


<b>Company:</b>	<b>QUONTIC BANK</b>	
<b>Document Title:</b>	<b>CX Wire Procedure</b>	
<b>Department:</b>	<b>Digital Bank Operations</b>	
<b>Date:</b>	<b>08/17/2022</b>	
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<b>Owner:</b>	<b>Customer Success (CX)</b>	
<b>Last Revision:</b>	<b>9/09/2022</b>	

**BACKGROUND:**

A wire transfer is an electronic form of transferring funds via a network administered by banks and transfer service agencies worldwide. Wire transfers, also known as wire payments, allow money to be moved quickly and securely through banks without the need to exchange cash. A transfer is usually initiated from one financial institution to another. Wire transfers involve a sender and receiving institution and require information from the party initiating the transfer and the receiver’s information. Domestic and International wire transfers contain a bank service fee. Some receiving institutions may charge an incoming wire fee.

**PURPOSE:**

This procedure outlines guidance for the Customer Success (CX) team to assist the client with their initial Wire requests received directly through the online banking portal (referred to as both OLB and Web Admin, which can be used interchangeably) or email or phone. The CX Team uses HubSpot to track and document the client’s wire requests. The bank’s responsibility is to ensure the client’s request is completed promptly.

**RESPONSIBILITY:**

CX team in contact with a client’s initial wire requests are responsible for recording, acting upon, and communicating to the client once their request is completed through the CX channels (i.e., email, online banking, phone). A HubSpot ticket on the client’s contact record captures the initial contact, progress, and completion of the request.

The CX team members are responsible for the following:

- Report all initial wire requests accurately using HubSpot (HS) tickets
- Send the client the Wire form and Wire Agreement form
- Forward the HS ticket to DBO-Wire Pipeline for completion
- Prevent a complaint from the client for not completing their request or responding to their request

Digital Bank Operations (DBO) team is responsible for promptly completing and initiating the wire request tickets. DBO is responsible for communicating with the CX team if further information is needed. DBO is responsible for communicating to the client once the wire request is completed.

**CX BUSINESS RULES:**

- When contacted via phone or OLB, CX provides the client with the wire form and wire agreement form through one of the following secure channels – secure message or email
- Must verify funds are available
  - Double check pending transactions
- Restrictions/holds need to be cleared to move forward
- Pre-fill required form fields prior to sending
- CX team needs to MODIFY the Wire Agreement form with the client’s request
  - See Step 15 for more instructions
- A color copy of a valid government-issued I.D. is needed to complete all wire requests
- Quontic Bank wire fees
  - Closeout Wire: No Fee (receiving bank may charge a fee, ACH is free option)
  - Domestic Wire Fee: \$25.00

- Foreign Wire Fee: \$35.00
- Incoming Wire Fee: No Fee
- Quontic Wire cut-off times:
  - Foreign - cut-off time is at 12:00 PM EST
  - Domestic – cut-off time is at 4:00 PM EST
- **NO** modifications once DBO verifies the wire with the client
  - DBO calls the client before sending the wire to make sure everything is correct on the wire
- The client can ask to RECALL the wire; however, there is no guarantee on retrieving the funds
- Closeout Wire Transfer Form
  - No signature
- Regular Wire Transfer Form
  - Wet Signature is Required
    - If unable to print and sign, ask DBO to send a DocuSign form to complete (last resort)
    - **BIG PICTURE:** DBO uses the ID and wet signature to verify the customer
- A Wire Transfer Agreement is needed for all first-time wire transfers
  - Account List must include liquid accounts, **DO NOT** include CD accounts
  - The Wire Department saves these forms; *see step 13 to view saved Client Agreement Forms*
  - Joint account:
    - If only Joint Signer A signs the form, then only Joint Signer A can do wire transfers on the account.
      - If the second joint signer did not sign that form; that joint signer needs to sign a new agreement
  - **NOT** Mandatory to have both signatures on the wire agreement form
  - These forms do not expire
- Inbound/ Email Client questions and confirmation of cut-off time
  - When does the wire need to be completed?
  - What type of wire do they need: A Regular Wire Transfer or a Closeout Wire Transfer?
  - Provide the client with the cut-off times and fees
- Wire Transfer time frame
  - Domestic Wire: Appear in the receiving account the same day or the following business day
    - Depending on the receiving bank
  - Foreign Wire: These wires can take 1- 15 business days to show on the foreign account.
    - Dependent upon the policies and procedures of the receiving bank

FORMS:

WIRE FORM



Wire Transfer Request

Please fax to your branch by 5:00pm. If received after that time this form will be held until the next business day for processing.
Astoris Branch Fax: 718-215-4050 Email: astorisbranch@quonticbank.com
\*US Dollar Wire Deadline For Same Day Processing
\*12:00 PM Wire Deadline for Foreign Currency Processing
Customer (Originator) Name:
Quontic Bank Account #:
Wire Amount (U.S.):
Purpose of Wire:
Beneficiary Data (BBK):
Name of Institution:
City, State, Country:
ABA Routing Number: SWIFT Code:
Beneficiary Data (BNF):
Beneficiary Name:
Beneficiary Address:
Account Number:
Reference / Instructions:
Further Credit To / Intermediary Bank (IBK):
ABA/ACFT / Name:
Address:
Account # / Swift:

By signing below, Customer authorizes Quontic Bank to process the wire transfer described in this Wire Transfer Request, at Customer's risk, to the person the Receiving Bank believes to be the Beneficiary named above.

