

Associated Connect

Reference Guide: Wire Transfers



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Associated Connect Access

Associated Connect provides secure, single sign-on access to your business and commercial banking services through AssociatedBank.com/Business or AssociatedBank.com/Commercial.

Available Services

Once signed in, users can access a wide range of online banking functions:

Banking	Account Balances, ACH Origination Check Inquiry, Image Search, Positive Pay, Stop Payments, Transfers and Wire Transfers
Account Summary	View balances and transaction details
Cash Management	Bill Pay*, Cash Ordering, Checkview, FX Manager, Lockbox, Remote Deposit and Trade Services
Transmission and Reporting	Document Center, Export Tools and File Transfer

*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

Sign-In and Security

Access to Associated Connect requires identity verification through one of two methods:

High-Risk Services	- Sign in with your username and password. - Verify identity using multi-factor authentication (MFA) with a unique access code from a mobile or physical token.
Low-Risk Services	- Sign in with your username and password. - Verify identity using a unique access code sent by text message (SMS) to your registered mobile number.

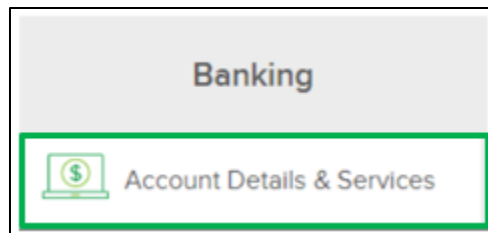
For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service. (1406)

Wire Transfers

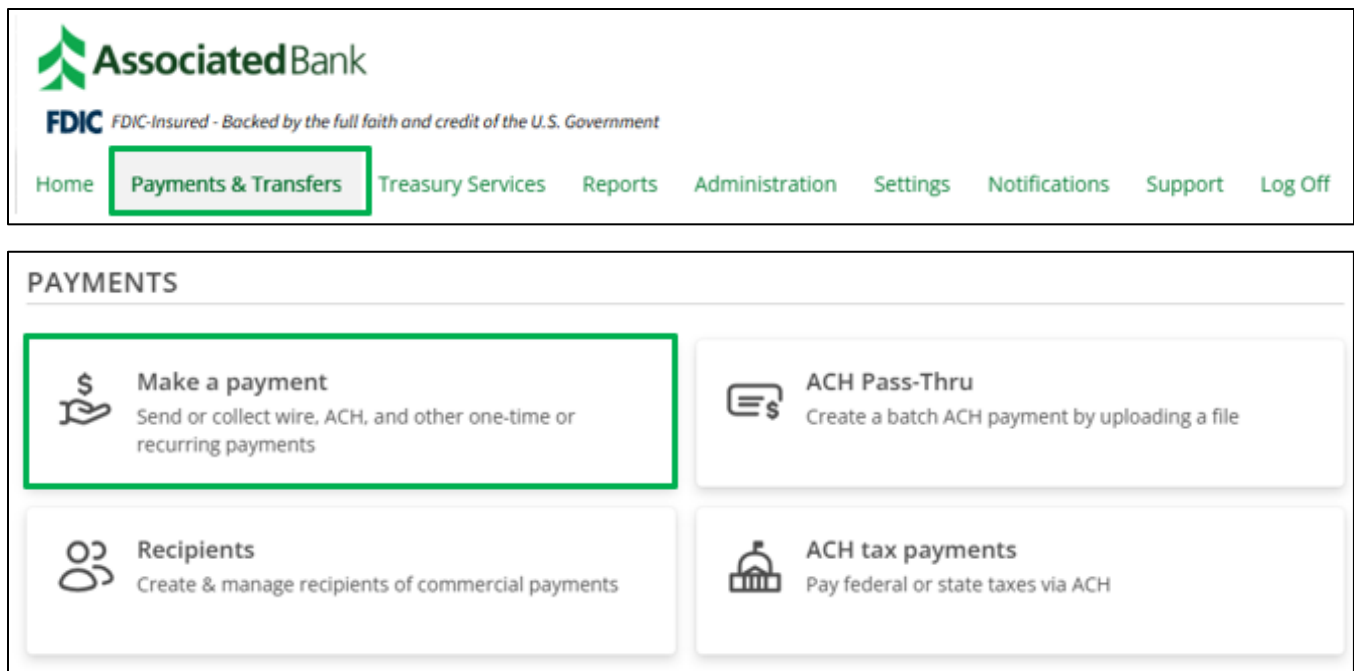
Wire Transfers make moving funds externally fast, easy and secure for same day settlement. Wire Transfers can be completed via a one-time payment, recurring payments, a template or through a file upload.

To access Wire Transfers, select **Account Details & Services** under **Banking** in the Associated Connect Portal.



Domestic Wire Transfer

To create a Domestic Wire Transfer, select **Make a payment** under Payments on the **Payments and Transfers** tab.



Select **New Payment**, then **Domestic Wire**.

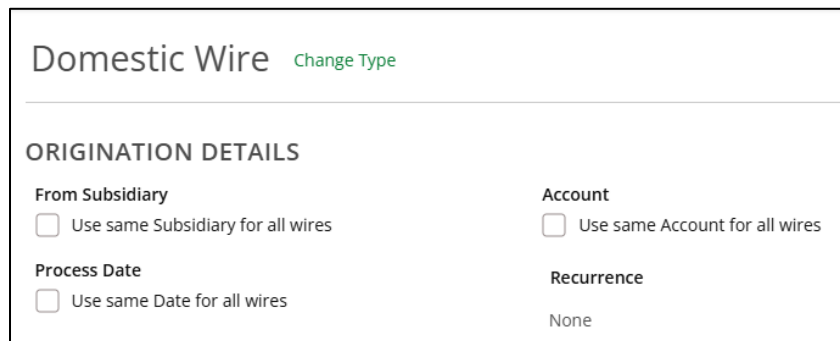


The screenshot shows a 'New Payment' dropdown menu. The 'New Payment' button is highlighted with a green box. The dropdown menu is open, showing two columns of options. The 'Domestic Wire' option is highlighted with a green box. The options in the first column are ACH, ACH Batch, ACH Collection, and Payroll. The options in the second column are Wire, Domestic Wire, and International Wire.

Enter the details for a single wire below, including:

- **From Subsidiary** – The Associated Connect account that maintains wire transfer identifying information.
- **Account** – The account you’d like the funds to be credited or debited.
- **Process Date** – The date the payment should be submitted for final processing.

