Sending Wire Transfers via Online Banking

HarborOne Business Online banking offers the ability for Business customers to complete a Wire Transfer either Domestic or International within the Online banking Service.

Wire Transfer Guidelines

Wire transfers must be completed and submitted to HarborOne by 4:00pm Monday through Friday. Wire transfers entered after 4:00pm or on Saturday, Sunday or a bank holiday will process the following business day.

HarborOne will set the company limit equal to the amount requested by the client. Once this limit is established, online banking "Administrators" can control additional user access and set individual limits that are specific to each user. All users with the authority to process and/or approve a wire transfer must receive a security token from HarborOne. These tokens are unique to each user and users will be unable to access the Wires module without one.

Accessing the Wires Module

Accessing the Wire Module with a soft token	Accessing the Wire Module with a hard token
After logging in to Online Banking, select the 'WIRE' tab at the top of the page. A prompt for a passcode will appear and you can access this passcode by opening the RSA SecurID app on your mobile device (after you have successfully enrolled your security token) and entering in your four-digit PIN. If you enter the passcode in incorrectly, wait until the timer (seconds remaining) hits 0 and a new passcode is generated. Three failed attempts will result in a lockout and you will be required to contact HarborOne for assistance.	After logging in to Online Banking, select the 'WIRE' tab at the top of the page. A prompt for a passcode will appear and this passcode consists of your assigned four-digit personal identification number (PIN), followed by the string of numbers displayed on your Security Token. If you enter the passcode in incorrectly, wait until the token refreshes and a new string of numbers displays— and then try again. Three failed attempts will result in a lockout and you will be required to contact HarborOne for assistance.
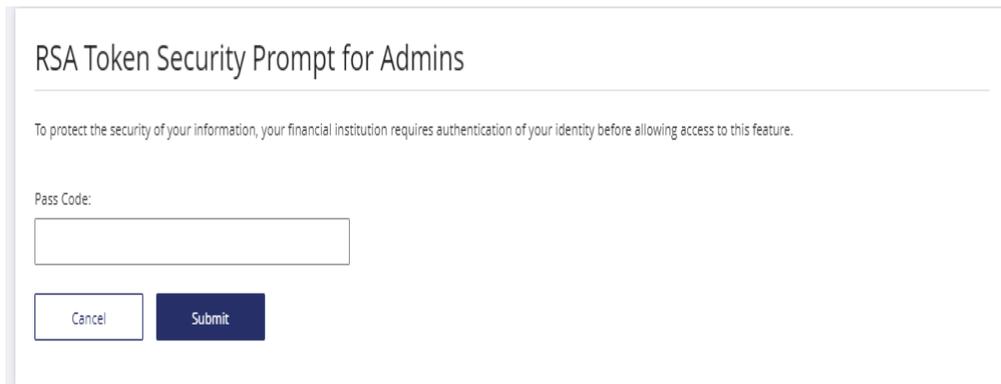
RSA Token Security Prompt for Admins

To protect the security of your information, your financial institution requires authentication of your identity before allowing access to this feature.

Pass Code:

[Cancel] [Submit]

Types of Wire Transfers

There are three options from the Wire dropdown to choose from to initiate a wire transfer: **Single Wire**, **Multiple Wires** or **One-Time Wires**

Wires ⌄
Wire Payees
Single Wire
Multiple Wires
Wire Activity
One-Time Wire
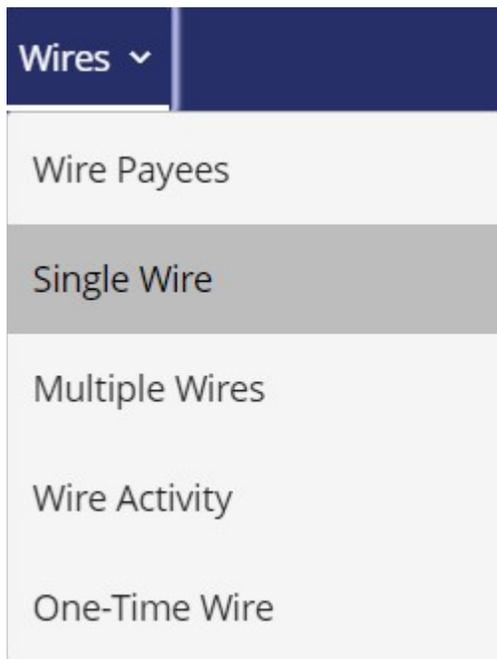
Single Wire: Process a single wire transfer by selecting an existing Payee

Multiple Wires: Process multiple wire transfers by choosing from a list of your existing Payees

One-Time Wire: Process a wire transfer by manually entering in the Payee's information. The system will not save the Payee for future use as this module is intended for one-time transfers

Creating Wire Payees

By adding a Wire Payee, the system will save the recipient's information for use on the Single Wire and Multiple Wire option. You can remove a Payee at any time by clicking the delete icon, or edit their information by clicking the edit icon next to their name.

