Video Transcript

Regions Online Banking for Business | Getting Started with Wire Transfers

Note: Upbeat music begins to play.

On screen: Regions Logo appears. The green triangle of the Regions logo turns and morphs into a play button icon. A hand icon clicks the play button and an illustration representing money being transferred appears on screen.

[Voice-over] Getting started with wire transfers. Once you've logged in to Online Banking, go to the Payments menu and select Payments Overview.

On screen: The Online Banking screen fades in showing a business account. A hand icon selects Payments in the main navigation. A drop-down menu appears, and the hand icon selects Payments Overview.

[Voice-over] Under Business Services on the right-hand column, select Wire Transfers.

On screen: The screen scrolls down the **Payments Overview** page and the hand icon selects **Wire Transfers**.

[Voice-over] If you're making a wire transfer for the first time, you'll need to enroll.

On screen: On the Wire Transfers page, the page scrolls to the bottom and the arrow clicks a link in the disclosure text that reads, "To see all of the fees associated with a business service, refer to the Regions Online Banking Business Services Fee Schedule."

[Voice-over] First, see the fee schedule for all the costs associated with this service.

On screen: On the Online Banking Business Services Fee Schedule screen, the arrow hovers over and highlights text that reads, "Wire Transfer Module. Allows a business to send urgent, time-sensitive payments in a secure and convenient manner using domestic and international wires. Once a wire transfer is sent to a recipient, the funds are always good and cannot be revoked for any reason." The arrow moves to the top of the screen and clicks to go back to the main **Business Services** page.

[Voice-over] Then, when you're ready to enroll, select the corresponding checkbox, the accounts you'd like to include and if you'd like to add an additional approver.

On screen: On the **Business Services** page, the arrow scrolls to the Wire Transfers section and clicks on the checkbox, which opens a new section below displaying the bank accounts associated with the user. The hand icon clicks **Select All Accounts** and then moves to the next section that reads, “How many other people need to approve Wire Transfers before they are released?” The options are: **One additional person (recommended)** or **None**. The hand icon selects **One additional person (recommended)**.

[Voice-over] Update and save your selections. Select the check box to agree to the terms and conditions.

On screen: The hand icon moves to the bottom of the page and selects a button that reads **Update & Save**. A pop-up window containing Terms & Conditions displays. The hand icon selects the checkbox next to text that reads “I have read and agree to these terms and conditions.” Then, it selects the **Agree** button.

[Voice-over] A confirmation message will display.

On screen: A dialog box that reads “Thank you for signing up” displays. The cursor selects the **Done** button, which closes the dialog box. The hand icon selects **Return to Business Services**.

[Voice-over] Once you’re enrolled in wire transfers, a shortcut to the page will appear on the Payments menu.

On screen: The hand icon moves to the main navigation and selects **Payments** in the main navigation. A drop-down menu appears and displays **Wire Transfers** under the Business Services section. The hand icon selects **Wire Transfers**.

[Voice-over] To send a new wire, select the Wire Type — either domestic or international.

On screen: A new page loads that reads “Your First Wire Transfer.” The arrow scrolls slowly down the page to reveal a form for beneficiary information. The arrow hovers over the ABA/RTN field and selects **Don’t know the ABA/RTN? Find it**. A pop-up window appears with information to find the ABA/RTN. The user types “ABC Bank” in the field and clicks the **Find** button. Multiple bank names appear with differing ABA/RTN numbers and contact info. The arrow selects one and clicks the **Use Bank** button. The pop-up window closes.

[Voice-over] Complete beneficiary and beneficiary bank information. If you wish, you can save the information as a template for future use.

On screen: The screen displays all the beneficiary information filled in and the arrow selects the **Save & Make Payment** button. A dialog box appears and reads "Success! Your template has been saved." The arrow clicks the **OK** button to close the box.

[Voice-over] Select the funding account from the dropdown menu and enter the amount to be sent.

On screen: The Wire Transfers page opens, and **Use a Template** is selected for the wire method. The arrow selects the **Account** and enters the dollar amount to be sent.

[Voice-over] Select the date you'd like the recipient to receive the funds in their account.

On screen: The arrow moves to the Effective Date field and opens a calendar widget to select a date then clicks **Done**. With all the details filled in, the arrow selects the **Continue** button.

[Voice-over] Continue to verify payment details and confirm if correct.

On screen: A verification screen appears displaying all the payment details for the wire transfer. The arrow selects the **Confirm** button.

[Voice-over] You'll be prompted to complete additional security steps to verify your identity.

On screen: A pop-up box appears that reads, "Pardon the interruption. We need to take additional steps to verify your identity." The user must confirm their identity by receiving an SMS Text with a one-time security code to complete the transfer.

[Voice-over] The wire will be sent for processing (or approval prior to processing if you have selected an approval tier).

On screen: The Wire Transfers page is displayed and shows the details of the recent wire transfer, including payment details, beneficiary information and the beneficiary bank.

[Voice-over] Then a confirmation message will display.

On screen: The video zooms in on the top of the confirmation page to show a message that reads, "Success! Your Wire Transfer request has been accepted and sent for approval."

[Voice-over] You can send a wire transfer from the Make a Payment or Templates tab and track the status of payments on the Activity tab. One-hundred-thousand-dollar limit applies per wire transfer.

On screen: The arrow selects the **Make a Payment** tab, then **Templates** tab, the **Activity** tab on the page, which shows pending wire transfers.

On screen: Screen fades to white with the Regions logo.