

Outgoing Wire Requests

To initiate an outgoing wire from home banking, you will need to select **Commercial/Wires** from left-hand menu.

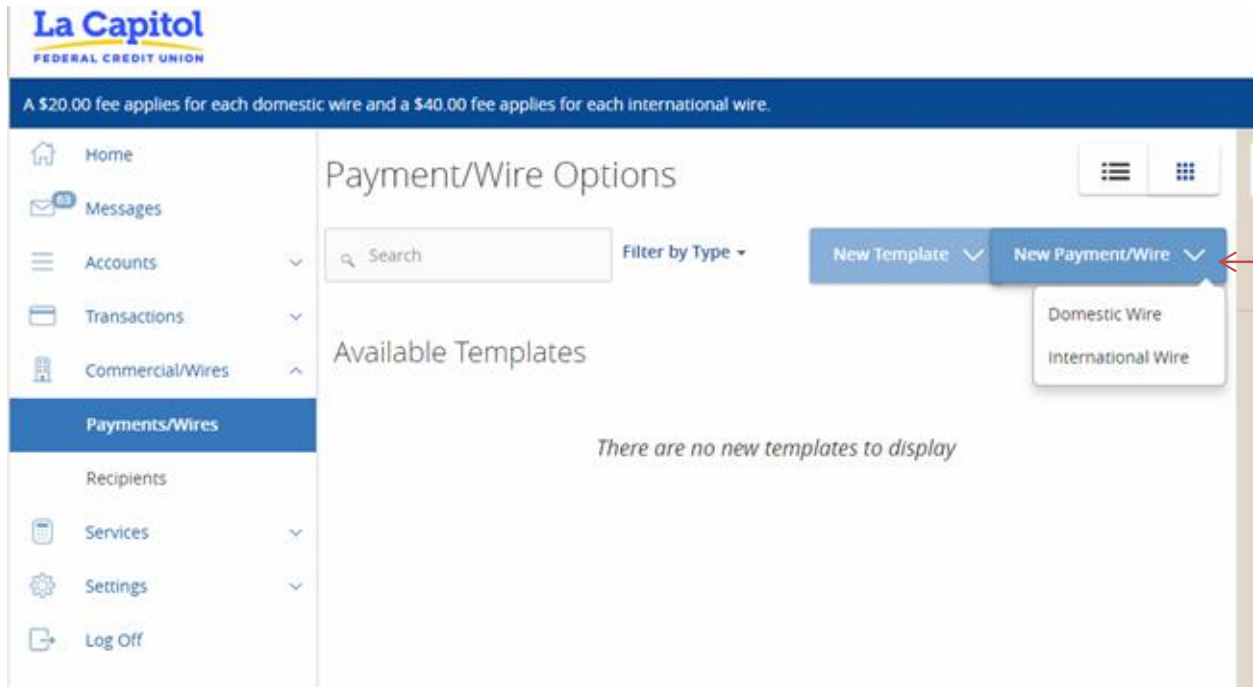
The screenshot shows the La Capitol Federal Credit Union home banking interface. The left-hand navigation menu includes: Home, Messages (63), Accounts, Transactions, Commercial/Wires (highlighted with a red arrow), Services, Settings, and Log Off. The main content area features a promotional banner for checking accounts with the text "Make the Most of Your Checking Account" and "Activate BaZing Today!". Below the banner, there are sections for "Accounts" and "Accounts" (repeated). The first "Accounts" section lists "Savings 8530" with a current balance of \$0.00 and an available balance of \$0.00. The second "Accounts" section lists "Visa-Third Party **0993" with a current balance of \$2,936.49 and a minimum payment due of \$0.00, and "Checking Account 85389" with a current balance of \$210.83 and an available balance of \$210.83.

Next, select **Payments/Wires**. This will bring up the page below.

