

The following instructions will provide you with step-by-step details of how to create and initiate a wire on Business Connect. If you have any questions or need additional assistance, please reach out to Business Services directly. If you are a business owner and would like to apply for Business Connect, [CLICK HERE](#). If you are a business that currently uses Business Connect and have questions, [CLICK HERE](#).

INFO

Note: Before creating a wire template or submitting a wire transfer, request wire instructions directly from the beneficiary, provided by the receiving financial, to help prevent delays or errors in processing your wire transfer. This information does not always match the information found on a check, refer to specific wire instructions.

WESTconsin Business Connect allows permitted Business Administrators and Business Users to initiate wire transfers. This must be enabled and approved by WESTconsin Credit Union prior to use.

Important wire note:

- The cutoff time to submit and approve wire transfers for the same day is **3:30 PM Central Time**.
- Only **domestic wires** can be initiated through WESTconsin Business Connect. To Schedule a foreign wire, contact WESTconsin Credit Union directly.

WIRE TEMPLATES

Wire templates help reduce errors and provide efficiency. Create the template first, and then initiate transactions.

Manage Payment Templates screen:

- Add a template
- Search for a template
- Edit, delete, or copy a template (except those in an Approval Pending status)

Template statuses:

- Needs Attention – reasons include: approver declined the template, funding account is closed
- Approval Pending – new and edited templates require approval
- Approved – available for initiation

ADDING A WIRE TEMPLATE

1. **Login** to WESTconsin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Manage Payment Templates”
4. **Click** “Add a Template”
5. **Enter** template name > **Select** funding account > **Choose** “Domestic Wire” as template type from dropdown
6. **Enter** beneficiary information
 - Name
 - Address

- Account number
 - Reference Information (Optional)
7. **Enter** purpose of wire
 8. **Enter** beneficiary bank information
 - Routing number (Contact beneficiary bank if unknown)
 - For further credit to (if applicable)
 9. **Enter** intermediary bank information (if applicable)
 - Routing number (Contact beneficiary bank if unknown)
 - Account number (if applicable)
 10. **Enter** payment information (amount to pay)
 11. **Click** “Save Template”
 - Approval Pending message will display in the “My Approval” section if there is another Business Administrator or an authorized Business User

INITIATING A WIRE USING A TEMPLATE

1. **Login** to Business Connect account
2. **Click** “ACH/Wire Payment”
3. **Click** “Make/Collect a Payment”
4. **Click** circle next to “Make Payments”
5. **Leave** “Use a Template” selected
6. **Click** “Enter a template name” > **Choose** from list; can also enter template name
 - ACH templates and wire templates display together in list of options
7. (Optional) **Edit** amount or message to beneficiary or receiving bank
8. **Set** Deliver On date
 - Defaults to current business day (can be scheduled up to one year out)
 - If past the cutoff time, the date defaults to the next business day
9. (Optional) **Make** Wire repeating > **Click** “Never” to create rule
10. **Click** “Continue to review”

INITIATING A WIRE WITHOUT USING A TEMPLATE

1. **Login** to WESTconsin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Make/Collect a Payment”
4. **Click** circle next to “Make Payments”
5. **Select** “Make a one-time payment” from drop down
6. **Select** funding account
7. **Select** “Domestic Wire” as payment type from dropdown
8. (Optional) **Enter** Payment Name
9. **Enter** beneficiary information
 - Name
 - Address
 - Account number
 - Reference Information (Optional)

10. **Enter** purpose of wire
11. **Enter** beneficiary bank information
 - Routing number (Contact beneficiary bank if unknown)
 - For further credit to (if applicable)
12. **Enter** intermediary bank information (if applicable)
 - Routing number (Contact beneficiary bank if unknown)
 - Account number (if applicable)
13. **Enter** payment information (amount to pay)
14. **Click** “Continue to Review”
15. **Review** > **Click** “Pay”
 - Approval Pending message will display in the “My Approval” section if there is another Business Administrator or an authorized Business User
 - Option to save Wire as template also displays; if selected, the template will need to be approved by a Business Administrator or authorized Business User

APPROVING A TEMPLATE OR WIRE

1. **Login** to WESTconsin Business Connect
2. **View** my approvals widget
3. **Click** Approve
 - **Follow** verification steps
4. **Confirm** approval on screen

PAYMENT ACTIVITY

1. **Login** to WESTconsin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Scheduled Payments”
 - All activity for the business displays, not just activity by the logged in Business Administrator/Business User. However, Business User permissions impact the activity they can view

Scheduled payments:

- Payments show once scheduled (aka pending)
- The next payment in a recurring series displays at the top; future single payments are listed below
- Option to cancel unless payment is pending approval shows after clicking options next to the payment
- Wires scheduled for a future date stay in the Scheduled view until 2 a.m. Central Time on the Deliver On date, and then move to the processed payments tab

Approved payments:

- 30-day history
- To see details of older payments, the data can be reviewed using Reports – see the [Reports User Guide](#)
- Payments show here when sent to WESTconsin Credit Union – **does not mean it’s been approved**
 - After payment is approved by WESTconsin Credit Union: The payment remains in processed payments tab, an email is sent to all Business Administrators and the Business User who originated it

- After payment is declined by WESTconsin Credit Union: The payment moves to the declined payments tab, an email is sent to all Business Administrators and the Business User who originated it
- Option to “Copy Payment” allows Business Administrator and Business User to resend

Declined payments:

- 30-day history
- To see details of older payments, the data can be reviewed using Reports – see the [Reports User Guide](#)
- Includes payments declined by Business Administrators, Business Users, and WESTconsin Credit Union
 - If declined by WESTconsin, a reason shows on the details window
- Options to view details or initiate a new payment