

SECTION 2 OF 5 · RECIPIENTS & PAYEES

Recipient Setup: ACH and Wire

If you have the Manage Recipient right, set up each recipient before you send them a payment. You'll need their contact and account information on hand. This guide covers a recipient who will receive both ACH and wire payments, in four parts.

Part 1: Add the Recipient and Account

In the Business Banking tab, click **Recipients**.

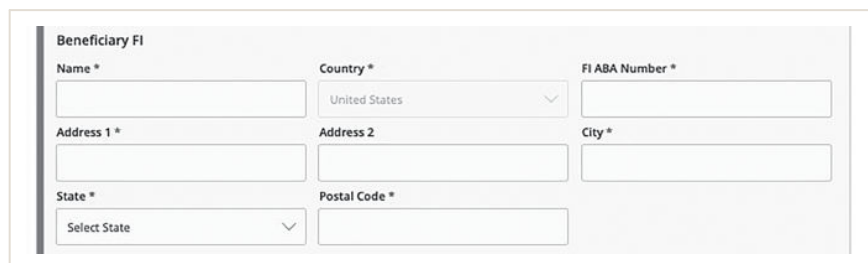
The Add Recipient form with the ACH and Wire payment type selected.

- 1 Click the **+ Add new recipient** button.
- 2 Enter a display name and the recipient's email address.
- 3 To alert the recipient when a payment is sent, check the box for "Send email notifications for template payments."
- 4 Select a payment type from the **Payment Type** drop-down. For this guide, choose ACH and Wire.
- 5 Select the recipient's account type from the **Account Type** drop-down.
- 6 Enter the recipient's account number.
- 7 (Optional) Enter the financial institution (FI).
- 8 Enter the recipient's ACH routing number.
- 9 Use the three-dot menu on the account row to edit or remove an account.

Full guide reference: p. 33.

Part 2: Beneficiary FI Detail

The beneficiary FI is the final bank that receives a wire. Depending on the payment type you chose, you may need to enter its details.



The screenshot shows a form titled "Beneficiary FI" with the following fields:

- Name ***: Text input field.
- Country ***: Dropdown menu with "United States" selected.
- FI ABA Number ***: Text input field.
- Address 1 ***: Text input field.
- Address 2**: Text input field.
- City ***: Text input field.
- State ***: Dropdown menu with "Select State" selected.
- Postal Code ***: Text input field.

Beneficiary FI fields.

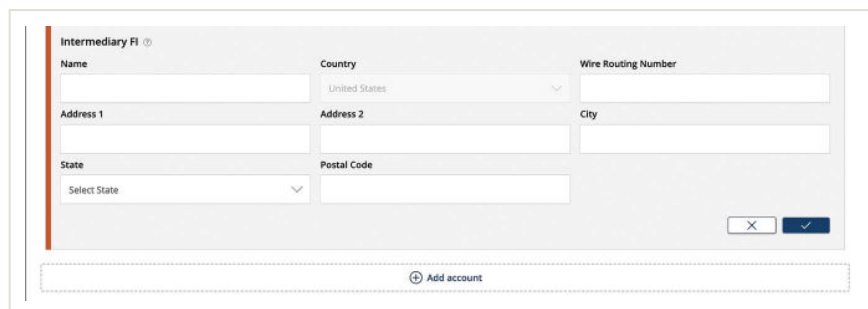
- 1 Enter the beneficiary FI's name.
- 2 Enter the FI's ABA number.
- 3 Enter its street address and city.
- 4 Select the state from the drop-down and enter the postal code.

Note: Incorrect beneficiary details are the most common reason wire transfers are rejected. Double-check every field before you continue.

Full guide reference: p. 34.

Part 3: Intermediary FI Detail

Some banks use an in-between bank, called an intermediary FI, to process funds. If the beneficiary FI requires one, you'll need its wire routing number and address.



The screenshot shows a form titled "Intermediary FI" with the following fields:

- Name**: Text input field.
- Country**: Dropdown menu with "United States" selected.
- Wire Routing Number**: Text input field.
- Address 1**: Text input field.
- Address 2**: Text input field.
- City**: Text input field.
- State**: Dropdown menu with "Select State" selected.
- Postal Code**: Text input field.

At the bottom right of the form are two buttons: "X" (cancel) and a checkmark (confirm). Below the form is a dashed box containing a plus icon and the text "Add account".

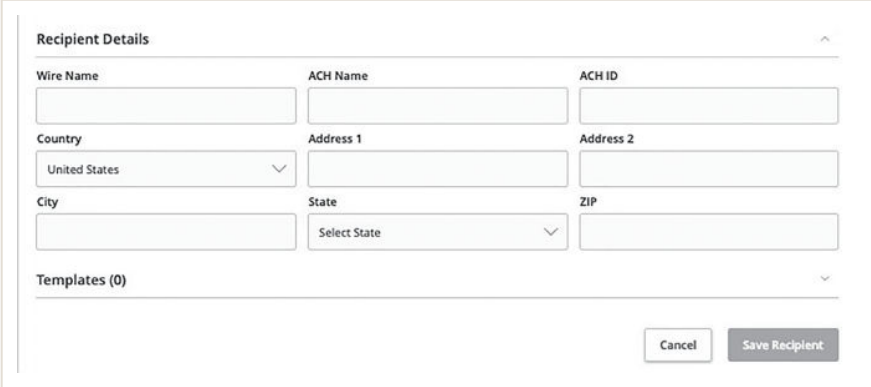
Intermediary FI fields.

- 1 Enter the intermediary FI's name and wire routing number.
- 2 Enter its street address and city.
- 3 Select its state from the drop-down and enter the postal code.
- 4 Click the check mark button.
- 5 (Optional) Click **Add account** to add another account.

Full guide reference: p. 35.

Part 4: Recipient Account Detail

Finally, add the recipient's address and wire and ACH names.

A screenshot of the 'Recipient Details' form. The form is titled 'Recipient Details' with a collapse icon. It contains several input fields: 'Wire Name', 'ACH Name', 'ACH ID', 'Country' (a dropdown menu with 'United States' selected), 'Address 1', 'Address 2', 'City', 'State' (a dropdown menu with 'Select State' selected), and 'ZIP'. Below these fields is a section for 'Templates (0)' with a collapse icon. At the bottom right of the form are two buttons: 'Cancel' and 'Save Recipient'.

Recipient Details: wire name, ACH name and ID, and address.

- 1 Enter the wire name.
- 2 Enter the ACH name and ACH ID.
- 3 Select the recipient's country from the drop-down, then enter the street address.
- 4 Enter the city and select the state from the drop-down.
- 5 Enter the ZIP code.
- 6 Click **Save Recipient**.

Full guide reference: p. 36.