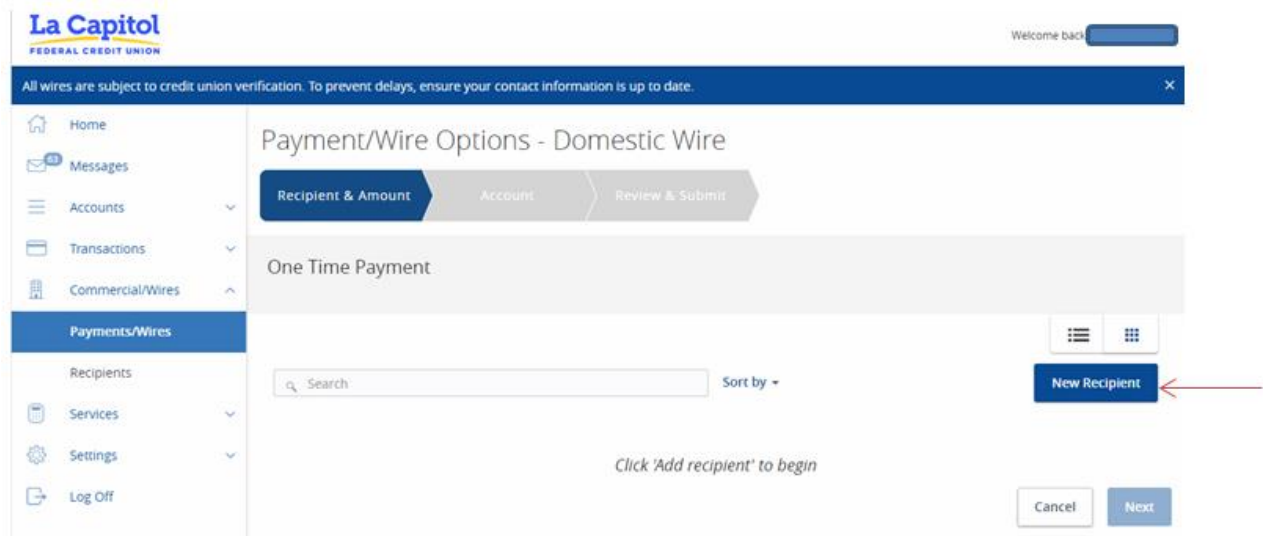
The screenshot shows the La Capitol Federal Credit Union home banking interface for the "Payments/Wires" page. The left-hand navigation menu includes: Home, Messages (63), Accounts, Transactions, Commercial/Wires, Payments/Wires (highlighted with a red arrow), Recipients, Services, Settings, and Log Off. The main content area features a blue banner with the text "A \$20.00 fee applies for each domestic wire and a \$40.00 fee applies for each international wire." Below the banner, the page title is "Payment/Wire Options". There is a search bar, a "Filter by Type" dropdown, and two buttons: "New Template" and "New Payment/Wire". Below this, the section is titled "Available Templates" and contains the text "There are no new templates to display".

Outgoing Wire Requests

From here, click on the **New Payment/Wire** button. This will allow you to select either a domestic or international wire.



Now, you are ready to create your wire. Click on **New Recipient**.



Outgoing Wire Requests

On the **Recipient Detail** page, add the name of the person receiving the wire and their address. See example below. Next, you will need to click on **Account - New**.

Note: Be sure that you do not have any blank/extra spaces after the entered information in each tab. This will cause an error message and recipient will not be added.

La Capitol
FEDERAL CREDIT UNION

Fill out the 'Recipient Detail' information tab AND 'Account New' tab before clicking OK. Physical address must be used. P.O. Boxes are not allowed.

Home
Messages
Accounts
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Commercial/Wires
Payments/Wires
Recipients
Services
Settings
Log Off

Add Name of Person Receiving Wire

Recipient Detail Account - New

Display Name *
Name of Person Receiving Wire

Wire Name
This is optional

Email Address
test@lacapfcu.org
 Send email notifications for tempate payments

Country
United States

Address 1 *
Address of Person Receiving Wire

Address 2

City *
Address of Recipient

State *
Select State

ZIP *
01234

* - Indicates required field

Cancel Next

Outgoing Wire Requests

Here, you will need to add the account details of the receiving financial institution.

Note: *Be sure you have contacted the receiving bank for the correct incoming wire instructions and address.*

Note: *An intermediary financial institution is an entity that acts as the middleman between two institutions in a financial transaction. Some banks process their wires through a larger bank. Not all wires require this.*

Once complete, click on **Use Without Save** or **Save Recipient**. If you plan on sending the recipient funds in the future, you would want use the "Save Recipient" option.

