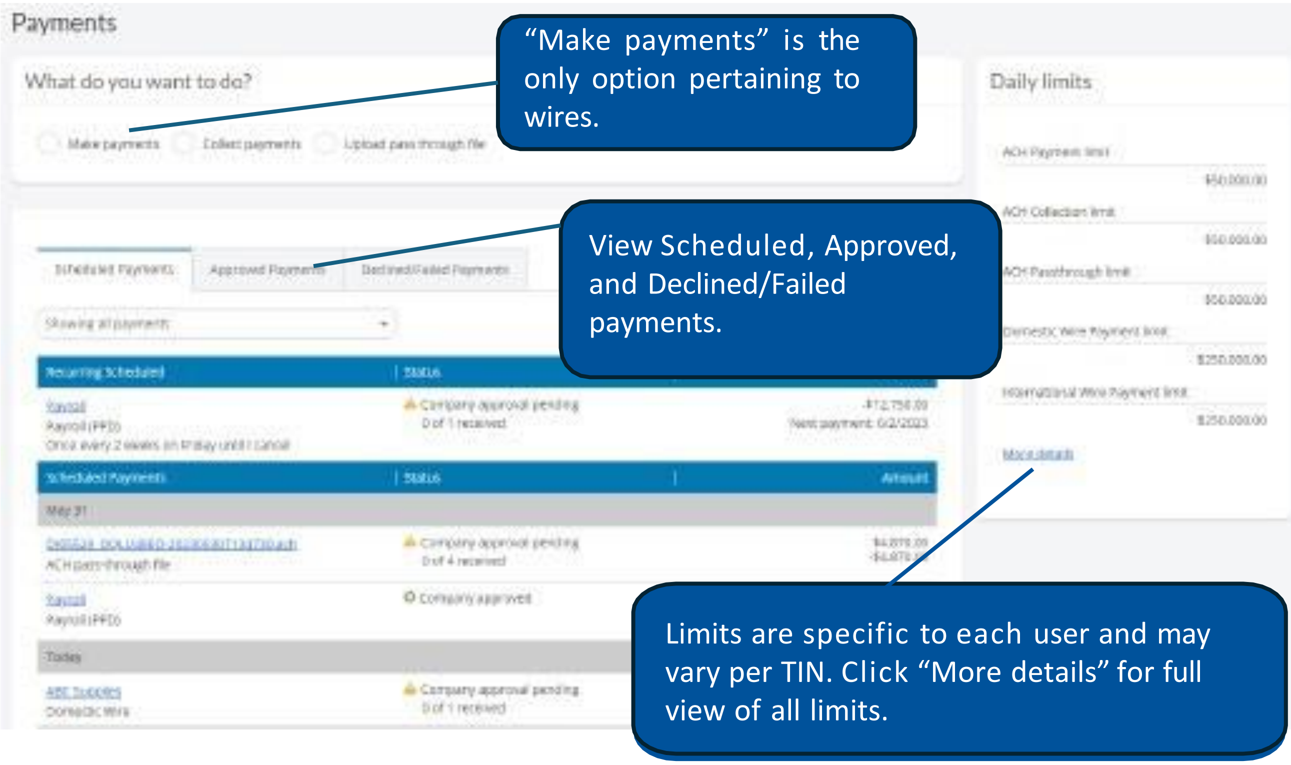
Business initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.



“How much can I send?”

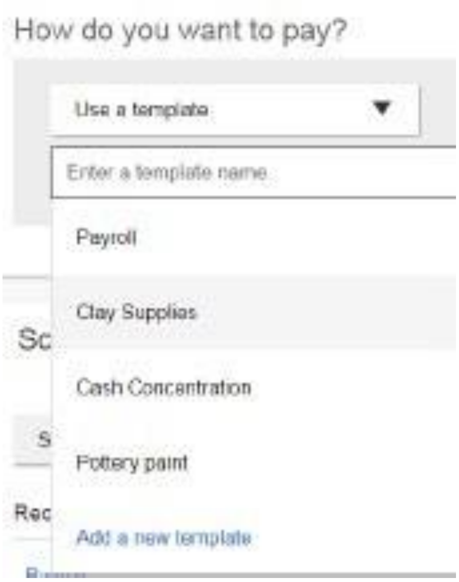
- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 2:01am Central time to 2:00am CT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is not allowed.

