WIRE TRANSFER ENROLLMENT QUICK REFERENCE GUIDE

Overview

WIRE TRANSFERS (also referred to as Wire Transfer Payments) are a trusted instrument for transferring funds quickly and conveniently through an established banking network. Vectra Bank offers the option for customers to schedule, modify, and view wire transfers in Personal Online Banking and Business Online Banking. Enrollment is required before these options are available in Online Banking.

ELIGIBILITY AND CONDITIONS

» You will need to complete a separate Wire Application and Agreement for Personal Online Banking or Wire Application and Agreement for Business Online Banking to be eligible to utilize the service. Choose the application for the service you use (Personal or Business) when you log in at https://www.zionsbank.com.

» Personal Online Banking customers are required to have Enhanced Account Protection (EAP) enabled in order to use Online Wires.

» Business Online Banking customers are required to have Enhanced Account Protection (EAP) or Dual Authorization enabled in order to use Online Wires.

» Online Wires can only be sent from eligible checking or savings accounts. Sending from a loan or credit line is not permitted.

» Transmissions of Federal Tax Wire Payments are not available through Wire Transfers in Online Banking.

» You must use an Online Banking supported browser. These include the following:
  1. Internet Explorer (Version 10 and above)
  2. Chrome (latest version)
  3. Firefox (latest version)
  4. Safari (latest version)

Step 1 – Completing the Wire Application

From Online Banking Menu Tabs

1. Click on the Payments tab.
2. Select Wires Application.
Step 2a – Completing the Electronic Enrollment Wire Application

(PERSONAL ONLINE BANKING ONLY; see Step 2b for BUSINESS ONLINE BANKING and Alternate application method)

APPLICATION

1. Click on Start Electronic Enrollment
APPLICATION (continued)

2. **Verify** the contact information we have on file for you. (Select Change if it needs to be revised; do not complete Electronic Enrollment until the information on file has been updated.)

3. **Input** your signature name as it appears when you sign a legal document. If you would like to use a different email for wire transfer notifications than the email address you use for other Online Banking correspondence, input this in Wire Contact Email Address. If you would also like to include an alternate email address for notifications, input this in Alternate Wire Email Address.

4. **Select** the account number(s) that you would like to use for initiating wire transfer requests (maximum number of accounts is four).

5. **Select** Preview to continue.
APPLICATION (continued)

6. Verify the accuracy of the information presented, and Select Continue.

Welcome to the Electronic Signature Process
This process will permit you to review and sign your document(s) online using a legally valid electronic signature.

The following steps apply:
1. Consent to Electronically Sign
2. Review Forms
3. Sign Electronically
4. Download Signed Forms

You will have the opportunity to review the final document prior to applying your electronic signature. You will also be able to download or print a signed copy of the documents when complete with electronically signing.

APPLICATION (continued)

7. To begin the electronic signing process, Select Continue.
APPLICATION (continued)

8. **Review** the Consent to Electronic Signature, Disclosure and Delivery; to proceed with the electronic enrollment process, **Select** Yes, I agree to electronic signing and delivery.
APPLICATION (continued)

9. **Review** the Wire Application for Personal Online Banking (eSignature Version). The current date automatically populates, and when you are ready, **Select** Click Here to Sign
APPLICATION (continued)

10. Once your electronic signature has been recorded, **Select** the green Click to Continue button at the top of the page.

Success!
Thank you. You have successfully signed your document(s). You will be notified within 2 business days via email if your application is approved and the service is now available for you to use.

Please download a copy of your document(s) to your computer for safekeeping. Once you have downloaded your document(s) you may close this browser window.

