

# HFCU Business Member Online Wire Initiation Guide

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## Business Wire Transfer Agreement

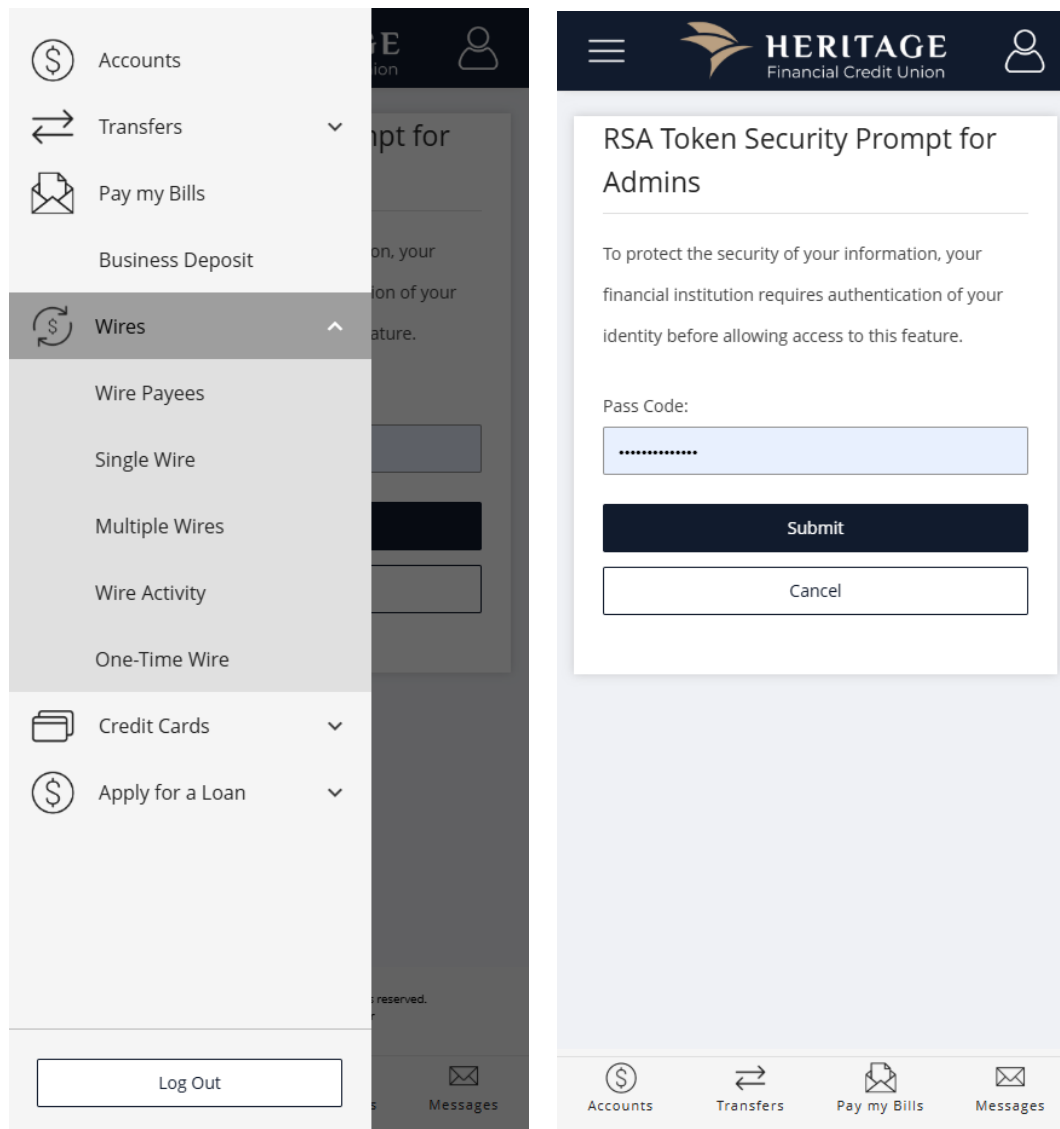
Before you can get the information needed to initiate wires from your HFCU business online banking account, you will need to complete a Business Wire Transfer Agreement form with one of our team members that sets expectations of utilizing the service and involves your signature. Please call us at 845-561-5607 to get started.

