

Business Online: Wire & ACH Recipient Management Guide

Summary

Recipient Management is a feature to help you manage Wire and ACH recipients. It enables you to:

1. Enter and manage recipients and their accounts, separately from templates
2. Send a Wire or Originate an ACH to or from the recipient
3. Connect recipients and their accounts to one or more templates
4. Update all templates that use a recipient with a single edit to the recipient

Contents:

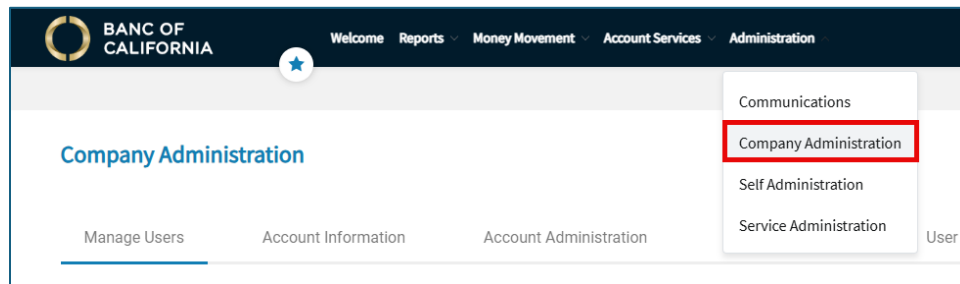
1. Add Recipient Management in Administration
2. Add a Recipient
3. Use Recipients to Send Wires or Originate ACH
4. Create a Wire Template Using Recipients
5. Create an ACH Template Using Recipients
6. Add Transaction Initiation in Administration and Initiate a Transaction

See our Business Online guides at bancofcal.com/guides.

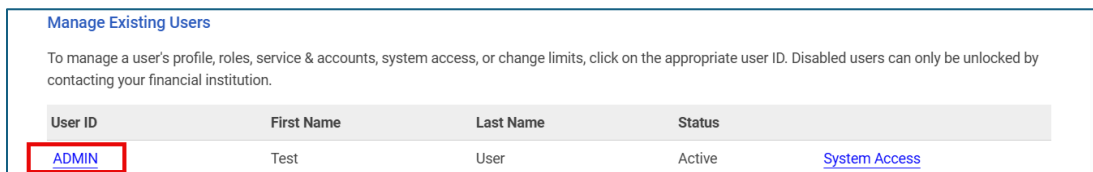
Add Recipient Management in Administration

If your company has Wires or ACH Origination services, your administrators can add Recipient Management access to users.

1. In the **Administration** Menu, select **Company Administration**:



2. Under Manage Existing Users, select the **user** to edit:



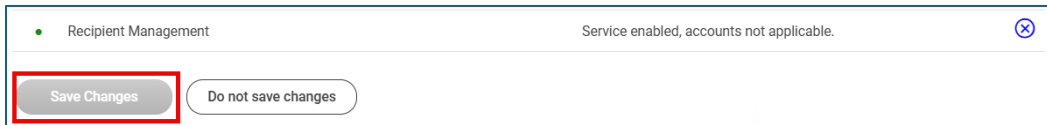
3. On the User Profile page, next to Services & Accounts, select the **edit icon**:



4. Select the **plus icon** next to Recipient Management.

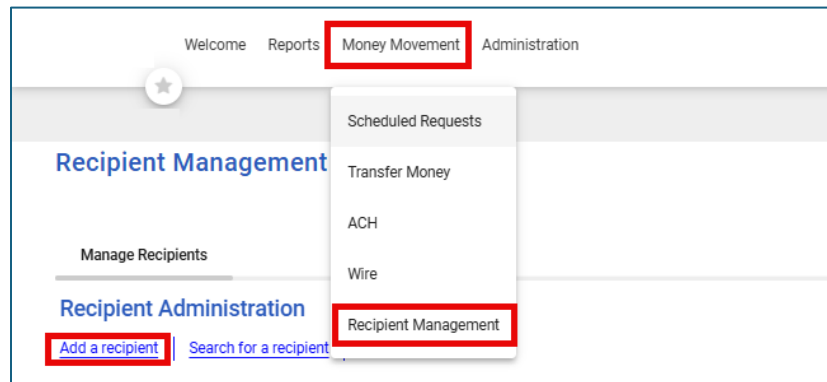


5. When the Recipient Management service is enabled, select **Save Changes**.



Add a Recipient

1. Select **Money Movement, Recipient Management** and **Add a recipient**.



2. Enter the Recipient ACH or Wire information. Add Additional Detail if needed. Select **Save**.

Add Recipient

Name

Recipient Nickname

Name or Company Name

ACH Information [Show Less](#)

ABA/TRC	Account	Account Type	Ownership Type	Detail ID (optional)
ABA/TRC 121000248	Account	Type Checking	Type Corporate	Detail ID Supplies

ABA Search

Additional Information (Optional)

ABA/TRC 121000248	Account	Type Checking	Type Corporate	Detail ID Services
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ABA Search

Additional Information (Optional)

[Add additional detail row](#)



- 3. Review the confirmation for adding the recipient's ACH or Wire accounts.

Recipient Management

Manage Recipients

[< Back](#) [Recipient Details](#)

Recipient Profile

✔ Wire account was added successfully.

Recipient Information [✎](#) [✕](#)

Recipient Nickname:

Name or Company Name:

ACH Accounts [+](#)

ABA/TRC	Account Number ↑	Account Type	Ownership Type	Detail ID	✎	✕
121000248	<input type="text"/>	Checking	Corporate	Supplies	✎	✕
121000248	<input type="text"/>	Checking	Corporate	Services	✎	✕

Wire Accounts [+](#)

Bank Name	Bank ID	Account Number ↑	✎	✕
WELLS FARGO BANK, NA	121000248	<input type="text"/>	✎	✕

- 4. Select **Back** or **Recipient Management** to view your list of recipients. Either **Add a Recipient** or select a recipient's nickname to edit it.

Recipient Management

Manage Recipients

Recipient Administration

[Add a recipient](#) | [Search for a recipient](#) | [Export recipient list](#)

