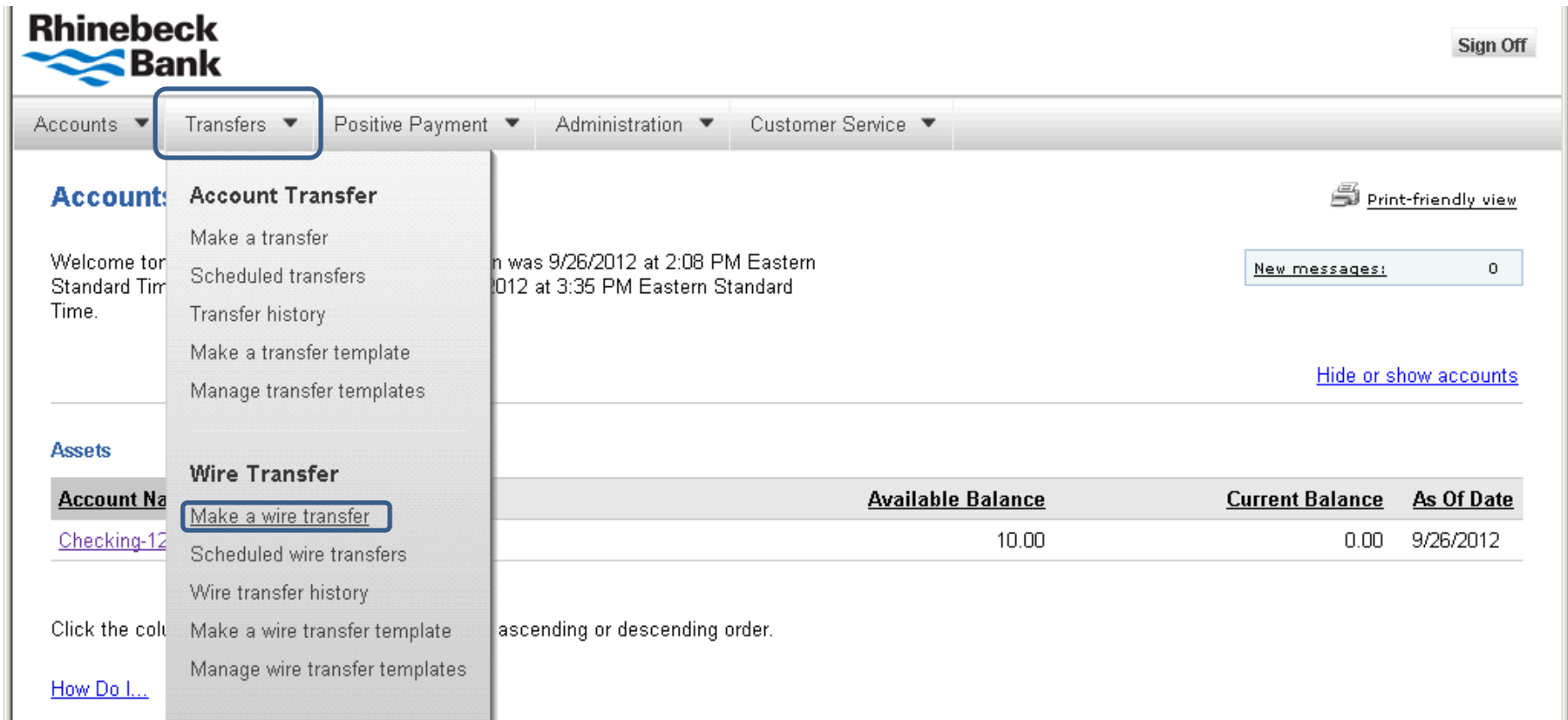


Foreign Wire Transfers

- On the main page highlight transfers
- Select make a Wire Transfer



The screenshot shows the Rhinebeck Bank online banking interface. The 'Transfers' dropdown menu is open, and the 'Wire Transfer' section is highlighted. The 'Make a wire transfer' option is selected and highlighted with a blue box. The interface also shows a navigation bar with 'Accounts', 'Transfers', 'Positive Payment', 'Administration', and 'Customer Service' dropdowns. A table of account balances is visible at the bottom of the page.

Account Name	Available Balance	Current Balance	As Of Date
Checking-12	10.00	0.00	9/26/2012

Foreign Wire Transfers



Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Make a Wire Transfer

Debit information

Wire type: Domestic
 International

Wire name:

Debit account:

Amount: \$

Frequency:

Select a different frequency to set up a repeating wire transfer.