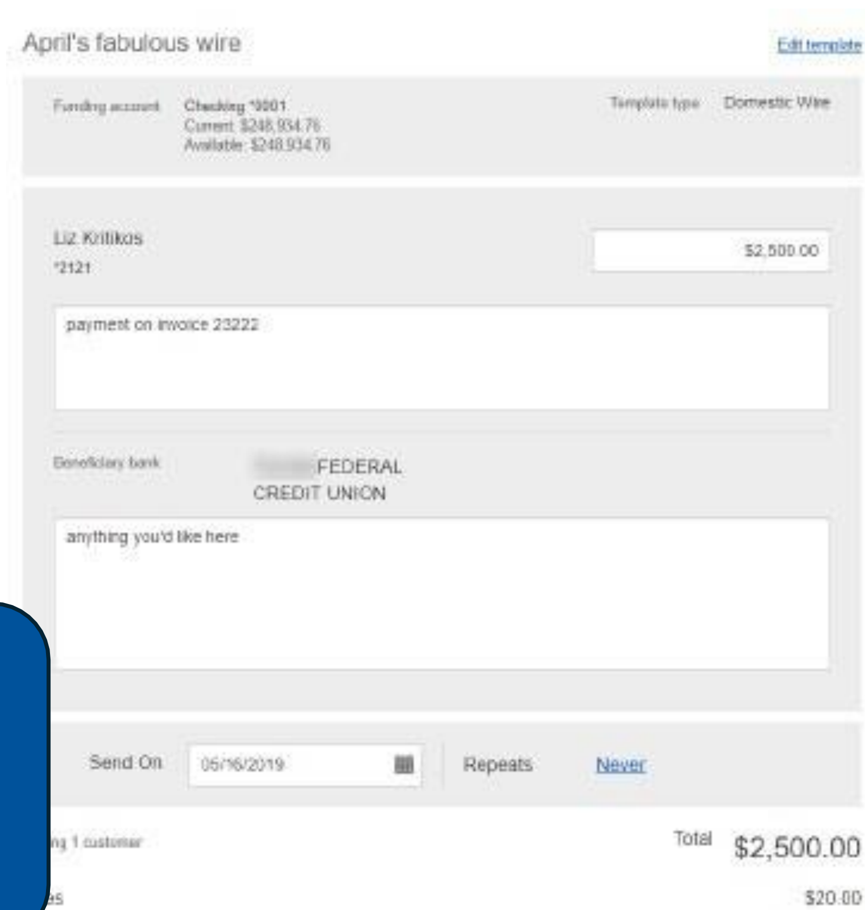
“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and other non-processing days are grayed out in the calendar.

To send a template-based wire

1. Select **Use a Template.**
2. Click in the **Enter a template** name field to see options.
   - Select one from the list, start typing to see matches, or add a new template.
   - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
   - After the end user cutoff time, the date defaults to the next business day.
   - Option to make this wire repeating.
5. Click Never to make the wire **repeating.**
6. Click **Continue to review** (not shown here).