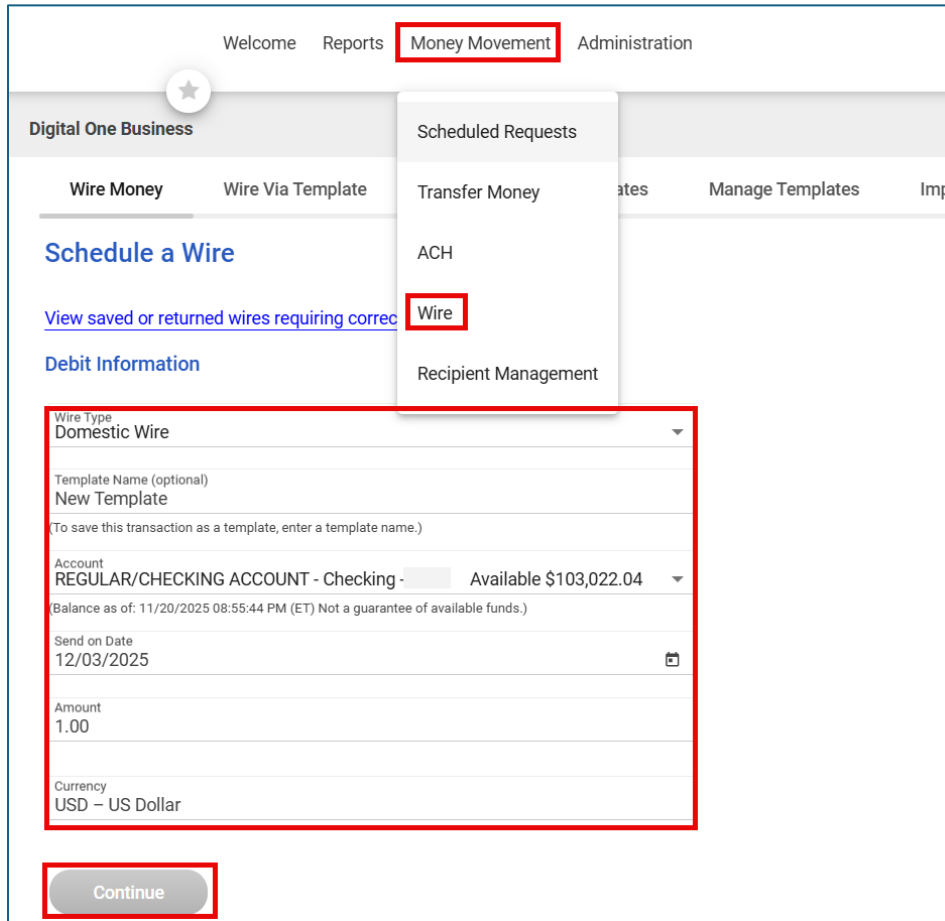
Manage Existing Recipients

Recipient Nickname ↑	Name or Company Name
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Use Recipients to Send Wires or Originate ACH

1. Wires:

- a. To send a Wire to a Recipient without using a template, select **Money Movement, Wire Money**, enter the Debit information, select **Continue**.

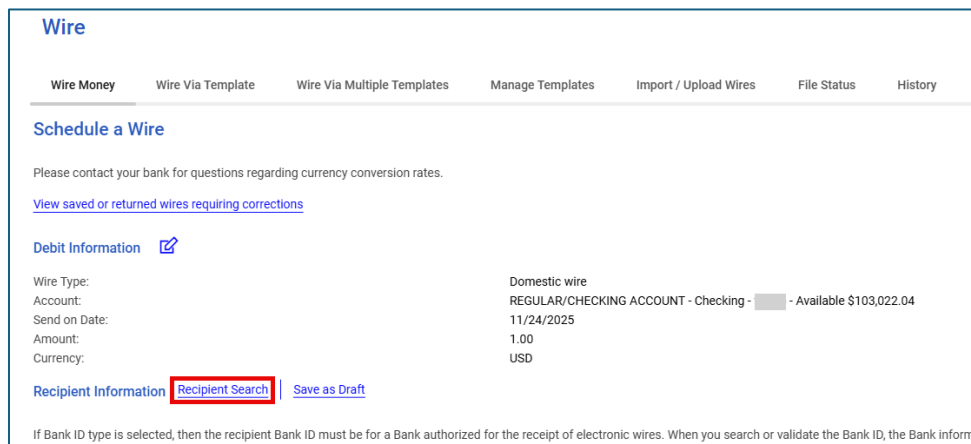


The screenshot shows the 'Money Movement' menu with 'Wire' selected. Below, the 'Wire' form is displayed with the following details:

Wire Type	Domestic Wire
Template Name (optional)	New Template
(To save this transaction as a template, enter a template name.)	
Account	REGULAR/CHECKING ACCOUNT - Checking - Available \$103,022.04
(Balance as of: 11/20/2025 08:55:44 PM (ET) Not a guarantee of available funds.)	
Send on Date	12/03/2025
Amount	1.00
Currency	USD - US Dollar

Continue

- b. Select **Recipient Search** to find your recipient and complete your wire.



The screenshot shows the 'Wire' form with the 'Recipient Search' button highlighted. The form details are as follows:

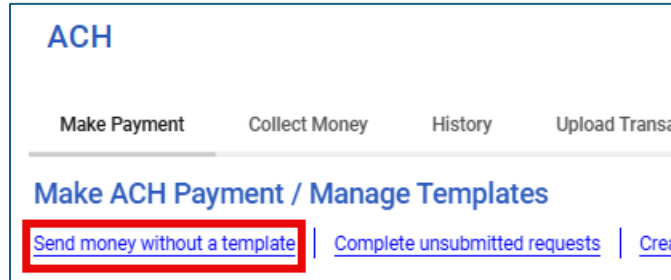
Wire Type:	Domestic wire
Account:	REGULAR/CHECKING ACCOUNT - Checking - Available \$103,022.04
Send on Date:	11/24/2025
Amount:	1.00
Currency:	USD

Recipient Search | [Save as Draft](#)

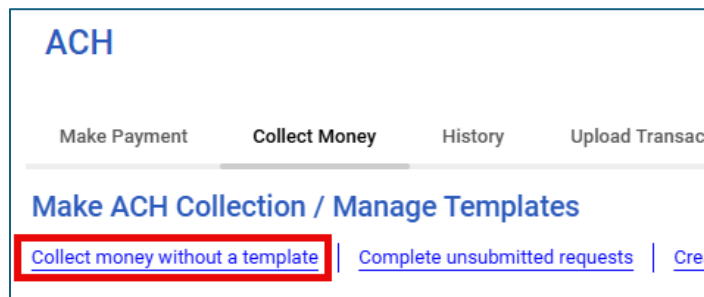
If Bank ID type is selected, then the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search or validate the Bank ID, the Bank informs

2. **ACH:**

- a. **ACH Payment:** To send an ACH payment / credit to a Recipient without using a template, select **Money Movement, ACH,** and **Send Money without a template.**

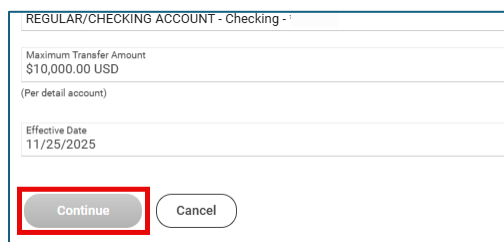


- b. **ACH Collection:** To collect an ACH Debit without using a template, select **Money Movement, ACH, Collect Money,** and **Send Money without a template.**

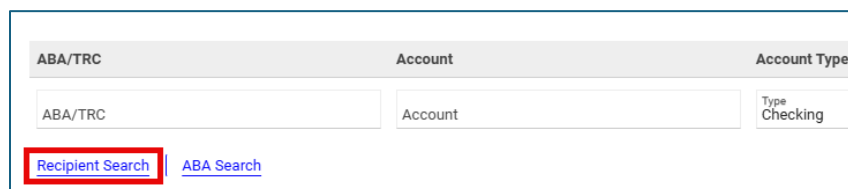


c. **ACH Payment or Collection:**

- i. Enter the ACH information including the account at your company to debit or credit. Select **Continue.**