## RSA Tokens

An RSA Token is an optional feature that HFCU can provide business users to enable access to the Wires menu of HFCUs Business Online Banking. Your token, together with a PIN, will allow you to securely access the Wire functions. If you do opt in, a member of our team will contact you to walk through the set up which will require you to download our HFCU app, as well as input additional required information such as a PIN.

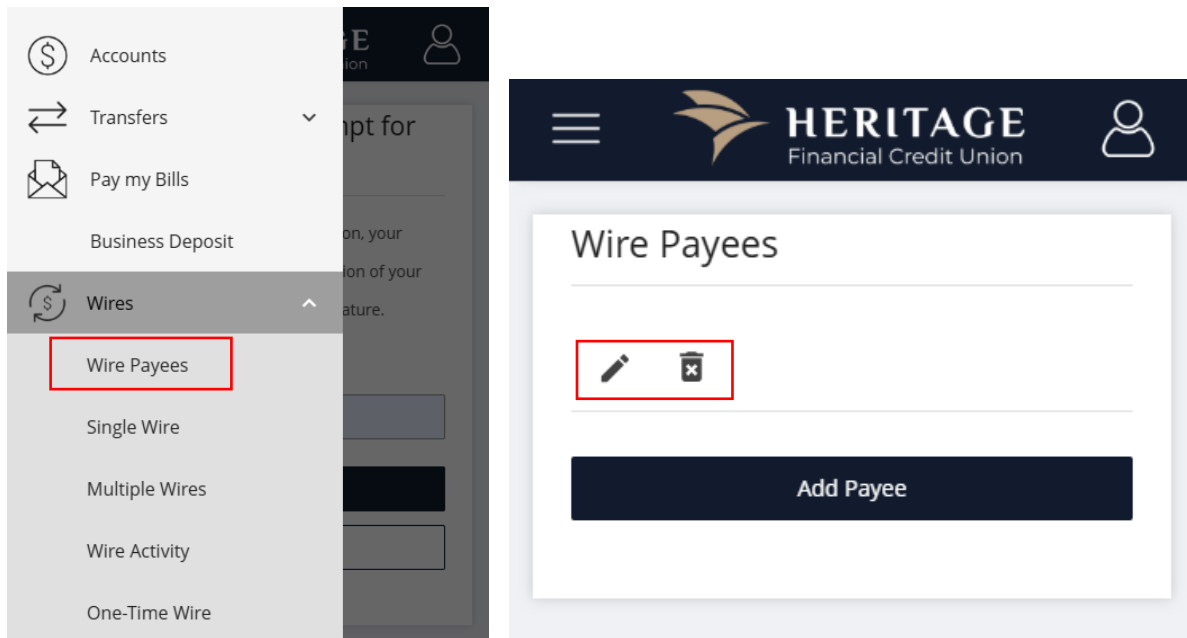
If your organization has multiple users, each user can have a unique token.

When prompted, enter your 4-digit PIN into the RSA authentication app on your mobile device. The app will then generate a random 8-digit token value that will be entered into the prompt within the Online Banking System.



## Wire Payees




- Once you have gained access to the Wires menu, select **Wire Payees** from the menu to view the full list of established payees and access functions related to Payee maintenance.
- **Edit Payee** information by selecting the **pencil icon** located on the right side of the screen.
- **Delete** a Payee by selecting the trash **basket icon** on the corresponding Payee.





## Add Payees

- Select the **Add Payee** button at the bottom of the screen.
- Complete the necessary fields on the **Payee Details** screen. Please reference screenshots below.
- Click **Save** once all fields have been filled out. Once clicked, you will receive a notification at the top of the screen confirming that the payee was added.




