

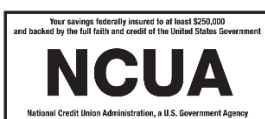


Commercial Online Banking Wire Origination User Guide

January 2026

Learn how to use Wire Origination in our Commercial Online Banking with this comprehensive user guide. *Please note that access to our website's demo videos can be found in the “Resource” section of your dashboard.*

For questions, contact us at 800-236-5560



summitcreditunion.com

Wires

Create recurring, future-dated, and one-time domestic and/or international wires. You can also create domestic and/or international creditors, view wire activity, search wires, download or print a PDF or .csv file for a payment in detail or summary view, and approve or reject wires.

Creating a USD Domestic Wire

Use the Create USD Wire view to create domestic, international, or multiple USD wires.

Domestic wires can be sent to individuals or companies banking within the United States.

1. Go to Payments > Wire > Create USD Wire.
2. On the *Payment and Creditor* Information tab, select **Domestic**.
3. Complete the fields.

Tip: Select **Reset** for the fields to return to their default settings.

Wire Company

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes or Select the **search icon** to select which account to debit.

Creditor

Type the creditor's name or select the **search icon** from your list of creditors.

PLEASE NOTE: If your creditor is not available, you can select **Enter Creditor**. The Creditor Information section opens for you to add the creditor before continuing with your wire creation. The entered creditor does not appear in the Wire Creditor view for future use.

Wire Amount

The amount of the wire transaction.

Frequency

Select the frequency.

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on your selection, you may be prompted to enter wire data in the following field options:

- Effective Date
- Repeat On Days
- Repeat On
- Start On
- End On (No End Date is an option for this field when it appears)
- Effective Date: The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select the **Delete icon** to remove an additional information line.

4. Select **Review**.

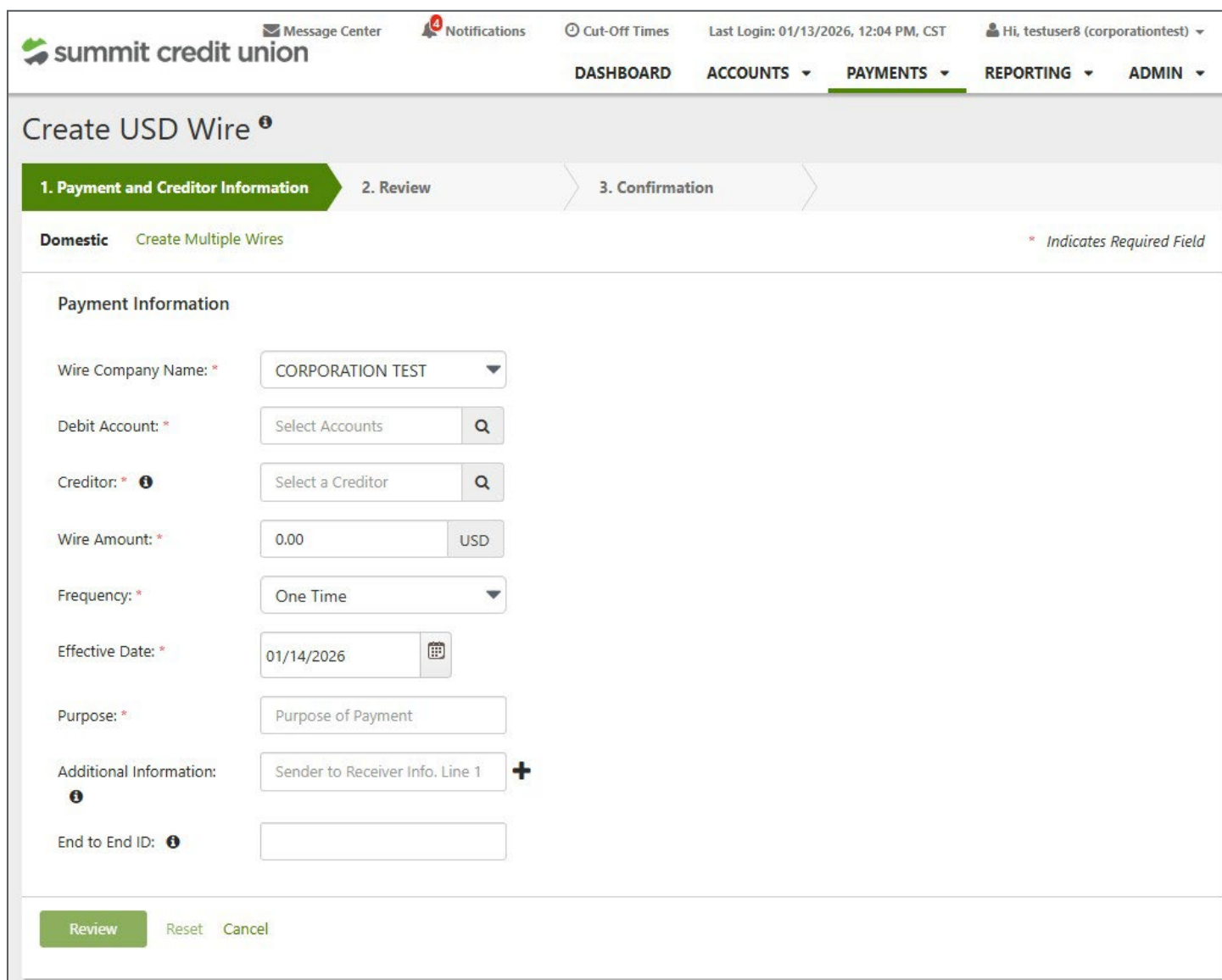
Proceed to the *Review* tab.