X
Customer's Authorized Signature(s)

BRANCH USE ONLY
Instructions Received By:
Funds Verified: Yes No
Signature Verified: Yes No
Customer Callback: Yes In Person
Customer Name Contacted:
Date and Time Called:
Quontic Signatures:
Two authorized signatures are required for every wire.
Branch Control Number:
OPERATIONS DEPARTMENT
Rev. 04.06.2020

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CLOSEOUT WIRE FORM



Wire Transfer Form for Retail Deposit Account Closure

Date:
Customer Name:
Customer Account Number:
Wire Amount (U.S.):
Purpose of Wire:
Beneficiary Data (BBK):
Name of Institution:
City, State, Country:
ABA Routing Number:
Beneficiary Data (BNF):
Beneficiary Name:
Beneficiary Address:
Beneficiary Account Number:

Branch Use Only
Instructions Received By:
Customer Call Back Required
Verification Callback Done By:
Name of Customer Contacted:
Date and Time Called:

Quontic Authorized Signatures Two signatures required for every wire

Operations Department
Attach OFAC screening for recordkeeping purposes

5.21.2020

WIRE AGREEMENT FORM:

Quontic Bank

Wire Transfer Funds Master Agreement

This Funds Transfer Agreement ("Agreement") is by and between the undersigned customer(s) "Customer" and Quontic Bank ("QB"). Customer desires to use the funds transfer services provided by QB and QB desires to perform such services for the Customer. In consideration of the promises of each party to the other herein, Customer and QB hereby agree as follows:

- 1. AUTHORIZATION: QB is authorized to honor and execute all telephonic, telegraphic, electronic, oral, or written instruction to transfer funds of Customer by wire, telex, electronic transfer, book entry or any other means, or amendments and cancellations of the same (hereinafter "payment orders") to any account of the Customer, or to any third party, when made in accordance with the provisions of this Agreement.
2. SECURITY PROCEDURES:
a. QB is authorized to accept payment orders from Customer, if Customer is an individual, or any of the officers or agents of the Customer identified in Schedule A attached hereto to ("Authorized Representative").
b. Following the receipt by QB of a payment order, QB, at its discretion, may verify any such payment order by telephone call to (i) Customer, if an individual, or (ii) an Authorized Representative, if Customer is a business entity, or (iii) where more than one Authorized Representative is so listed, by calling an Authorized Representative other than the original Authorized Representative who initiated the payment order, or by other means which QB may deem appropriate, provided, however, that QB's failure to verify any such payment order shall not constitute or be otherwise deemed a failure on the part of QB to act in good faith, or in a commercially reasonable manner.
3. CUSTOMER'S OBLIGATION TO PAY: Customer authorizes QB to debit, on the execution date of the payment order, and any all deposit account(s) of Customer for the amount of any accepted payment order.
4. REJECTION OF PAYMENT ORDERS: QB reserves the right, in its sole discretion, to reject any payment order, including, without limitation, the right to reject any payment order, regardless of the type of currency involved, that a Customer requests to be transmitted to or for the benefit of, a country, government agency, person, entity, bank or any other type of financial organization wherein such processing would violate any federal, state or local law or regulation or would constitute, in QB's sole discretion, a suspicious activity. Customer agrees that QB shall incur no liability whatsoever to Customer or third party because of such rejection. If QB elects to reject a payment order, QB shall exercise good faith and act with due diligence to notify Customer of the rejection either orally, electronically or in writing. QB shall be deemed to have rejected any payment order, and Customer waives notice of rejection of the

payment order, unless Customer has on deposit with QB collected funds sufficient to cover the amount of the payment order, plus any applicable fees, on the execution date of the payment order.