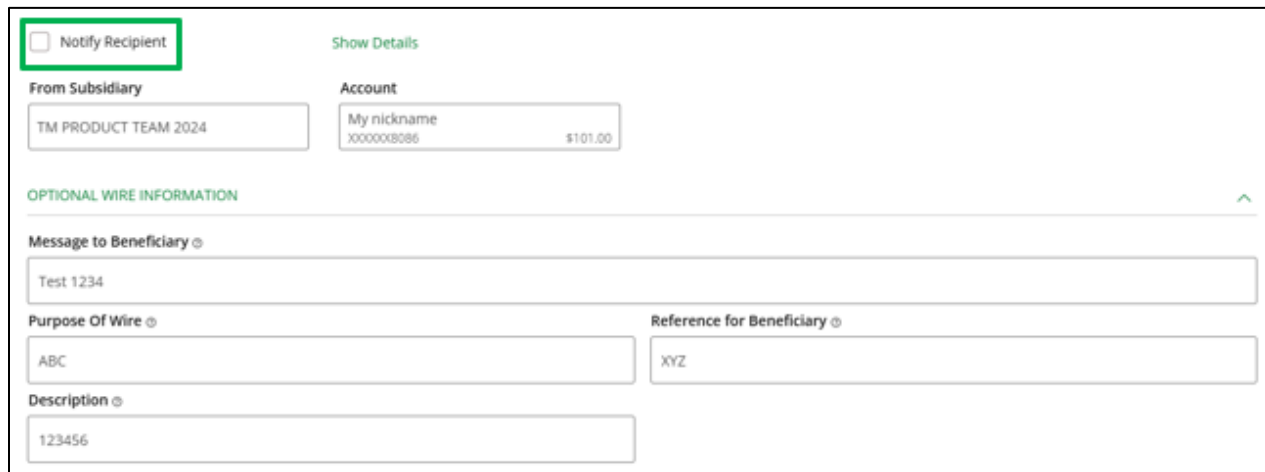
***Note:** You can select if you want to use the same subsidiary, account and process date for all wires by selecting the check box next to each.*



The screenshot shows the 'Domestic Wire' form. At the top, there is a title 'Domestic Wire' and a link 'Change Type'. Below the title is a section titled 'ORIGINATION DETAILS'. This section contains four checkboxes: 'From Subsidiary' with the option 'Use same Subsidiary for all wires', 'Account' with the option 'Use same Account for all wires', 'Process Date' with the option 'Use same Date for all wires', and 'Recurrence' with the option 'None'.

Enter the **Wire Details** and any **Optional Wire Information**.

If your wire recipient provided an email address, you can select to notify the recipient of the wire by selecting the **Notify Recipient** check box.



The screenshot shows a wire transfer form. At the top left, there is a checkbox labeled "Notify Recipient" which is highlighted with a green box. To its right is a "Show Details" link. Below these are two input fields: "From Subsidiary" with the value "TM PRODUCT TEAM 2024" and "Account" with the value "My nickname 3000008086" and a balance of "\$101.00". A section titled "OPTIONAL WIRE INFORMATION" is expanded, showing a "Message to Beneficiary" field with "Test 1234", a "Purpose Of Wire" field with "ABC", a "Reference for Beneficiary" field with "XYZ", and a "Description" field with "123456".

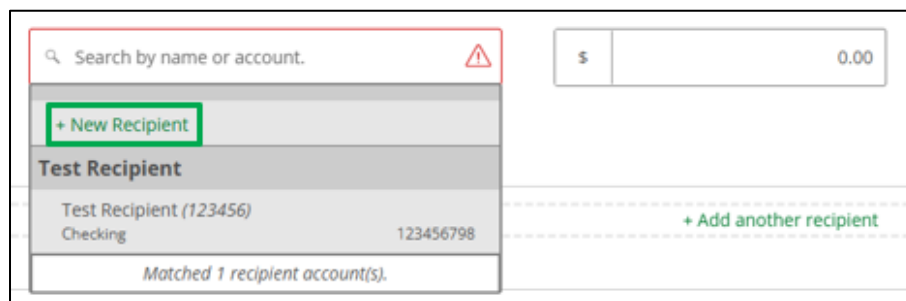
Select **Add Another Wire** to add multiple.

To add an existing recipient, select **Add multiple recipients** and search for the recipient.



The screenshot shows a "RECIPIENTS" management bar. On the left, there is a "Filters: Prenote" button. In the center, there is a button labeled "+ Add multiple recipients" which is highlighted with a green box. To the right of this button is a search input field with the placeholder text "Find recipients in payment". On the far right, there is a "Bulk actions" dropdown menu.

To create a recipient, select **+ New Recipient**.



The screenshot shows a search modal for adding a new recipient. At the top, there is a search bar with the placeholder "Search by name or account." and a red warning icon. Below the search bar, there is a button labeled "+ New Recipient" which is highlighted with a green box. Underneath, a "Test Recipient" section shows a list of results for "Test Recipient (123456)" with a "Checking" account and a balance of "123456798". At the bottom of the list, it says "Matched 1 recipient account(s)". To the right of the search bar, there is a currency selector showing "\$" and a value of "0.00". At the bottom right, there is a green link labeled "+ Add another recipient".

Enter the details and select **Save Recipient**.

Select **Use Without Save** to create a payment without saving the recipient.

Recipients can be maintained or reviewed by selecting the ellipses on the right-hand side.

Recipient/Account	Amount	
Test Recipient (123456) Checking 123456798	\$ 5.00	Invoice 123ABC ⋮

Once the payment is created, select:

- **Draft** - to either save the payment or send it for approval.
- **Approve** - to approve the payment as the secondary user or to submit the payment as a creator if dual authentication is disabled.

***Note:** If dual approval is required, a draft must be created by a user, secondary user will need to approve it.*

Payments can be viewed in **Business transaction activity**.

TRANSACTION DETAILS

⋮ ×

DOMESTIC WIRE

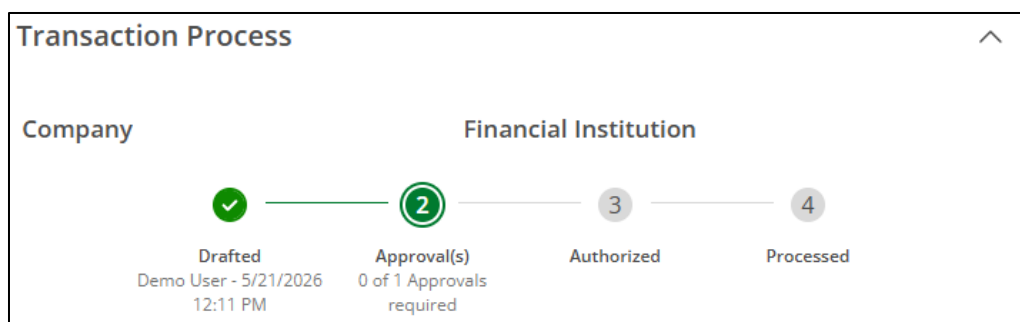
Test Wire

Tracking ID: 13968

\$100.00

Created Date: 5/26/2026

Users can view Payment status and track the transaction process.