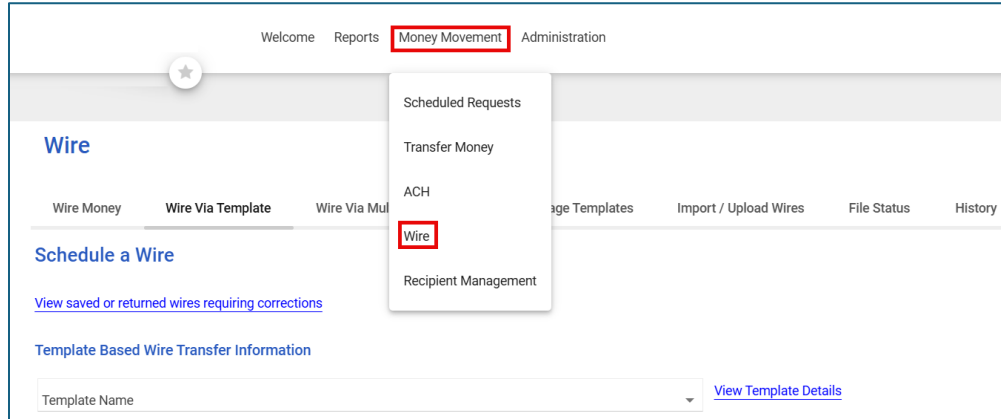
- ii. At the bottom of the **Add Payment Details** or the **Add Collection Details** page, select **Recipient Search** to find your recipient and complete your ACH origination.



3. See the following sections for more details on **Recipient Search.**

Create a Wire Template using Recipients

1. Select **Money Movement** and **Wire**.



Welcome Reports **Money Movement** Administration

Wire

Wire Money Wire Via Template Wire Via Multiple Templates Manage Templates Import / Upload Wires File Status History

Schedule a Wire

[View saved or returned wires requiring corrections](#)

Template Based Wire Transfer Information

Template Name [View Template Details](#)

Scheduled Requests

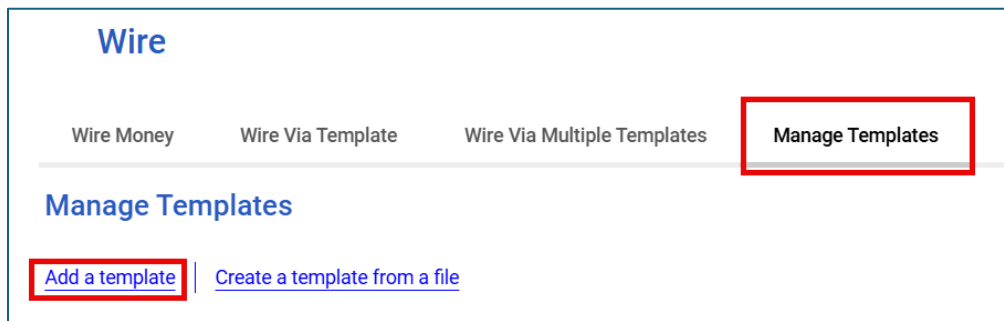
Transfer Money

ACH

Wire

Recipient Management

2. Select **Manage Templates** and **Add a template**.



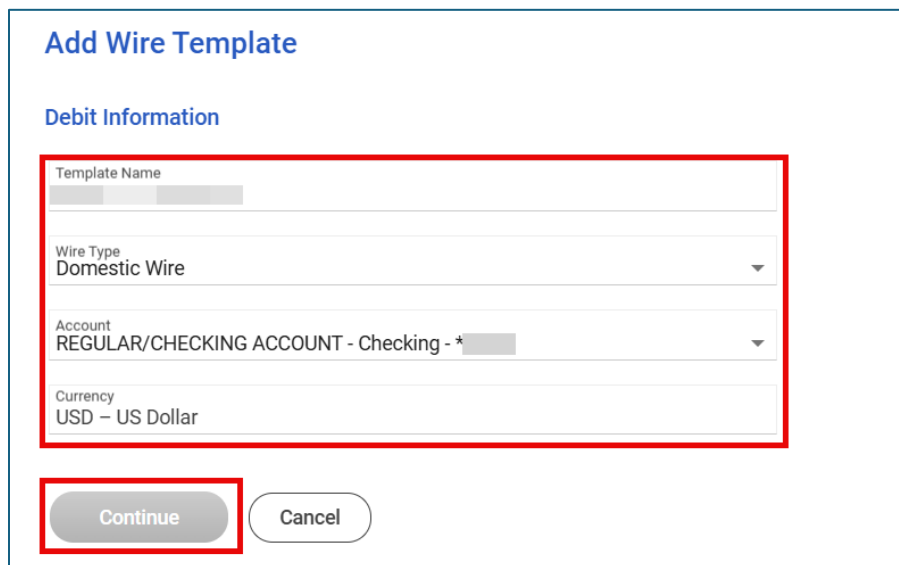
Wire

Wire Money Wire Via Template Wire Via Multiple Templates **Manage Templates** Import

Manage Templates

[Add a template](#) | [Create a template from a file](#)