5. Select **Confirm**.

Proceed to the *Confirmation* tab, confirming that you have created an international wire.

PLEASE NOTE: From this screen, you can select *Create Another Wire*, *Save as Template*, or *View Wire Activity*.

Tip: To save the creditor and bank details to reuse later, select **Save as Template**. Enter a unique *Template Name* and select *Create Template*. Templates may be subject to approval.



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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 12:04 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create USD Wire

1. Payment and Creditor Information 2. Review 3. Confirmation

Domestic Create Multiple Wires * Indicates Required Field

Payment Information

Wire Company Name: * CORPORATION TEST

Debit Account: * Select Accounts

Creditor: * Select a Creditor

Wire Amount: * 0.00 USD

Frequency: * One Time

Effective Date: * 01/14/2026

Purpose: * Purpose of Payment

Additional Information: * Sender to Receiver Info. Line 1 +

End to End ID: *

Review Reset Cancel

Creating Multiple USD Wires

Follow the steps outlined in this topic to create multiple wires for selected creditors.

1. Go to Payments > Wire > Create USD Wire.
2. On the *Payment and Creditor Information* tab, select **Create Multiple Wires**. You are transferred to the *Wire Creditors* page.

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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 12:04 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create USD Wire ¹

1. Payment and Creditor Information 2. Review 3. Confirmation

Domestic **Create Multiple Wires** * Indicates Required Field

3. Select one or more check boxes beside the appropriate Creditor Name.

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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 12:04 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Select Creditors

Type to filter

☒	Creditor Name	Account Number	Agent ID	Agent Name	Country	Created Date	Status
☒	Vendor Two	123456789	121000248	WELLS FARGO BANK, NA	US	01/08/2026	Ready
☒	Vendor One	987654321	031100209	CITIBANK, N.A.	US	01/08/2026	Ready

Viewing 1 - 2 of 2 Creditors 25

Initiate Payments

4. Select **Initiate Payments**.
The *Create Multiple Wires* page appears.
5. Complete the required fields for each *Creditor Name* selected.
The fields available depend on if the wire is domestic or international.

The screenshot displays the 'Create Multiple Wires' interface in the Summit Credit Union system. At the top, there's a navigation bar with links to Message Center, Notifications, Cut-Off Times, Last Login, and user information. Below this is a dashboard menu with options: DASHBOARD, ACCOUNTS, PAYMENTS (selected), REPORTING, and ADMIN. The main heading is 'Create Multiple Wires'. A progress bar indicates three steps: 1. Payment and Creditor Information (current step), 2. Review, and 3. Confirmation. A note states '* Indicates Required Field'. The interface contains two identical wire entry forms. Each form has a 'Remove' button at the top right. The first form shows 'Vendor Two' as the creditor, 'Account Number: 123456789', 'Agent ID: 121000248', 'Wire Company Name' as a dropdown, 'Debit Account' as a search field, 'Wire Amount' as '\$0.00' with a 'USD' dropdown, 'Frequency' as 'One Time', 'Effective Date' as '01/14/2026' with a calendar icon, 'Purpose' as 'Purpose of Payment', 'Additional Information' as 'Sender to Receiver Info. Lir', and 'End to End ID' as a search field. The second form shows 'Vendor One' as the creditor, 'Account Number: 987654321', 'Agent ID: 031100209', and the same other fields. At the bottom, there are 'Review' and 'Cancel' buttons.

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Wire Company Name

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select **Search icon** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select from the frequency options

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select the **Delete icon** to remove an additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

6. Select **Review**.

7. Select **Confirm**.

Creating USD Wires from Templates

Use the *Create USD Wire from Template* view to work with wire templates.