Entitled users who can approve payments can select the ellipses next to the transaction in the transaction details section to **Approve** the payment. Users can also **Toggle Details**, **Cancel**, **Copy** and **Print Details**.

Business transaction activity ⓘ

Single Transactions Recurring Transactions

🔍 📄 📥 📤 🔍 Search Transactions

Active Filters **ACH Batch** × **Drafted** ×

Created date ▾	Status ▾	Approvals	Transaction Type ▾	Account ▾	Amount ▾	
6/18/2026 7:38 PM	Drafted	0 of 1	ACH Batch Tracking ID: 14649	Analyzed ECR Checking	\$2.00	⋮
6/15/2026 2:34 PM	Drafted	0 of 1	ACH Batch Tracking ID: 14509			⋮
5/13/2026 1:06 PM	Drafted	0 of 1	ACH Batch Tracking ID: 13503			⋮
4/8/2026 8:36 AM	Drafted	0 of 1	ACH Batch Tracking ID: 12513	Business Choice Checking		⋮
2/5/2026 12:57 PM	Drafted	0 of 1	ACH Batch Tracking ID: 11012	Shared account across multiple company profiles		⋮

Toggle Details
 Approve
 Cancel
 Copy
 Print Details

Uploading a Domestic Wire File

To upload a Domestic Wire file, select **Make a payment** under Payments on the **Payments and Transfers** tab.


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[Home](#)
 [Payments & Transfers](#)
[Treasury Services](#)
[Reports](#)
[Administration](#)
[Settings](#)
[Notifications](#)
[Support](#)
[Log Off](#)

PAYMENTS


Make a payment
 Send or collect wire, ACH, and other one-time or recurring payments


ACH Pass-Thru
 Create a batch ACH payment by uploading a file

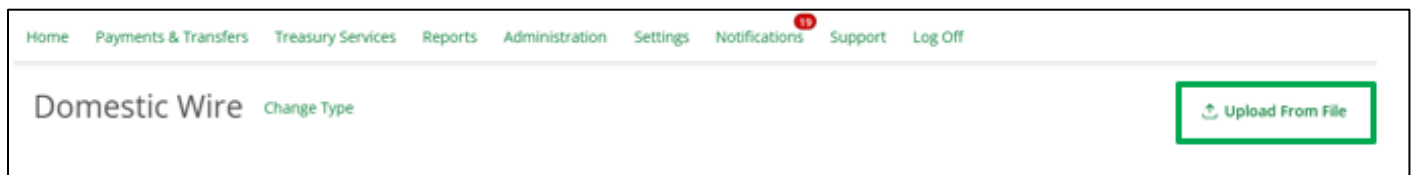

Recipients
 Create & manage recipients of commercial payments


ACH tax payments
 Pay federal or state taxes via ACH

To create a new payment, select **New Payment**, then **Domestic Wire**.



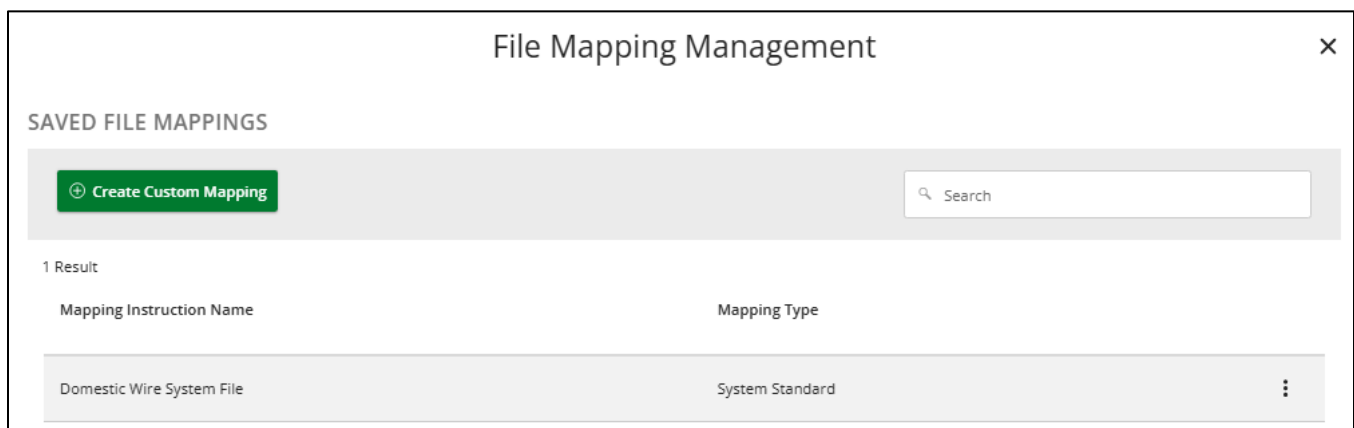
Select **Upload From File**.



A system standard map will automatically be available to utilize. Specs for that file are available by selecting the ellipses and selecting **View Specifications**.

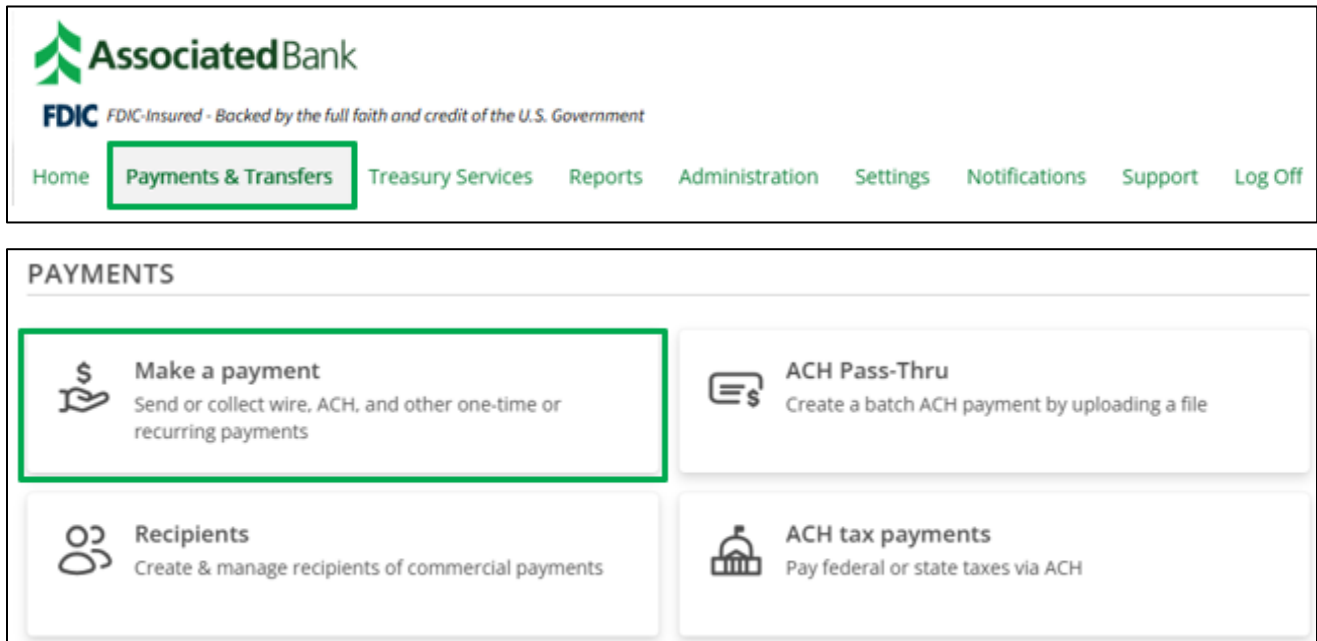
Mapping Instruction Name	Mapping Type	
Domestic Wire System File	System Standard	