3. On Add Wire Template, enter the Debit Information, and select **Continue**.



Add Wire Template

Debit Information

Template Name

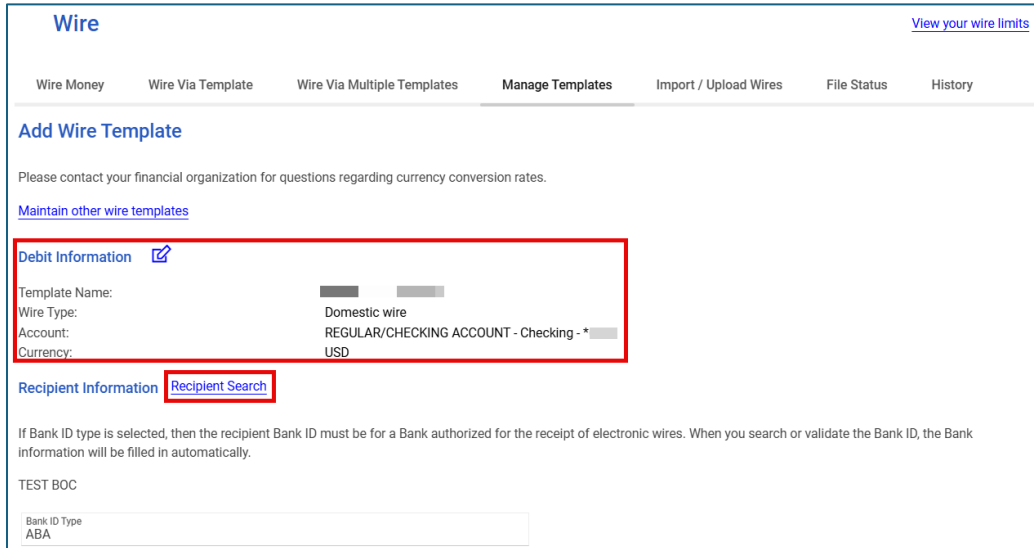
Wire Type
Domestic Wire

Account
REGULAR/CHECKING ACCOUNT - Checking - *

Currency
USD - US Dollar

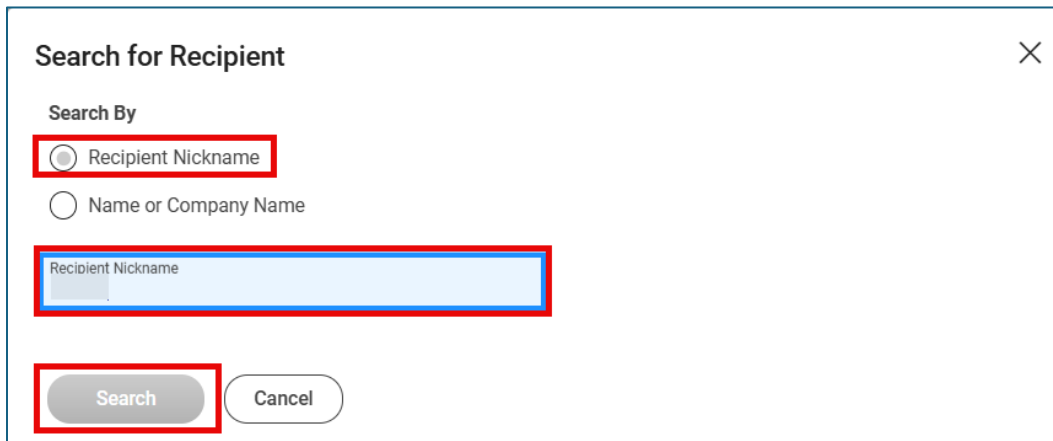
Continue Cancel

4. Enter **Recipient Nickname** or **Corporate Name** and select **Recipient Search**.



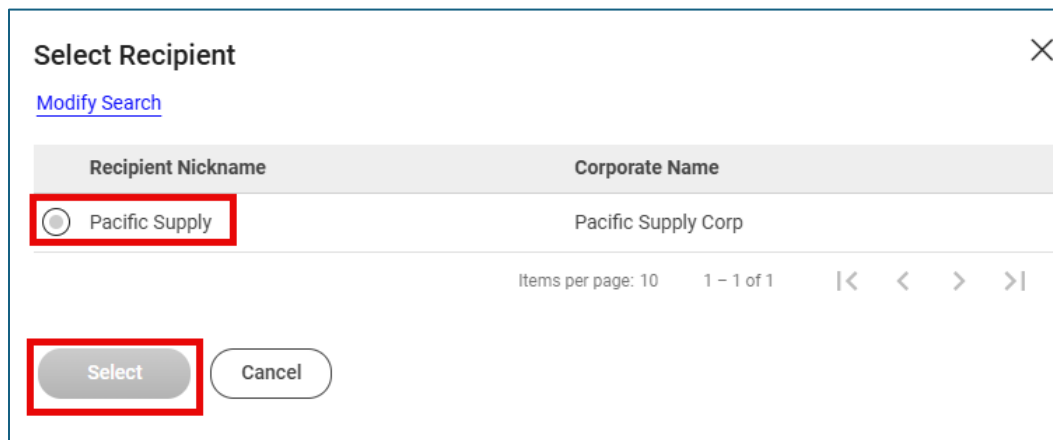
The screenshot shows the 'Wire' management interface. At the top, there are navigation tabs: 'Wire Money', 'Wire Via Template', 'Wire Via Multiple Templates', 'Manage Templates', 'Import / Upload Wires', 'File Status', and 'History'. Below these is a section titled 'Add Wire Template' with a sub-header 'Debit Information' and an edit icon. The 'Debit Information' section contains the following fields: 'Template Name' (with a greyed-out input), 'Wire Type' (set to 'Domestic wire'), 'Account' (set to 'REGULAR/CHECKING ACCOUNT - Checking - *'), and 'Currency' (set to 'USD'). Below this is a 'Recipient Information' section with a 'Recipient Search' button highlighted in red. A note below states: 'If Bank ID type is selected, then the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search or validate the Bank ID, the Bank Information will be filled in automatically.' At the bottom, there is a 'TEST BOC' section with a 'Bank ID Type' dropdown menu set to 'ABA'.

5. Enter **Recipient Nickname** or **Name or Company Name** and select **Search**.



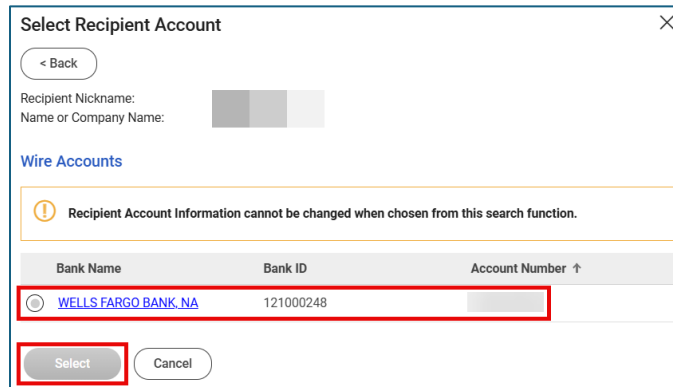
The screenshot shows a 'Search for Recipient' dialog box. It has a title bar with a close button (X). Below the title is a 'Search By' section with two radio button options: 'Recipient Nickname' (which is selected and highlighted with a red box) and 'Name or Company Name'. Below the radio buttons is a text input field labeled 'Recipient Nickname' with a greyed-out placeholder, also highlighted with a red box. At the bottom of the dialog are two buttons: 'Search' (highlighted with a red box) and 'Cancel'.

6. Select the **Recipient**, then the **Select** button.



The screenshot shows a 'Select Recipient' dialog box. It has a title bar with a close button (X). Below the title is a 'Modify Search' link. The main content area is a table with two columns: 'Recipient Nickname' and 'Corporate Name'. The first row contains 'Pacific Supply' (highlighted with a red box) and 'Pacific Supply Corp'. Below the table is a pagination bar showing 'Items per page: 10' and '1 - 1 of 1' with navigation arrows. At the bottom of the dialog are two buttons: 'Select' (highlighted with a red box) and 'Cancel'.

