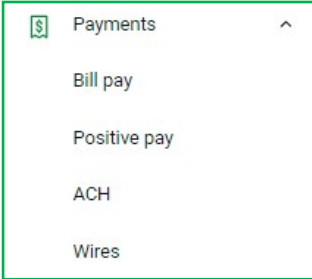




WIRE TRANSFER QUICK REFERENCE GUIDE WITH DUAL CONTROL

Payments Menu

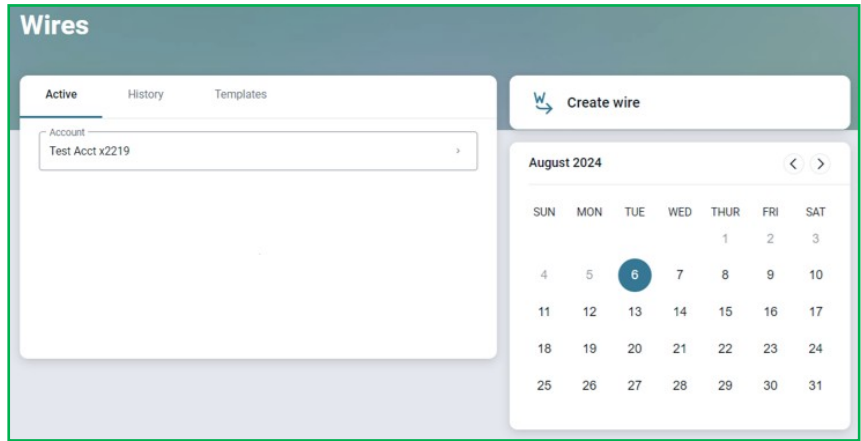


These tips apply to both Online eBanking and Mobile eBanking.

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.

Wires List View



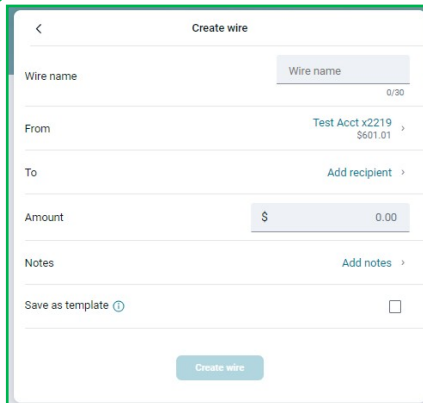
Wire List View

- 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.

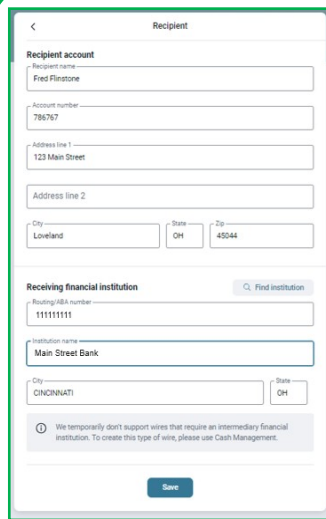
Creating a Wire

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 and approved.

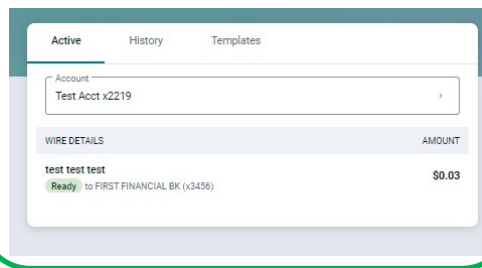
Create a Wire



Recipient Info



Created Wire





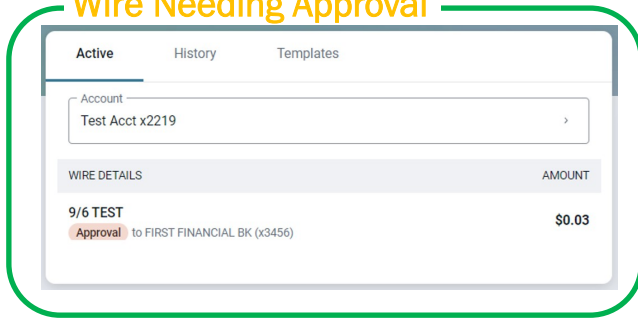
WIRE TRANSFER QUICK REFERENCE GUIDE WITH DUAL CONTROL (cont.)

These tips apply to both Online eBanking and Mobile eBanking.

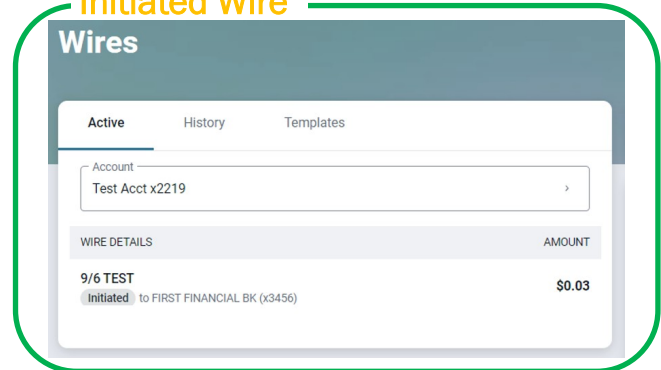
Initiating and Approving a Wire

- The wire will be listed under either Active or Templates. 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.
- With dual control at the company level, the Active wire will be labeled as Approval. This means the wire was initiated by one person and is now waiting for final approval by a second user.
- The second user can log in and click the Active wire that is labeled Approval and based on permissions, that user can click 'Review and initiate'. That 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.

Wire Needing Approval



Initiated 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.
- The user that initiates a wire will receive an email confirmation that the wire has been initiated. However, with dual control, that wire will now be in an Approval status and will not be sent to the bank for processing. This wire is now waiting for a second user to also initiate it and when that user does initiate it, that user will also receive an email confirmation. At that time, the wire will be sent to the bank for processing and the wire will show as Initiated.
- 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.

DUAL CONTROL NOTES

Dual wire control—Requires a second organization user to approve wires that are over the dual wire control limit.

Dual wire control limit—Wires over this amount require a second organization user for approval. The limit must be set in whole dollars—it cannot be set with cents. For example, 25000.00, 14999.00, 10500.00, etc. This field may be set to 0.

- If dual approval is required, the wire moves to Approval and requires an approval before it moves to an Initiated status. The Approval status only displays if the wire requires dual approval.