To create a custom map, select **Create Custom Mapping** and upload a custom format or download the Domestic Wire System File template to use as a template.



USD International Wire

To create an International Wire Transfer, select **Make a Payment** under **Payments** on the **Payments and Transfers** tab.



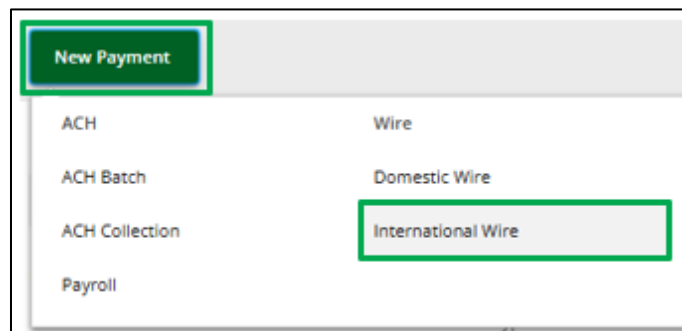
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Home **Payments & Transfers** Treasury Services Reports Administration Settings Notifications Support Log Off

PAYMENTS

- Make a payment**
Send or collect wire, ACH, and other one-time or recurring payments
- ACH Pass-Thru
Create a batch ACH payment by uploading a file
- Recipients
Create & manage recipients of commercial payments
- ACH tax payments
Pay federal or state taxes via ACH

To make a new payment, select **New Payment**, then **International Wire**.



New Payment

- ACH
- ACH Batch
- ACH Collection
- Payroll
- Wire
 - Domestic Wire
 - International Wire**

Enter the details for a single wire below, including the **Subsidiary**, **Account** and **Process Date**.

*Note: To use the same **Subsidiary**, **Account** and/or **Process Date**, select the check box next to each.*

International Wire [Change Type](#) [Upload From File](#)

ORIGINATION DETAILS

From Subsidiary
☐ Use same Subsidiary for all wires

Account
☐ Use same Account for all wires

Currency
☒ Use same Currency for all wires

Process Date
☒ Use same Date for all wires

Recurrence
None

Enter the **Wire Details**, along with any **Optional Wire Information**.

Wire Details

Recipient/Account

Currency

Enter amount in

Amount

From Subsidiary

Account

OPTIONAL WIRE INFORMATION

Message to Beneficiary

Purpose Of Wire

Reference for Beneficiary

Description

+ Add another wire

\$0.00
1 wires

Cancel Draft Approve

To add another wire, select **Add Another Wire** and follow the instructions outlined above.

To add another existing recipient, select **Add multiple recipients** and search for the recipient.

RECIPIENTS 1

+ Add multiple recipients

Filters: Prenote

Bulk actions

To add a recipient, go to the **Search by name or account** box, and select **+ New Recipient**.

\$

0.00

+ New Recipient

Test Recipient

Test Recipient (123456)

Checking

123456798

Matched 1 recipient account(s).

+ Add another recipient

Enter the details for the new recipient and select **Save Recipient** when complete. Select **Use Without Save** to pay the recipient but not save to the **Recipient List**.

Recipients can be maintained or reviewed by selecting the ellipses on the right-hand side.

Recipient/Account	Amount	
Test Recipient (123456) Checking 123456798	\$ 5.00	Invoice 123ABC ⋮

Select **Draft** to save the payment or **Approve** to submit the payment.

Note: If dual approval is required at a company level, a draft must be submitted by a user, then approved by a secondary user.

TRANSACTION DETAILS

INTERNATIONAL WIRE

ABC

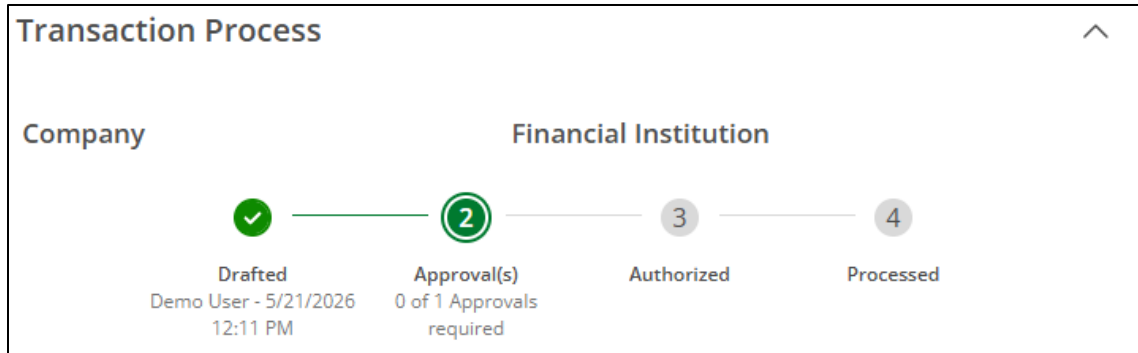
Tracking ID: 14125

\$100.00

Created Date: 6/2/2026

⋮ ×

The status of the payment will be displayed, and the status of the transaction process, if dual control is required.



Entitled users who can approve payments can select the ellipses next to the transaction in the transaction details section to **Approve** the payment. Users can also **Toggle Details**, **Cancel**, **Copy** and **Print Details**.

Business transaction activity ?