•**Wire Type** - Select the International radio dial for wire type for foreign wires

•**Wire Name** - Give your wire a unique name

•**Debit Account** - Choose the account to debit

•**Amount** – Enter the dollar amount of the wire

•**Frequency** - Frequency will be Once, now if before 3pm

•After 3pm the wire defaults to the Once, Scheduled for the next business day
(To schedule a future wire or a recurring wire please refer to slides 13-16)

•Select continue

Foreign Wire Transfers



- Accounts ▾
- Transfers ▾
- Positive Payment ▾
- Administration ▾
- Customer Service ▾

Make a Wire Transfer

Debit information

Portfolio:	hollywood windows
Wire type:	International
Wire name:	Funds to Italian Distributor
Debit account:	Checking-1292
Amount:	\$1.00
Frequency:	Once, now
Transfer on:	9/27/2012

[Change](#)

Use to make any modifications necessary to your debit information

Receiving domestic (U.S.) bank information

ABA or SWIFT code:	<input type="text"/>	ABA search
Bank name:	<input type="text"/>	
Address (optional):	<input type="text"/>	
City, country:	<input type="text"/>	
Bank to bank information (optional):	<input type="text"/>	

Foreign Wire Transfers

Rhinebeck Bank requires an intermediary bank to send funds internationally. The receiving domestic bank information is the intermediary bank information

- **ABA or SWIFT code** – fill in the ABA/routing number for the intermediary bank
 - Only use the ABA Search to fill in the banks name and address automatically
- **Bank to Bank information** - provide specific information to the intermediary bank, if necessary

ABA Number Search Results x

ABA Number	Name	City	State
021000021	JPMORGAN CHASE BANK, NA	NEW YORK	NY

Select bank Cancel

Frequency: Once, now
 Transfer on: 9/27/2012

Receiving domestic (U.S.) bank information

ABA or SWIFT code:	021000021	ABA search
Bank name:	JPMCHASE	
Address (optional):		
City, country:	NEW YORK,NY	
Bank to bank information (optional):	Funds For Further Credit to the Bank of Italy	

Foreign Wire Transfers

- Enter ALL of the recipients information
- Use the additional information for recipient box for any specific instructions to the beneficiary of the funds

Recipient information

Account number / IBAN:

Account name:

Address:

City, country:

Additional information for recipient (optional):

Foreign Wire Transfers

Recipient's foreign bank information

Bank ID type:

Bank ID:

Bank name:

Recipient's foreign bank information

Bank ID type:

Bank ID: ABA search

Bank name:

Bank address:

Bank city, country:

- Bank ID Type** - select BIC/SWIFT Code
- Bank ID** - enter the Foreign Banks SWIFT code
- Bank Name** – enter the foreign bank name
- Bank Address & Bank City, Country**– enter the foreign bank address
- All Information on the foreign bank is mandatory

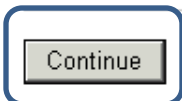
Foreign Wire Transfers

Originator information

ID type:	DDA Account	
ID:	<input type="text" value="1292"/>	ABA search
Originator name:	<input type="text" value="hollywood windows"/>	
Originator address:	<input type="text" value="2 Jefferson Plaza"/>	
	<input type="text"/>	
Originator city, state, postal code:	<input type="text" value="Poughkeepsie, NY 12601"/>	

•The Originator Information automatically fills in and no further action is needed

•Click Continue



Foreign Wire Transfers

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Make a Wire Transfer

Your new wire transfer was not submitted. Please Verify your wire transfer information and click "Submit transfer". To make a change, click "Change".

Debit Information		Change
Portfolio:	hollywood windows	
Wire type:	International	
Wire name:	Funds to Italian Distributor	
Debit account:	Checking-1292	
Amount:	\$1.00	
Frequency:	Once, now	
Transfer on:	9/27/2012	
Receiving domestic (U.S.) bank information		Change
ABA or SWIFT code:	021000021	
Bank name:	JPMCHASE	
Address:		
City, country:	NEW YORK,NY	
Bank to bank information:	Funds For Further Credit to the Bank of Italy	
Recipient information		Change
Account number / IBAN:	121XBS1D9T54321CCX	
Account name:	A.M. Ristorante	
Address:	21 Sunny Side Ave	
City, country:	Amalfi, Italy	
Additional information for recipient:	For imported Italian GoodsRef # 123 45	
Recipient's foreign bank information		Change
Bank ID type:	BIC/Swift Code	
Bank ID:	ITLYBNKONE	
Bank name:	Italian Bank One	
Bank address:	1 Italy Way	
Bank city, country:	Amalfi, Italy	
Originator information		
ID type:	DDA Account	
ID:	1292	
Originator name:	hollywood windows	
Originator address:	2 Jefferson Plaza	
Originator city, state, postal code:	Poughkeepsie, NY 12601	

[Change](#)

Use the Change buttons next to each section to make any necessary changes

If all of the wire information is correct and you would like to proceed click Submit transfer. Clicking cancel will delete the entire wire.