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Message Center Notifications Cut-Off Times Last Login: 01/16/2026, 04:03 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Wire Templates ⁱ Creditors

Create New Template Download Print

Type to filter

Template Name	Wire Company	Debit Account	Creditor Name	Status	Actions
☐ wire template test	CORPORATION TEST	Check test nickname	Vendor One	Ready	Actions

Viewing 1 - 1 of 1 templates 25

Initiate Payments

1. Go to Payments > Wire > Create USD Wire from Template.
2. Select the check box next to the wire templates to initiate.
3. Select **Initiate Payments**.
The **Create Multiple Wires** from Templates page appears.
4. Complete the required fields for each template selected.

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Message Center Notifications Cut-Off Times Last Login: 01/16/2026, 04:03 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create USD Wire from Template

Saved to D: Drive

1. Payment and Creditor Information 2. Review 3. Confirmation

Payment Information

Template: wire template test

Wire Company Name: CORPORATION TEST

Debit Account: Check test nickname

Creditor: Vendor One

Wire Amount: 0.00 USD

Frequency: One Time

Effective Date: 01/21/2026

Purpose: test

Additional Information: Sender to Receiver Info. Line 1

End to End ID:

Creditor Information

Name: Vendor One

Account Number: 987654321

Address: South Lake, Texas 76262

Notes:

Agent ID: 031100209

Agent Name: CITIBANK, N.A.

Agent Address: NEW CASTLE, DE

Review Reset Cancel

5. Select **Review**.
6. Select **Confirm**.

Upload Wires

Uploading wire files eliminates the need to input individual wires when volume is a concern.

PLEASE NOTE: A wire upload format must be established in order to upload a wire file. Please see the *Wire Upload Format* section of this guide for information on how to create one.

1. Go to Payments > Wire > Upload Wires.

2. Select your wire company, file upload format, and browse for the wire. Click **Upload**.
3. Select **Details** to view or edit details for a selected wire.

File Upload Review						Print
File Name: wires2.csv						
File Size:	0.251 KB	Total Wires:	3	Total Debit Amount:	\$0.03	
		Total Creditors:	3			
Creditor Name	Debit Account	Wire Company Name	Effective Date	Wire Amount	Open All	
Vendor 1		Blue	08/20/2025	\$0.01	Details	
Vendor 2		Blue	08/21/2025	\$0.01	Details	
Vendor 3		Blue	08/22/2025	\$0.01	Details	
Viewing 3 items						

4. If necessary, deselect any wires to exclude them from processing.
5. Select **Review**.
6. When all details appear accurate, select **Confirm**.

Use the Wire Payment Activity view to work with wires.

-  When this icon appears beside a transfer, it means that there is an information message available for this transfer.
-  When this icon appears beside a transfer, it means that the transfer has been changed.
-  When this icon appears beside a transfer, it means that the transfer has an error.

Wire Payment Activity ⓘ | Recurring Wires | Wire File Activity Create New Payment Download

Type to filter 🔍

PENDING APPROVAL 0 \$0.00	TRANSMITTED 0 \$0.00	POSTED 0 \$0.00	SCHEDULED 1 \$1.00	APPROVAL REJECTED 0 \$0.00	EXPIRED 0 \$0.00	FAILED 0 \$0.00
CANCELLED/DELETED 0 \$0.00						

Transaction ID	Wire Company	Wire Type	Debit Account	Creditor Name	Currency	Wire Amount	Effective Date	Created Date	OMAD	Status	Actions
☐ W000003097290		Domestic	xxx9997	Vendor Two	USD	\$1.00	08/08/2025	08/04/2025		SCHEDULED	Cancel Wire

Viewing 1 of 1 item

Approve Reject

Editing a Wire

1. Go to Payments > Wire > Wire Payment Activity.
2. Select the **Transaction ID**.
3. Select **Edit**.
You can only edit if the wire transaction has a status of:
 - Approval Rejected
 - Failed
 - Scheduled
4. Edit the fields as necessary.
5. Select **Review**.
6. Select **Confirm**.

Approving or Rejecting a Wire

Follow the steps outlined in this topic to approve or reject selected wires.

1. Go to Payments > Wire > Wire Payment Activity.
2. Select the check box beside the Transaction ID.
3. Select **Approve** or **Reject**.
The *Approve this Wire* or *Reject this Wire* dialog box appears.
4. Enter a comment in the field, and then select **Approve** or **Reject**. A confirmation message appears.

Canceling a Wire Transfer

Follow the steps outlined in this topic to cancel selected wire transfers.

1. You can only cancel USD (domestic and international) wires. You cannot cancel foreign currency wires.
2. Go to Payments > Wire > Wire Payment Activity.
3. Select **Cancel Wire**.
4. Enter Comments about the cancellation, and then select **Cancel Wire**.

Wire File Activity

The Wire File Activity screen shows a list of wire files that users have uploaded. Users can access this information via the navigation menu by selecting Payments > Wire > Wire File Activity.