From the 'Wire Payees' option, click 'Add a Payee'

Adding a domestic payee

Payee Details

* Payee Type

| Domestic | ⌄ |

Payee Information

* Nickname

* Payee Name

Email Address

☐ Send email when wire status is changed to Downloaded

* Account Number

* Confirm Account Number

* Format
◉ Domestic ◯ Foreign

* Address Line 1

Address Line 2

Address Line 3

* City

* State

| ⌄ |

* ZIP Code

Payee Financial Institution

* Institution Number Type

| ABA | ⌄ |

* Institution Name

* Institution Routing #

Address Line 1

Address Line 2

City

State

| ⌄ |

ZIP Code

Receiving Financial Institution (optional)

☐ Show Details

PLEASE NOTE: To complete an International Wire Transfer you must enter Receiving Institution as "PNC Bank" and Institution routing number as 031000053

Intermediary Financial Institution (optional for International Wire)

☐ Show Details

Cancel   Save

Enter in all of the required information marked by an asterisk and click 'Save'.

All Payee Financial Institution Number Types must be 'BIC' (SWIFT)

Payee Details

* Payee Type

International	˅

Payee Information

* Nickname

[   ]

* Payee Name

[   ]

Email Address

[   ]

☐ Send email when wire status is changed to Downloaded

* Account Number

[   ]

* Confirm Account Number

[   ]

* Format

◯ Domestic ⦿ Foreign

* Address Line 1

[   ]

Address Line 2

[   ]

Address Line 3

[   ]

* City

[   ]

State or Province

[   ]

Payee Financial Institution

* Institution Number Type

BIC	˅

* Institution Name

[   ]

* Institution Routing #

[   ]

Address Line 1

[   ]

Address Line 2

[   ]

City

[   ]

State or Province

[   ]

Postal Code

[   ]

Country

	˅

International Wires: HarborOne utilizes PNC as 'Receiving Financial Institution', PNC information is added to wire automatically, no further actions are needed by customer.

Initiating a Wire Transfer

From the Single Wire, Multiple Wires or One-Time Wire tabs, simply enter in the required information marked by an asterisk and click 'Submit. *Additional information required for International Wires can be included in the 'Wire Details' field.*

Single Wire

Multiple Wires

One-Time Domestic Wire

One-Time Wire

* Funding Account

[— Select a Funding Account — ⌄]

* Amount

[ ]

* Date

[MM/DD/YYYY 📅]

Memo

[ ]

Payee Information

* Payee Type

[Domestic ⌄]

* Payee Name

[ ]

☐ Send email when wire status is changed to Downloaded

* Account Number

[ ]

* Confirm Account Number

[ ]

* Address Line 1

[ ]

Address Line 2

[ ]

* City

[ ]

* State

[⌄]

* ZIP Code

[ ]

Payee Financial Institution

* Institution Number Type

[ABA ⌄]

* Institution Name

[ ]

Institution Number

[ ]

* Address Line 1

[ ]

Address Line 2

[ ]

* City

[ ]

* State

[⌄]

* ZIP Code

[ ]

Receiving Financial Institution (optional)

☐ Show Details

Intermediary Financial Institution (optional)

☐ Show Details

[Cancel] [Submit]

After clicking 'Submit', you will receive confirmation that the wire transfer has been initiated

One-time international wire
All Payee Financial Institution Number Types must be 'BIC' (SWIFT).

One-Time Wire

* Funding Account

— Select a Funding Account —

* Amount

* Date

MM/DD/YYYY

Memo

Payee Information

* Payee Type

International

* Payee Name

☐ Send email when wire status is changed to Downloaded

* Account Number

* Confirm Account Number

* Address Line 1

Address Line 2

* City

State or Province

Postal Code

* Country

Payee Financial Institution

* Institution Number Type

BIC

* Institution Name

Institution Number

* Address Line 1

Address Line 2

* City

State or Province

Postal Code

Country ⌄

Receiving Financial Institution (optional)

☑ Show Details

* Institution Number Type

ABA ⌄

* Institution Name

* Institution Number

Address Line 1

Address Line 2

City

State ⌄

ZIP Code

Intermediary Financial Institution (optional)

☐ Show Details

[Cancel] [**Submit**]

After clicking 'Submit', you will receive confirmation that the wire transfer has been initiated

<u>Wire Activity</u>

Under 'Wire Activity, the status of your wire transfer will appear as 'Approved', and then change to 'Downloaded' once HarborOne retrieves the file for submission.

Wires ⌄
Wire Payees
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