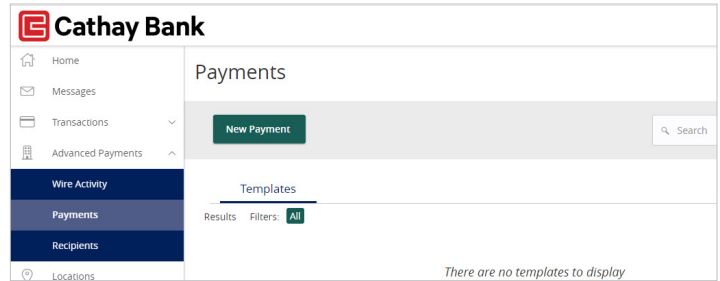
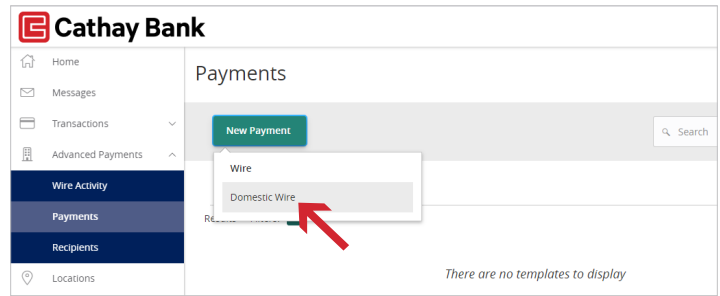


Send a wire

1. You can wire money domestically using **Payments** under the **Advanced Payment** menu.



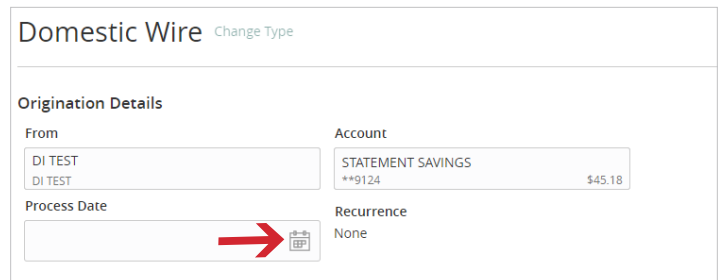
2. Select **Domestic Wire**



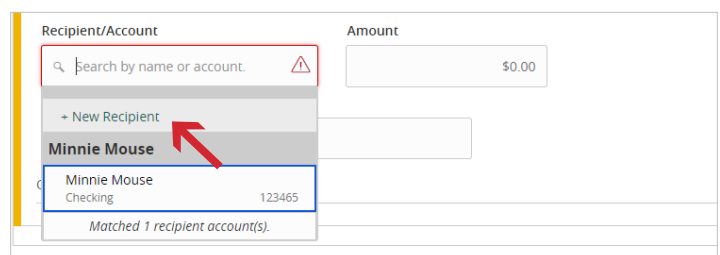
3. Search for a Cathay Bank account by name or account number, then select the account.

4. Select a **Process Date** using the calendar button.

Note: Wires submitted after 1:30 p.m. PT (4:30 p.m. ET) will be processed on the next business day.

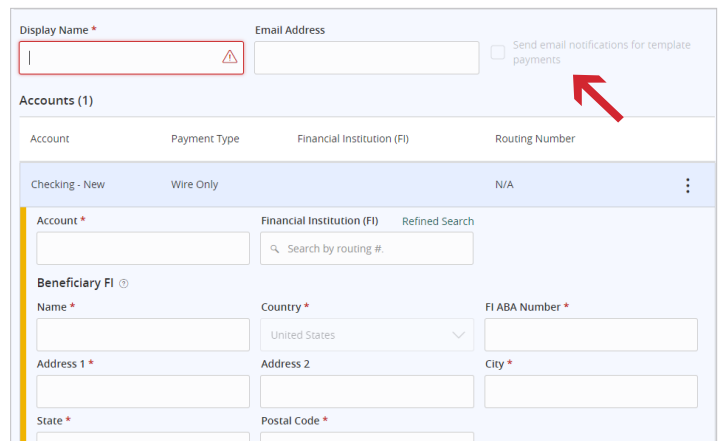


5. Select the **Recipient/Account** field then select **+New Recipient**.



6. Enter recipient's name or nickname in **Display Name** (this will not be part of the outgoing wire information). Enter the recipient's email in **Email Address** (optional).