Search Wire File Activity	Wire File Activity ⓘ									Print
	Type to filter									
	File Name	File Size	Source	Received Date	Total Wires/Amount	Approved/Submitted	Pending	Rejected	Expired	Actions
	wires2.csv	236	Test User 3	07/30/2025	(3) \$0.03	3	0	0	0	Review
Viewing 1 of 1 item										

Recurring Wires

Only wires that were created with a recurring Frequency appear on this list.

Select the **Transaction ID**, and then the Recurring Wire Detail screen appears and displays both wire payment and creditor information.

Search Recurring Wire

Recurring Wires

Wire Activity

Wire File Activity

Create New Payment

Download

Print

Type to filter

Transaction ID	Wire Company	Creditor Name	Debit Account	Frequency	Created Date	Next Payment Date	End Date	Wire Amount	Status	Actions
W000003097308		Vendor Two	xxx9997	Weekly	08/04/2025	08/08/2025	09/05/2025	\$1.00	Scheduled	Cancel Series

Viewing 1 - 1 of 1 wires

25

Editing a Recurring Wire

Follow the steps outlined in this topic to edit selected recurring wires.

1. Go to Payments > Wire > Recurring Wires.
2. Select the Transaction ID.
3. Select Edit.

PLEASE NOTE: You cannot edit a recurring wire in a Pending Approval status.

4. Edit the fields as necessary.
5. Select Review.
6. Select Confirm.

Canceling a Recurring Wire Series

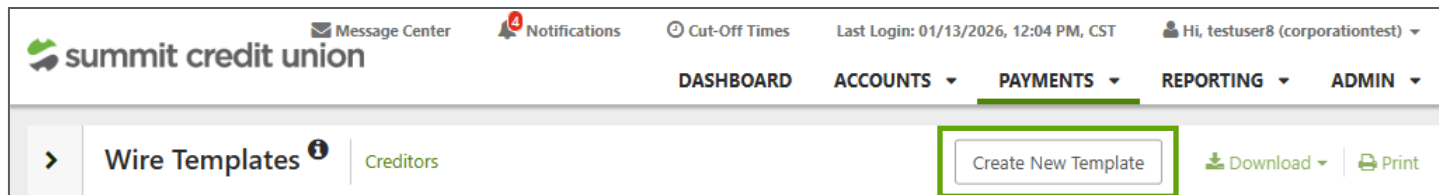
Follow the steps outlined in this topic to cancel selected recurring wire series.

1. Go to Payments > Wire > Recurring Wires.
2. Select **Cancel Series** beside the recurring wire. The *Cancel Wire* dialog box appears.
3. Enter Comments about the cancellation, and then select **Cancel Wire**.

Wire Templates

Creating a Wire Template

1. Go to Payments > Wire > Wire Templates.
2. Select **Create New Template**.



The screenshot shows the Summit Credit Union dashboard. The top navigation bar includes links for Message Center, Notifications, Cut-Off Times, Last Login, and user information. The main navigation bar has tabs for DASHBOARD, ACCOUNTS, PAYMENTS, REPORTING, and ADMIN. The 'Wire Templates' section is active, showing a breadcrumb trail: > Wire Templates > Creditors. A 'Create New Template' button is highlighted with a green box. Other buttons like 'Download' and 'Print' are also visible.

3. Select whether the wire template is Domestic or International.
4. Complete the following fields on the **Payment and Creditor Information** tab.

Template Name

Enter the name of the template.

Wire Company

Select the wire company that is used to originate the wire.

Debit Account

Select the affected debited wire accounts.