- 5. ATTEMPTED CANCELLATION OR AMENDMENT OF FUNDS TRANSFERS: If Customer wishes to cancel or amend a payment order previously received by QB, QB shall use reasonable efforts to effectuate Customer's wishes. However, QB makes no representation or warranties as to its ability to (a) cancel or amend a payment order previously received by QB or (b) recover any funds already transferred. QB shall have no liability to Customer for QB failure to effectuate any requested amendment or cancellation of any payment order. Any request to cancel or amend any payment order must be given to QB in sufficient time to give QB a reasonable opportunity to act on it before QB executes its own payment order, at which point QB may, at its discretion, elect to require (a) compliance with the security procedures set forth in Paragraph 2, (b) Customer to supply QB with a reasonable accurate description of the original payment order and (c) receipt by QB of an indemnity bond from an acceptable institution or other security under which QB is held harmless from and against any loss, liability, cost (including but not limited to telex and cable fees) or expense (including but not limited to reasonable attorney's fees) arising from or in connection with the attempted cancellation or amendment of a payment order. Customer agrees to indemnify and hold QB harmless from any and all liabilities, cost, and expenses QB may incur in attempting to cancel or amend a payment order.
6. CUT-OFF TIME FOR RECEIPT OF PAYMENT ORDERS: QB must receive all instructions for payments orders prior to 3:00PM, prevailing time at QB, on the day the transfer is to be made. QB reserves the right to change said cut-off times as provided for in this Paragraph, and shall provide advance notice to Customer of said change.
7. ERRONEOUS PAYMENT: Customer understands that QB's security procedures are not designed to detect or prevent Customer errors in payment orders. Customer errors include (but not limited to) providing QB with the wrong name and/or wrong account number of the beneficiary, providing QB with the wrong account number of the beneficiary bank or intermediary bank (if applicable), providing QB with an incorrect payment order or instructing QB to initiate the same payment order more than once. QB shall have no liability to Customer for Customer errors in payment orders.
8. RELIANCE ON ACCOUNT NUMBERS AND BANK NUMBERS: Customer understands that a payment order may be processed and posted by each bank handling the payment order (including QB) based on (a) the ACCOUNT NUMBER of the beneficiary and not by the name of the beneficiary, and (b) the identification number (such as the FRB-ABA routing number) of the beneficiary bank (and any specified intermediary bank) and not by the name of any bank. The FEDERAL RESERVE DISTRICT-AMERICAN BANKERS ASSOCIATION ("FRB-ABA") routing number is the number assigned to each bank in the United States by the Federal Reserve System. It is the sole and exclusive obligation of Customer to make sure that the account number of the beneficiary and the identification number of the beneficiary bank (and any specified intermediary bank) are correct. QB shall have no obligation to reconcile or otherwise ascertain that the name of beneficiary matches the account number of the beneficiary, or that the name of any bank agrees with the identification number of any bank as provided by Customer.
9. CUSTOMER DUTY TO REVIEW CONFIRMATION AND REPORTS: After executing a payment order received from Customer, QB shall send Customer, at the address of record of the debited account, a confirmation stating the date and amount of the payment order and the bank account or third party to which the payment order was made. In the event that Customer does not receive said confirmation within five calendar days following the execution date specified in the payment order, then Customer agrees to notify QB of said fact, and QB agrees to send Customer a duplicate confirmation following QB's receipt of such notification of non-receipt. QB, upon request, also agrees to provide Customer with such additional information as Customer may reasonably request. Customer agrees that it will diligently and carefully examine said confirmation, and will, by the close of QB's next funds transfer business day, notify QB of any discrepancy, error or other irregularity therein (hereinafter described as "Customer Discrepancy Notification"). Customer hereby acknowledges that its review of the confirmation and, if applicable, its issuance of a "Customer Discrepancy Notification" are material terms of this agreement. Without regard as to whether or not Customer has received the confirmation from QB, Customer hereby releases and absolves QB from, and against, any

liability relating whatsoever for any QB malfeasance, mistake, other irregularity or QB misconduct, or any other claim relating to a wire transfer for which QB does not receive a "Customer Discrepancy Notification" within a reasonable period of time not to exceed sixty (60) calendar days following the execution date of payment order. Any verbal notice to QB under this Paragraph shall be confirmed in writing to QB within ten (10) calendar days of the verbal notice. Failure of Customer to confirm the notice in writing shall be deemed a Customer's failure to make a "Customer Discrepancy Notification."

- 10. LIMITATION OF LIABILITY; INDEMNITY: Except as otherwise expressly stated in this Agreement, QB shall be liable to the Customer only for QB's grossly negligent performance or non-performance of the funds transfer services provided for in this Agreement. QB shall not be responsible for any loss arising from or in connection with any inaccuracy, act or failure to act on the part of any person not within QB's reasonable control, including without limitation the Customer, any Federal Reserve Bank or transmission or communications facility, any receiving party or receiving bank (including without limitation the rejection of a funds transfer request by such receiving party or receiving bank) on no such person or entity shall be deemed QB's agent. QB shall not be responsible for any loss from or in connection with any error, failure or delay in transmission of any funds transfer request if such delay is caused by legal constraint, equipment failure, war, emergency conditions, any inoperability of transmission or communication facilities or other circumstances beyond QB's reasonable control. QB shall be excused from failing to transmit or delay in transmitting a funds transfer request if such transmittal would result in QB's having exceeded any limitation upon its intra-day net funds position established pursuant to present or future guidelines of the Board of Governors of the Federal Reserve System or any rule or regulation of any other U.S. Governmental regulatory authority. QB shall be entitled to rely on any communication, instrument, or document believed by it in good faith to be genuine and correct and to have been given, signed or sent by Customer or an Authorized Representative of Customer, and QB shall not be liable to the Customer for the Consequences of such reliance. Provided QB has complied with this Agreement, Customer hereby agrees to indemnify and hold QB harmless from and against any liability, loss, judgment, cost, claim, or expense (including reasonable attorney's fees and expenses) incurred by QB that (a) arise from or in connection with the services provided for in this Agreement, and (b) result from or arise out of any claim of any person that QB is responsible for any act or omission of Customer or any other person or entity described in this Paragraph 10 of this Agreement. Compensation for loss of interest or use of funds will be at QB's option, in the form of an adjustment to Customer's account(s) to reflect the average balance on Customer's account analysis that would have resulted had no error or delay occurred, or by a direct credit to Customer's not to exceed QB's actual cost of funds for the period and amount in question, and the adjustment will be computed on a daily basis. IN NO EVENT SHALL QB BE LIABLE TO THE CUSTOMER FOR ANY CONSEQUENTIAL, SPECIAL, EXEMPLARY OR INDIRECT DAMAGES (INCLUDING LOST PROFITS) OF ANY KIND OR ANY LOSSES OR ANY ATTORNEY'S FEES WHICH CUSTOMER MAY INCUR OR SUFFER BY REASON OF THIS AGREEMENT OR THE SERVICES PROVIDED FOR IN THIS AGREEMENT, INCLUDING WITHOUT LIMITATION LOSS OR DAMAGE FROM SUBSEQUENT WRONGFUL DISHONOR RESULTING FROM QB'S ACTS OR OMISSION PURSUANT TO THIS AGREEMENT, WHETHER OR NOT THE LIKELIHOOD OF SUCH LOSSES OR DAMAGES WAS KNOWN BY QB.
11. FUNDS TRANSFER FEES: Customer agrees to pay all fees and charges which QB may, from time to time, impose for payment orders and related acts, including any fees imposed on QB by the Federal Reserve in connection therewith. Unless otherwise agreed in writing, QB is authorized to collect such fees by debiting any of the Customer's accounts, including any account(s) set forth on Schedule A. Customer also hereby authorizes QB to deduct its fees and charges for payment orders from the amount of any payment order executed on behalf of the Customer.
12. SPECIAL TERMS AND CONDITIONS FOR INTERNATIONAL TRANSFERS:
a. If a payment order calls for a payment in a currency other than United States dollars, such orders shall be payable to the beneficiary subject to the terms imposed by the beneficiary's bank on the receipt of payment