7. Select the **Account** for the Recipient, then the **Select** button.



Select Recipient Account

< Back

Recipient Nickname: [Redacted]
Name or Company Name: [Redacted]

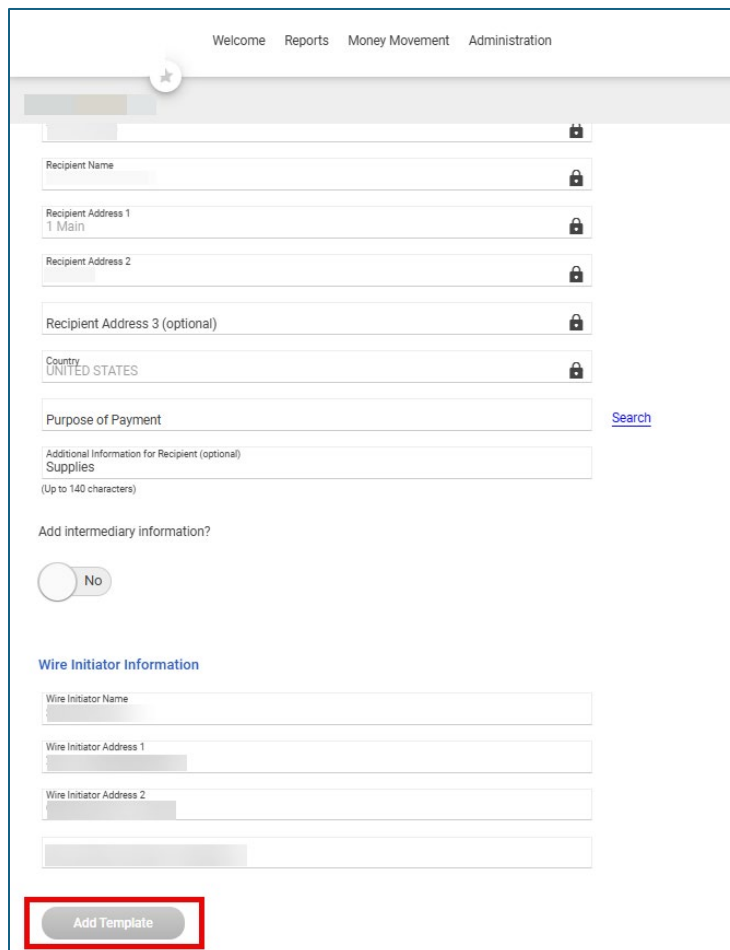
Wire Accounts

Recipient Account Information cannot be changed when chosen from this search function.

Bank Name	Bank ID	Account Number ↑
WELLS FARGO BANK, NA	121000248	[Redacted]

Select Cancel

8. Your recipient payment fields will be added to the template. Complete the remaining fields and select **Add Template**. (To edit the fields with a lock on them, select the edit icon for the recipient, or select Money Movement, Recipient Management, and find the recipient to edit).



Welcome Reports Money Movement Administration

Recipient Name [Redacted] [Lock]

Recipient Address 1 [Redacted] [Lock]
1 Main

Recipient Address 2 [Redacted] [Lock]

Recipient Address 3 (optional) [Redacted] [Lock]

Country [Redacted] [Lock]
UNITED STATES

Purpose of Payment [Redacted] Search

Additional Information for Recipient (optional)
Supplies
(Up to 140 characters)

Add intermediary information?
 No

Wire Initiator Information

Wire Initiator Name [Redacted]

Wire Initiator Address 1 [Redacted]

Wire Initiator Address 2 [Redacted]

Add Template

- View the template confirmation. Request approval of the template, if needed. Select **Enter a wire using this template** or select the template from the list in Manage Templates.

Wire

Wire Money Wire Via Template Wire Via Multiple Templates **Manage Templates** Import / Upload Wires File

Wire Template Confirmation

✔ The following wire transfer template has been added successfully.

Enter a wire using this template |
 [Enter multiple wires at the same time](#) |
 [Add another template](#)

Debit Information

Template Name:	Pacific end of month
Wire Type:	Domestic wire
Account:	REGULAR/CHECKING ACCOUNT - Checking - [REDACTED]
Currency:	USD

Recipient Information

Bank ID Type:	ABA
Bank ID:	121000248
Bank Name:	WELLS FARGO BANK, NA
Bank Address 1:	SAN FRANCISCO
Bank Address 2 :	CA
Recipient Account (If appropriate enter the IBAN):	[REDACTED]
Recipient Name:	[REDACTED]
Recipient Address 1:	[REDACTED]
Recipient Address 2:	[REDACTED]
Country:	USA
Additional Information for Recipient:	Supplies

Wire Initiator Information

Wire Initiator Name:	[REDACTED]
Wire Initiator Address 1:	[REDACTED]
Wire Initiator Address 2:	[REDACTED]

- On Schedule a wire, complete the wire fields, and select **Continue**.

Wire

Wire Money **Wire Via Template** Wire Via Multiple Templates Manage Templates Import / Upload Wires File Status History

Schedule a Wire

[View saved or returned wires requiring corrections](#)

Template Based Wire Transfer Information

Template Name: [REDACTED]	View Template Details
Currency: USD	
Amount: 100.00	
Additional Information for Bank (optional) Optional Info for Bank (Up to 175 characters)	
Additional Information for Recipient Supplies (Up to 140 characters)	
Frequency: Today only	
Security Code (optional)	
Purpose of Payment: Payments for products	Search

Continue

11. Verify the wire information and select **Submit for approval** or **Transmit**.

Wire

Wire Money **Wire Via Template** Wire Via Multiple Templates Manage Templates Import / Upload Wires File Status History

Verify Wire

! Almost done. Please confirm the details below.

[New transaction using a template](#)

Template Based Wire Transfer Information [✎](#)

Template Name:	
Currency:	USD
Amount:	100.00
Additional Information for Bank:	Optional Info for Bank
Additional Information for Recipient:	Supplies
Purpose of Payment:	Payments for products
Send On:	11/21/2025 (today)

To submit this request without transmitting, click submit for approval

Transmit

12. View your confirmation. If needed, be sure to have the wire approved.

✔ Approvals [View your wire limits](#)

Wire

Wire Money **Wire Via Template** Wire Via Multiple Templates Manage Templates Import / Upload Wires File Status >

Wire Confirmation 🖨

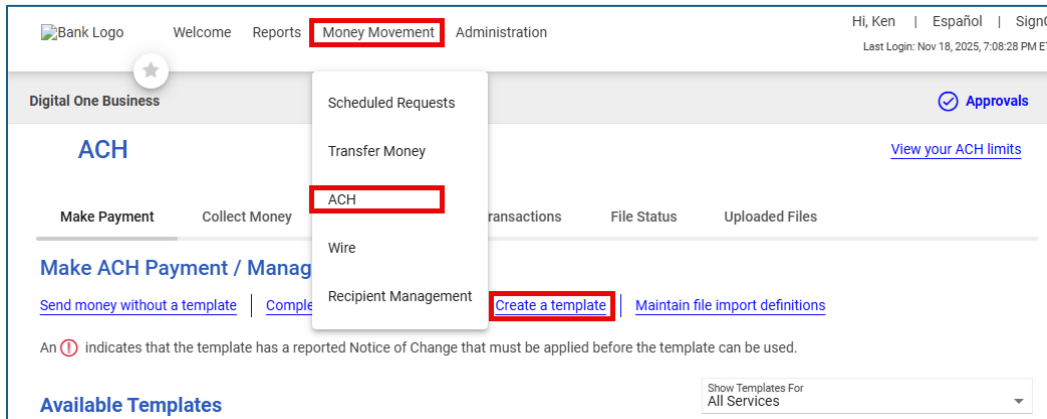
✔ The request below has been successfully submitted for approval. Approval privileges are required to send the request for processing.

