Quick Start Guide Wires

Main Street
BANK

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RSA Tokens

An RSA Token is required to enable the user to access the Wires menu of Main Street Bank's Cash Management System. Your token, together with a PIN, will allow you to securely access the Wire functions of our Online Banking system.

If your organization has multiple users, each user should have a unique token. There are two types of tokens, a physical token or a soft token on your mobile phone.

For Physical Tokens: When prompted, you will need to enter your 4-digit PIN followed by the 6-digit token value that is being displayed on your token at that time.

For Soft Tokens (Mobile Device): 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.

(NOTE: values for both types of tokens will change every minute. There is a time countdown on the left-hand side of the display.)

RSA Token Security Prompt for Admins

To protect the security of your information, your financial institution requires authentication of your identity before allowing access to this feature.

Pass Code:

Cancel   Submit

Wire Payees

Once you have utilized your RSA token to access 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.

Wire Payees

Nickname ↑	Payee Name	Account Number	
test payee	test payee	881111111	✏ 🗑
test payee 2	test payee 2	887777777	✏ 🗑

Add Payee

Add Payees

Select the Add Payee button at the bottom left of the page. Complete the necessary fields on the Payee Details screen.

Add Payee

Payee Details:

- Type = Domestic
- Nickname = name the template (payee)
- Payee info is all the beneficiary information.

Payee Information

* Nickname

* Payee Name

Email Address

Optional: If you check this box, the payee will receive an email notification when the wire status is changed to Downloaded.

☐ Send email when wire status is changed to Downloaded

* Account Number

* Confirm Account Number

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

* Address Type

◉ Domestic   ○ Foreign

* Address Line 1

Address Line 2

* City

* State

* ZIP Code

Receiving Bank Information:

- Enter Payee's Financial Institution Information.
- Click Save.
  *Information pre-populates when institution name is entered.

Payee Financial Institution

* Institution Number Type

[ABA   ⌄]

* Institution Name

[   ]

* Institution Number

[   ]

Address Line 1

[   ]

Address Line 2

[   ]

City

[   ]

State

[⌄]

ZIP Code

[   ]

Receiving Financial Institution (optional)

☐ This payee requires receiving financial institution details

Intermediary Financial Institution (optional)

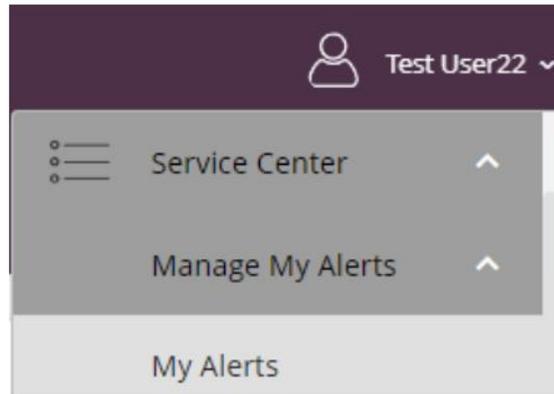☐ This payee requires intermediary financial institution details

[Cancel]   [Save]

Payee Alerts – Add/Change/Delete

This feature allows you to subscribe to receive an alert when a Wire Payee has been added, changed, or deleted.

- Select Service Center, then select Manage My Alerts and My Alerts.
- Highlight the radio button "Wire Payee Alert".
- Click the Add Subscription Button.

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.

Single Wire

* Payee

test1

Notify Payee

No

* Funding Account

— Select a Funding Account —

* Amount

* Date

MM/DD/YYYY

Reason for Payment

Memo

Cancel   Submit

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

ⓘ Your wire transfer has been initiated. Reference number: 18981   ✕
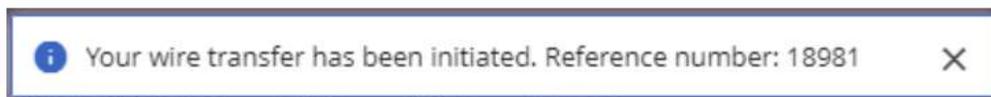
*Please Note: All users capable of approving a wire will receive an alert. For wires requiring Dual Control, the approving user must proceed to Activity Section to approve the wire.