<table>
<thead>
<tr>
<th>Document</th>
<th>Status</th>
<th>Status Details</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire Application for Personal Online Banking</td>
<td>✔ Completed</td>
<td>This document is complete and contains all required signatures.</td>
<td>Download, Open</td>
</tr>
</tbody>
</table>

APPLICATION (continued)

11. When everything has been successfully submitted, you will receive a Success message onscreen, and the Status will show Completed. From here, you can **Download** the electronically signed document for your records.
Step 2b– Completing & Printing the Wire Application

(Application for Online Banking)

1. Click on Wires Application for Online Banking Form.
2. Print, complete and submit.

Options for submitting a completed Wires Application:

a) Print and bring to a local branch. Complete the form in person, and the branch will complete verification steps.
b) Or, with a notarized signature, mail the completed application to the following address:

Online Banking Wires Operations
P.O. Box 25726
Salt Lake City, UT 84125-0726

CUSTOMER SUPPORT

If you have questions regarding Wire Transfers or how to complete the Wire Transfer Application and Agreement form, please call 1-877-588-0298. For general questions about wires, please contact Online Banking Support at 1-800-840-4999.

Once the application is reviewed and approved, the wires function will be enabled and available in Online Banking (typically within three business days). You will be notified via email once this has been completed.
Create a Wire

From Online Banking Menu Tabs

1. Click on the Payments tab.
2. Click on Wires.
3. Select "Create USD Wire" (we will show you how to initiate from a template later).
4. The Create USD Wire page will appear.

5. Fill in the required Payment Information (marked with red asterisks).
6. Click Create New or Choose from List to select existing recipient that has already been created.

To establish recurring payments, select the box marked "Make this Payment Recurring" located under the effective date.

Note: The effective date is the date the wire will be sent. If the wire is initiated past the daily cut-off time (3:00 p.m. MT), the date will default to the next business day.
Complete Recipient’s Information

7. You can select past recipients to reuse their information.

8. Click on Create New, to add a new recipient.

9. Fill in your recipient’s information. The required fields are marked with a red asterisk.

10. Create a unique “Recipient ID” to identify the individual or entity receiving the wire.
11. **Fill in** your recipient’s account information. The required fields are marked with a red asterisk.

12. **Click** preview button.
Verify and Submit Wire Transfer

13. For Business Online Banking customer, Enter Online Banking Password.

14. For Consumer and Business Online Banking customer, Verify wire information is correct and click Submit.
Enhanced Account Protection Enrollment (EAP) Option

1. Before you can make your first wire transfer in Online Banking, you’ll be asked to enroll in EAP (unless it’s a business account with Dual Authorization; see next page).

2. Enrolling in EAP is as simple as entering a security PIN and a mobile number that will be linked to your account.

3. When you create a Wire Transfer, a one-time code will be sent to your mobile device as a text message. This one-time code is valid for 8 minutes. The PIN and the one-time code must be entered to complete the transaction.
Using Dual Authorization Option

If you’re a small business Online Banking customer, you have the option of using Dual Authorization instead of EAP. Dual Authorization requires two individuals to complete a transaction for additional control over business accounts.

With Dual Auth turned on, wire requested transactions will not take effect until your second user, designated as an “Approver,” logs into Online Banking and approves the payment as well.

For example, if you were to create a wire request, then your business partner would have to log into Online Banking, and go to the Payment Center. Your wire would show as “Pending Add Approval,” and your partner would then decide to Approve or Deny the request.

When you enroll in Dual Authorization, you will decide who and how many Approvers you need to keep your wires secure. You will receive an email when the service has been activated.

Your Company System Administrator (CSA) can grant or remove the Approver designation for any user within Online Banking, by accessing the Admin tab on the main menu. By clicking on the user name, the CSA can then check or uncheck the Approver flag as desired.
Create Reusable Templates

From Online Banking Menu Tabs
1. Click on the Payments tab.
2. Click on Templates.
3. Select “Create USD Wire Template”
4. The Create USD Wire page will appear.

5. Fill in required template information. (Note: Refer to “Complete Recipient’s Information” selection for more details)
6. Click Create New or Choose from List to select existing recipient that has already been created.
7. Click preview button

If you send multiple wires to the same recipient, then you can create a reusable template for future transfers.
The Payment Center is where you can search, view and manage all payment types.

From the Payment Center page, you can:

» View Payment Details
» Modify a Payment
» Approve or reject a Payment (for Businesses only)
» View a Transaction Receipt
» Print a Transaction Receipt