[New transaction without using a template](#) | [New transaction using a template](#)

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Confirmation Number	Approval Status
REGULAR/CHECKING ACCOUNT			1.00	USD	11/21/2025		0 of 1 received

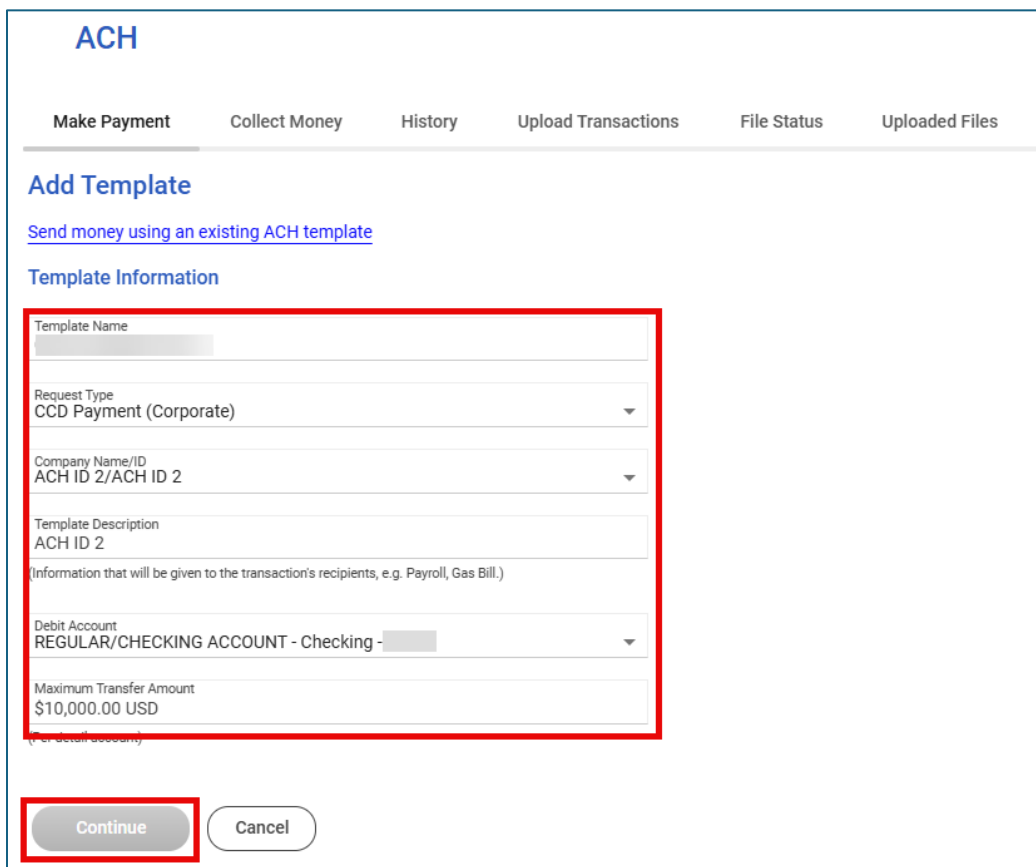
Create an ACH Template using Recipients

1. Select **Money Movement**, **ACH** and on **Make ACH Payment**, select **Create a Template**.
(ACH Collections: select **Collect Money**, then **Create a Template**.)



The screenshot shows the Banc of California Business Online interface. The top navigation bar includes "Bank Logo", "Welcome", "Reports", "Money Movement" (highlighted with a red box), and "Administration". The user is logged in as "Hi, Ken" with the language set to "Español". The main content area is titled "Digital One Business" and features a "Digital One Business" star icon. The "ACH" section is active, with a sub-menu open showing "Scheduled Requests", "Transfer Money", "ACH" (highlighted with a red box), "Wire", and "Recipient Management". The "ACH" sub-menu also includes "Create a template" (highlighted with a red box) and "Maintain file import definitions". The "Make Payment" and "Collect Money" tabs are visible, with "Make Payment" selected. The "Make ACH Payment / Manage" section includes links for "Send money without a template", "Complete", and "Create a template". A note states: "An ⓘ indicates that the template has a reported Notice of Change that must be applied before the template can be used." The "Available Templates" section is at the bottom, with a dropdown menu for "Show Templates For All Services".

2. Enter ACH Template Information and select **Continue**.

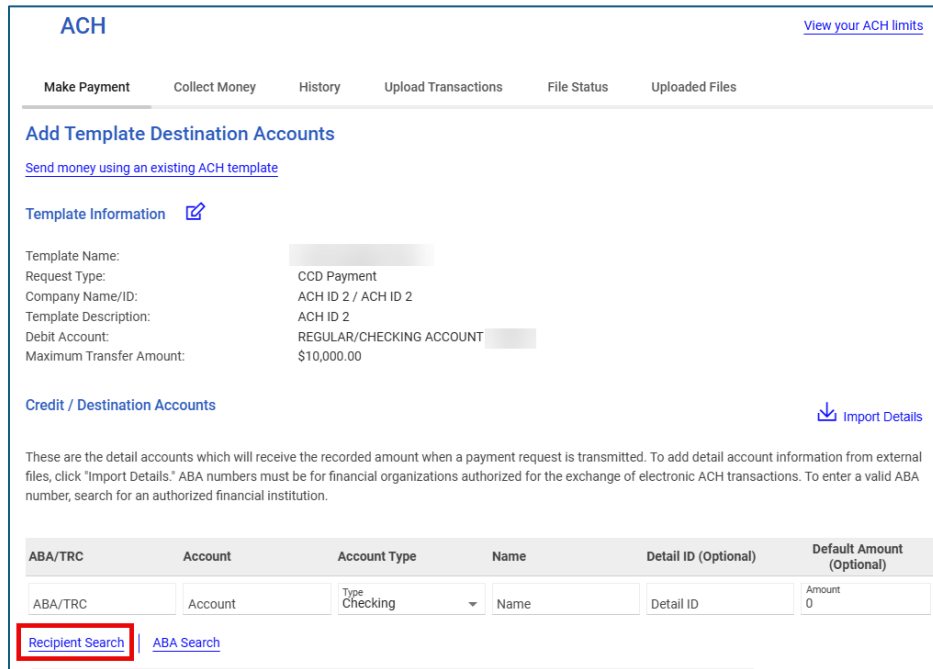


The screenshot shows the "ACH" section of the Banc of California Business Online interface. The "Add Template" section is active, with a link for "Send money using an existing ACH template". The "Template Information" section is highlighted with a red box and contains the following fields:

- Template Name: [Redacted]
- Request Type: CCD Payment (Corporate)
- Company Name/ID: ACH ID 2/ACH ID 2
- Template Description: ACH ID 2
(Information that will be given to the transaction's recipients, e.g. Payroll, Gas Bill.)
- Debit Account: REGULAR/CHECKING ACCOUNT - Checking - [Redacted]
- Maximum Transfer Amount: \$10,000.00 USD
(For detail see account)

At the bottom of the form, there are two buttons: "Continue" (highlighted with a red box) and "Cancel".

