Sending Wire Transfers via Online Banking

HarborOne Business Online banking offers the ability for Business customers to complete a Wire Transfer either Domestic or International within the Online banking Service.

Wire Transfer Guidelines

Wire transfers must be completed and submitted to HarborOne by 4:00pm Monday through Friday. Wire transfers entered after 4:00pm or on Saturday, Sunday or a bank holiday will process the following business day.

HarborOne will set the company limit equal to the amount requested by the client. Once this limit is established, online banking "Administrators" can control additional user access and set individual limits that are specific to each user. All users with the authority to process and/or approve a wire transfer must receive a security token from HarborOne. These tokens are unique to each user and users will be unable to access the Wires module without one.

Accessing the Wires Module

Accessing the Wire Module with a soft token	Accessing the Wire Module with a hard token
After logging in to Online Banking, select the	After logging in to Online Banking, select the
'WIRE' tab at the top of the page. A prompt for a	'WIRE' tab at the top of the page. A prompt for a
passcode will appear and you can access this	passcode will appear and this passcode consists of
passcode by opening the RSA SecurID app on	your assigned four-digit personal identification
your mobile device (after you have successfully	number (PIN), followed by the string of numbers
enrolled your security token) and entering in your	displayed on your Security Token. If you enter the
four-digit PIN. If you enter the passcode in	passcode in incorrectly, wait until the token
incorrectly, wait until the timer (seconds	refreshes and a new string of numbers displays—
remaining) hits 0 and a new passcode is	and then try again. Three failed attempts will
generated. Three failed attempts will result in a	result in a lockout and you will be required to
lockout and you will be required to contact	contact HarborOne for assistance.
HarborOne for assistance.	

To protect the security	of your information, your financi	ial institution requires authentication of your identity before allowing access to this feature.	
Pass Code:			

Types of Wire Transfers

There are three options from the Wire dropdown to choose from to initiate a wire transfer: **Single Wire**, **Multiple Wires** or **One-Time Wires**

Wires 🗸
Wire Payees
Single Wire
Multiple Wires
Wire Activity
One-Time Wire

Single Wire: Process a single wire transfer by selecting an existing Payee

Multiple Wires: Process multiple wire transfers by choosing from a list of your existing Payees

One-Time Wire: Process a wire transfer by manually entering in the Payee's information. The system will not save the Payee for future use as this module is intended for one-time transfers

Creating Wire Payees

By adding a Wire Payee, the system will save the recipient's information for use on the Single Wire and Multiple Wire option. You can remove a Payee at any time by clicking the delete icon, or edit their information by clicking the edit icon next to their name.

From the 'Wire Payees' option, click 'Add a Payee'

Note: When adding an international payee, the Payee Financial Institution Number Type must be 'BIC'

Payee Details	Payee Financial Institution
* Payee Type	* Institution Number Type
Domestic ~	ABA ~
Payee Information	* Institution Name
* Nickname	Institution Routing #
* Payee Name	Address Line 1
Email Address	Address Line 2
Send email when wire status is changed to Downloaded	
* Account Number	* City
* Confirm Account Number	~ State
* France	
Domestic Foreign	
* Address Line 1	Intermediary Financial Institution (optional for International Wire)
Address Line 2	This payee requires intermediary financial institution
Address Line 3	Cancel Save
* City	
* State	
* ZIP Code	
Enter in all of the required information marked	by an asterisk and click 'Save'.

Initiating a Wire Transfer

From the Single Wire, Multiple Wires or One-Time Wire tabs, simply enter in the required information marked by an asterisk and click 'Submit. *Additional information required for International Wires can be included in the 'Wire Details' field.*

<u>Single Wire</u>

Single Wire

* Payee			
Domestic ~			
Notify Payee			
No			
* Funding Account			
— Select a Funding Ad	count —	~	
* USD Amount			
* Date			
MM/DD/YYYY			
Wire Details			
Testing			
		I	
Cancel	Submit		

Multiple Wires

ayee Nickname	Payee Name	Notify Payee	Wire Date	
Domestic	Domestic Example		04/04/2022	图
kcount:	Amount: Last: N/A : 1	\$13.61		
Memo:				
nternational	International Example		04/04/2022	8
Account: 00 HOHRD OF SUBER	Amount: Last: N/A : 5	3.00		
Memo:				
fest Multiple Wires	Multiple		04/04/2022	8
Account:	Amount: Last: N/A : !	A/A		
Memo:				

One-Time Domestic Wire

Funding Account - Select a Funding Account	ne-Time Wire	* State
- Select & Funding Account - - Select & Funding Account - - Select & Funding - - S	ding Account	* ZIP Code
mount ste MDD/YYY ste MDD/YYY mo intermediary Financial Institution (optional is stow Details Myee Information type Type omestic ype Name intermediary Financial Institution (optional is stow Details	Select a Funding Account — 🗸 🗸 🗸 🗸	
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Intermediary Financial Institution (optional link) Intermediary Financial Institution (optional link) Intermediary Financial Institution (optional link)	ount Number	* ZIP Code
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Intermediary Financial Institution (optio	trace Line 1	
Show Details	1 C22 LITE 1	Intermediary Financial Institution (optional
		Show Details
Idress Line 2 Cancel Submit	ess Line 2	Cancel Submit

After clicking 'Submit', you will receive confirmation that the wire transfer has been initiated

One-time international wire

All Payee Financial Institution Number Types must be 'BIC'

	Payee Financial Institution
* Funding Account	* Institution Number Type
— Select a Funding Account — V	BIC ~
' Amount	* Institution Name
Date	Institution Number
MM/DD/YYYY	
Reason for Payment	Address Line 1
leason for Payment	Address Line 2
	+ Cite.
/emo	^ City
Payee Information	* State or Province
* Payee Type	* Postal Code
International ~	
^r Payee Name	* Country
Send email when wire status is changed to Downloaded	~
* Account Number	Intermediary Financial Institution (optional)
	Show Details
^k Confirm Account Number	Cancel Submit
* Address Line 1	
Address Line 2	
* City	
State or Province	After clicking 'Submit', you will receive
	initiated
* Country	
~	

<u>Wire Activity</u>

Under 'Wire Activity, the status of your wire transfer will appear as 'Approved', and then change to 'Downloaded' once HarborOne retrieves the file for submission.