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Purpose

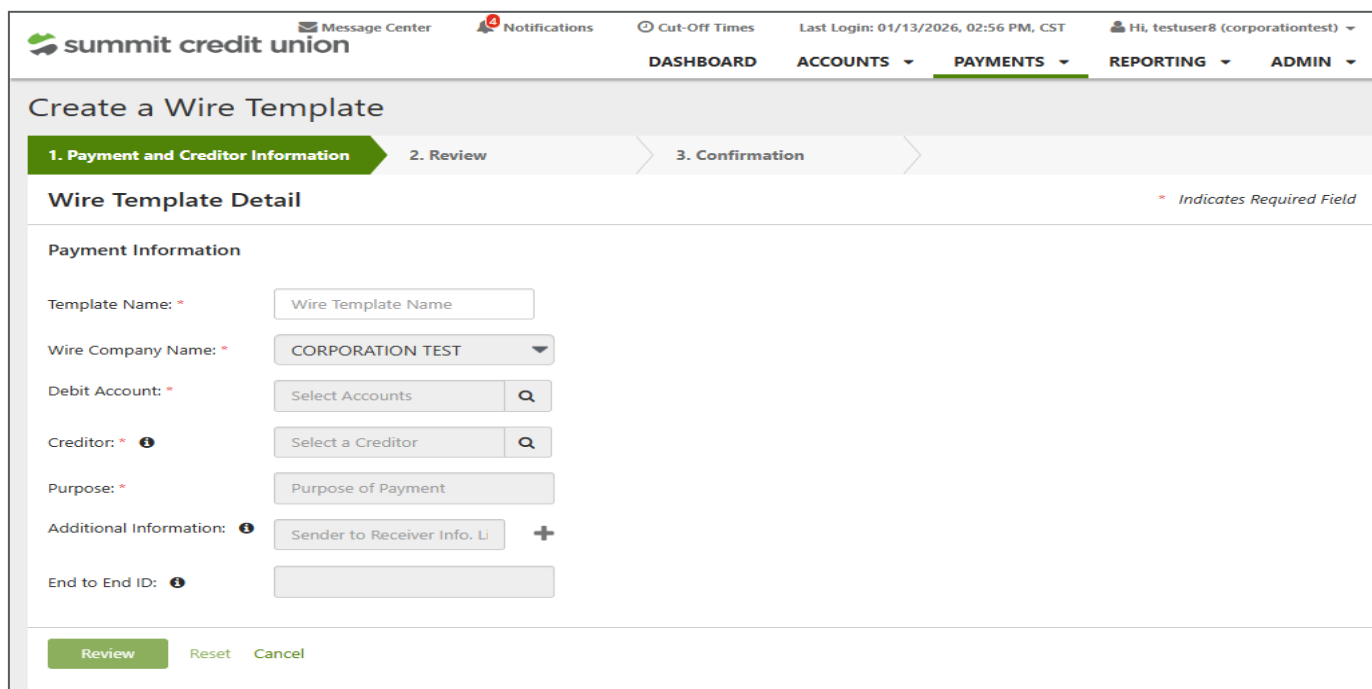
Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select **Delete** icon to remove an additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.



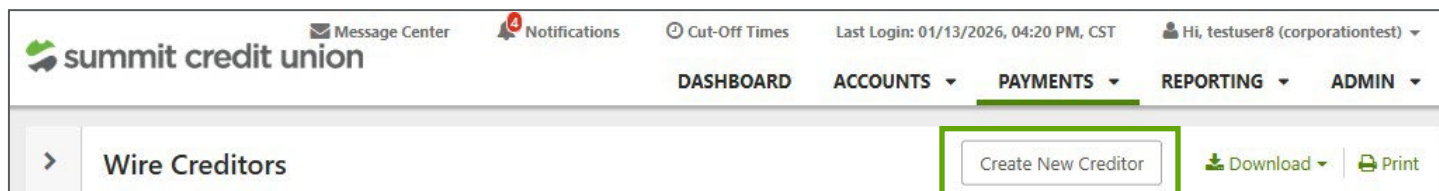
The screenshot shows the 'Create a Wire Template' form. The top navigation bar is the same as the previous screenshot. The main heading is 'Create a Wire Template'. Below it are three steps: 1. Payment and Creditor Information (active), 2. Review, and 3. Confirmation. The form is titled 'Wire Template Detail'. It includes a legend: '* Indicates Required Field'. The form fields are: Template Name (required), Wire Company Name (required), Debit Account (required), Creditor (required), Purpose (required), Additional Information (optional), and End to End ID (optional). Each field has a corresponding input box or dropdown menu. At the bottom, there are buttons for 'Review', 'Reset', and 'Cancel'.

5. Select **Review**. Review the information entered to ensure that it is accurate.
 6. Select **Confirm**.
- PLEASE NOTE:** From this screen, you can *Create Another Wire Template* or *View Wire Templates*.

Wire Creditors

Creating a Domestic Creditor

1. Go to Payments > Wire > Wire Creditors.
2. Select **Create New Creditor**.



3. Complete the fields.
 - Agent Country**
Select the creditor's country.
 - Agent ID**
Enter the creditor's routing number.
 - Agent Name**
Enter the creditor's financial institution name.
 - Agent City/Town Name**
Enter the city where the financial institution that the creditor uses is located.
 - Agent State/Country Sub Division**
Enter the state where the financial institution that the creditor uses is located.
 - Account Number**
Enter the creditor's account number that receives the wire credit.
 - Re-enter Account Number**
Re-enter the creditor's account number that receives the wire credit.
 - Name**
Enter the creditor's name.
 - Country**
Select the creditor's country.
 - Building Number**
Enter the creditor's building number if applicable.
 - Street Name**
Enter the creditor's receiving location street name.
 - City/Town Name**
Enter the city where the financial institution that the creditor uses is located.
 - State/Country Sub Division**
Enter the state where the financial institution that the creditor uses is located.
 - Post Code**
Enter the ZIP code of the financial institution that the creditor uses.
 - Notes**
Enter any additional information about this creditor.



