



Foreign Exchange (FX) Wire Transfer Quick Reference Guide

***NOTE:** Every wire transfer must be “released” for Mid Penn Bank to send the wire on the customer’s chosen payment date.

Creating a Free-Form Wire

1. From the main menu, select **Payments & Transfers**, then select **Wire Transfer**.
2. Select **Single-Free Form Wire**.
3. Within the **Account Information** section, complete all required fields.
 - a. Select the applicable payment currency for International wires in a foreign currency.
 - b. Determine the amount. You will be able to review the exchange rate in Steps 10-15.
 - i. Select **Payment Amount** to send the FX Amount to the beneficiary (amount displayed in U.S. dollars).
 - ii. Select **Debit Amount** to withdraw the FX Amount from the Debit Account (amount displayed in foreign currency). The Debit Amount is based on the FX rate for the selected date.

***NOTE:** The Sender Name will prefill as the name associated with your Company ID.
Wire transfers initiated from accounts titled differently must be manually updated with the correct information.
4. Within the **Beneficiary/Payee Information** section, complete all required fields marked by an asterisk.
 - a. The Beneficiary ID is the account number.
5. Within the **Beneficiary Bank Information** section, complete all applicable fields.
 - a. The Beneficiary Bank ID Type is SWIFT BIC.
6. Complete the **Additional Bank Information** section if the wire instructions reference a secondary financial institution.
7. Within the **Additional Reference Information** section, complete fields:
 - a. Purpose of Payment (minimum 10 characters, required).
 - b. If the wire instructions include Additional Information for the Beneficiary, enter it in the field (optional, as wire instructions dictate).
8. Select the checkbox **Save as a Repetitive Template** to save the wire as a reusable template (only the payment date can be changed).
 - a. To manage wire templates, refer to the Manage Templates section below.
9. Select the checkbox **Save as Payee** to save payee information for future transfers. ***NOTE:** This is the preferred method for saving payee information.
10. Choose whether to update notifications.

***NOTE:** Mid Penn Bank highly recommends enabling all notifications to receive updates on the status of the transaction. It is also important to confirm that no unintended changes have been made to your notification settings.
11. Click **Foreign Exchange Rate Lookup**.
12. Review the Foreign Exchange Information.
13. Select **Submit** or **Reset**.
14. Confirm the FX Rate information.
15. Select **Confirm** or **Cancel**.
16. Click **Request Transfer**.
17. Select **Edit** if corrections are needed.
18. Click **Confirm** if the wire transfer is correct.



19. You will need to **reauthenticate your User ID** to finalize the approval.
 - a. Soft Token Authentication:
 - i. Open your mobile or desktop soft token.
 - ii. Enter your PIN (aka Password), then click the **right-hand arrow**.
 - iii. Enter the numeric code displayed on the soft token application.
 - iv. Click **Submit**.
 - b. Passcode Authentication:
 - i. At the *Please Reverify* pop-up window, enter your PIN (aka Password), then click **Generate**.
 - ii. Enter the numeric code that is delivered via email or SMS.
 - iii. Click **Submit**.
20. Click **Return**.
 - a. If your company uses dual control, refer to the "ACH, Wire Transfers Approval Quick Reference Guide."
 - b. If your company does not use dual control, you will need to release the wire.
21. From the main menu, select **Payments & Transfers**, then select **Payment Activity**.
22. Select the checkbox next to the wire transfer(s) to Release.
23. Review the wire transfer(s).
24. Click **Release** or, if you are the approver, click **Approve and Release**.
25. Click **Yes** to Release Payment. Once the wire is released, no modifications can be made.
26. When the wire release is successful, the Status will update to Delivered.

Manage Templates

***NOTE:** For a Repetitive Template, only the Payment Date can be changed. For a Semi- Repetitive Template, the amount, currency, purpose, and additional information can be updated. Repetitive Templates cannot be modified to Semi-Repetitive Templates, and vice versa.

1. From main menu, select **Payments & Transfers**, then select **Wire Transfer**.
2. Select **Manage Templates** from the right-hand submenu.
3. Enter the wire template name to locate the existing template.
4. Click **Edit**.
5. Update the required fields.
6. Click **Save Template**.

***NOTE:** Selecting **Save Template** does NOT submit the wire.

Creating a Wire Transfer From a Template

1. From the main menu, select **Payments & Transfers**, then select **Wire Transfer**.
2. Locate the template you want to use by entering the template name into the **Select Template** field.
3. Select the template.
4. Within the **Account Information** section, complete all required fields.
 - a. Select the applicable payment currency for International FX wire transfers.
 - b. Determine the amount. You will be able to review the exchange rate in Steps 10-15.
 - i. Select **Payment Amount** to send the FX Amount to the beneficiary.
 - ii. Select **Debit Amount** to withdraw the FX Amount from the Debit Account.



