

## New International FX Wires

1. Navigate to [www.nicoletbank.com](http://www.nicoletbank.com). Select the Login button located at the top right of the browser window.
2. Select Business Online (Treasury Management) from the drop-down menu and log in to Business Online
3. Select the Payments and Transfers button, then select the Wire option.

The screenshot shows the Nicolet Bank Business Online interface. At the top, there is a navigation bar with buttons for HOME, ACCOUNTS, PAYMENTS & TRANSFERS (highlighted with a red box), CHECKS & DEPOSITS, and ADMINISTRATION. Below this, the 'Payments & Transfers' section is active, showing three tabs: Internal, ACH, and Wire (highlighted with a red box). Under the 'Wire' tab, there is a 'Select Wire Transfer Criteria' section with a list of radio button options: Inquire Wire Transfer, Change Wire Transfer, New Wire Transfer (selected), New Wire Transfer Using Existing Transfer, Review Wire Transfer, Wire Transfer Template, Review Wire Transfer Template, Foreign Exchange Contract, and Multiple Wire Transfer Using Template. To the right of this list is a 'Wire Type:' dropdown menu currently set to 'None'. A 'Submit' button is located at the bottom right of the criteria section.

4. From the Wire menu,
  - a. Select New Wire Transfer
  - b. Select International FX from the Wire Type drop down menu.
  - c. Submit

This screenshot is a closer view of the 'Select Wire Transfer Criteria' section. The 'New Wire Transfer' radio button is selected and highlighted with a red box. The 'Wire Type:' dropdown menu is also highlighted with a red box and shows 'International FX' as the selected option. The 'Submit' button remains at the bottom right.

***Have questions or need further clarification?***

Email [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or call the Treasury Management team at 855.451.4793

5. Purchase your Foreign Currency

- a. Under “Foreign Currency Information” – Select the New Contract Icon (paper with a green plus icon)


Wire

New International FX Wire Transfer

\* Transfer Description:

Foreign Currency Information

FX Contract:

None 

Beneficiary Institution

\*Swift/BIC:

\*Name:

6. The foreign exchange rate inquiry page will appear. Complete all the required fields (\*)

- a. Description: Enter a description for the FX Contract
- b. Tax Identification Number
- c. From Account: Select the account number to fund the wire transfer.
- d. Currency: Select the type of currency you would like the beneficiary to receive
- e. Beneficiary Delivery Date: Select Two Business Days
- f. Conversion:
  - i. FX to USD = the amount of foreign currency into USD (i.e., 10,000 EUROS = Amount in USD)
  - ii. USD to FX = the amount of USD converted into FX (i.e., \$5,000 USD = Amount in EUROS)
- g. Amount: Amount you wish to send in foreign currency or USD equivalent
- h. Next

Foreign Exchange Rate Inquiry

\*Description:

AUG - WIRE TO DONALD DUCK

\*Tax Identification Number:

Nicolet National Bank OPS TEST [XXX-XX-1]

\*From Account:

TEST/TRAINING ACCOUNT

\*Currency:

[EUR] Euros

\*Beneficiary Delivery Date:

[Spot] Two Business Day

\*Conversion:

FX to USD

\*Amount:

25.00

Disclaimer: The availability of each is based upon currency and time of delay.

Next

Cancel

***Have questions or need further clarification?***

Email [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or call the Treasury Management team at 855.451.4793

7. Confirm the FX Amount and FX Currency inputted is correct and Select “Accept”

*Note: You will have 50 seconds to review and either “Accept” or “Decline” the FX Contract*

**Wire**

**Foreign Exchange Rate Inquiry**

Description:	AUG - WIRE TO DONALD DUCK
Tax Identification Number:	Nicolet National Bank OPS TEST [XXX-XX-1]
From Account:	TEST/TRAINING ACCOUNT
Beneficiary Delivery Date:	09/26/2023
Exchange Rate:	1.07658475
USD Amount:	\$26.91
FX Amount:	25.00
FX Currency:	EUR

Disclaimer: Clicking "Accept" constitutes your commitment to this contract. Request to cancel a committed contract may result in financial loss. If this was done in error, please contact Nicolet National Bank at 800-369-0226.

You have 39 seconds to accept this Transaction.

8. Select “Done”

**Wire**

**Foreign Exchange Contract Confirmation**

Description:	AUG - WIRE TO DONALD DUCK
Tax Identification Number:	Nicolet National Bank OPS TEST [XXX-XX-1]
From Account:	TEST/TRAINING ACCOUNT
Beneficiary Delivery Date:	9/26/2023
Exchange Rate:	1.07658475
USD Amount:	\$26.91
FX Amount:	25.00
FX Currency:	[EUR]Euros
Contract Number:	62274054

9. Your outgoing wire form will include the Foreign Currency Contract Information

**Wire**

**New International FX Wire Transfer**

\*Transfer Description:

**Foreign Currency Information**

FX Contract:	AUG - WIRE TO DONALD DUCK		
Contract Number:	62274054	Exchange Rate:	1.07658475
From Account:	TEST/TRAINING ACCOUNT	USD Amount:	\$26.91
Tax Identification Number:	Nicolet National Bank OPS TEST [XXX-XX-1]	FX Amount:	25.00
		Currency:	Euros
Trade Date:	09/22/2023		
Beneficiary Delivery Date:	09/26/2023		