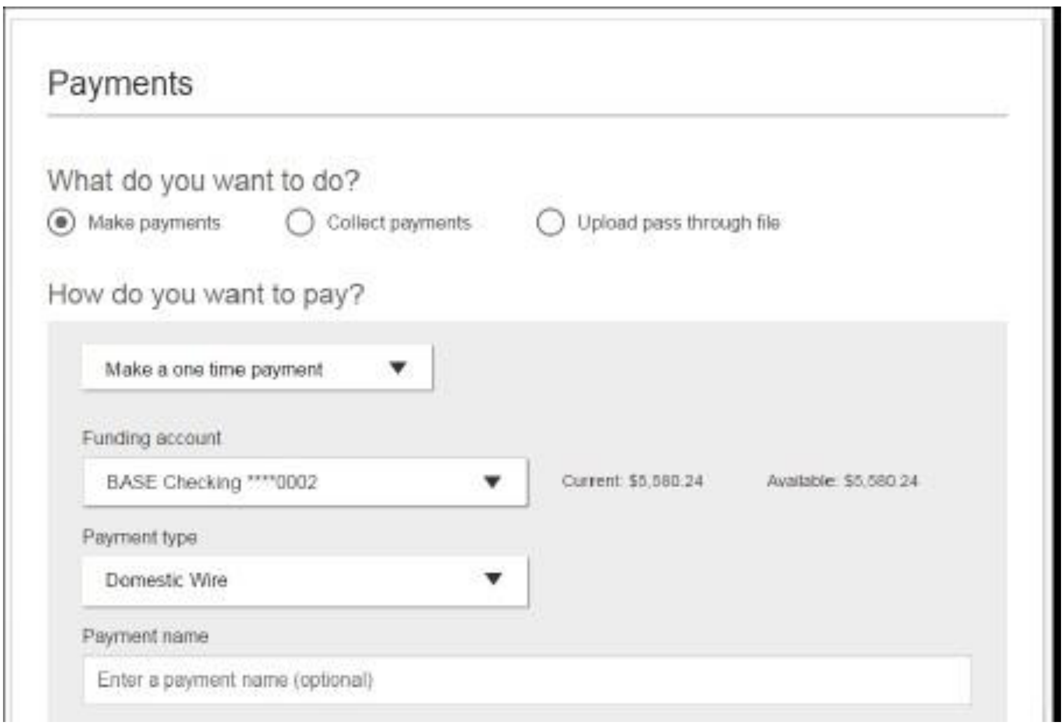


Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

<u>**To send a one-time wire**</u>

1. Select **Make a one time payment.**
2. Choose **Funding Account.**
   - Old National controls funding accounts via account-level entitlements.
   - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select Payment Type of Domestic or International Wire.
   - ACH payment types also show in this list.
4. If desired, enter a payment name. This becomes the template name if saved as a template after initiation.



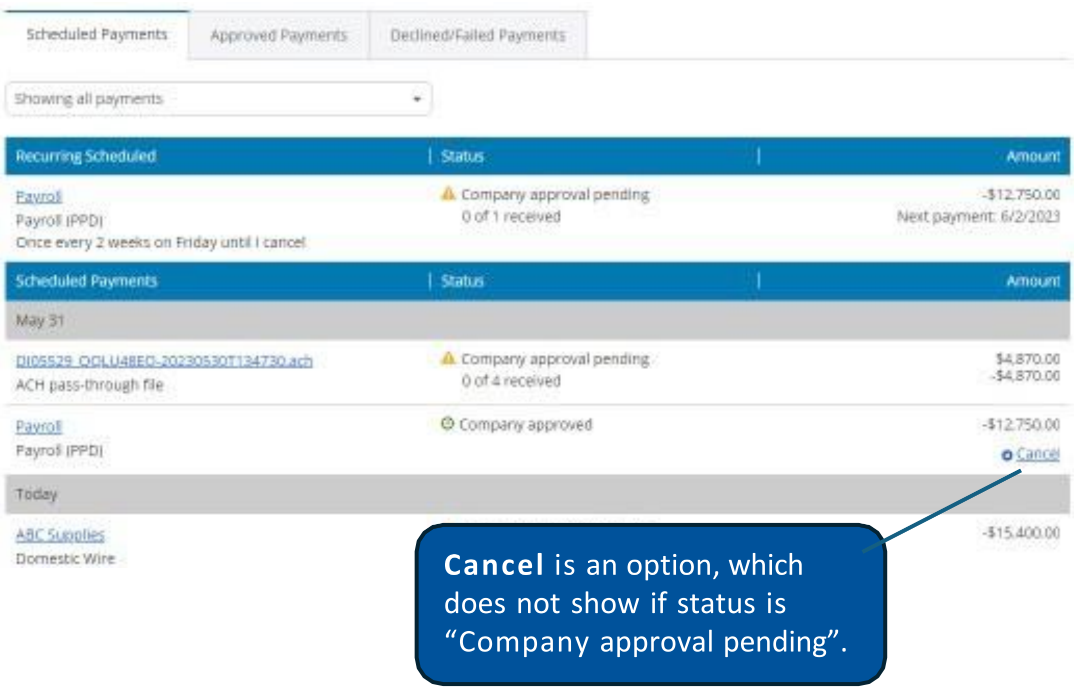
Aside from the Deliver On Date, sending a one-time wire involves the same steps as setting up a template. See the ACH and Wire Templates guide for details.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

