



Lake Ridge
Bank™

GO FAR. GO TOGETHER.

Wire Transfers

USER MANUAL FOR BUSINESSES



2023



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WIRE TRANSFER INFORMATION

HOLIDAY SCHEDULE: Transfers cannot be processed or settled on the federal holidays listed in our holiday schedule.

ONLINE SECURITY TIPS: We recommend that you read the Online Security Tips. Please note, we will never email asking you to provide any wire transfer information.

IMPORTANT CONTACT INFORMATION & FUNCTIONS

For Online Support call our Treasury Management Team at **608-310-1240** or email: **TreasuryManagement@lakeridge.bank**

CUTOFF TIMES:

- Outgoing wires instructions need to be received no later than 3:00pm CST for domestic or 2:30pm CST for International wires for same day processing. Wire transfers received after our cutoff time will be processed the next business day.
- Incoming wires received will be posted to your account up to 5pm CST.

UNIQUE ACCESS ID'S AND TOKEN PASSCODES – are assigned to each authorized individual that is granted access to the business online service.

- Log on codes should never be shared amongst staff
- Users that are no longer being used should be removed. Please contact our Treasury Management Team to update your authorized users.

WIRE NOTIFICATIONS – can be sent via email or direct mail. If you are receiving a paper copy and would like to receive email notifications, please contact our Deposit Operations team to provide your email address.



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INITIATE A WIRE TRANSFER

Log in to www.lakeridge.bank. From Home page, select Payments & Transfers and then click on the Wire tab.

Wire Manager menu will open and the following options will be available:

- **Inquire Wire Transfer** – allows you to review your wire transfer history.
- **New Wire Transfer** – schedule new wire transfers.
- **New Wire Transfer Using Existing Transfer** – send another wire that was previously entered.
- **Delete Wire Transfer** – cancel a scheduled wire transfer.
- **Wire Transfer Template** – initiate a new wire transfer.

If you are not able to see or access a function in the Wire Menu, contact a Treasury Management Specialist for assistance at **(608) 310 - 1240**.

The screenshot shows the Lake Ridge Bank website navigation bar with 'HOME', 'ACCOUNTS', 'PAYMENTS & TRANSFERS', and 'CHECKS & DEPOSITS'. The 'PAYMENTS & TRANSFERS' menu is expanded, showing 'Internal', 'ACH', 'Wire', and 'Bill pay' buttons. Below this, the 'Wire' section is active, displaying a 'Select Wire Transfer Criteria' list with radio buttons for 'Inquire Wire Transfers', 'Change Wire Transfer', 'New Wire Transfer', 'New Wire Transfer Using Existing Transfer', and 'Delete Wire Transfer'.

Select the appropriate option from the Wire menu. For **New Wire Transfer** you will need to select the **Wire Type** and **Submit**.

This screenshot shows the 'Wire' section of the website. The 'New Wire Transfer' option is selected with a blue radio button. To the right, there is a 'Wire Type' dropdown menu currently set to 'None'. The other options in the 'Select Wire Transfer Criteria' list are 'Inquire Wire Transfers', 'Change Wire Transfer', and 'New Wire Transfer Using Existing Transfer'.



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INITIATE A WIRE TRANSFER

For Wire Transfer Templates the Wire Type has already been pre-filled in, click on the New Transfer icon to start.

Select Wire Transfer Criteria

Inquire Wire Transfer
 Delete Wire Transfer
 Wire Transfer Template

Submit

Template List

Template Name	Beneficiary	From Account	Wire Type	Status	New Transfer	Edit Template	Delete Template
SBCP Test Wire Transfer	STATE BANK OF CROSS PLAINS	Disbursement acct	Domestic	Approved			

Fill in the wire transfer details for all required fields (* means required). Wire Templates will have the Beneficiary's bank and account information already filled in on the template requiring only the following information will need to be entered:

- **Transfer Start Date** - is the date the transfer will occur.
- **Amount** - is the amount of the wire transfer.
- **Message to Beneficiary** - reference information for the wire should be entered here.

New Domestic Wire Transfer - SBCP Test Wire Transfer

Template Name: SBCP Test Wire Transfer
 Recurring Frequency: None
 * Transfer Start Date:
 Tax Identification Number: State Bank of Cross Plains (DCC0-300-920)
 * From Account: Operating account
 * Amount:
 Beneficiary: STATE BANK OF CROSS PLAINS
 Address: 1205 MAIN ST
 CROSS PLAINS WI 53528
 Message To Beneficiary:
 Beneficiary Reference:

Once information has been entered, select **Process** to submit wire request to bank.

Receiving Institution

* Routing/Transit number: 075912479
 * Institution Name: BANKERS BK MADISON
 (* Indicates Required Fields)
 Disclaimer: Transfers made after 2:30pm Central Time will be processed the following business day.

Save Process Cancel

Processing Status screen will display next and the wire transfer will go through a system check. Click **Done**, when completed. An email notification will be sent acknowledging the bank's receipt of the wire transfer.

Processing Status

Reference Number: 42a4075d42
 Wire Number: 21553

Status	Activity
✓	Verifying File Format
✓	Storing File
✓	Checking For Duplicates
✓	Applying Limit Check
✓	Verify Funds
✓	File Successfully Processed



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INITIATE A WIRE TRANSFER

For Dual Approval wires, Approver will log in to Business Online and go to the bottom of the Home page. Under **Payments & Transfers**, the pending wires will be listed in the Wire section to review and approve.

Payments & transfers

Review(0) Hide ▲

Wire

Description	Reason	Amount
-------------	--------	--------

To review wire history, select **Inquire Wire Transfer** and **Submit**. Under Confirmation for Outgoing Wires previous wire details will display in order of occurrence.

Select Wire Transfer Criteria

Inquire Wire Transfer
 Delete Wire Transfer
 Wire Transfer Template

Transfer Type: Outgoing ▼

Transfer Description: _____

Date Range: 02/21/2018 To _____

Amount Range: _____ To _____

Client Name: _____

Reference Number: _____

Wire Number: _____

Submit

Outgoing Wires - ECORP TEST - FISERV CODES

Exceptions for Outgoing Wires

No matching record(s) found

Confirmations for Outgoing Wires

View Last 5

Date	Beneficiary	IMAD	Amount	Reference Number	Status	Wire Number
Feb 22, 2018	STATE BANK OF CROSS PLAINS		\$999.99	4da4076d41	Pending	21353

To cancel a scheduled wire transfer go to **Delete Wire Transfer**.

Select Wire Transfer Criteria

Inquire Wire Transfer
 Delete Wire Transfer
 Wire Transfer Template

Transfer Description: _____

Date Range: _____ To _____

Amount Range: _____ To _____

Client Name: _____

Reference Number: _____

Submit