1

2

3

orders in such currency. QB makes no representations or warranties of any nature whatsoever as such terms and conditions, including any knowledge of their existence or content.

b. QB may address the payment order to any of its correspondents, and the one to which it is addressed is herein referred to as the "Payer".

c. QB will not be liable for any errors, delays or defaults in the transmission of the payment order for any messages sent at any time relative thereto by any means, or for any tampering therewith enroute. QB shall not be liable for any (i) acts or failure to act (inclusive of any failure to identify the beneficiary) on the part of the Payer to which the payment order is addressed or (ii) failure of the funds to reach the beneficiary.

d. If the funds transferred are not paid to or for the benefit of the beneficiary for any reason whatsoever, QB's obligation to refund the amount of such payment order shall be contingent upon its receipt from the Payer of confirmation of the rejection or cancellation of the payment order abroad and shall be limited to refunding the amount to be paid pursuant to such order minus QB's expenses. Any such refund will be made, at QB's sole option, (i) in United States dollars at QB's buying rate on the date of such refund for the amount of the foreign currency to be refunded, or (ii) in the amount and currency of the transfer, or (iii) by instructing the Payer, or another banking house abroad with which QB may then have or establish a sufficient credit in such foreign currency, to hold the said amount of foreign currency for the Customer's account and risk, and QB shall not be otherwise liable in connection herewith or for the consideration received by it.

13. **TERM, NOTICES ADDITIONAL PROCEDURES:** This Agreement shall remain in effect until either party gives ten (10) calendar days prior written notice of termination to the other, but such terminations shall not affect transfers made prior to receipt and implementation of the termination notice. Notwithstanding the preceding sentences, QB shall not have the right to terminate this Agreement immediately at any time upon telephonic notification to the Customer, followed by written notification, if (a) Customer has breached this Agreement, or (b) any fraudulent or dishonest acts occur involving Customer or Customer's Authorized Representatives or its accounts at QB, or (c) the financial condition of Customer becomes such that QB is unable to satisfy itself that Customer is able to meet its obligations under this Agreement. Rights or liabilities accrued prior to termination shall not be affected by the termination. All notices to QB shall be delivered or addressed to the address of QB at the end of this Agreement. All notices to Customer shall be delivered to the address of the Customer on QB's records. Customer hereby agrees to abide by and follow any procedures QB may, from time to time, issue pursuant to this Agreement. QB also reserves the right to modify any of the terms of this agreement upon written notice to Customer, with the notice date to be the date that notice is made and not the date that notice is received, and the "effective date" of the change(s) to be ten (10) calendar days from the notice date. Customer shall have the absolute right to reject said modified terms, provided however that Customer's written rejection of said terms shall be deemed a termination of this agreement as of said "effective date." Customer agrees not to object orally and any such oral rejection shall not be deemed a rejection hereunder.

14. **RECOVERY UNDER THE LAW GOVERNING MISTAKE AND RESTITUTION:** Customer understands that a QB error may result in a third party receiving funds that is not entitled to receive. In such case, QB may elect to attempt to recover the funds under the laws governing mistake and restitution. In the event that QB so elects, Customer agrees to cooperate with QB and to provide QB with any documents, information, and other assistance as may be necessary to enable QB to recover the funds.