Single Transactions Recurring Transactions

🔍 Search Transactions

Active Filters: **ACH Batch** × **Drafted** ×

Created date	Status	Approvals	Transaction Type	Account	Amount	
6/18/2026 7:38 PM	Drafted	0 of 1	ACH Batch Tracking ID: 14649	Analyzed ECR Checking	\$2.00	⋮
6/15/2026 2:34 PM	Drafted	0 of 1	ACH Batch Tracking ID: 14509			⋮
5/13/2026 1:06 PM	Drafted	0 of 1	ACH Batch Tracking ID: 13503			⋮
4/8/2026 8:36 AM	Drafted	0 of 1	ACH Batch Tracking ID: 12513	Business Choice Checking		⋮
2/5/2026 12:57 PM	Drafted	0 of 1	ACH Batch Tracking ID: 11012	Shared account across multiple company profiles		⋮

Toggle Details

Approve

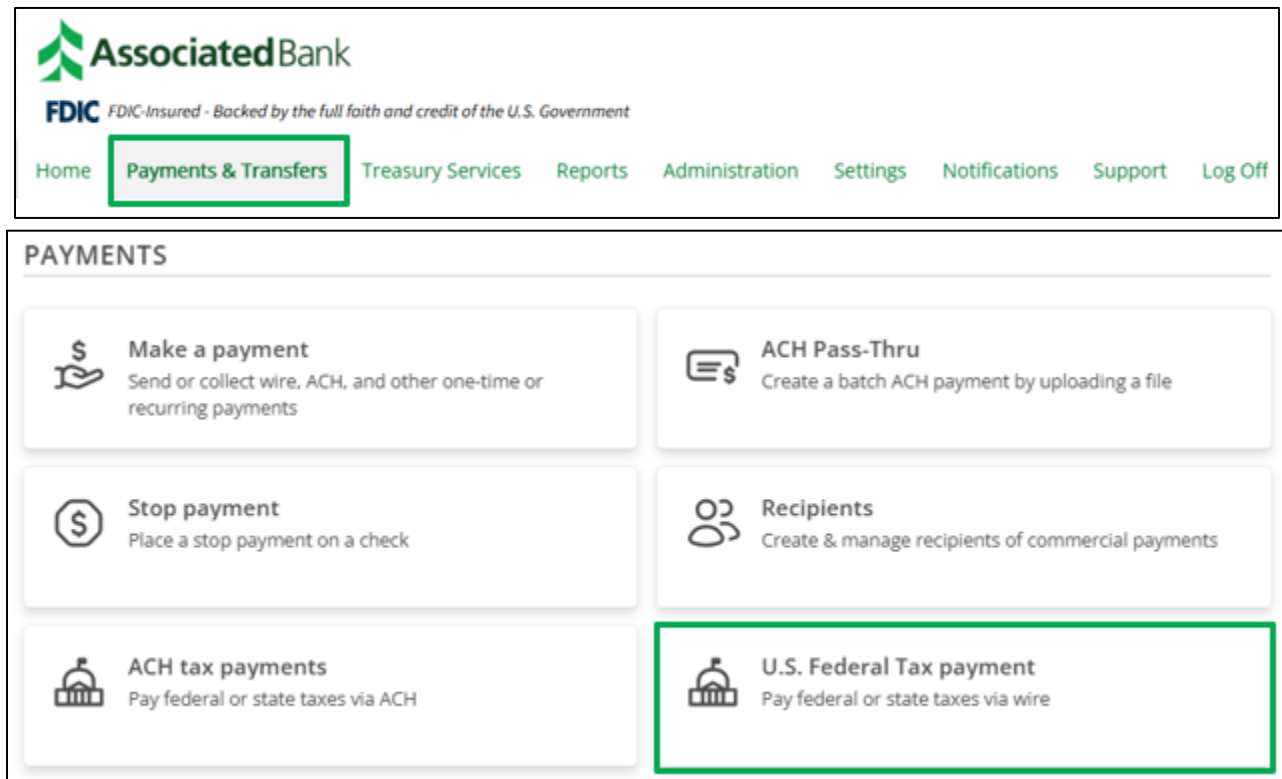
Cancel

Copy

Print Details

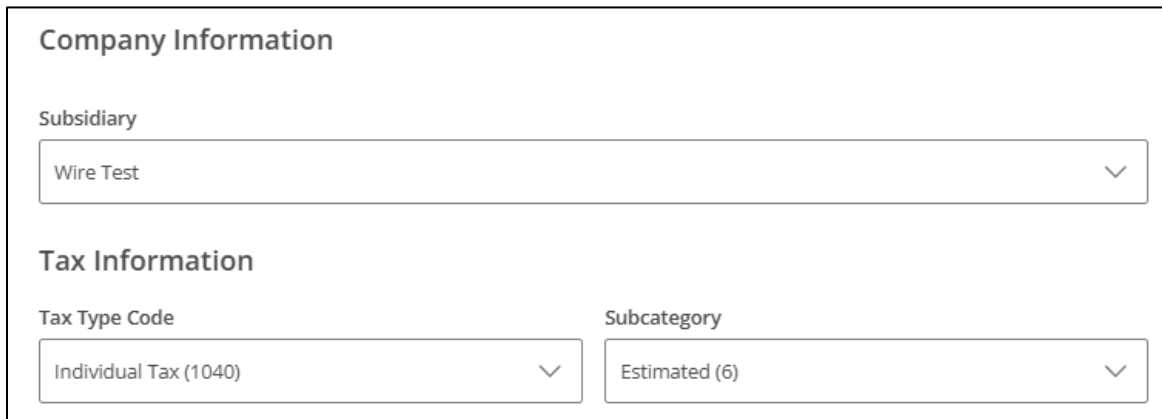
U.S. Federal Tax Wire

To make a U.S. Federal Tax wire, select **U.S. Federal Tax Payment** under **Payments** on the **Payments and Transfers** tab.



The image shows the Associated Bank website interface. At the top, the Associated Bank logo is displayed with the text "FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below the logo is a navigation bar with links: Home, Payments & Transfers (highlighted with a green box), Treasury Services, Reports, Administration, Settings, Notifications, Support, and Log Off. The main content area is titled "PAYMENTS" and contains six tiles. The "U.S. Federal Tax payment" tile is highlighted with a green box. It features a building icon and the text "U.S. Federal Tax payment" and "Pay federal or state taxes via wire".

Complete the **Company Information** section.



The image shows a "Company Information" form. It has two main sections: "Company Information" and "Tax Information". Under "Company Information", there is a "Subsidiary" dropdown menu with "Wire Test" selected. Under "Tax Information", there are two dropdown menus: "Tax Type Code" with "Individual Tax (1040)" selected, and "Subcategory" with "Estimated (6)" selected.