**Note:** If “Foreign” is selected, a receiving financial institution is required, and the “Country” field is added.

 **HERITAGE**  
Financial Credit Union

### Wire Payees



**Add Payee**

 **HERITAGE**  
Financial Credit Union

### Payee Details

\* Payee Type

Domestic

### Payee Information

\* Nickname

\* Payee Name

Email Address


\* Account Number


\* Confirm Account Number


\* Address Type


☒ Domestic

☐ Foreign

Accounts

Transfers

Pay my Bills

Messages

\* Address Line 1

Address Line 2

\* City

\* State

\* ZIP Code

**Payee Financial Institution**

\* Institution Number Type

ABA

\* Institution Number

\* Institution Name

Address Line 1

Address Line 2

City

State

ZIP Code

Save

Cancel

Accounts

Transfers

Pay my Bills

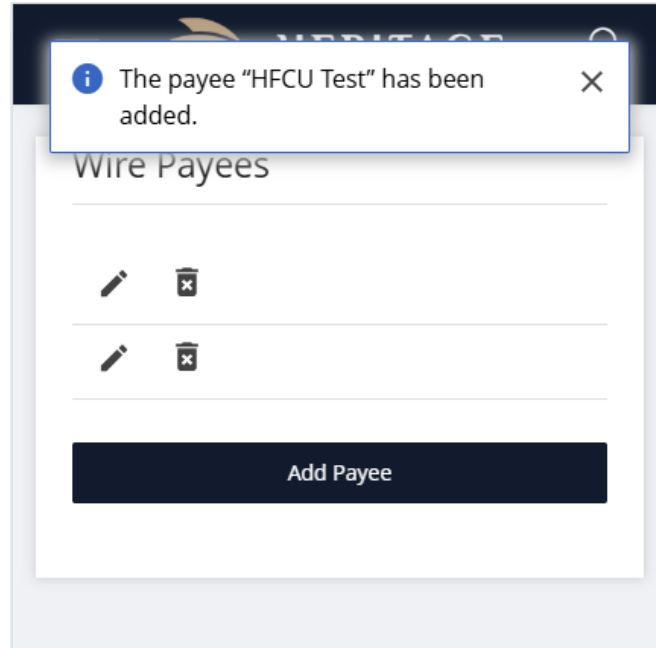
Messages

Accounts

Transfers

Pay my Bills

Messages

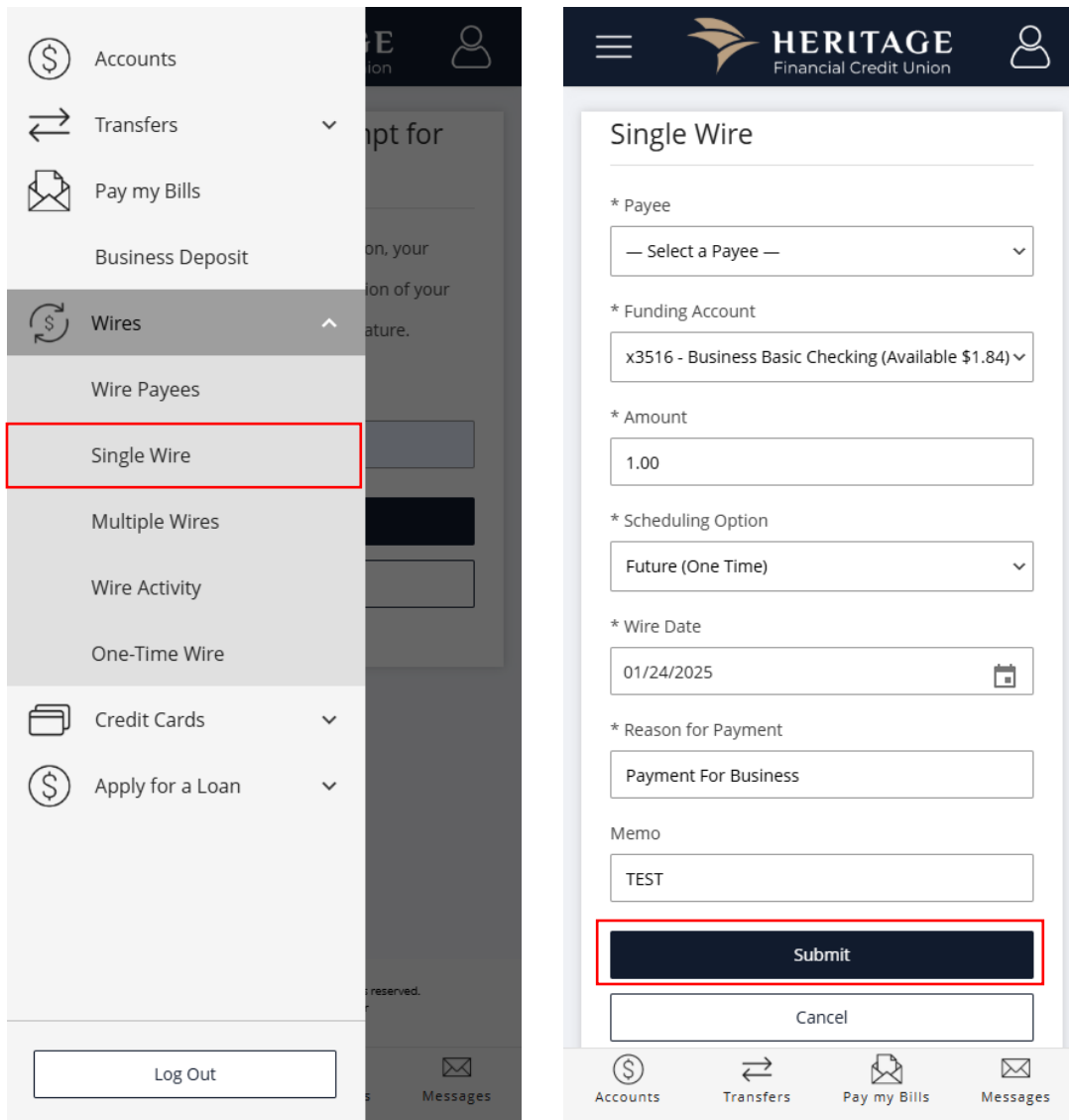


The screenshot shows a web application interface for managing wire payees. A dark blue header bar at the top contains the Heritage Financial Credit Union logo and name. Below the header, a white notification box with a blue border and a close button (X) displays the message: "The payee 'HFCU Test' has been added." Below the notification, the section is titled "Wire Payees" in a large, dark font. Underneath the title, there are two horizontal lines, each followed by a pencil icon (edit) and a trash can icon (delete). At the bottom of the section, there is a dark blue button with the text "Add Payee" in white.

## Single Wire

- In the **Wires** menu, click on **Single Wire**.
- Select the **Payee** and **Funding Account**.
- Enter the **Amount, Date and Memo** if applicable.
- Click on **Submit**. A confirmation will appear on the upper section of the screen to alert you the wire was successfully initiated and will provide you a reference number.