**Beneficiary Institution**

*Swift/BIC:	<input type="text"/>	*Name:	<input type="text"/>
Country:	<input type="text"/>	*Address:	<input type="text"/>
International Routing Code:	<input type="text"/>		<input type="text"/>

**Beneficiary**

*Account:	<input type="text"/>	*Country:	None
*Name:	<input type="text"/>	Message to Beneficiary:	<input type="text"/>
*Address:	<input type="text"/>		<input type="text"/>

Beneficiary Reference:

Disclaimer: Your account will also be charged an outgoing wire fee according to our current fee schedule.

***Have questions or need further clarification?***

Email [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or call the Treasury Management team at 855.451.4793

10. Complete all the required fields (\*):

*Note: Please enter information using CAPS*

- Transfer Description: Description of wire (i.e., wire to beneficiary's name)
- Beneficiary Institution Section
  - a. SWIFT/BIC: Beneficiary Bank's SWIFT Code (8-11 characters)
  - b. Name: Beneficiary Bank Name
  - c. Address: Beneficiary Bank Address
  - d. Country: (Country name auto-fills)
  - e. International Routing Code: Enter if applicable (*see Important Notes section below for further details*)
- Beneficiary Section:
  - a. Account: Beneficiary's Account Number
  - b. Name: Beneficiary's Name— The name of the business or person to whom the wire is being sent
  - c. Address: Beneficiary's Address
  - d. Country: Select the Beneficiary's Country from the drop-down menu
  - e. Message to Beneficiary: This field is not required but can be used to provide the beneficiary additional information (i.e., reference number, invoice number).

Wire			
New International FX			
* Transfer Description:		WIRE TO DONALD DUCK	
Foreign Currency Information			
FX Contract:		AUG - WIRE TO DONALD DUCK	
Contract Number:	62274054	Exchange Rate:	1.07658475
From Account:	TEST/TRAINING ACCOUNT	USD Amount:	\$26.91
Tax Identification Number:	Nicolet National Bank OPS TEST [XXX-XX-1]	FX Amount:	25.00
		Currency:	Euros
Trade Date:	09/22/2023		
Beneficiary Delivery Date:	09/26/2023		
Beneficiary Institution			
*Swift/BIC:	BARCGB22	*Name:	BARCLAYS BANK PLC
Country:	United Kingdom	*Address:	CHURCHILL PLACE 1
UK Sort Code:	203253		LONDON UNITED KINGDOM E14 5HP
Beneficiary			
*Account:	GB34BARC20325312345678	*Country:	United Kingdom
*Name:	DONALD DUCK	Message to Beneficiary:	INVOICE: 0058WDL23
*Address:	123 DISNEYLAND LANE		
	LONDON UNITED KINGDOM W22 9DL		
Beneficiary Reference:			
Disclaimer: Your account will also be charged an outgoing wire fee according to our current fee schedule.			
		Save Process Cancel	

***Have questions or need further clarification?***

Email [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or call the Treasury Management team at 855.451.4793

11. When finished, review that all the information entered is accurate and select “Process” to submit the wire transfer for processing.
12. A Wire Transfer Summary page will display
  - a. If the wire does not require additional approvals, a Success message will appear.
  - b. If the wire requires approval, a yellow Warning message will appear stating the wire requires another user’s approval before the wire can be processed.
  - c. If the wire is unable to process due to an error, a red Error message will appear, and the wire will not be processed – you may need to contact Nicolet for assistance.

### Important Notes:

International wires being sent to certain countries may require additional information to process. This additional information can be entered into the wire within the Message to Beneficiary section.

- **IBAN** – Contains the country code, branch code and the beneficiary account number.

IBANS are required for the following countries:

Andorra, Austria, Bahrain, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faeroe Islands, Finland, France, Georgia, Germany, Gibraltar, Great Britain, Greece, Greenland, Guernsey, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey, Jordan, Kazakhstan, Kuwait, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Palestinian Territory, Poland, Portugal, Qatar, Romania, San Marino, Saudi Arabia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, United Arab Emirates

- **Sort Code:** This is 6 numeric characters in length and identifies the specific branch of the bank. A sort code is required for wires being sent to the United Kingdom
- **Clabe:** This is 18 digits long and identifies the bank, branch location, account number and check digit. A Clabe is required for wires being sent to Mexico.
- **Transit Code:** This is a 5-digit code that identifies the branch. A transit code is required for wires being sent to Canada.
- **BSB:** This is 6 numeric characters in length and identifies the bank, state, and branch. BSB is strongly recommended for wires being sent to Australia.
- **IFSC:** This is 11 alpha-numeric characters in length and identifies the bank and branch. IFSC is required for wires being sent to India.

***Have questions or need further clarification?***

Email [treasurymanagement@nicoletbank.com](mailto:treasurymanagement@nicoletbank.com) or call the Treasury Management team at 855.451.4793