[Message Center](#)
[Notifications](#)
[Cut-Off Times](#)
Last Login: 01/13/2026, 04:20 PM, CST
 [Hi, testuser8 \(corporationtest\)](#)

[DASHBOARD](#)
[ACCOUNTS](#)
[PAYMENTS](#)
[REPORTING](#)
[ADMIN](#)

Create a Domestic Creditor

1. Creditor Information
2. Review
3. Confirmation

* Indicates Required Field

Agent Country: *
US

Agent ID: *
Agent ID

Agent Name: *

Agent City/Town Name: *

Agent State/Country Sub Division: *

Account Number: *

Re-enter Account Number: *

Name: *

Country: *
UNITED STATES

Building Number:

Street Name:

City/Town Name: *

State/Country Sub Division:

Post Code:

[Additional location information](#)

Notes:

Instructed Agent Information

Agent Country: *
US

Agent ID:
Agent ID

Agent Name:

Agent City/Town Name:

Agent State/Country Sub Division:

Review
Reset
Cancel

4. Select **Review**.
5. Review the information entered to ensure that it is accurate.
6. Select **Confirm**.
7. Proceed to the *Confirmation* tab, confirming that you have successfully created a domestic creditor. Depending on your settings, you may not be able to send a domestic wire to this creditor until they are in an Approved status.

PLEASE NOTE: From this screen, you can select *Send a Wire to this Creditor*, *Create Another Creditor*, or *Wire Creditors*.

Initiating Wire Payments to Creditors

Follow the steps outlined in this topic to initiate wire payments for selected creditors. You can only initiate USD (domestic and international) wires using these steps.

1. Go to Payments > Wire > Wire Creditors.
2. Select one or more check boxes beside the appropriate *Creditor Name*.

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Message Center Notifications Cut-Off Times Last Login: 01/13/2026, 04:20 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Wire Creditors

Create New Creditor Download Print

Type to filter

☐	Creditor Name	Account Number	Agent ID	Agent Name	Country	Created Date	Status	Actions
☒	Vendor Two	123456789	121000248	WELLS FARGO BANK, NA	US	01/08/2026	Ready	Actions
☐	Vendor One	987654321	031100209	CITIBANK, N.A.	US	01/08/2026	Ready	Actions

Viewing 1 - 2 of 2 Creditors 25

Initiate Payments

3. Select **Initiate Payments**.
4. Complete the required fields for each *Creditor Name* selected.

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Message Center Notifications Cut-Off Times Last Login: 01/14/2026, 04:02 PM, CST Hi, testuser8 (corporationtest)

DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create Multiple Wires

1. Payment and Creditor Information 2. Review 3. Confirmation

* Indicates Required Field

Add Payment

Remove

Creditor: *
 Account Number: 123456789
 Agent ID: 121000248

Wire Company Name: *

Debit Account: *

Wire Amount: *

Frequency: *

Effective Date: *

Purpose: *

Additional Information:

End to End ID:

Review Cancel

Creditor

Type the creditor's name or select the search icon from your list of creditors.

Wire Company Name

Select the wire company that is used to originate the wire.

Debit Account

Start typing the account number in this field, and the matching entry auto-completes. Select **Search** to select which account to debit.

Wire Amount

The amount of the wire transaction.

Frequency

Select the frequency

Effective Date

The effective date that the wire transaction occurs.

Purpose

Enter a short description of the wire.

Additional Information

Enter a specific memo that the creditor can view when they receive the wire. Select **+ Add** to add another additional information line, or select **the Delete icon** to remove an additional information line.

End to End ID

Create a unique identifier that follows the transaction from beginning to end if desired.

5. Select **Review**.
6. Review the information entered to ensure that it is accurate.
7. Select **Confirm**.

Editing Wire Creditors

Follow the steps outlined in this topic to edit selected creditors.

1. Go to Payments > Wire > Wire Creditors.
2. Select the *Creditor Name*.
3. Select **Edit**.
4. Edit the fields as necessary.
5. Select **Review**.