15. **GOVERNING LAW:** This Agreement is subject to the provisions of all applicable regulations of the Board of Governors of the Federal Reserve System, the operating circulars of the Federal Reserve banks and all other applicable provisions of state or federal law and regulation. Notwithstanding any provisions in this Agreement to the contrary, this Agreement and the terms used herein are expressly subject to, and shall be interpreted consistent with, Subpart B of Regulation J and Article 4A of the uniform Commercial Code. To the extent that the funds transfer takes place through SWIFT or CHIPS, this Agreement is subject to the governing rules of SWIFT and/or CHIPS. In the event of any conflict between the provisions for this Agreement and the provisions of any applicable state or federal law or regulation or the rules of SWIFT or CHIPS, then the provisions of this Agreement shall control. This

Agreement shall be governed by and construed under the domestic laws of the State of New York. The parties hereby consent to the exclusive jurisdiction of the courts of New York and the United States District Court for the District of New York for all purposes in connection with any action or proceeding commenced between the parties or with respect to the subject matter of this Agreement. The parties further agree that any initial services of processes in connection with any legal proceeding may be served by certified mail, return receipt request, or personal service, within or without the State of New York, provided a reasonable time for appearance is allowed.

16. **ASSIGNMENT, MISCELLANEOUS:** This Agreement shall be binding upon the successors and assigns of the party. Except as otherwise provided herein, this Agreement may not be amended, modified or changed except by an instrument in writing signed by both of the parties hereto. If any of the provisions of this Agreement shall to any extent become invalid or unenforceable, then the remainder of this Agreement shall not be affected thereby. If Customer is a New York attorney or law firm, then Customer acknowledges and agrees that, regarding all transfers from attorney trust accounts, only attorneys licensed in New York are permitted under the law to be Authorized Representatives under paragraph 2 and Schedule A of this Agreement.

IN WITNESS WHEREOF: the parties that have caused this Agreement to be executed by them and/or their duly Authorized Representatives on this: **XXXXXXXXXX**

Customer Name: \_\_\_\_\_ Account Number: \_\_\_\_\_  
**XXXXXXXXXX** **XXXXXXXXXX**

Customer Authorized Signature: \_\_\_\_\_  
 By: Customer's signature \_\_\_\_\_ By: \_\_\_\_\_  
 Name: carla pinto \_\_\_\_\_ Name: \_\_\_\_\_  
 Title: \_\_\_\_\_ Title: \_\_\_\_\_

**SCHEDULE A**

**I. AUTHORIZATION - FOR BUSINESS ENTITIES**

Bank is hereby authorized to transfer funds upon and in accordance with Requests provided by any one of the following named officers or authorized agents (singularly or collectively, and "Authorized Agent") of the undersigned (Business Customer).

Authorized Agent: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Signature: \_\_\_\_\_  
 D/L Number: \_\_\_\_\_ Birth-Date: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Signature: \_\_\_\_\_  
 D/L Number: \_\_\_\_\_ Birth-Date: \_\_\_\_\_

**II. SECURITY PROCEDURES**

Customer understands and agrees that the authenticity of any Request will be verified pursuant to the following security procedure:

- Bank will request the caller to provide the personal information provided above as identification and will verify the same against the information provided above.
- Bank will confirm the payment order in accordance with the confirmation limit instructions provided by Customer below.

**III. CALL-BACK VERIFICATION OF AUTHENTICITY** - If Telephone, Fax or Email payment orders are to be used, Call-Back is required by Bank as a minimum level of security procedure.

In call-back, Bank will call back to Customer and request verification of the authenticity of the funds transfer. Bank will call only the telephone number designated by Customer. If no response is received from the Customer's designated telephone number, or if confirmation cannot be obtained in accordance with the security procedure, Bank will treat the payment order as unauthorized and will not execute the payment order.

Telephone number for call-back verification: **XXXXXXXXXX**

Please check one of the following boxes.

We agree to Bank's standard confirmation limits.

We elect to modify the confirmation limits and instruct the Bank to process all wires for all of the accounts duly listed and attached that are entered via online banking with token security to be processed immediately "call-back: not applicable"

Authorized By: \_\_\_\_\_ Date \_\_\_\_\_

**IV. PERSONS AUTHORIZED TO VERIFY AUTHENTICITY.**

Customer may choose to require confirmation by an Authorized Agent of Business Entities other than the Authorized Agent responsible for the initial transmission of the payment order to Bank.

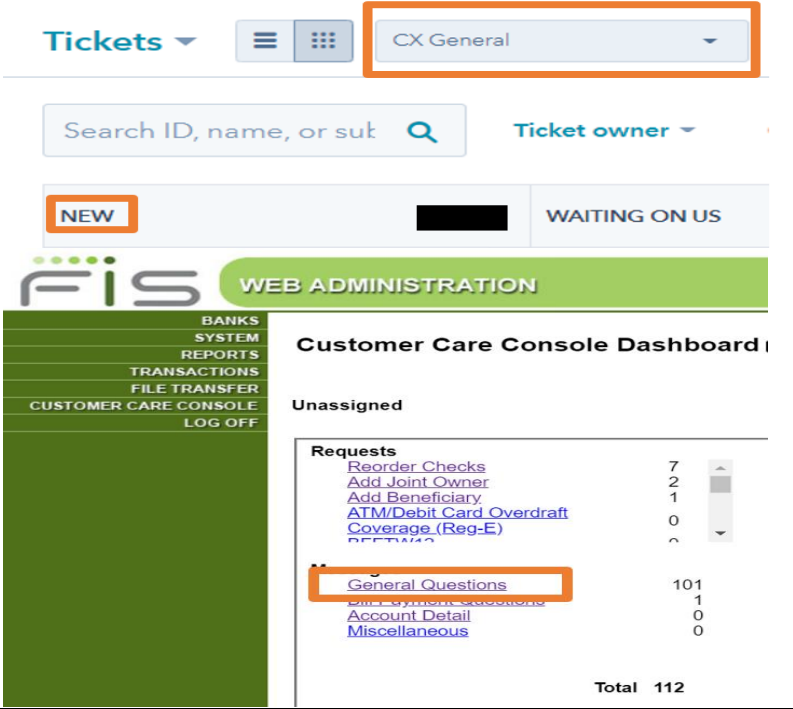

Please check one of the following boxes:

Call-back may be verified by any Authorized Agent, including the Authorized Agent who initiated the payment order.