Enter the **Payment Information** details.



Payment Information	
Tax	
\$	100.00
Interest	
\$	2.50
Penalty	
\$	5.00
Total Amount (read only)	
\$107.50	

Enter the **Account Information** details.

Note: This information may vary based on the tax type selected.

Account Information		
Debit Account No		
Analyzed ECR Checking 4708		
Taxpayer Information		
Taxpayer ID Number	Taxpayer Name Control	Taxpayer Name
12-3456789	Test	Test 123
Payment Date		
Tax Year	Tax Month	
2026	June	

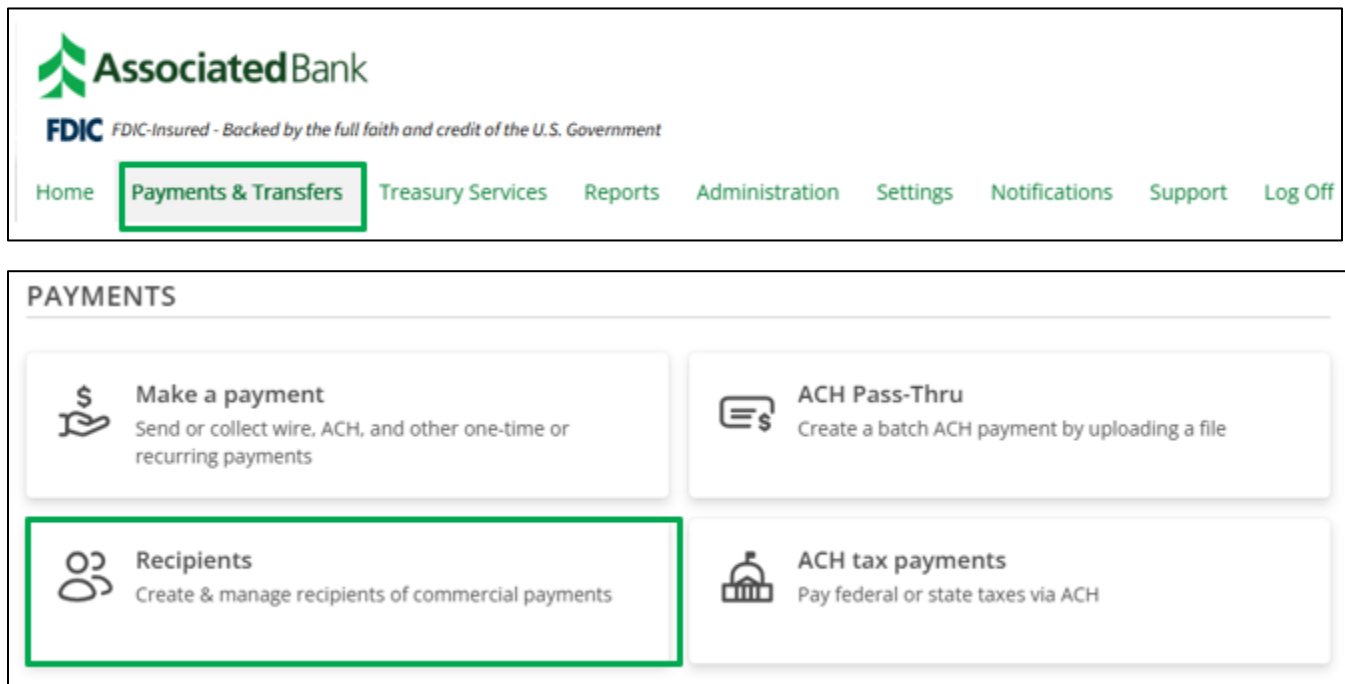
The **Receiving Bank Details** and **Beneficiary Bank Details** will be hard coded. Once complete, select **Submit**.

A confirmation of successful transmission will display once your payment is accepted.

Recipients

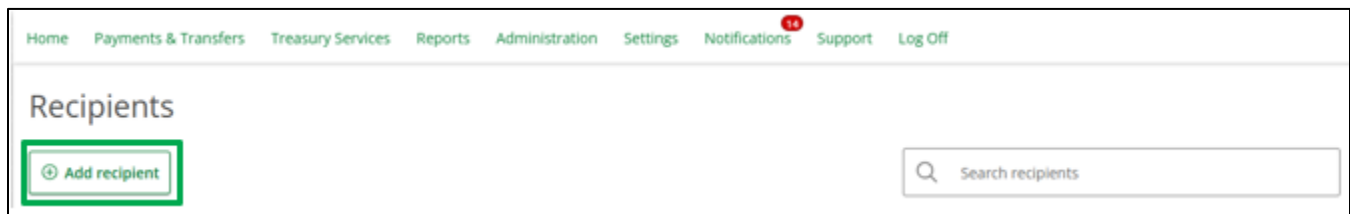


To create a recipient, select **Recipients** under **Payments** on the **Payments and Transfers** tab.



The screenshot shows the Associated Bank website with the FDIC logo and the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". The navigation bar includes links for Home, Payments & Transfers (highlighted with a green box), Treasury Services, Reports, Administration, Settings, Notifications, Support, and Log Off. Below the navigation bar, the "PAYMENTS" section is displayed. It contains four cards: "Make a payment" (Send or collect wire, ACH, and other one-time or recurring payments), "ACH Pass-Thru" (Create a batch ACH payment by uploading a file), "Recipients" (Create & manage recipients of commercial payments, highlighted with a green box), and "ACH tax payments" (Pay federal or state taxes via ACH).

Select **Add Recipient**.



The screenshot shows the Associated Bank website with the navigation bar. The "Recipients" page is displayed, featuring a search bar labeled "Search recipients" and a button labeled "Add recipient" (highlighted with a green box). The "Add recipient" button has a plus icon and the text "Add recipient".

Complete the information for the recipient based on the recipient type; ACH, Wire or Both. Select **Save Recipient** when complete.

To edit, delete or view payment history for a current recipient, select the ellipses on the right-hand side.



The screenshot shows the Associated Bank website with the navigation bar. The "Recipients" page is displayed, featuring a search bar labeled "Search recipients" and a button labeled "Add recipient". Below the search bar, there are two buttons: "Active" and "Prenote". A table is shown with the following columns: Name, Email Address, Total Accounts, and Status. The table contains one row with the following data: Name: Test Recipient, Email Address: (blank), Total Accounts: 1, Status: Active. The ellipsis button (three vertical dots) is highlighted with a green box in the right-hand side of the table row.

Name	Email Address	Total Accounts	Status
Test Recipient		1	Active

Templates

To create a payment Template, select **Make a payment** under **Payments** on the **Payments & Transfers** tab.

