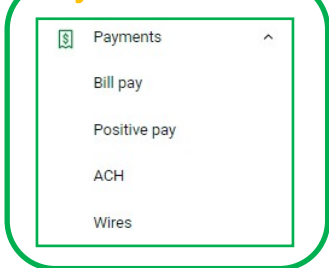




WIRE TRANSFER QUICK REFERENCE GUIDE NO DUAL CONTROL

These tips apply to both Online eBanking and Mobile eBanking.

Payments Menu



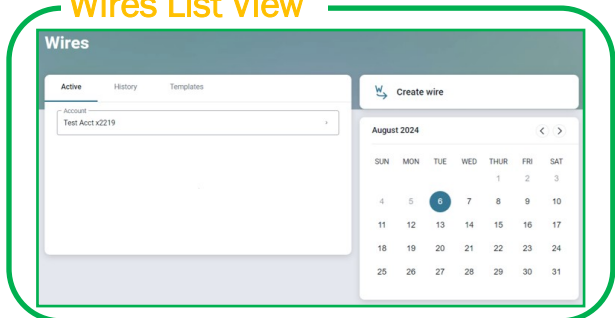
Wires

- On the side menu, there may be a single menu option for Wires or there may be an expandable menu option of Payments with Wires below Payments.
- On the Mobile App, you will select the three horizontal bars at the top left of the app and then select the same as listed above.

Wire List View

- When clicking on Wires, it will default to the listing of Active Wires. These are wires that are waiting to be initiated.
- On this screen, a user can also see a history of processed wires.
- Also on this screen, a user can view templates which list previously created wires that are saved for future use.

Wires List View



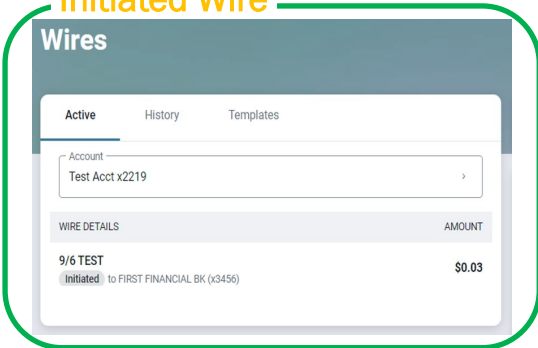
Creating a Wire

To create a new wire, click on 'Create Wire'. Input the wire name along with the rest of the information including the funding account, recipient information, amounts and any notes. A user may also check the box to save the information as a template if future wires may be sent to the same recipient. Click 'Create wire' and 'Done'. The wire will now appear in Active or Templates in a Ready status waiting to be initiated.

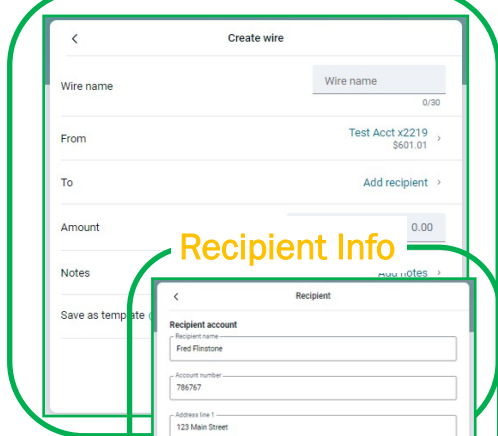
Initiating and Approving a Wire

- The wire will be listed under either Active or Templates and ready to use. Find the wire and click it. Locate the wire and select it. Based on permissions, a user can edit the amount of the wire and can click 'Review and initiate'. The user will be asked to authenticate themselves with some type of authentication (e.g., password). Once the wire is initiated, the individual initiating the wire will receive an email confirmation.
- The wire will now be labeled as Initiated which means the wire is being sent to the bank for processing.

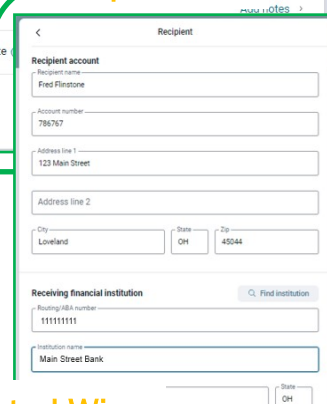
Initiated Wire



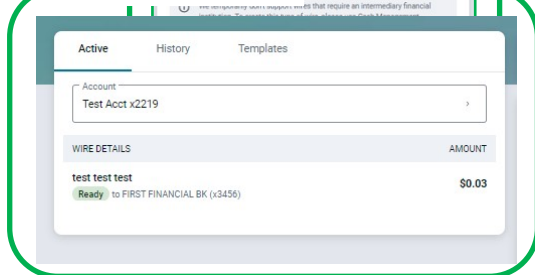
Create a Wire



Recipient Info



Created Wire



REMINDERS

- Wires initiated after 4:00 pm EST will be processed on the following business day.
- LCNB established per wire and per day limits at the company level. Per wire and per day limits can also be established per user by the Administrator in Business Management.
- An Administrator can provide certain permissions to different users including having dual control. For example, the company can have one user be able to create a wire but is not authorized to initiate the same wire. In that case, a second user with initiate permission would need to initiate the wire.
- An Administrator or any user with full wire permissions can create and initiate the same wire.