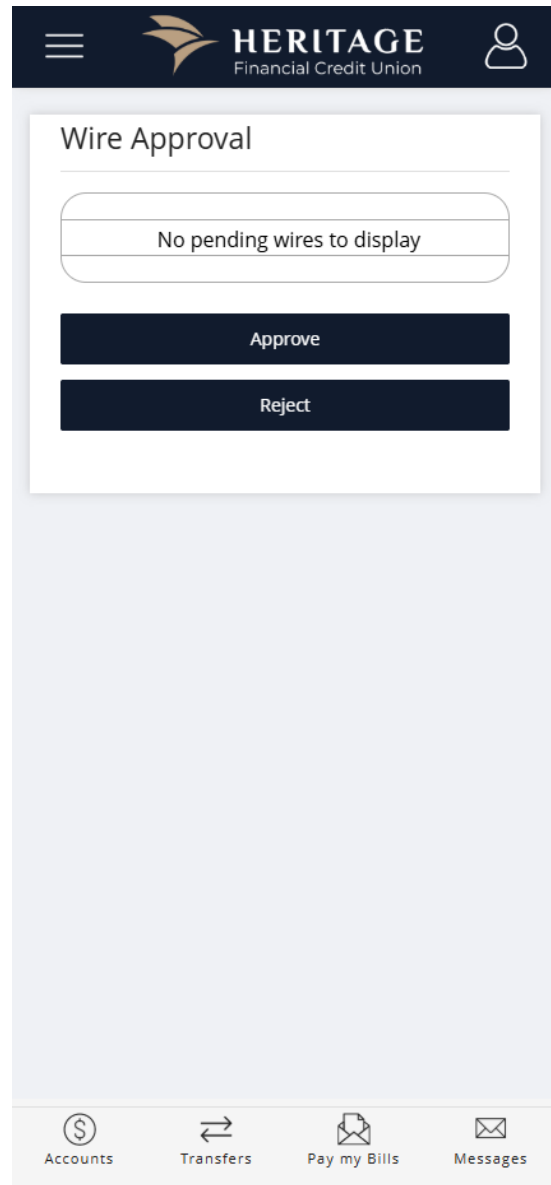
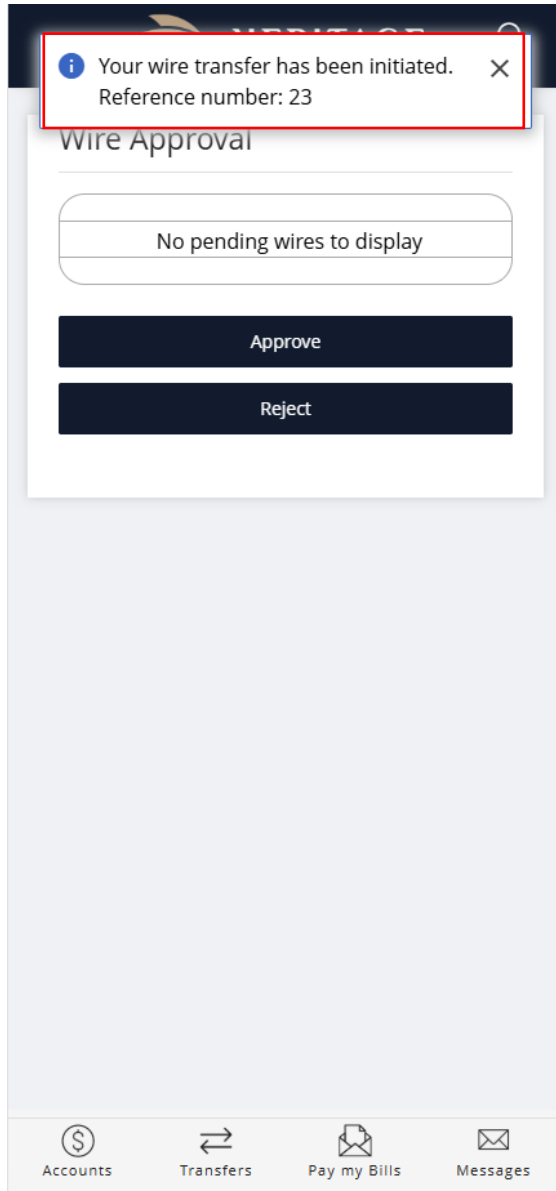
**\*Please Note:** All users capable of approving a wire will receive an alert. For wires requiring Dual Control, the approving user must proceed to Activity Section to approve the wire.



The image shows two screenshots from the Heritage Financial Credit Union mobile app. The left screenshot displays the main menu with the 'Wires' section expanded, and 'Single Wire' is highlighted with a red box. The right screenshot shows the 'Single Wire' form with the following fields and values:

- \* Payee:** — Select a Payee —
- \* Funding Account:** x3516 - Business Basic Checking (Available \$1.84)
- \* Amount:** 1.00
- \* Scheduling Option:** Future (One Time)
- \* Wire Date:** 01/24/2025
- \* Reason for Payment:** Payment For Business
- Memo:** TEST

At the bottom of the form, the 'Submit' button is highlighted with a red box, and the 'Cancel' button is visible below it. The bottom navigation bar includes icons for Accounts, Transfers, Pay my Bills, and Messages.








## Multiple Wires

- In the **Wires** menu, click on **Multiple Wires**.
- Enter information for the **Payees** you wish to process by selecting the **Funding Account**.
- Enter the **Amount, Date and Memo** if applicable.
- Click on **Submit**.

*\*Payees who are left with blank fields will not initiate. A confirmation will appear on the upper section of the screen to alert you the wire was successfully initiated.*

\*Please Note: All users capable of approving a wire will receive an alert. For wires requiring Dual Control the approving user must proceed to the **Wire Activity** menu item to approve the wire.

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## Multiple Wires

**Test**

Payee Name: **Juela Test**

Notify Payee: **No**

Type: **Domestic**

Wire Date:

02/11/2025

Account:

x3516 - Business Basic Checking (Available \$2....▼)

Amount:

Last: **N/A** Scheduled: **\$1.00**

\* Reason for Payment:

Payment for Business TEST

**HFCU Test**

Payee Name: **HFCU Test**

Notify Payee: **No**

Type: **Domestic**

Wire Date:

02/11/2025

Account:

x3516 - Business Basic Checking (Available \$2....▼)

Amount:





Last: **N/A** Scheduled: **N/A**





\* Reason for Payment:



TEST

**Submit**

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Privacy Policy

 Accounts  Transfers  Pay my Bills  Messages

 Accounts  Transfers  Pay my Bills  Messages

 Your wire transfers have been initiated. 