Call-back may be verified only by an Authorized Agent other than the Authorized Agent who initiated the payment order.

**V. FACSIMILE AS ORIGINAL:** Customer agrees that any communication, including a payment order, sent to Bank via facsimile will be deemed an original copy of such communication, admissible in a court of law as conclusive evidence of the form and content of the communication, notwithstanding Customer or Bank is unable to establish that the document used to originate the facsimile is otherwise not available.

**PROCEDURE:**

STEP	DESCRIPTION	IMAGE
1.	Locate the client's request through the following CX channels:  Email <ul style="list-style-type: none"> <li>HubSpot</li> </ul> General Question Message <ul style="list-style-type: none"> <li>FIS Web Admin</li> </ul> Phone <ul style="list-style-type: none"> <li>Must submit a written request through the channel above</li> <li>Send a confirmation response to your email</li> </ul>	
2.	Locate the Client's Account in Horizon XE	

3. **Quality Assurance (Q.A.):**

**Email:** Verify that the email address matches the client’s contact profile on Horizon XE before completing their request

If the email does **NOT** match, direct the client to send a secure message through their online banking portal

**OLB Secure Message:** No need to verify since the client sent their request through their online banking portal

**Phone Call:** Verify the Client you have on the phone through Quontic’s verification process – verify four (4) aspects of the account to the right

**I.B. Phone Call Verification Questions:**

1. Client’s First and Last Name
2. Client’s Account Number
3. Client’s Address
4. Client’s last four digits of social security number
5. Client’s Date of Birth
6. Client’s Username

4. Verify Account Status is **Active**. CX can proceed with the client’s request

If the account is **Restricted**, CX must address the restriction before moving forward with the request

5. **HubSpot**

Click on **Contacts**

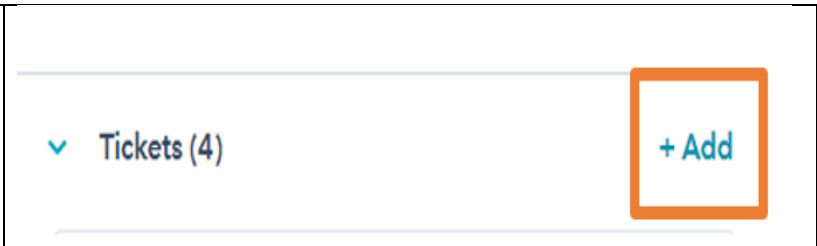
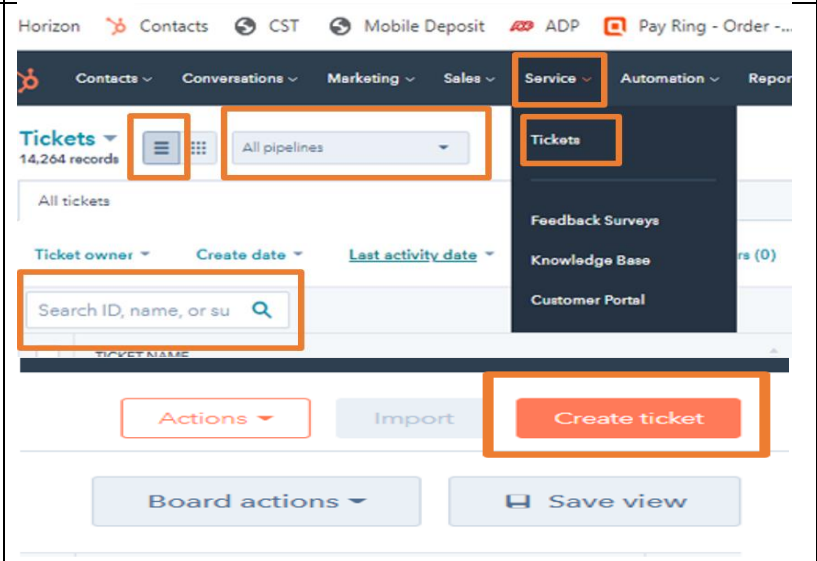
**Search** the Clients name

Click on the **Client’s Name**

If the client is in Contacts

Click on **+Add** next to Tickets

- Proceed to step #7

	<p>If the client does <b>NOT</b> have a <b>contact</b>          Proceed to step #6</p>	
<p>6.</p>	<p>Click on <b>Service</b>          Click on <b>Tickets</b>          Click on <b>Tribar</b></p> <p>Change the Pipeline to <b>All Pipelines</b></p> <p>Search the <b>Client's Name or email address</b></p> <p>If there is <b>NO</b> ticket with the same scenario, create a ticket</p> <p>Click on <b>Create Ticket</b> on the right side of the page</p>	