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Home **Payments & Transfers** Treasury Services Reports Administration Settings Notifications Support Log Off

PAYMENTS

Make a payment
Send or collect wire, ACH, and other one-time or recurring payments

ACH Pass-Thru
Create a batch ACH payment by uploading a file

Recipients
Create & manage recipients of commercial payments

ACH tax payments
Pay federal or state taxes via ACH

Select **New Template**.

PAYMENT TEMPLATES

New Template Search templates

Select the type of template, **Domestic Wire** or **International Wire**.

For the purposes of this guide, a Domestic Wire Template will be established.

Domestic Wire [Change Type](#) [Upload From File](#)

ORIGINATION DETAILS

From Subsidiary
☒ Use same Subsidiary for all wires
TM PRODUCT TEAM 2024

Account
☒ Use same Account for all wires
My nickname \$101.00

Process Date
☒ Use same Date for all wires
06/04/2026

Recurrence
[Set schedule](#)

Enter the **Wire Details** and the **Optional Wire Information**.



✓ This payment is valid.

Wire Details

Recipient/Account
 Test Wire US
 Checking 123456789

Amount
 \$ 100.00

☐ Notify Recipient [Show Details](#)

OPTIONAL WIRE INFORMATION

Message to Beneficiary ⓘ
 Test

Purpose Of Wire ⓘ ABC

Reference for Beneficiary ⓘ ABCDEF

Description ⓘ
 123456

[+ Add another wire](#)

If additional wires must be entered, select **Add Another Wire**.

OPTIONAL WIRE INFORMATION

Message to Beneficiary ⓘ
 Test

Purpose Of Wire ⓘ ABC

Reference for Beneficiary ⓘ ABCDEF

Description ⓘ
 123456

[+ Add another wire](#)

To add multiple recipients to the template, select **Add multiple recipients**.

RECIPIENTS 1

[+ Add multiple recipients](#)

Find recipients in payment

Filters: Prenote

Bulk actions

To search for a recipient, utilize the search bar and select enter when complete.

RECIPIENTS 1

Add multiple recipients

Filters: Prenote

Bulk actions

Business Transaction Activity

To view drafted, processed or cancelled transactions, select **Business transaction activity** under **Transaction Activity** on the **Payments & Transfers** tab. The IMAD information will appear within the payment details.

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[Treasury Services](#)
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[Support](#)
[Log Off](#)

TRANSACTION ACTIVITY

Business transaction activity
 View & manage transactions created in online banking

Wire transaction activity
 Manage wire transfer activity including status updates and wire history

View all accounts
 View and manage accounts

Single and Recurring transactions are located on two separate tabs.

Business transaction activity ②

[Single Transactions](#)
[Recurring Transactions](#)

Created date ▾	Status ▾	Approvals	Transaction Type ▾	Account ▾	Amount ▾	☐	⋮
5/21/2026 12:11 PM	Drafted	0 of 1	ACH Batch Tracking ID: 13861	Official Bank Accounts XXXXXX8086	\$5.00	☐	⋮
5/11/2026 6:01 PM	Drafted	0 of 1	Funds Transfer Tracking ID: 13417	Official Bank Accounts XXXXXX8094	\$0.38	☐	⋮
5/9/2026 7:57 PM	Processed	1 of 1	Funds Transfer Tracking ID: 13411	Official Bank Accounts XXXXXX8086	\$1.00	☐	⋮

Select the filter icon in the toolbar to filter transactions.



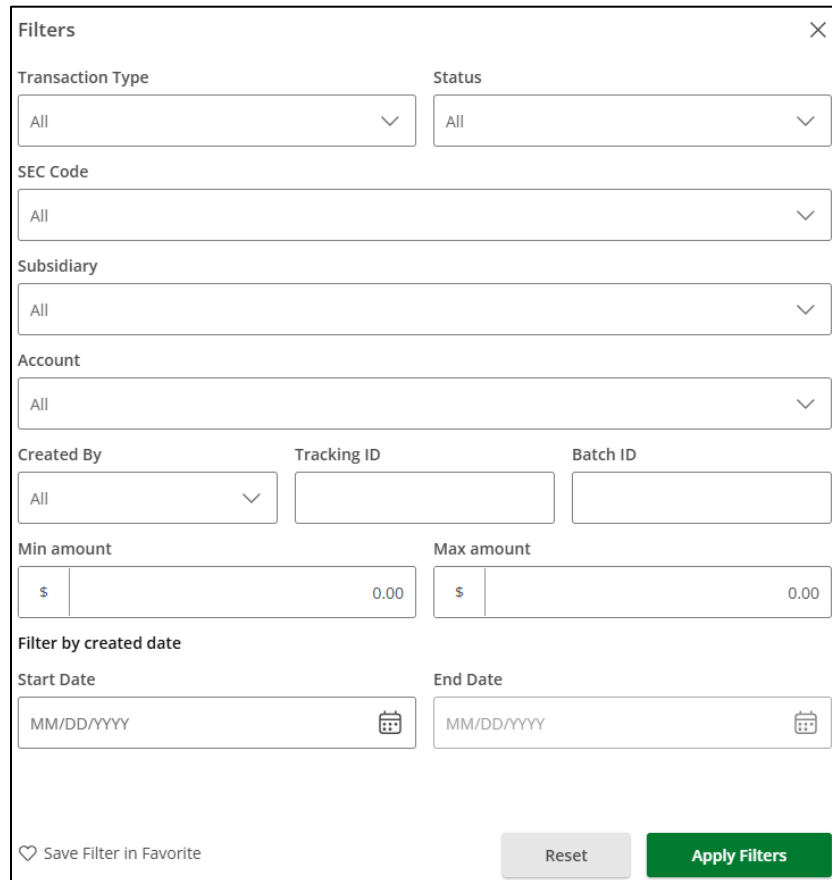
Single Transactions Recurring Transactions






Search Transactions

Transactions can be filtered down by the criteria of your choice.



Filters

Transaction Type: All

Status: All

SEC Code: All

Subsidiary: All

Account: All

Created By: All

Tracking ID:

Batch ID:

Min amount: \$ 0.00

Max amount: \$ 0.00

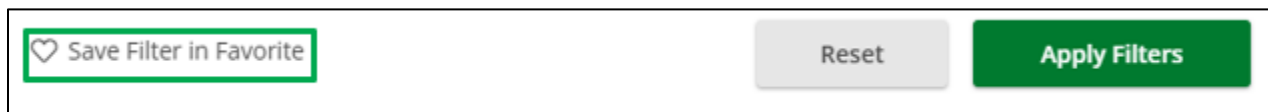
Filter by created date

Start Date: MM/DD/YYYY

End Date: MM/DD/YYYY

 Save Filter in Favorite
 Reset
Apply Filters

To save a filter select the **Save Filter in Favorite** heart icon and enter a **Nickname**.