### Scheduled Wires

---

There are no wire transfers to display.

---

### Pending Wires

---

There are no wire transfers to display.

---


Approve


Reject


### Wire History


---

☐ Show Search Options

 Accounts

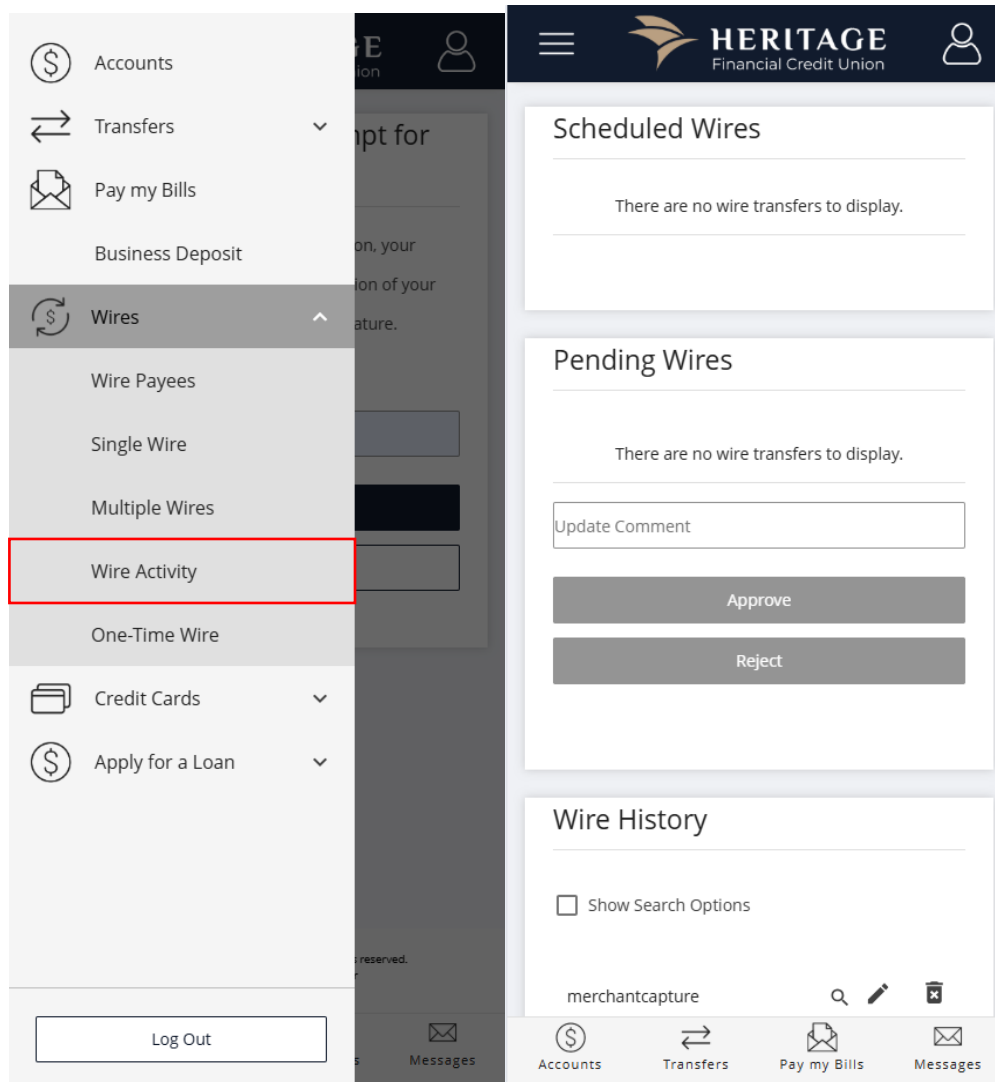
 Transfers

 Pay my Bills

 Messages

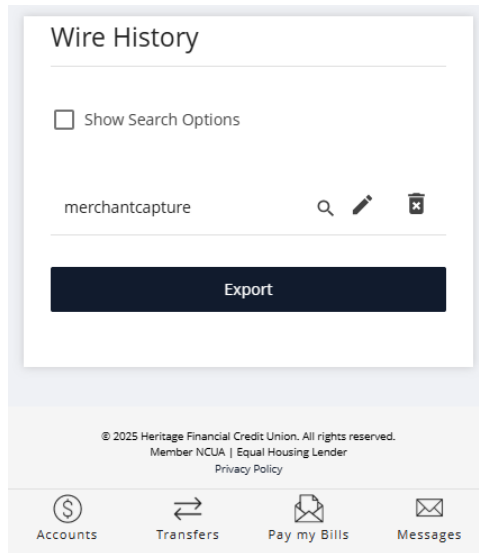
## Wire Activity

- In the **Wires** menu, click on **Wire Activity**.
- Note: Wires with Dual Control requiring approval will be listed under pending.
- Place a check mark in the box next to the wire that the second user is approving and then select **Approve** or **Reject** as needed.
- The wire will move from **Pending Wires** to **Wire History**.
- **Wire History** will display wires processed. If you have wires that are scheduled, they will show under **Scheduled Wires**.



## Wire History Export

\*A report can be exported into XML on the Export button. You will be prompted to open the file where you can save or print.

The image shows a web interface for "Wire History". At the top, there's a title "Wire History". Below it is a checkbox labeled "Show Search Options". Underneath the checkbox is a search bar containing the text "merchantcapture". To the right of the search bar are three icons: a magnifying glass, a pencil, and a trash can. Below the search bar is a dark blue button labeled "Export". At the bottom of the interface, there is a footer section containing copyright information: "© 2025 Heritage Financial Credit Union. All rights reserved. Member NCUA | Equal Housing Lender Privacy Policy". Below the footer are four icons with labels: a dollar sign icon for "Accounts", a double-headed arrow for "Transfers", a bill icon for "Pay my Bills", and an envelope icon for "Messages".


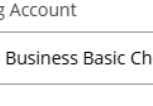

## One-Time Wires

- In the **Wires** menu, click on **One-Time Wires**.
- Complete the required fields for the **Funding Account, Amount, Date, Payee Information and Receiving Financial Institution**.
