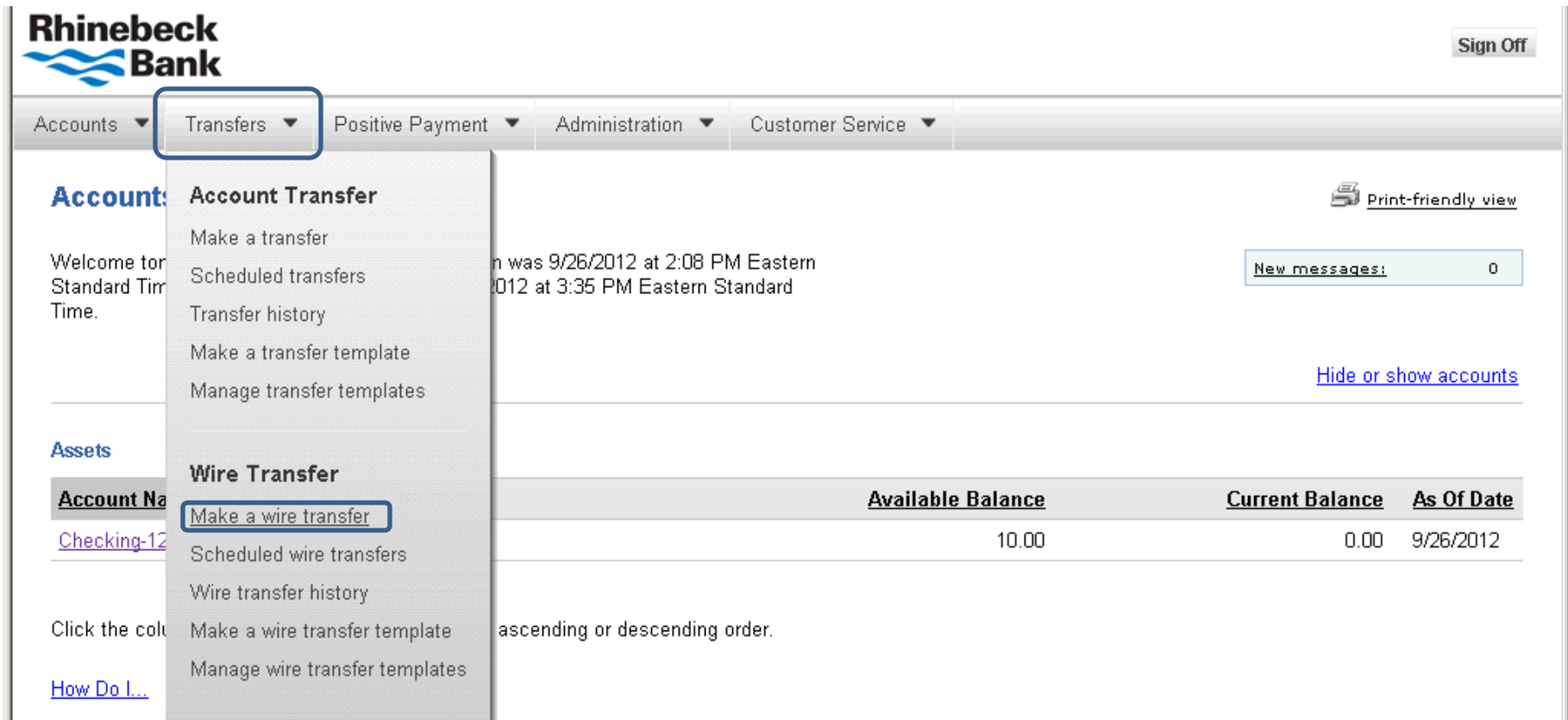


Domestic Wire Transfers

- 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'. A table of account balances is visible, with columns for 'Account Name', 'Available Balance', 'Current Balance', and 'As Of Date'. The 'Checking-12' account is listed with an available balance of 10.00 and a current balance of 0.00 as of 9/26/2012.

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



Domestic 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** - Domestic wire type is the default
- **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 defaults to Once, now if before 3pm
- After 3pm the wire defaults to Once, Scheduled for the next business day (To schedule a future wire or a recurring wire please refer to slides 12-15)
- Select continue



Domestic Wire Transfers



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

Make a Wire Transfer

Debit information

Portfolio:	hollywood windows
Wire type:	Domestic
Wire name:	Bank Invoice #123
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 bank information

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

Domestic Wire Transfers

- To Ensure your wire transfer goes to the correct bank enter the banks ABA/routing number
- Only use the ABA Search to fill in the banks name and address automatically
- Use the Bank to Bank information box if you want to provide specific information to the receiving bank.