7. **Email Ticket Name: Wire Request - [Last four digits of account] - [Client's Name]**  
**OLB Ticket Name: OLB – Wire Request - [Last four digits of account] - [Client's Name]**  
**I.B. Ticket Name: IB – Wire Request - [Last four digits of account] - [Client's Name]**

Pipeline: **CX General or CX OLB Message**

Ticket Status: **OLB In Process or New**

Ticket Description: **Domestic or Foreign Wire**

Product: **OLB Checking/Savings**

Ticket Owner: **CX Representative**

Source: **Phone/ or Email/ or OLB Message**

Create date: **Today's Date**

Priority – **MEDIUM**

Click on **Create**

Create ticket

Ticket name \*

Pipeline \*

Ticket status \*

Ticket description \*

Product \*

Ticket owner

Source \*

Create date

Full Name

Email

Attach Document

Priority

Associate ticket with

8. Pipeline: **CX General or CX OLB Message**  
 Ticket Status: **OLB In Process or New**  
 Ticket ID: Automatically Generated  
 Source: **Phone/ or Email/ or OLB Message**

Ticket Owner: **CX Representative**  
 Department- Quontic: **Customer Success**  
 Ticket Description: **Domestic or Foreign Wire**  
 Create date: **Today's Date**

Priority - **Medium Priority** if we are missing documentation  
**High Priority** if we are sending it to DBO

OLB Ticket Props:  
 Web Admin – OLB Original Submit Date – **Date request submitted**  
 Web Admin – OLB Reference Number – **Reference Number**

Banking Reason for Contact: **Wire Related**

Click on **Save**

*Refresh the page to see*

Product: **OLB Checking/ Savings**

< Tickets OLB - Wire Request - [Last four digits of account] - [Client's Name]

---

▼ About this ticket

Create date  
08/04/2022

Priority  
Medium ▼

Close date

Time to close  
--

View all properties View property history

---

▼ BANKING CONTACT REASON

BANKING: Reason for Contact  
Wire related x ▼

---

▼ CX/DBO

Product  
OLB Checking/Savings x ▼

< Tickets OLB - Wire Request - [Last four digits of account] - [Client's Name]

---

[Client's Name]

▼ About this ticket

Pipeline  
CX General

Ticket status  
New ▼

---

Ticket ID  
1025860958

Source  
Email ▼

Ticket name  
OLB - Wire Request - [Last four digits of account] - [Client's Name]

Ticket owner  
Cynthia - ▼

Department - Quontic  
Customer Success ▼

Ticket description  
OLB - Wire Request - [Last four digits of account] - [Client's Name]

**Save**
**Cancel**
You've changed 1 pr



9. **Horizon:**

Click on **Relationship Summary**  
Click on **Customer Accounts**

**Verify:**

- Funds are available
- No Holds on the profile or account

Click on the **Activity Symbol** next to the account in question

- *Shortcut*

Click on the **account** in question

Relationship Summary

Customer information

- Contact Details
- Customer Verification
- Electronic Access
- IRS Reporting
- Lending Information
- Miscellaneous
- Notes
- Profitability
- Regulatory Compliance
- Services
- Tax Information

Relationship Totals

Weighted Average Rates

Customer Accounts

Application	Account	Relationship	Current	Available	Status	Activity
Demand Dep	9197	SOLE OWNER Direct	\$98.71	\$98.71	Open	
BITCOIN REWARDS BETA		Direct				
ATM/Debit		SOLE OWNER Direct			Open	
BITCOIN REWARD		Direct				

10. Click on **History**  
Click on **Transaction**

CX team can change the **Statement Period** from

- Last 10 transaction
- Last 10 days
- Last 30 days
- Last 60 days
- Date Range

Transaction History

Statement period: 1. Last 10 Transactions

Show Smart Search

Effective	B	Code	Statement Description	Ch
08/11/2022		0029	Rate Change .0100% to 1.0900%	
06/10/2022		0039	Interest Paid	
05/31/2022	*	0029	Rate Change 1.0900% to .0100%	
05/27/2022	*	0029	Rate Change .0100% to 1.0900%	
03/15/2022	*	0029	Rate Change .0000% to .0100%	
03/15/2022		0021	QUONTIC BANK/NEWACCDEP QTC-L0R2RH5Z-	

11. **Verify:**

- No Pending transaction
- Funds are available to use

Continue with request

Transaction History

Statement period: 1. Last 10 Transactions

Show Smart Search

Effective	B	Code	Statement Description	Check #	Debit	Credit	Current
06/22/2022		7255	POS Purchase With PIN ALDI 64042		\$37.66		\$98.71
06/17/2022		0021	Educators Credit/P2P PAYMNT KIMBERLY B			\$50.00	\$136.37
05/31/2022		7255	POS Purchase With PIN PICK N SA 1735 W		\$12.08		\$86.37
05/26/2022		7255	POS Purchase With PIN PICK N SA 6969 N		\$7.98		\$98.45
05/19/2022		7255	POS Purchase With PIN ALDI 64042		\$66.04		\$106.43
05/18/2022		0021	Educators Credit/P2P PAYMNT KIMBERLY B			\$50.00	\$172.47
05/02/2022		7255	POS Purchase With PIN ALDI 64042		\$18.97		\$122.47
04/18/2022		0021	Educators Credit/P2P PAYMNT KIMBERLY B			\$50.00	\$141.44
04/04/2022		7255	POS Purchase With PIN SENDIKS MEQUON		\$14.89		\$91.44
04/04/2022		7255	POS Purchase With PIN ALDI 64042		\$20.94		\$106.33