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.

Multiple Wires

Payee Nickname	Payee Name	Notify Payee	Wire Date
test1	Just me		04/10/2023
Account: x1052 - Checking 1052 (Available ... ˅)	Amount: 5000.00	Last: **N/A** Scheduled: **N/A**	
Memo:			
testingcocc	wire recipient testing cocc		04/10/2023
Account: x1052 - Checking 105 ˅	Amount: 2000.00	Last: **N/A** Scheduled: **$0.50**	
Memo: invoice # xxxx			

Submit

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

ℹ Your wire transfers have been 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 Activity Section to approve the wire.

Wire Activity

In the Wires menu, click on Wire Activity. 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. The wire will move from Pending to History.

Scheduled Wires

Ref #	Payee	Notify Payee	Schedule	Amount	Next Wire Date ↑
				There are no wire transfers to display.	

Pending Wires

☐	Payee ↑	Notify Payee	Amount	Status	Wire Date	Initiated By	Comment	
	Payee: testingcocc **Funding Account:** x1052 - Checking 1052 **Ref #:** 4 **Reason for Payment:** invoice # xxxx **Memo:** because I love you		0.50	Pending Approval(s): 1	04/06/2023	Jenn Berube		🔍 🗑

[Reject] [Approve]

Wire History will display wires processed.

Wire History

☐ Show Search Options

Ref #	Payee	Notify Payee	Funding Account	Amount	Status	Wire Date ↓	Approved By	
4	testingcocc		x1052	0.50	Pending Approval(s): 1	04/06/2023		🔍 ✏ 🗑
3	testingcocc		x1052	1.00	Canceled	04/05/2023		🔍

[Export]

Activity 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.

Export

Downloads

WireActivity (1).xml
Open file

One-Time Wires

Complete the required fields for the Funding Account, Amount, Date, Payee Information and Receiving Financial Institution. Click on Submit.

One-Time Wire

* Funding Account

— Select a Funding Account —

* Amount

* Date

MM/DD/YYYY

Reason for Payment

Memo

Payee Information

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

* Payee Type

Domestic

* Payee Name

☐ Send email when wire status is changed to Downloaded

Optional: If you check this box, the payee will receive an email notification when the wire status is changed to Downloaded.

* Account Number

* Confirm Account Number

* Address Line 1

Address Line 2

* City

* State

* ZIP Code

Payee Financial Institution

* Institution Number Type

ABA	⌄

* Institution Name

[   ]

* Institution Number

[   ]

Address Line 1

[   ]

Address Line 2

[   ]

City

[   ]

State

	⌄

ZIP Code

[   ]

Receiving Financial Institution (optional)

☐ Show Details

Intermediary Financial Institution (optional)

☐ Show Details

Cancel	Submit

Receiving Financial Institution (optional)

☑ Show Details

* Institution Number Type

ABA ⌄

Institution Name
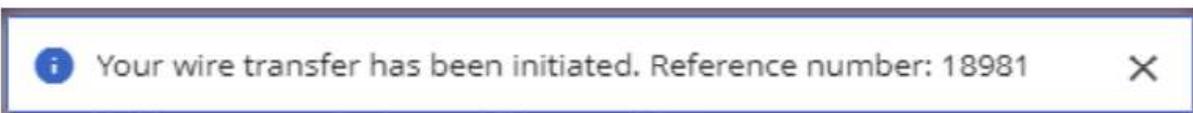
Institution Number

Address Line 1

Address Line 2

City

State ⌄

ZIP Code

Intermediary Financial Institution (optional)

☐ Show Details

Cancel   Submit

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

ⓘ Your wire transfer has been initiated. Reference number: 18981   ✕

*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.

Contact

For assistance, please contact Main Street Bank's Cash Management Group at 978-487-1488 or cashmanagement@bankmainstreet.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.