-time or recurring wire transfers without re-entering any details. b. Select **Create wire**.

15. After the user successfully creates a wire or wire template, *Wire success* page displays.

16. Select **Done.**
17. The wire transfer is added to the *Active* tab for the associated account on the Wires dashboard. The wire will also be in the *Ready* status.

    If the user saved the wire transfer as a template, the wire template is added to the *Templates* tab for the associated account.

Note: The user must initiate the wire from the *Wires* dashboard to send the wire and begin the process of transferring funds.

INITIATING A ONE-TIME WIRE

Users can initiate a one-time wire transfer from a *Ready* wire on the *Active* tab or from a wire template.

A user must create a wire or wire template before they can review and initiate a wire transfer. If needed, review the steps for **creating a one-time wire or wire template**.

1. Go to the main menu, and then select **Wires**.
   If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. In the *Active* tab, select **Account** to search for and select the account associated with the wire being initiated.
3. Complete one of the following.
   - On the Active tab, select a wire with a *Ready* status.
   - On the *Templates* tab, select a wire template.
4. Review the wire details to ensure that they are correct, and edit details as needed.
5. Select **Review and initiate**.
   The *Initiate wire* screen appears.
   Note: If the user is initiating a wire from a wire template and has permission to **Transmit recurring wires**, a **Frequency** field appears. Leave the **Frequency** field set to *Once* for one-time wire transfers.
6. Select **Initiate**.
   The user may be required to complete high-risk authentication by confirming their password to initiate the wire transfer.
7. Enter the **password**.
8. Select **Confirm password**.
   A ✓ success screen appears to confirm that the wire has been initiated.
9. Select **Done**.
10. The user is redirected to the *Active* tab of the Wires dashboard. The wire they initiated appears in the list with either an *Initiated* status, or *Approval* status if the wire needs approval from a different authorized user. If the user initiated a wire transfer after the cut-off time, the wire has a *Next Day* status, and the wire initiates during end-of-day processing. If the user initiated a wire transfer using a template, the template is still saved on the *Templates* tab, and they can reuse the template to initiate other wire transfers in the future.

INITIATING A RECURRING WIRE

Users can initiate a recurring wire transfer from a wire template.

The user must create a wire template before they can review and initiate a recurring wire transfer. If needed, review the steps for creating a wire template.

1. Go to the main menu, and then select **Wires**.
   If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. Select **Account** to search for and select the account associated with the wire template being initiated.
3. Select **Templates**.
4. Select a wire template from the list on the *Templates* tab.
5. Review the wire details to ensure that they are correct, and edit details as needed.
6. Select **Review and initiate**.
   The *Initiate wire* screen appears.
7. From **Frequency**, select a reoccurring frequency for the wire transfer. Weekly
   - *Weekly*
   - *Every two weeks*
   - *Twice a month*
   - *Monthly*
   - *Every three months*
   - *Every six months*
   - *Annually*

   Note For **Frequency**, there is a *Once* option. This option is for one-time wires. Do not use this option for a recurring wire.

   When you select a **Frequency** other than *Once*, the **Schedule**, **Ends**, and **Save template** fields appear.
8. For **Schedule**, select a date for the recurring wire transfers to begin.
   Wires with *Monthly* or *Twice a month* frequencies can be set to initiate on the last processing day of the month by selecting the **Last processing day** check box.
9. Select **Confirm**.
10. Select **Ends**, and then select an option.
    - *Never*
    - *Ends on date*
11. If *Ends on date* is selected, select a date, and then select **Confirm**.
12. If needed, select the **Save template** check box.
    CAUTION When the user selects a **Frequency** other than *Once*, they must select **Save template** to retain the template. Selecting **Save template** creates a new recurring wire and retains the original template on the Templates tab. If they do not save the wire as a template, the template becomes a recurring wire, and the wire no longer appears on the *Templates* tab.
13. Select **Initiate**.
    The user may be required to complete high-risk authentication by confirming their password to initiate the wire transfer.
14. Enter the **password**.
15. Select **Confirm password**.
    A success screen appears to confirm that the wire has been initiated.

16. Select **Done**.
    The upcoming scheduled date and ↻ reoccurring frequency appear next to the wire.
17. The user is redirected to the *Active* tab of the *Wires* dashboard. The recurring wire appears as a single wire in the list with either an *Active* status or *Approval* status if the wire needs approval from a different authorized user.