Message Center

Notifications

Cut-Off Times

Last Login: 01/14/2026, 04:02 PM, CST

Hi, testuser8 (corporationtest)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Wire Creditors

Create New Creditor

Download

Print

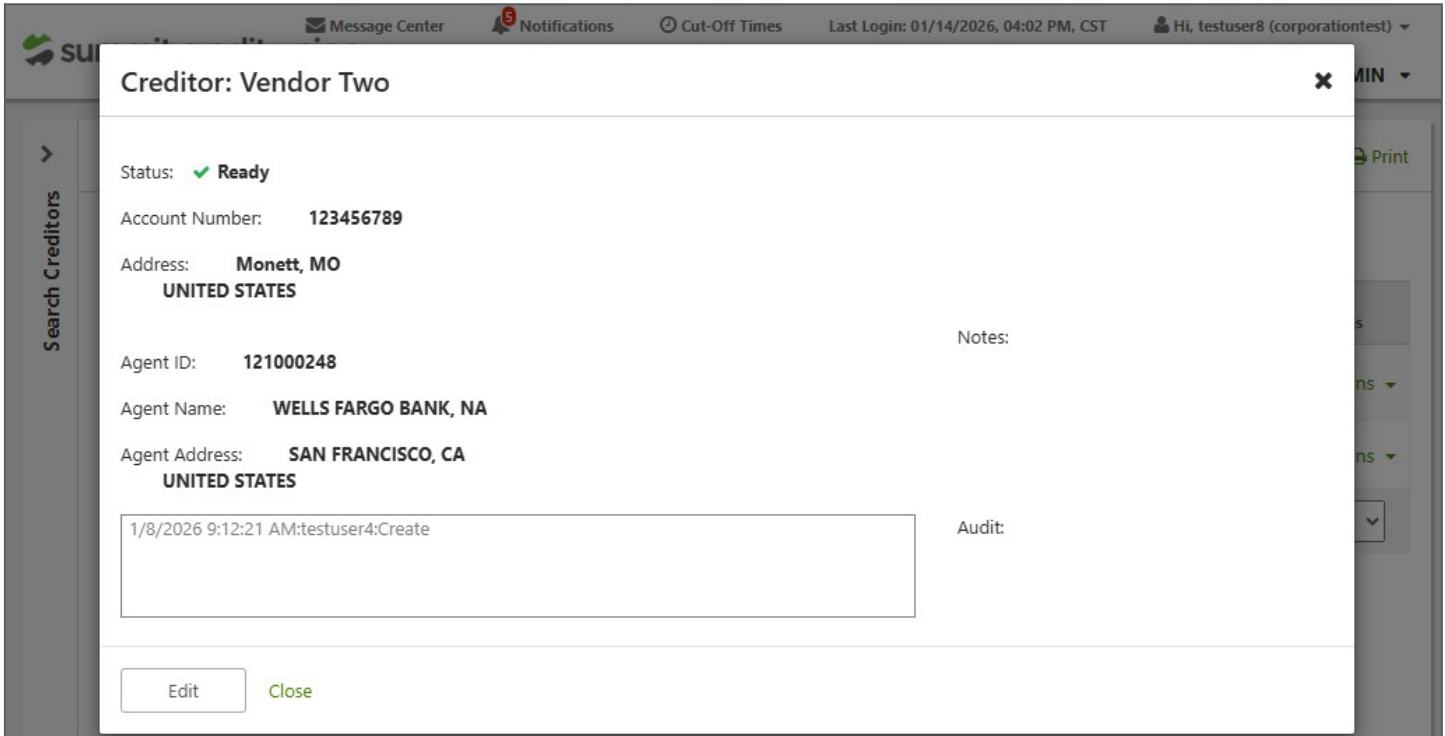
Type to filter

☐	Creditor Name	Account Number	Agent ID	Agent Name	Country	Created Date	Status	Actions
☐	Vendor Two	123456789	121000248	WELLS FARGO BANK, NA	US	01/08/2026	Ready	Actions
☐	Vendor One	987654321	031100209	CITIBANK, N.A.	US	01/08/2026	Ready	Actions

Viewing 1 - 2 of 2 Creditors

25

Initiate Payments



Creditor: Vendor Two

Status: ✓ Ready

Account Number: 123456789

Address: Monett, MO
UNITED STATES

Agent ID: 121000248

Agent Name: WELLS FARGO BANK, NA

Agent Address: SAN FRANCISCO, CA
UNITED STATES

Notes:

Audit: 1/8/2026 9:12:21 AM:testuser4:Create

Close

Approving or Rejecting a Creditor

Follow the steps outlined in this topic to approve or reject selected creditors.

1. Go to Payments > Wire > Wire Creditors.
2. Select the check box next to the Creditor Name.
3. Select **Approve** or **Reject** from the Actions menu
4. Enter a comment in the field, if necessary, and then select **Approve** or **Reject**.

Deleting a Creditor

1. Go to Payments > Wire > Wire Creditors.
2. In the Actions menu, select **Delete**.
3. Enter a comment in the field, and then select **Delete Creditor**.

Wire Upload Formats

The *Wire Upload Template Formatting Tool* allows you to build either a fixed position or delimited file map to upload wire files.

Creating Wire Upload Formats

1. Go to Payments > Wire > Wire Upload Formats.
2. Select **Create New Format**.
3. Select either **Delimited** or **Fixed Position**.
4. Complete the fields as desired to determine how amounts and dates appear.
5. Map the field positions as desired:

You can drag and drop the different fields to reorder them.