3. On Add Template Destination Accounts, select **Recipient Search**.



ACH [View your ACH limits](#)

Make Payment Collect Money History Upload Transactions File Status Uploaded Files

Add Template Destination Accounts
[Send money using an existing ACH template](#)

Template Information [✎](#)

Template Name: [Redacted]
 Request Type: CCD Payment
 Company Name/ID: ACH ID 2 / ACH ID 2
 Template Description: ACH ID 2
 Debit Account: REGULAR/CHECKING ACCOUNT [Redacted]
 Maximum Transfer Amount: \$10,000.00

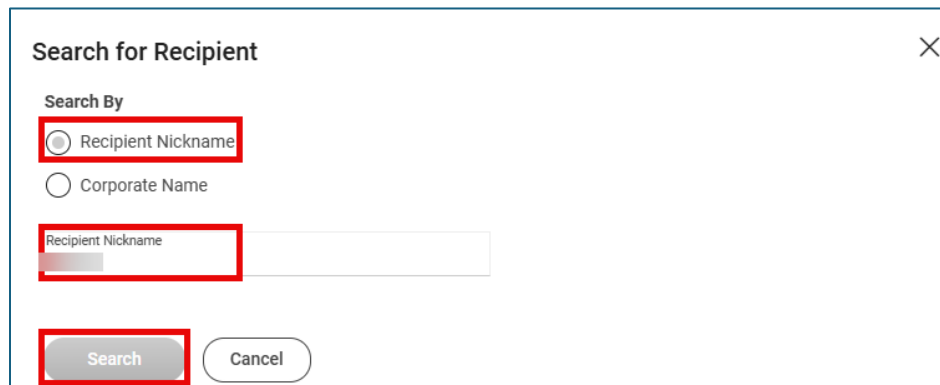
Credit / Destination Accounts [Import Details](#)

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (optional)
ABA/TRC	Account	Type Checking	Name	Detail ID	Amount 0

Recipient Search [ABA Search](#)

4. Enter **Recipient Nickname** or **Corporate Name** and select the **Search** button.



Search for Recipient ✕

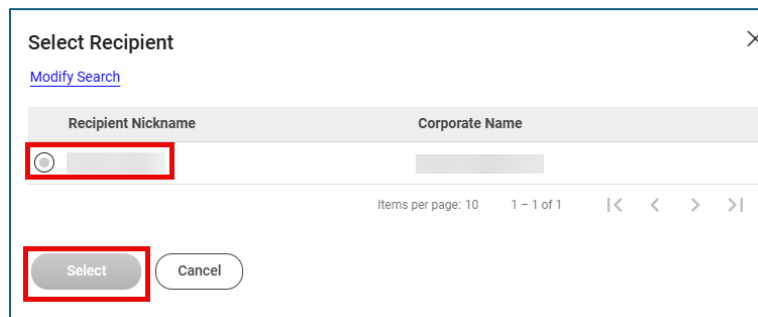
Search By

Recipient Nickname
 Corporate Name

Recipient Nickname [Redacted]

Search Cancel

5. Select the **Recipient**, then the **Select** button.



Select Recipient ✕

[Modify Search](#)

Recipient Nickname	Corporate Name
<input checked="" type="radio"/> [Redacted]	[Redacted]

Items per page: 10 1 - 1 of 1 < >

Select Cancel

6. Select the **Account**, then the **Select** button.

Select Recipient Account

< Back

Recipient Nickname:

Corporate Name:

ACH Accounts


ABA/TRC	Account Number ↑	Account Type	Detail ID
<input checked="" type="radio"/> 21000248	<input type="text"/>	Checking	Supplies
<input type="radio"/> 121000248	<input type="text"/>	Checking	Services

Select Cancel

7. Enter an amount, if needed. Select **Add additional detail now** if you want to add another recipient. **Save Template**. (To edit the fields with a lock on them, select the edit icon by the recipient, or select Money Movement, Recipient Management, and find the recipient to edit).

Add Template Destination Accounts

[Send money using an existing ACH template](#)

Template Information 

Template Name:

Request Type: CCD Payment

Company Name/ID: ACH ID 2 / ACH ID 2

Template Description: ACH ID 2

Debit Account: REGULAR/CHECKING ACCOUNT

Maximum Transfer Amount: \$10,000.00

Credit / Destination Accounts [Import Details](#)

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC 121000248	<input type="text"/>	Type Checking	<input type="text"/>	Detail ID Supplies	Amount 0

[Recipient Search](#)

Additional Information (Optional)

Total: \$0.00

[Add additional detail row](#)

Save Template Cancel



- When you confirm, you will receive confirmation that you saved the template. Request approval of the template, if needed. To use the template, select **Send money using this template**. (ACH Collections: Go to Money Movement, ACH, and select Make Payment or Collect Money, then find your template on the screen and select Continue.)

Template Confirmation

The following template has been saved successfully.

[Send money using this template](#) | [Choose another template](#)

Template Information

Template Name: [Redacted]
 Request Type: CCD Payment
 Company Name/ID: ACH ID 2 / ACH ID 2
 Template Description: ACH ID 2
 Debit Account: REGULAR/CHECKING ACCOUNT [Redacted]
 Maximum Transfer Amount: \$10,000.00

Credit/Destination Accounts

[Print all details](#)

Items per page: 20 1 - 1 of 1 |< < > >|

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
121000248	*0500	Checking	[Redacted]	Supplies	\$0.00
Total:					\$0.00

- Enter an **Amount** if needed and select the **Continue** button.

Make ACH Payment

[Send money using an existing ACH template](#) | [Schedule a request with this template](#)

Template Name: [Redacted]

Request Type: CCD Payment
 Company Name/ID: ACH ID 2 / ACH ID 2
 Template Description: ACH ID 2
 Debit Account: REGULAR/CHECKING ACCOUNT [Redacted] - Available \$50,007.02
 Maximum Transfer Amount: \$10,000.00 (Per detail account)

Effective Date: 11/19/2025

Control Amount (optional): 0
 (Maximum Value for the entire template)

Credit / Destination Accounts [Save as Draft](#)

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft".

Payment Instructions

Do not process details with amounts of \$0.00
 Send details with amounts of \$0.00 as payments

Hold	ABA/TRC	Account	Account Type	Name	Detail ID	Amount
<input type="checkbox"/>	121000248	*0500	Checking	[Redacted]	Supplies	Amount 100
Total:						\$100.00

Additional Information (Optional): [Redacted]

10. Review the ACH and **Submit for Approval** or select **Transmit**.

ACH [View your ACH limits](#)

[Make Payment](#) [Collect Money](#) [History](#) [Upload Transactions](#) [File Status](#) [Uploaded Files](#)

Verify Payment

[Send money with a different template](#)

Template Information [✎](#)

Template Name: [Redacted]
 Request Type: CCD Payment
 Company Name/ID: ACH ID 2 / ACH ID 2
 Template Description: ACH ID 2
 Debit Account: REGULAR/CHECKING ACCOUNT - [Redacted] - Available \$50,007.02
 Effective Date: 11/19/2025

Credit/Destination Accounts [🔍](#)

The control amount is \$0.00 and the total amount is \$100.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

Items per page: 20 1 - 1 of 1 |< < > >|

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
121000248	*0500	Checking	[Redacted]	Supplies	\$100.00
Total					\$100.00

Items per page: 20 1 - 1 of 1 |< < > >|

To submit this request without transmitting, click [Submit for Approval](#).

