



## 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 cursor 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 cursor selects Payments in the main navigation. A drop-down menu appears, and the cursor 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 cursor 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 cursor scrolls to the bottom of the page and 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 cursor 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 cursor 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 cursor 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 cursor 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 cursor selects “One additional person.”

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

**On screen:** The cursor moves to the bottom of the page and selects a button that reads “Update & Save.” A pop-up window containing Terms & Conditions displays. The cursor 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 cursor 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 cursor 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 cursor 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 cursor scrolls slowly down the page to reveal a form for beneficiary information. The cursor 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 cursor types “ABC Bank” in the field and clicks the “Find” button. Multiple bank names appear with differing ABA/RTN numbers and contact info. The cursor 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 cursor selects the “Save & Make Payment” button. A dialog box appears and reads “Success! Your template has been saved.” The cursor 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 cursor selects the From 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 cursor 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 cursor 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 cursor 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 a 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 track the status of your approvals and payments on the Activity tab.

**On screen:** The cursor selects the Activity tab on the page, which shows pending wire transfers.

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