Adding a recipient

If you have rights to use the Manage Recipients feature, you can use the Recipient Management page to add a recipient. In ACH transactions, the ACH Name in the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers. The wire name is required only when the recipient record contains a wire account.

To add a recipient

1. In the navigation menu, click Commercial > Recipients.
2. On the Recipient Management page, click Add Recipient.
3. On the Recipient Detail tab, do the following:
    a. Enter the Display Name. The display name appears in online and mobile banking to help you recognize the recipient.
    b. Enter the ACH Name, then the ACH ID and/or Wire Name.
    c. (Optional) Enter the E-Mail Address. If you enter an email address, we can notify the recipient when a transaction processes.
    d. From the Country drop-down list, select the country. The address fields change based on the country selection.
    e. Enter the postal address information.
4. Click Next. The Account – New tab appears.
5. Click one of the following Payment Types Allowed:
    - ACH Only
    - ACH and Wire Only
    - Wire Only
6. Click one of the following Beneficiary Types:
    - Domestic
    - International
7. (Optional) If the Beneficiary Type is International, click one of the following International Account Types:
    - IBAN
    - SWIFT/BIC
    - IBAN & SWIFT/BIC
8. In the Account Detail area, do the following:
    a. Click the account type in the Account Type field.
    b. Enter the account number in the Account field.

Note: The ACH Routing Number and Wire Routing Number may differ for a single FI, especially if the FI has made several acquisitions and/or mergers.

    c. For the ACH and ACH and Wire payment types, enter the routing number in the ACH Routing Number field. You must enter a valid routing number.

9. (Optional) If you plan to use the account with wire transfers, do the following in the Beneficiary FI area:
    a. Enter the Name.

    b. From the Country drop-down list, select the country. The address fields change based on the country selection.
    c. If the country is the United States, enter the Wire Routing Number. If the country is not the United States, enter the IBAN or SWIFT/BIC numbers.
    d. Enter the postal address information.

10. (Optional) If you plan to use the account with wire transfers and the beneficiary FI requires an intermediary FI, do the following in the Intermediary FI area:
    a. Enter the Name.
    b. From the Country drop-down list, select the country. The address fields change based on the country selection.
    c. If the country is the United States, enter the Wire Routing Number. If the country is not the United States, enter the IBAN or SWIFT/BIC numbers.
    d. Enter the postal address information.
11. Click Save Recipient. The new recipient appears in the Recipient Management page.

    Tip: Click Add another account to add additional associated accounts to the recipient.

Editing a recipient

To edit a recipient on the Recipient Management page

1. In the navigation menu, click Commercial > Recipients.
2. Find the recipient that you want to edit and click the edit icon ( ) for the recipient.
3. Do one or more of the following:
    a. To edit contact information, make any required changes on the Recipient Detail tab.
    b. To edit account information, click the tab for the account that you want to edit. Make any needed changes to the account details.
4. Click Save Recipient.

To edit a recipient when you create a payment or template or within an existing template

1. Locate the recipient that you want to edit. Click the edit icon ( ) for the recipient.
2. Do one or more of the following:
    a. To edit contact information, make changes on the Recipient Detail tab.
    b. To edit account information, click the tab for the account that you want to edit. Make changes to the account details.
3. Click Review & Submit.
4. Click Save.

Deleting a recipient

Caution: Deletion is permanent, so use caution before deleting a recipient.

To delete a recipient

1. In the navigation menu, click Commercial > Recipients.
2. Locate the recipient that you want to delete and click the delete icon ().
3. Delete Recipient screen appears. Click Delete Recipient.
4. Recipient Removed. Click Close.