In delimited file formats, the position in the file appears as the tile number and updates when the tile is moved. In fixed position file formats, the tiles show the position on the file and the length of the field. Users can adjust the length by using the up or down arrows.

Optional tiles appear below the required fields. While you cannot move any required fields into the optional section, you can move optional titles to the primary section. Additionally, you can use a filler tile as a placeholder to account for items in files which are not included in payment details.

6. Select **Save**.

The screenshot shows the 'Wire Upload Formats' page. At the top, there's a navigation bar with 'summit credit union' logo, 'Message Center', 'Notifications', 'Cut-Off Times', 'Last Login: 01/14/2026, 04:02 PM, CST', and 'Hi, testuser8 (corporationtest)'. Below this is a menu with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' menu is selected. The main content area is titled 'Wire Upload Formats' and contains a table with the following data:

Upload Formats	Type	Created Date	Created By	Actions
Wire File	Delimited	01/08/2026	testuser4	

Below the table, it says 'Viewing 1 of 1 item'. A 'Create New Format' button is highlighted with a green box in the top right corner of the table area.

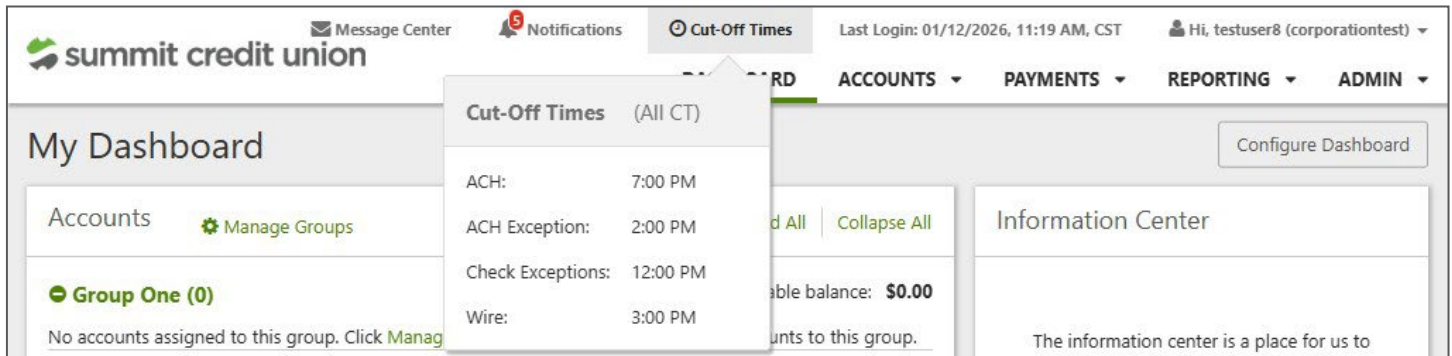
The screenshot shows the 'Wire Upload Template Formatting Tool'. At the top, there's a navigation bar with 'summit credit union' logo, 'Message Center', 'Notifications', 'Cut-Off Times', 'Last Login: 01/14/2026, 04:02 PM, CST', and 'Hi, testuser8 (corporationtest)'. Below this is a menu with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' menu is selected. The main content area is titled 'Wire Upload Template Formatting Tool' and contains the following elements:

- 'Upload Format' section with 'Delimited' and 'Fixed Position' tabs. 'Delimited' is selected.
- 'Format Name *' field with a text input box.
- Text at the bottom: 'Text qualifier is identified by a single quote (') and a field delimiter is identified by a comma (,). If this format will be used for files sent via FTP, the name should not contain any spaces or underscores.'

Cut-off Times

Access Cut-off Times in the top menu of Commercial Online Banking.

Cut-off times indicate when a wire, ACH, or internal transfer must take place by.



The screenshot displays the Summit Credit Union Commercial Online Banking interface. The top navigation bar includes the Summit Credit Union logo, a Message Center icon, a Notifications icon with a red badge, and a 'Cut-Off Times' menu item. The user's last login is 01/12/2026, 11:19 AM, CST, and the user is identified as 'Hi, testuser8 (corporationtest)'. The main dashboard area is titled 'My Dashboard' and features a 'Group One (0)' section with a 'Manage Groups' link. A 'Cut-Off Times' dropdown menu is open, showing the following times: ACH: 7:00 PM, ACH Exception: 2:00 PM, Check Exceptions: 12:00 PM, and Wire: 3:00 PM. The background shows various dashboard widgets, including an 'Information Center' and a 'Configure Dashboard' button.

Cut-Off Times (All CT)	
ACH:	7:00 PM
ACH Exception:	2:00 PM
Check Exceptions:	12:00 PM
Wire:	3:00 PM