Foreign Wire Transfers



Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Make a Wire Transfer

Confirmation



The following wire transfer was successfully scheduled and will appear on your scheduled wire transfers page until it is processed.

Debit Information

Reference number:	1263
Status:	Pending
Portfolio:	hollywood windows
Wire type:	International
Wire name:	Funds to Italian Distributor
Debit account:	Checking-1292
Amount:	\$1.00
Frequency:	Single
Transfer on:	9/27/2012

•**Reference Number** - unique number assigned for future reference

•**Status** - Wires remain in a pending status until processed by the bank. Wires can be modified or cancelled while in a pending status

Receiving domestic (U.S.) bank information



Online Banking Guide for Commercial Customers

Foreign Wire Transfers

- You can view Pending/Scheduled wire transfers by selecting Transfers then clicking on Scheduled Wire Transfers
- Here you can modify, cancel, or print a copy of your wire

The screenshot shows the Rhinebeck Bank online banking interface. At the top left is the Rhinebeck Bank logo. In the top right corner, there is a 'Sign Off' button. Below the logo is a navigation bar with dropdown menus for 'Accounts', 'Transfers', 'Positive Payment', 'Administration', and 'Customer Service'. The 'Transfers' dropdown menu is open, showing options: 'Account Transfer', 'Make a transfer', 'Scheduled transfers', 'Transfer history', 'Make a transfer template', 'Manage transfer templates', 'Wire Transfer', 'Make a wire transfer', 'Scheduled wire transfers', 'Wire transfer history', 'Make a wire transfer template', and 'Manage wire transfer templates'. The 'Scheduled wire transfers' option is highlighted with a blue box. To the right of the navigation bar, there is a 'Print-friendly view' icon and a 'New messages: 0' notification box. Below the navigation bar, there is a section for 'Accounts' and 'Assets'. The 'Accounts' section shows a table with columns: 'Account Name', 'Available Balance', 'Current Balance', and 'As Of Date'. The first row shows 'Checking-12' with an available balance of 10.00 and a current balance of 0.00 as of 9/26/2012. Below the table, there is a link 'How Do I...' and a note 'ascending or descending order.'





Online Banking Guide for Commercial Customers

Foreign Wire Transfers

- All of your pending wires will be listed to view, change, or cancel
 - View** - A pop up window will appear with all of the wire information. A Print-friendly view link will also be available.
 - Change** – allows modification to any of the wire information
 - Cancel** – deletes the entire wire transfer



Sign Off

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Scheduled Wire Transfers

Wire transfers for All Portfolios and All Accounts • [Search scheduled wire transfers](#)

Further Action Required

Currently there are no wire transfers that need further action.

Scheduled Wire Transfers

Transfer On	Debit Account	Recipient Account	Amount	Frequency	Wire Name	Status	Created By	
9/27/2012	Checking-1292	1111111111	1.00	Single	Bank Invoice #123	Pending	tommyj	View • Change • Cancel
9/27/2012	Checking-1292	121XBS1D9T54321CCX	1.00	Single	Funds to Italian Distributor	Pending	tommyj	View • Change • Cancel

View Pending Wire Transfers

1
1





Online Banking Guide for Commercial Customers

Foreign Wire Transfers



Accounts ▾ Transfers ▾ Positive Payment ▾

Account: Account Transfer

- Make a transfer
- Scheduled transfers
- Transfer history
- Make a transfer template
- Manage transfer templates

Assets

Account Na

Checking-12

Wire Transfer

- Make a wire transfer
- Scheduled wire transfers
- Wire transfer history
- Make a wire transfer template
- Manage wire transfer templates

Click the col...

[How Do I...](#)

•By going into the Wire Transfer History section you can view all of your wires both processed and canceled. This section does not contain any information on pending wire transfers.

Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Wire Transfer History

Wire transfers for All Portfolios and All Accounts • [Search wire transfer history](#)

Transfer On	Debit Account	Recipient Account	Amount	Wire Name	Status	Reason
9/26/2012	Checking-1292	111111111	1.00	Test Wire # 1	Cancelled	Manually cancelled. View
9/26/2012	Checking-1292	111111111	1.00	Test	Cancelled	Manually cancelled. View
9/26/2012	Checking-1292	111111111	1.00	Test	Cancelled	Manually cancelled. View
9/26/2012	Checking-1292	1111111111111111111	1.00	Test	Cancelled	Manually cancelled. View
9/28/2012	Checking-1292	111111111	1.00	Scheduled test	Cancelled	Manually cancelled. View

[How Do I...](#)





Online Banking Guide for Commercial Customers

Foreign Wire Transfers

- Wires can be scheduled to be released for a later date or set up to recur
- To schedule a wire transfer for a future date or to schedule a recurring wire transfer go to the Transfers menu and select Make a Wire Transfer

The screenshot shows the Rhinebeck Bank online banking interface. At the top left is the Rhinebeck Bank logo. At the top right is a "Sign Off" button. Below the logo is a navigation bar with dropdown menus for "Accounts", "Transfers", "Positive Payment", "Administration", and "Customer Service". The "Transfers" menu is open, showing options: "Account Transfer", "Wire Transfer", and "Manage transfer templates". Under "Account Transfer" are: "Make a transfer", "Scheduled transfers", "Transfer history", "Make a transfer template", and "Manage transfer templates". Under "Wire Transfer" are: "Make a wire transfer", "Scheduled wire transfers", "Wire transfer history", "Make a wire transfer template", and "Manage wire transfer templates".

On the right side of the interface, there is a "Print-friendly view" button, a "New messages: 0" notification, and a "Hide or show accounts" link. Below these is a table showing account balances:

Account Name	Available Balance	Current Balance	As Of Date
Checking-12	10.00	0.00	9/26/2012

At the bottom left of the screenshot, there is a "How Do I..." link.



Foreign Wire Transfers



Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Make a Wire Transfer

Debit information

Wire type: Domestic
 International

Wire name:

Debit account:

Amount: \$

Frequency:

Transfer on:

- Select a different frequency for this recurring wire transfer.
- Weekly
 - Biweekly
 - Monthly
 - Bimonthly
 - Quarterly
 - Semiannually
 - Annually

Continue

[How Do I](#)

All wire information is completed in the same manner as any other foreign wire except for the Frequency selection.

- **Frequency** - Select the frequency for the wire to be sent
 - Once, Scheduled – go out once on a future date selected
 - All other Frequencies are dictated by the start date selected & will prompt the Transfer Date section to be completed (see next slide)
- **Transfer On** - select a date on the calendar for the transfer
- The wire will now go out on the date you have selected

Amount:

Frequency:

Transfer on:

Select a different frequency for this recurring wire transfer.

Continue

[How Do I](#)


Oct 2012

Su	Mo	Tu	We	Th	Fr	Sa
30	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	31	1	2	3

Foreign Wire Transfers

Transfer Dates

Your first bimonthly wire transfer will be made with an effective date of the "Start on" date. A second wire transfer will be made two months after that date. Subsequent wire transfers will be made every two months on the same day of the month.

Start on: 

End on:

Continue indefinitely

Continue for this number of transfers:

If a wire transfer date falls on a holiday or other non-business day, funds will be transferred the next business day.

Recurring Wires will require Transfer Date Information to be completed.

- **Start On** - choose a date for the wire to start on
- **Continue indefinitely** - wire will be sent until the wire is manually canceled by a user
- **Continue for this number of transfers** - enter the NUMBER of times you want that wire to be processed from the start date forward.
- Select Continue

Continue

Foreign Wire Transfers



Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Service ▾

Debit Information

Reference number: 1265
Status: Pending
Portfolio: hollywood windows
Wire type: International
Wire name: Wire to Spain
Debit account: Checking-1292
Amount: \$1.00
Frequency: Bimonthly, 1 of 10
Transfer on: 10/10/2012

To modify a scheduled wire transfer follow the same steps as a one-time wire

This is the only difference where you must choose which of the scheduled wires you want changed. Read each option carefully and select the option you want. Proceed with any changes as normal.

- Change this wire transfer.** Select this option to change the currently scheduled wire transfer.
- Change the schedule for all wire transfers.** Select this option to change the schedule and all current and future wire transfers controlled by the schedule.
- Change the schedule for all future wire transfers.** Select this option to change the schedule for all future wire transfers controlled by the schedule, all pending wire transfers will continue to process.