5. Within the **Additional Reference Information** section, complete fields:
 - a. Purpose of Payment (minimum 10 characters, required).
 - b. If the wire instructions include Additional Information for the Beneficiary, enter it in the field (optional, as wire instructions dictate).
6. Select the checkbox **Save As a Repetitive Template** to save as a reusable template (only the date can be changed).
 - a. To manage wire templates, refer to the Manage Templates section below.
7. Select the checkbox **Save As Payee** to save payee information for future transfers.
8. ***NOTE:** This is the preferred method for saving payee information. Choose whether to update notifications.
***NOTE:** Mid Penn Bank highly recommends enabling all notifications to receive updates on the status of the transaction. It is also important to confirm that no unintended changes have been made to your notification settings.
9. Click **Foreign Exchange Rate Lookup**.
10. Review the Foreign Exchange Information.
11. Select **Submit** or **Reset**.
12. Confirm the FX Rate information.
13. Select **Confirm** or **Cancel**.
14. Click **Request Transfer**.
15. Select **Edit** if corrections are needed.
16. Click **Confirm** if the wire transfer is correct.
17. You will need to **reauthenticate your User ID** to finalize the approval.
 - a. Soft Token Authentication:
 - i. Open your mobile or desktop soft token.
 - ii. Enter your PIN (aka Password), then click the **right-hand arrow**.
 - iii. Enter the numeric code displayed on the soft token application.
 - iv. Click **Submit**.
 - b. Passcode Authentication:
 - i. At the *Please Reverify* pop-up window, enter your PIN (aka Password), then click **Generate**.
 - ii. Enter the numeric code that is delivered via email or SMS.
 - iii. Click **Submit**
18. Click **Return**.
 - a. If your company uses dual control, refer to the "ACH, Wire Transfers Approval Quick Reference Guide."
 - b. If your company does not use dual control, you will need to release the wire.
19. From the main menu, select **Payments & Transfers**, then select **Payment Activity**.
20. Select the checkbox next to the wire transfer(s) to Release.
21. Review the wire transfer(s).
22. Click **Release** or, if you are the approver, click **Approve and Release**.
23. Click **Yes** to Release Payment. Once the wire is released, no modifications can be made.
24. When the wire release is successful, the Status will update to Delivered.



Foreign Exchange (FX) Wire Transfer: Creating a Wire Transfer From Existing Payee

1. From the main menu, select **Payments & Transfers**.
2. Type the payee name in the **Select Payee** field to locate the existing payee.
3. Click **Continue**.
4. Within the **Account Information** section, complete all required fields.
 - a. Select the applicable currency type for International FX wire transfers.
 - b. Determine the amount. You will be able to review the exchange rate in Steps 10-15.
 - i. Select **Payment Amount** to send the FX Amount to the beneficiary.
 - ii. Select **Debit Amount** to withdraw the FX Amount from the Debit Account.
5. Within the **Additional Reference Information** section, complete fields:
 - a. Purpose of Payment (minimum 10 characters, required).
 - b. If the wire instructions include Additional Information for the Beneficiary, enter it in the field (optional, as wire instructions dictate).
6. Choose whether to update notifications.

***NOTE:** Mid Penn Bank highly recommends enabling all notifications to receive updates on the status of the transaction. It is also important to confirm that no unintended changes have been made to your notification settings.
7. Click **Foreign Exchange Rate Lookup**.
8. Review the Foreign Exchange Information.
9. Select **Submit** or **Reset**.
10. Confirm the FX Rate information.
11. Select **Confirm** or **Cancel**.
12. Click **Request Transfer**.
13. Select **Edit** if corrections are needed.
14. Click **Confirm** if the wire transfer is correct.
15. You will need to **reauthenticate your User ID** to finalize the approval.
 - a. Soft Token Authentication:
 - i. Open your mobile or desktop soft token.
 - ii. Enter your PIN (aka Password), then click the **right-hand arrow**.
 - iii. Enter the numeric code displayed on the soft token application.
 - iv. Click **Submit**.
 - b. Passcode Authentication:
 - i. At the *Please Reverify* pop-up window, enter your PIN (aka Password), then click **Generate**.
 - ii. Enter the numeric code that is delivered via email or SMS.
 - iii. Click **Submit**
16. Click **Return**.
 - a. If your company uses dual control, refer to the "ACH, Wire Transfers Approval Quick Reference Guide."
 - b. If your company does not use dual control, you will need to release the wire.
17. From the main menu, select **Payments & Transfers**, then select **Payment Activity**.
18. Select the checkbox next to the wire transfer(s) to Release.
19. Review the wire transfer(s).
20. Click **Release** or, if you are the approver, click **Approve and Release**.
21. Click **Yes** to Release Payment. Once the wire is released, no modifications can be made.
22. When the wire release is successful, the Status will update to Delivered.



To View Wire Transfers

1. From the main menu, select **Payments & Transfers**, then select **Payment Activity**.
2. Choose what item you would like to view from the right-hand submenu:
 - a. Current Activity
 - b. Future Payments
 - c. Payment History (Requires use of the search function. Multiple fields are available. Enter search information, then click **Search**)
 - d. Recurring Transfers
3. Locate the desired transaction from the list and click **View** for more details.
4. Click **Close** if you are finished reviewing, or click **Print** to print.

Questions? Please Contact:

Cash Management

Monday-Friday, 8:00 a.m-5:00 p.m. ET (Closed weekends and government holidays)

Email: cashmanagementoperations@midpennbank.com

Phone: 888-999-2644