



Business Online Banking

Wire User Guide

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Terms of Service

This User Guide, along with the Treasury Services Terms and Conditions, and any other documents Atlantic Union Bank (“Bank”) gives a Customer pertaining to Customer account(s) and the use of the Bank’s Wire Transfer Services as described herein (the “Services”), (collectively, the “Agreement”), is a contract that establishes the rules which control Customer's use of the Services. By using the Services, or permitting any other person to use the Services, you acknowledge and agree to be bound by the terms of this Agreement.

Business Online Banking navigation information is available within Business Online Banking (BoB) via Services, Help.

Transaction authentication is required on wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device or on the Symantec VIP app.

WIRE TRANSFERS

Processing deadline for wire transactions is 5:00pm ET

Outgoing Domestic and International Wires

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to implement a system of internal controls to include monitoring transactions and activity for money laundering, terrorist financing, and sanctions risks. Atlantic Union bank reserves the right to hold wires for processing if information provided is incomplete, missing, or otherwise negatively impacts our ability to comply with federal law.

Dual approval is strongly recommended. We recommend you segregate wire transfer duties whereby one person issues the instruction to create the wire transfer and another person issues the instruction to transmit the wire transfer.

Dedicated computer is strongly recommended. We recommend you initiate all wire transfers on a computer that is accessed only by authorized personnel and not used for other internet access.

Token approval is required for all outgoing wire transactions.

Wire amount limits may be established by bank and recommended by user within Business Online Banking (BoB).

Outgoing Domestic Wires

All domestic wires will be processed on the same business day, providing bank receives complete information to allow processing by 5:00pm ET.

Wires submitted to bank without complete information, including complete beneficiary/recipient address information, may cause delays in processing or may require complete information to process.

It is critical that detailed information be input in required fields in addition to the beneficiary/recipient address fields

If you need support, please contact Corporate Services at 877.920.6888, Monday – Friday 8am – 5pm.

for all outgoing wires. That information is inclusive of physical address and country selection for the beneficiary parties. By way of background, detailed information for certain transactions is a requirement within Bank Secrecy Act (BSA). As part of the funds transfer Travel Rule, knowing our customers, and performing sound customer due diligence, Atlantic Union Bank is able to provide our best customer service and meet regulatory requirements. Having this information allows the Bank to perform additional research of the request in instances of due diligence requirements and requirements for Office of Foreign Assets Control (OFAC); lack of, or inaccurate information, may delay the payment if the required information has not been provided.

Outgoing International Wires

All international wires will be processed on the same business day providing bank receives complete information to allow processing by 5:00pm ET.

Atlantic Union Bank sends international wire transfers through a correspondent intermediary bank. If correct information for an additional intermediary bank is provided in the wire instructions, we will include the additional intermediary bank and their charges may be assessed from the wire proceeds.

International wires are sent with extended value dating.

When provided with an International Bank Account Number (IBAN) for an outgoing international wire, the IBAN is the information needed in the Beneficiary/Recipient Account Number field in the outgoing wire.

Wires submitted to bank without complete information, including complete beneficiary/recipient address information, may cause delays in processing or may require complete information to process.

It is critical that detailed information be input in required fields in addition to the beneficiary/recipient address fields for all outgoing wires. That information is inclusive of physical address and country selection for the beneficiary parties. By way of background, detailed information for certain transactions is a requirement within Bank Secrecy Act (BSA). As part of the funds transfer Travel Rule, knowing our customers, and performing sound customer due diligence, Atlantic Union Bank is able to provide our best customer service and meet regulatory requirements. Having this information allows the Bank to perform additional research of the request in instances of due diligence requirements and requirements for Office of Foreign Assets Control (OFAC); lack of, or inaccurate information, may delay the payment if the required information has not been provided.

Incoming Wires

Incoming wires are posted to our client accounts throughout the business day and are included in the BoB transaction activity. Our BoB clients are able to receive an Incoming Wire Report alert to access their online banking Incoming Wire Report for additional wire details. An incoming wire report is standard within Business Online Banking and features various search criteria.

Incoming Wire Standard Settlement Instructions: Domestic and International

Remittance Instructions – Domestic Wire Transfers

Receiving Bank	Atlantic Union Bank 4300 Cox Road Glen Allen, VA 23060 USA
Fedwire Routing/ABA	051403164
Beneficiary Party Information	<i>Beneficiary Party Name</i> <i>Beneficiary Party Address (recommended)</i> <i>Beneficiary Party Account Number</i>
Originator to Beneficiary Reference Information	<i>Optional Beneficiary Remittance Information</i>

Remittance Instructions – International Wire Transfers US Dollars & Foreign Currency

Beneficiary Bank	Atlantic Union Bank 4300 Cox Road Glen Allen, VA 23060 USA
SWIFT BIC	ATUNUS32
Beneficiary Party Information	<i>Beneficiary Party Name</i> <i>Beneficiary Party Address (recommended)</i> <i>Beneficiary Party Account Number</i>
Originator to Beneficiary Reference Information	<i>Optional Beneficiary Remittance Information</i>

Note: To receive funds from any foreign country, please follow the instructions above. Please note that the foreign institution has the right to use its own correspondent network prior to the receipt of funds at Atlantic Union Bank.