Amount: \$ 1.00
 Frequency: Once, now
 Transfer on: 9/27/2012

Receiving bank information

ABA: ABA search

Bank name:

Address (optional):

City, state, postal code:

Bank to bank information (optional):

ABA Number Search Results

ABA Number	Name	City	State
221971015	RHINEBECK SAVINGS BANK	RHINEBECK	NY

Select bank Cancel

[How Do I...](#)

Recipient information

Receiving Bank Information

Domestic 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

Bank to bank information (optional):

Recipient information

Account number:

Account name:

Address:

City, state, postal code:

Additional information for recipient (optional):

Recipient bank information is different than receiving bank

This box will only need to be checked if you are using an intermediary bank to get the funds to the beneficiary bank. This is very uncommon for a domestic wire

Originator information

Domestic Wire Transfers



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

Account name:

Address:

City, state, postal code:

Additional information for recipient (optional):

Recipient bank information is different than receiving bank

Originator information

Bank ID type:

Bank ID: ABA search

Originator name:

Originator address:

Originator city, state, postal code:

[How Do I...](#)

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

•Click Continue

Domestic Wire Transfers

Rhinebeck Bank Sign Off

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:	Domestic	
Wire name:	Bank Invoice #123	
Debit account:	Checking-1292	
Amount:	\$1.00	
Frequency:	Once, now	
Transfer on:	9/27/2012	
Receiving bank information		Change
ABA:	221971015	
Bank name:	RHINEBECK SVGS BK	
Address:		
City, state, postal code:	RHINEBECK,NY	
Bank to bank information:	Pay Invoice #123	
Recipient information		Change
Account number:	1111111111	
Account name:	Disney Electric Company	
Address:	11 Hollywood Blvd	
City, state, postal code:	Sunshine, FL 99999	
Additional information for recipient:	For further Cr to Act 12345Sept Inv oice #123	
Recipient bank information is different than receiving bank:	No	
Originator information		
Bank ID type:	DDA Account	
Bank 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 the appropriate 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.

Domestic 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:	1261
Status:	Pending
Portfolio:	hollywood windows
Wire type:	Domestic
Wire name:	Bank Invoice #123
Debit account:	Checking-1292
Amount:	\$1.00
Frequency:	Single
Transfer on:	9/27/2012