Fill out the 'Recipient Detail' information tab AND 'Account New' tab before clicking OK. Physical address must be used. P.O. Boxes are not allowed. ×

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- [Messages](#)
- [Accounts](#)
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- [Commercial/Wires](#)
- Payments/Wires**
- [Recipients](#)
- [Services](#)
- [Settings](#)
- [Log Off](#)

Add Name of Person Receiving Wire

Recipient DetailAccount - New

Remove this account

Beneficiary Type

Domestic
 International

Beneficiary Account Detail

Account *

Beneficiary Financial Institution

Name * <input type="text" value="Name of Bank with Receiving Acct"/>	Country * <input type="text" value="United States"/>	Wire Routing Number * <input type="text" value="065400137"/>
Address 1 * <input type="text" value="Address of Receiving Bank"/>	Address 2 <input type="text"/>	City * <input type="text" value="City of Receiving Bank"/>
State * <input type="text" value="Louisiana"/>	Postal Code * <input type="text" value="01234"/>	

Intermediary Financial Institution

Name * <input type="text" value="Name of Intermediary Bank"/>	Country * <input type="text" value="United States"/>	Wire Routing Number * <input type="text" value="065400137"/>
Address 1 * <input type="text" value="Address of Intermediary Bank"/>	Address 2 <input type="text"/>	City * <input type="text" value="City of Intermediary B"/>
State * <input type="text" value="Louisiana"/>	Postal Code * <input type="text" value="01234"/>	

* - Indicates required field

CancelUse Without SaveSave RecipientAdd another account

Outgoing Wire Requests

Next, you will need to enter the amount of the wire and you are required to enter the “Purpose of Wire”. Click on, “Enter Additional Payment Information”. A pop-up window will appear, enter the purpose of the wire, and then click done. Click **Next** to proceed.

Note: All wires are subject to credit union verification. To prevent delays, ensure your contact information is up-to-date.

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Payment/Wire Options - Domestic Wire

Recipient & Amount Account Review & Submit

One Time Payment

Search Sort by - **New Recipient**

Show Payments

Name of Person Receiving
Checking: 012346789

\$2,000.00

Enter Additional Payment Information >

Additional Payment Information Required

- Purpose Of Wire is required

Cancel **Next**

Payment/Wire Options - Domestic Wire

Recipient & Amount Account Review & Submit

Additional Payment Information

Purpose Of Wire *

Enter Purpose Here

Optional Fields ▾

Cancel **Done**

\$2,000.00

Enter Additional Payment Information >

Additional Payment Information Required

- Purpose Of Wire is required

Outgoing Wire Requests

Select the account that your wire funds are to be withdrawn from and click **Next**.

All wires are subject to credit union verification. To prevent delays, ensure your contact information is up to date. ✕

Home
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Payment/Wire Options - Domestic Wire

Recipient & Amount **Account** Review & Submit

One Time Payment

Choose "From" Account

	Account Name	Account Type	Account Number	Balance
<input type="checkbox"/>	Savings	Savings	XXXXXX8530	\$0.00
<input type="checkbox"/>	Checking Account	Checking	XXXXXX85389	\$210.83

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Lastly, select the date you would like for the wire to be processed and enter a description in the “Purpose of Payment/Funds” field. *****This is optional*****

At this point, you can either select **Cancel**, **Draft**, or **Approve**. If you select **Draft**, you can go back later and approve the wire from within the **Activity Center** (as long as the process date has not passed) located in the left-hand menu under **Accounts**, then **Activity Center**. If you click **Approve**, you will get a confirmation that your wire has been authorized.

*****Please note that all first time wires regardless of the amount will be placed on hold until the credit union can verify with member. Any wire over \$1,500.00 will also be place on hold until verification by the credit union is completed*****

By clicking Draft or Approve, you agree to the Wire Transfer Agreement (<https://www.lacapfcu.org/sites/www.lacapfcu.org/files/wiretransferagreement.pdf>) authorizing the credit union to process your wire.

Payment/Wire Options - Domestic Wire

Recipient & Amount Account Review & Submit

One Time Payment

Send payment as

Total Amount
\$2,000.00 to 1 recipient

From Account
Checking Account XXXXXX85389 \$210.83

Purpose Of Wire
Enter Purpose Here

Process Date *

Purpose of Payment/Funds

Recurrence
Set schedule

Selected Recipients

Name	Account	Notify	Amount	Message to Beneficiary
Name of Person Receiving Wire	Checking-012346789	Yes	\$2,000.00	

* - Indicates required field