• Payments show here when pending, i.e. not yet sent for processing.
• Recurring payments show at the top; pending single payments show under second section.
• The next payment in a recurring series shows along with scheduled single payments with "Company pending approval" status 2 business days prior to the payment date.

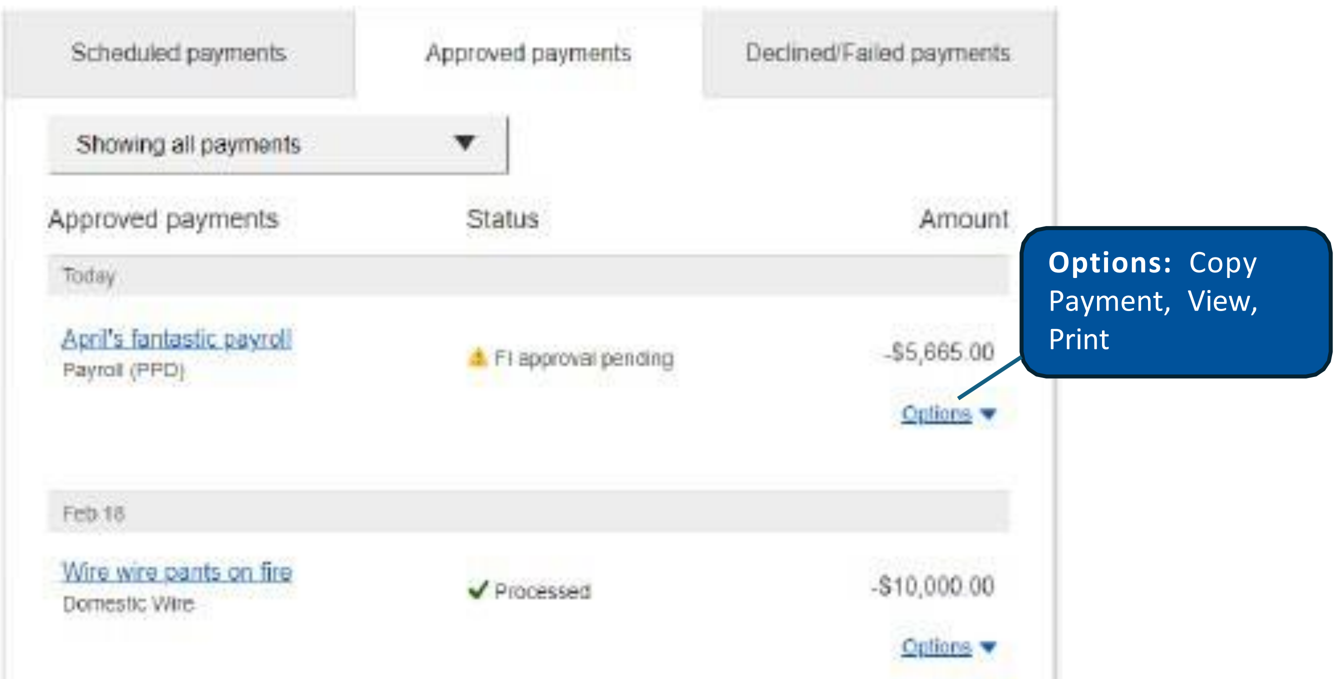


When do payments move from Scheduled tab to Approved tab?

• Wires scheduled for today are sent for processing within 10 minutes.
• Wires scheduled for a future date stay in the Scheduled list and are sent for processing at 2:00am CT on the Deliver On date.

Payment Activity(continued)

- **Approved payments** – payments that have been sent for processing.



Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the bank (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator and Primary Admin get an email)