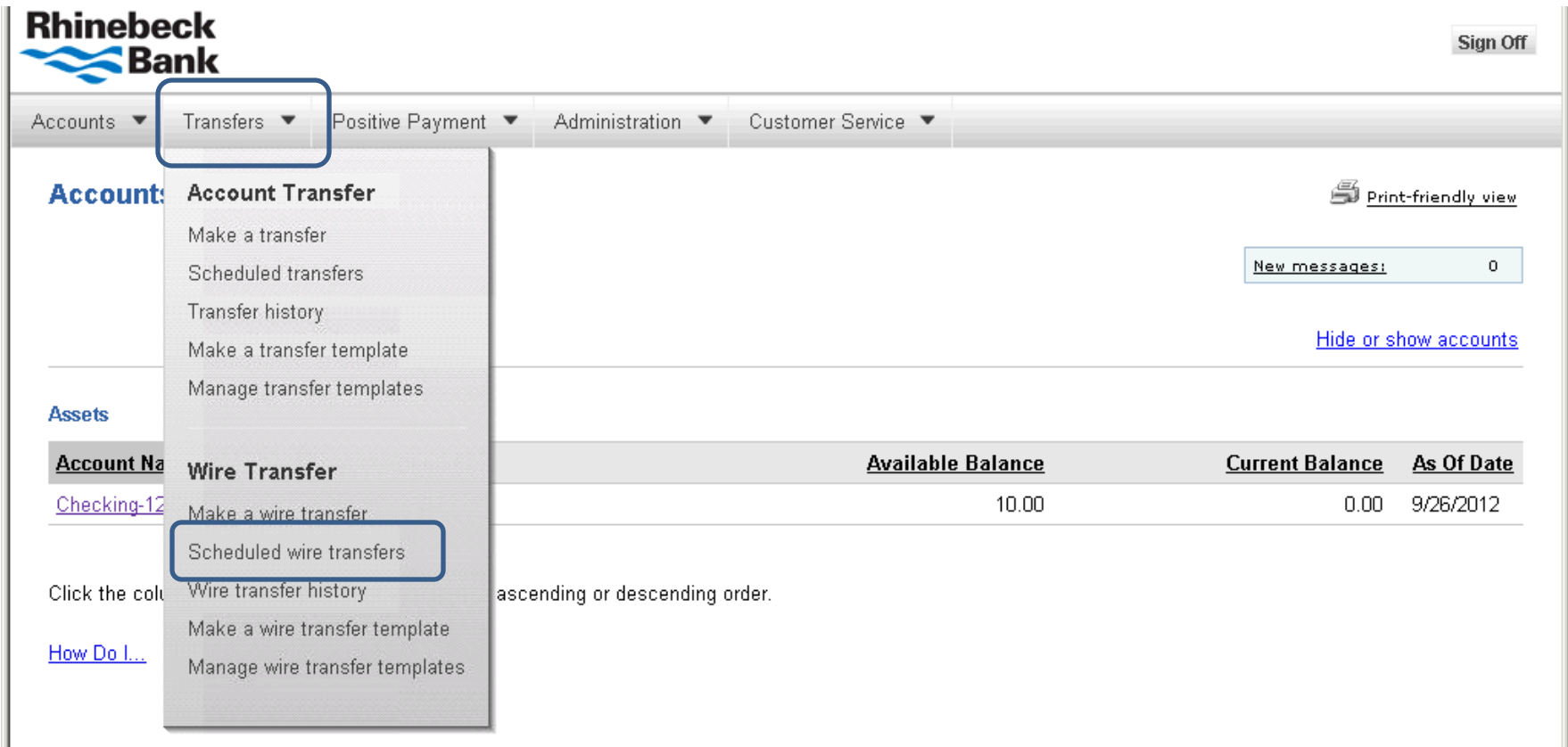
- Reference Number - unique number assigned for future reference

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

Receiving bank information

Domestic 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, there is a navigation bar with several dropdown menus: "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. Below the navigation bar, there is a "Print-friendly view" icon and a "New messages: 0" notification. A link "Hide or show accounts" is also visible. Below this, there is a table with columns: "Account Name", "Available Balance", "Current Balance", and "As Of Date". The table has one row: "Checking-12", "10.00", "0.00", "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

Domestic 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

Rhinebeck Bank 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	111111111	1.00	Single	Test Wire 1	Pending	tommyj	View • Change • Cancel
9/27/2012	Checking-1292	111111111	1.00	Single	Test Wire 1	Pending	tommyj	View • Change • Cancel

View Pending Wire Transfers

**1
0**





Online Banking Guide for Commercial Customers

Domestic 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 Name: Wire Transfer

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

Click the color...
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

Domestic 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. 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" menu is open, showing options: "Account Transfer" (with sub-options: "Make a transfer", "Scheduled transfers", "Transfer history", "Make a transfer template", "Manage transfer templates"), "Wire Transfer" (with sub-options: "Make a wire transfer", "Scheduled wire transfers", "Wire transfer history", "Make a wire transfer template", "Manage wire transfer templates"), and "Wire Transfer" (with sub-options: "Make a wire transfer", "Scheduled wire transfers", "Wire transfer history", "Make a wire transfer template", "Manage wire transfer templates").

On the right side of the interface, there is a "Print-friendly view" button with a printer icon, and a "New messages: 0" notification box. Below these is a link for "Hide or show accounts".

At the bottom of the interface, there is a table showing account balances:

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



Domestic Wire Transfers



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

Make a Wire Transfer

All wire information is completed in the same manner as any other Domestic 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

Debit information

Wire type: Domestic
 International

Wire name:

Debit account:

Amount: \$

Frequency:

Transfer on:

Select a different frequency for this wire transfer.

Amount:

Frequency:

Transfer on:


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

How Do I

Domestic 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.

Continue

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

Domestic Wire Transfers



Accounts ▾ Transfers ▾ Positive Payment ▾ Administration ▾ Customer Servi

Debit Information

Reference number: 1255
Status: Pending
Portfolio: hollywood windows
Wire type: Domestic
Wire name: Scheduled Wire Test #1
Debit account: Checking-1292
Amount: \$1.00
Frequency: Bimonthly, 1 of 10
Transfer on: 9/28/2012

To modify a scheduled wire transfer follow the same steps as modifying 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.