 11. Review and Confirm the ACH Origination. Remember to **Approve** it or notify your approver.

Digital One Business [Approvals](#)

ACH [View your ACH limits](#)

[Make Payment](#) [Collect Money](#) [History](#) [Upload Transactions](#) [File Status](#) [Uploaded Files](#)

Payment Confirmation [🖨️](#)

✔️ The CCD Payment request below has been transmitted successfully.

[New Transaction](#)

Template Information

Template Name: [Redacted]
 Request Type: CCD Payment
 Company Name/ID: ACH ID 2 / ACH ID 2
 Template Description: ACH ID 2
 Debit Account: REGULAR/CHECKING ACCOUNT - [Redacted] - Available \$50,007.02
 Effective Date: 11/19/2025
 Transmit Status: Transmitted
 Confirmation Number: 1055854224
 Status: Transmitted

Credit/Destination Accounts

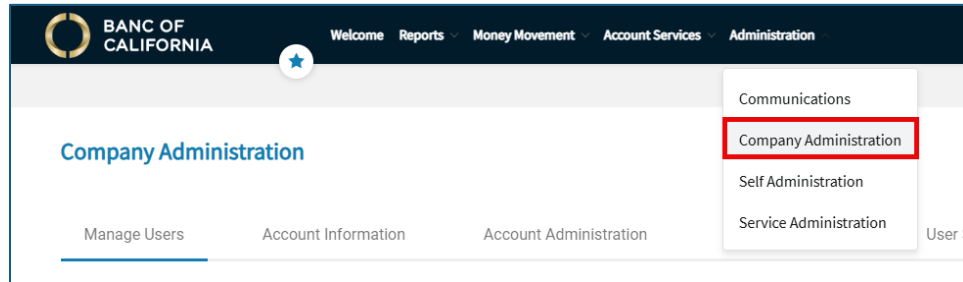
Items per page: 20 1 - 1 of 1 |< < > >|

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
121000248	*0500	Checking	[Redacted]	Supplies	\$100.00

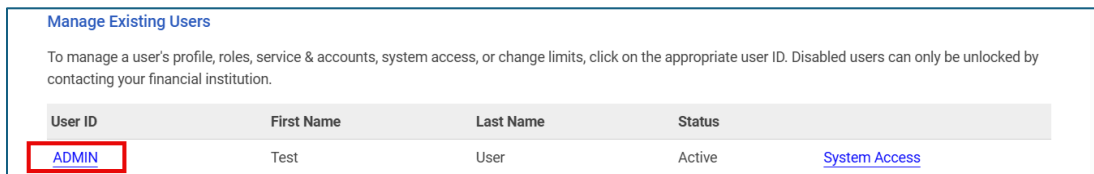
Add Transaction Initiation in Administration and Initiate a Transaction

To initiate a transaction in Recipient Management, entitle users to Transaction Initiation.

1. In the **Administration** Menu, select **Company Administration**:



2. Under Manage Existing Users, select the **user** to edit:



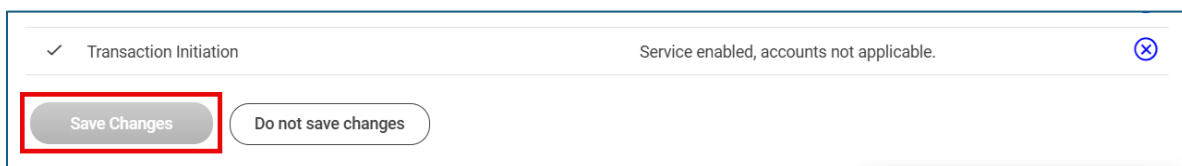
3. On the User Profile page, next to Services & Accounts, select the **edit icon**:



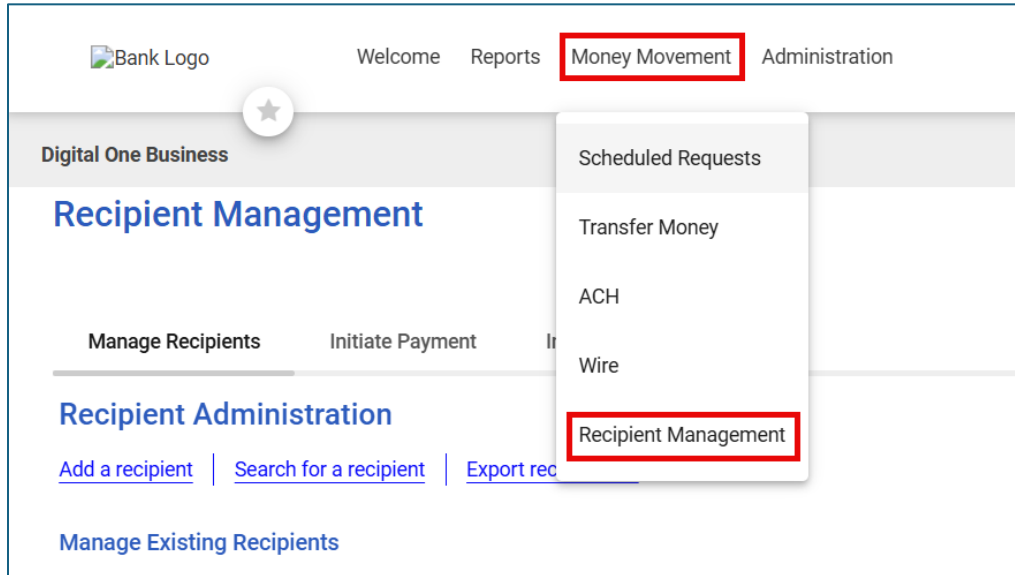
4. Select the **plus icon** next to Transaction Initiation.



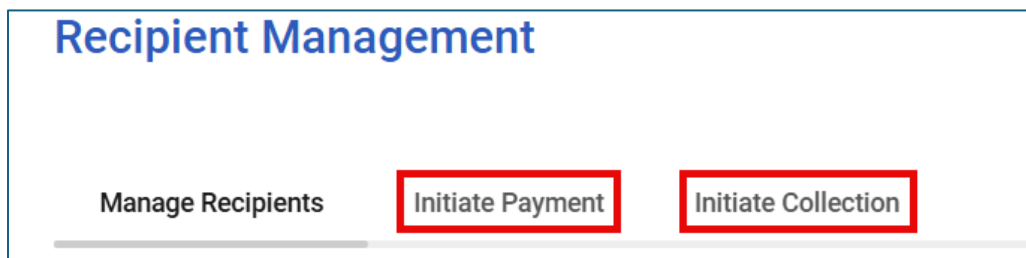
5. When the Transaction Initiation service is enabled, select **Save Changes**.



- To initiate a transaction directly with a recipient, go to **Money Movement, Recipient Management**.



- Now you have the option to **Initiate Payment** if you have Wires or ACH Payments. If you have ACH Collections, you will have an option to **Initiate Collection**.



- When you select **Initiate Payment** or **Initiate Collection**, you will see a list of your Recipients. Select the \$ sign at the right and select the Recipient's account. Continue and either "Schedule a Wire" or "Make ACH Payment (or Collection) without a template" and have it approved.