- Click on **Submit**.

**Note:** If "International" is selected, a receiving financial institution is required, and the "Country" field is added.

A confirmation will appear on the upper section of the screen to alert you the wire was successfully initiated.

**\*Please Note:** All users capable of approving a wire will receive an alert. For wires requiring Dual Control, the approving user must proceed to the **Wire Activity** menu item to approve the wire.



Menu

Heritage Financial Credit Union

User

One-Time Wire


\* Funding Account

x3516 - Business Basic Checking (Available \$1.84) ▾

\* Amount

1.00

\* Date

01/24/2025 

\* Reason for Payment

Pay Landscaper

Memo

One Time Wire

Payee Information


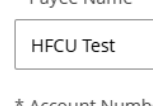

\* Payee Type

Domestic ▾

\* Payee Name

HFCU Test

\* Account Number



Menu

Heritage Financial Credit Union

User

\* Payee type

Domestic ▾

\* Payee Name

HFCU Test

\* Account Number

123456789

\* Confirm Account Number

123456789

\* Address Line 1

25 Rykowski Lane

Address Line 2

\* City

Middletown





\* State

NEW YORK ▾

\* ZIP Code

10941

Payee Financial Institution







Accounts

Transfers

Pay my Bills

Messages



Accounts

Transfers

Pay my Bills

Messages

\* Institution Number Type

ABA

\* Institution Number

221978791

\* Institution Name

HERITAGE FINANCIAL CREDIT UNION

Address Line 1

25 Rykowski Lane

Address Line 2

City

Middletown

State

NEW YORK

ZIP Code

10941

Submit

Cancel

 Accounts

 Transfers

 Pay my Bills

 Messages

## Contact

For assistance, please contact Heritage Financial Credit Union at 845-561-5607 or [info@contacthf.com](mailto:info@contacthf.com). If you are calling regarding issues with your RSA Token, please make sure you have your token with you when you contact this number as the support team will need to identify data from the token and potentially assist you in resetting your app and credentials.