 Save Filter in Favorite
 Reset
Apply Filters

Saved filters can be accessed by selecting the heart icon on the toolbar.



Single Transactions Recurring Transactions






Search Transactions

Activity can be exported by selecting the download icon on the toolbar.



To print the activity below, select the print icon on the toolbar.



Note: To print a specific transaction, navigate the transaction and select print from the ellipses to the right-hand side.

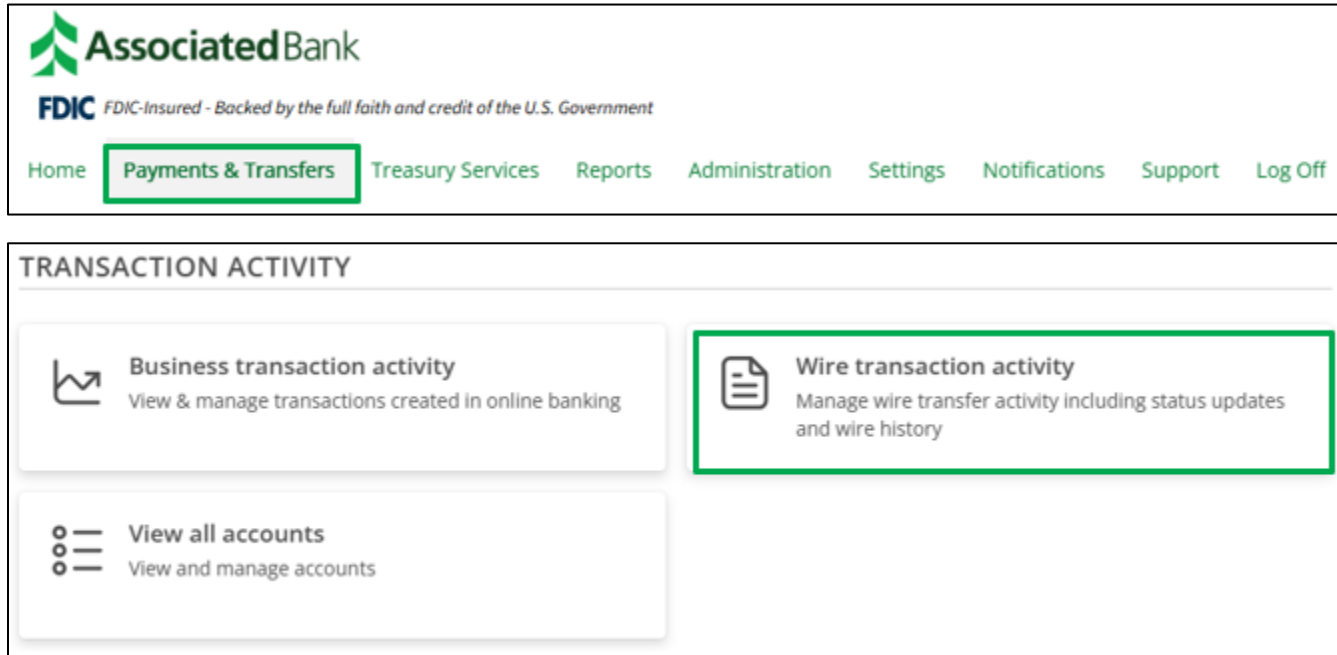
To search for a transaction, enter the criteria in the search bar and hit enter to display those transactions.

 A screenshot of the transaction list interface. The search bar at the top right contains the text 'funds' and is highlighted with a blue border. Below the toolbar, a table displays transaction data.

Created date	Status	Approvals	Transaction Type	Account	Amount	
5/11/2026 6:01 PM	Drafted	0 of 1	Funds Transfer Tracking ID: 13417	Official Bank Accounts XXXXXX8094	\$0.38	☐ ⋮
5/9/2026 7:57 PM	Processed	1 of 1	Funds Transfer Tracking ID: 13411	Official Bank Accounts XXXXXX8086	\$1.00	☐ ⋮

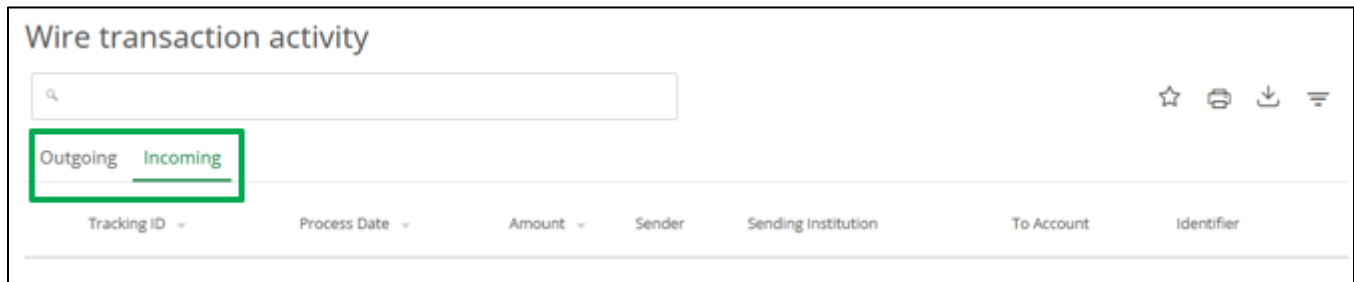
Wire Transaction Activity

To view incoming and outgoing wire transaction activity, select **Wire transaction activity** under **Transaction Activity** on the **Payments & Transfers** tab.



The screenshot shows the Associated Bank website interface. At the top, the logo and FDIC-insured status are displayed. Below the navigation bar, the 'Payments & Transfers' tab is selected. Under the 'TRANSACTION ACTIVITY' heading, three options are listed: 'Business transaction activity', 'Wire transaction activity' (highlighted with a green box), and 'View all accounts'. The 'Wire transaction activity' option includes the description 'Manage wire transfer activity including status updates and wire history'.

Incoming and Outgoing wire detail including the IMAD/OMAD is displayed and separated by tabs. Users can export any applicable data.



The screenshot shows the 'Wire transaction activity' page. At the top, there is a search bar and icons for star, print, download, and filter. Below the search bar, the 'Incoming' tab is selected (highlighted with a green box), and the 'Outgoing' tab is also visible. Below the tabs, a table displays transaction details with the following columns: Tracking ID, Process Date, Amount, Sender, Sending Institution, To Account, and Identifier.

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