



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.

[Voice-over] Getting started with wire transfers.

On screen: A hand icon clicks the play button and an illustration representing money being transferred appears on screen.

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

On screen: The Online Banking screen slides 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.

On screen: The hand icon moves to the bottom of the page and selects a button that reads **Update & Save**.

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

On screen: A security message appears in the center of the screen that reads:
Pardon the interruption. We need to take additional steps to verify your identity.

1. Shortly, you will receive a SMS Text from Regions at XXX-XXX-0803 asking you to enter your security code.
 2. Enter your security code on your phone to confirm your identity.
 3. After Regions receives and validates this information, you will be able to proceed.
- If you do not have access to your phone, or you think this was triggered in error, you can cancel and talk to your administrator.

[Voice-over] Select the check box to agree to the terms and conditions.

On screen: 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. The page scales back into a laptop. Disclosures fade in below the laptop that read, "*\$100,000 limit per wire transaction initiated through Regions Online Banking Business Services applies. Limit of \$500,000 in aggregate transactions per month, per account. Aggregate transactions include all transactions in a calendar month. Additionally, there is a transaction limit of 10 wire transactions per month, per account. Limits are subject to change."

[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. Limits apply*.

On screen: The arrow selects the **Make a Payment** tab, then **Templates** tab, the **Activity** tab on the page, which shows pending wire transfers. A disclosure message fades in below the laptop that reads,

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