The reoccurring wire automatically changes from *Active* to *Initiated* to *Processed* to *Active* on the reoccurring frequency. Once the reoccurring wire reaches its end date, its status changes to *Expired*.

INITIATING A FUTURE-DATED WIRE

Users can initiate future-dated wires.

Unlike recurring wires, which repeat until a specified end date, future-dated wires are processed only once on a selected future date.

To initiate a future-dated wire, a user must have the **Transmit future-dated** wires permission.

Before initiating a future-dated wire, a user must create a one-time wire or wire template. For more information, see ***Creating a one-time wire or wire template***.

1. In the main menu, select **Wires**.
   If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. Choose a situation and follow the steps.

Situation	Steps
A one-time wire was created	a. In the Active tab, select the **Account** drop-down field, and then select the account for which the wire was created. b. Search for a wire with a *Ready* status, and then select the wire. The *Wire details* screen appears.
A one-time wire template was created	a. In the *Templates* tab, select the **Account** drop-down field, and then select the account for which the wire template was created. b. Search for, and then select a wire template. The *Wire details* screen appears.

3. Select **Review and initiate**.
4. Select the *Schedule* field.
   If the user is initiating a future-dated wire from a template, then the additional **Frequency** field appears. From this field, the user must select a frequency of *Once*.
5. Select a future calendar date, and then select **Confirm**.
6. Select **Initiate**.
   The user may be required to complete high-risk authentication by confirming their password to initiate the wire transfer.
7. Select **Done**.

8. The user is redirected to the *Active* tab of the Wires dashboard. The scheduled wire appears as a single wire in the list with either an *Active* status or *Approval* status if the wire needs approval from a different authorized user. The wire can only be approved on its scheduled date. The upcoming scheduled date appears next to the wire.

   Additionally, an activity event is generated.

EDITING A WIRE OR WIRE TEMPLATE

Users can edit or delete a wire with a *Ready* or *Active* status from the *Wire details* screen.

A user cannot edit or delete a wire once it has been initiated, and they cannot edit or delete wires on the *History* tab.

1. Go to the main menu, and then select **Wires**.
   If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu.
2. Select **Account** to search for and select the account associated with the wire being edited or deleted.
3. Complete one of the following.
   - On the *Active* tab, select a wire with a *Ready* or *Active* status.
   - On the Templates tab, select a wire template.
4. Select a situation and follow the corresponding steps.

Situation	Steps
Editing a wire	a. On the *Wire details* screen, select **Edit** or . b. Change the fields as needed. c. Select **Save**. A success message appears. d. Select to return to the *Wire details* screen.
Deleting a wire	a. On the *Wire details* screen, select **Delete**. A message appears asking the end user to confirm that they want to delete the wire. b. Select **Delete**. The user is redirected to the *Wires* dashboard, and a success message appears. **CAUTION:** If a user deletes a wire, it cannot be recovered.

ATTACHING A WIRE TO A CONVERSATION

Users with the required permissions can attach a wire to a conversation.

1. Choose a situation and follow the steps.

Situation	Steps
Attaching a wire to a conversation through the Messages menu	a. In the navigation panel, select **Messages**. b. Select a conversation or select **Start a conversation.** c. Next to the text box, select . d. Select Wires.

	If the user has more than one account, they can use the *Account* section to change the account they want possible wires to be drawn from. e. Select the wire or wires that you want to attach. Tip Navigate between the *Active*, *History*, and *Templates* tabs on the *Select wires* screen to select current or archived wires payments. f. Select **Attach**. If necessary, a user can remove a wire attachment from a message by selecting . The selected wires appear above the conversation text box.
Attaching a wire to a conversation through the Wire details view	a. In the navigation panel, select **Wires**. If you have multiple payment methods activated, the Wires option may appear in the **Payments** drop-down menu. b. Select **wire**. c. Select **Attach to a conversation**. d. Select an option to continue. i. Select **Add to a conversation** to add the wire to an existing conversation. The *Select conversation* screen appears. ii. On this screen, select a conversation to open the conversation. The selected wire appears as a message attachment. iii. Select **Start a new conversation** to add the wire to a new conversation A new conversation is created. The selected wire appears as a message attachment.

2. Add any necessary additional information in the text box.
3. Select Send.

The message and attached wire send.

Although sent, an uninitiated wire can still be edited and initiated from the conversation by going to the wires *Wire details* screen.

To view the sent wire, select it in the conversation, and then select **View wire details**. If the attached wire is a historical wire or a template, then select **Go to wires page** and find the wire in the wires *History* or *Templates* tab.