Note: Checking the **Send email notifications for template payments** box ensures that this recipient receives a Wire Transfer Notification email when a wire transfer is processed.



7. Under the **Accounts** section, enter recipient's account number in Account.
8. Type in the **routing number** in Financial Institution (FI) (predictive search will narrow down suggested list as you type). Select the correct beneficiary FI displayed in the list.
9. The previous action will auto-populate the beneficiary FI's Name, Country, FI ABA Number, Address, City, State, and Postal Code information.
10. If necessary, complete the Receiving FI and Intermediary FI information in the next section (this is uncommon for domestic wires).
11. Under Recipient Details, enter recipient's name in Wire Name.
12. Enter recipient's Address, City, State, and ZIP.

Note: If Country is changed to a country other than United States, the City/State/ZIP fields will disappear and be replaced with an Address 3 field.
13. Select **Save Recipient** if you wish to save this recipient for future use.

Note: Select **Use Without Save** to continue without saving this recipient for future use.

RECIPIENT DETAILS

Display Name * ⚠ Email Address Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	Wire Only		N/A

Beneficiary FI ⓘ

Account * Financial Institution (FI) Refined Search

Search by routing #.

Name * Country * FI ABA Number *

Address 1 * Address 2 City *

State * Postal Code *

Receiving FI ⓘ

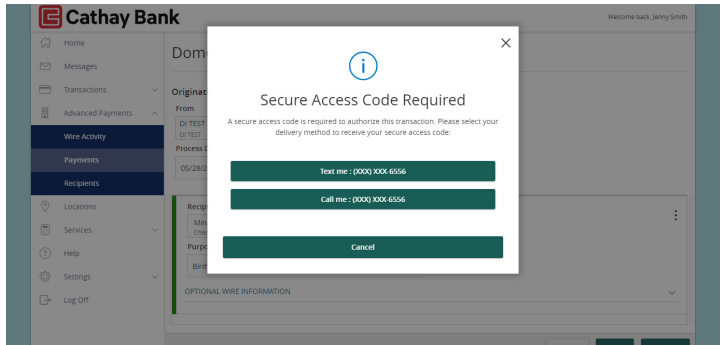
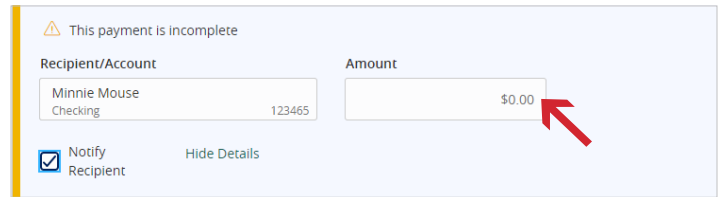
Name Wire Routing Number

Intermediary FI ⓘ

Name Country Wire Routing Number

Address 1 Address 2 City

- 14. Enter the Amount.
- 15. Check **Notify Recipient** if you want the recipient to receive a Wire Transfer Notification email.
Note: An email address is required to notify recipient.
- 16. Ensure all the information under Recipient Details are accurate. If necessary, select the pencil icon to edit recipient information.
- 17. Enter the Purpose of Wire. Select Approve.
- 18. A secure access code is required to authorize any wire transactions. Select the delivery method to receive the secure access code: Voice or SMS/Text Message.



19. Wire status reference

Status	Description
Drafted	The wire transaction form has been created but has not yet been approved for processing.
Authorized	The end user submitted an authorized or approved wire transaction, but it has not been processed yet because it was submitted after the cutoff time (1:30 p.m. PT). Future dated wires will also have the authorized status until the effective date of the wire.
Processed	The wire has been sent to the bank for processing.
Canceled	A wire has been canceled prior to processing. A canceled transaction cannot be reactivated. The end user must resubmit and reapprove the transaction. Note: Wires canceled after processing will not have their status updated within online banking. Please reach out to your branch or the Customer Care Center if you have questions on your wire status.