Close

12. **HubSpot:**

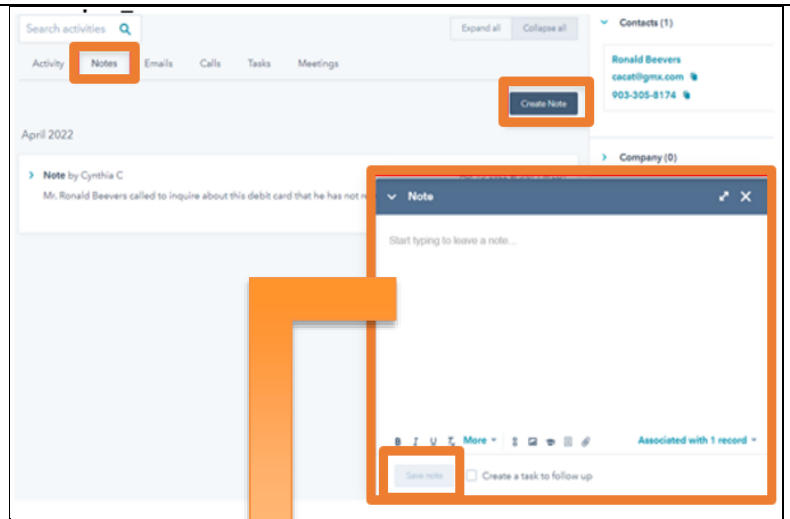
Click on **Notes**  
Click on **Create Note**

Include inside the **Note Text Box**

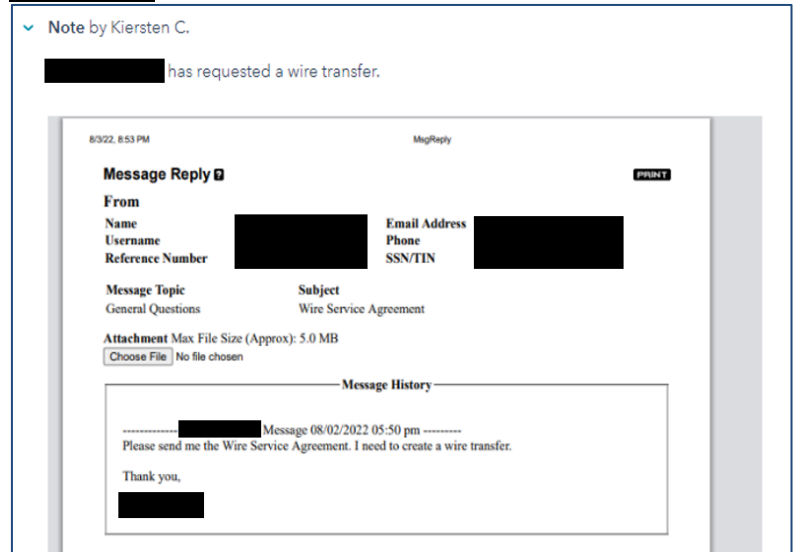
- Client's OLB Request (snippet#1)
- Client's Horizon Page (snippet #2)
- Include a brief description of the snippets  
"OLB Reqst, Acct snapshot"

See the example on the right

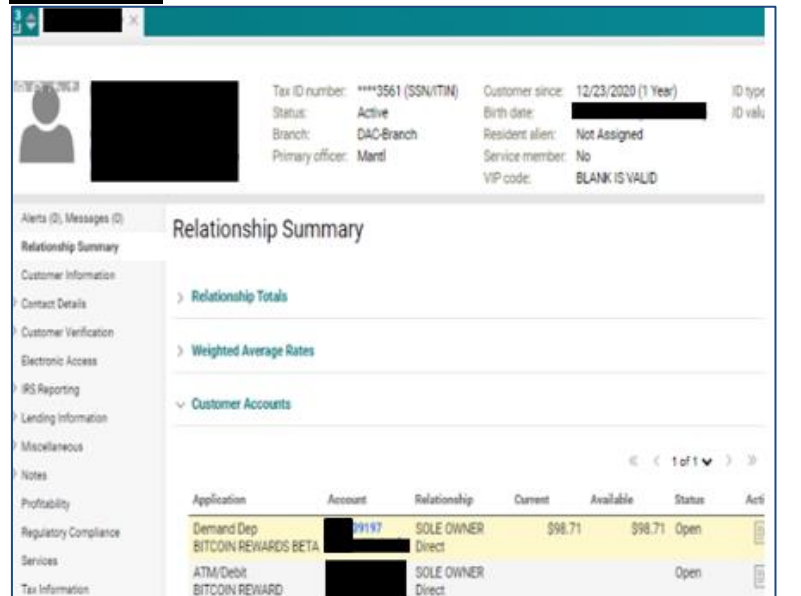
Click on **Save Note**



**Snippet #1**



**Snippet #2**



13. Verify if the client has a wire agreement form already on file with us

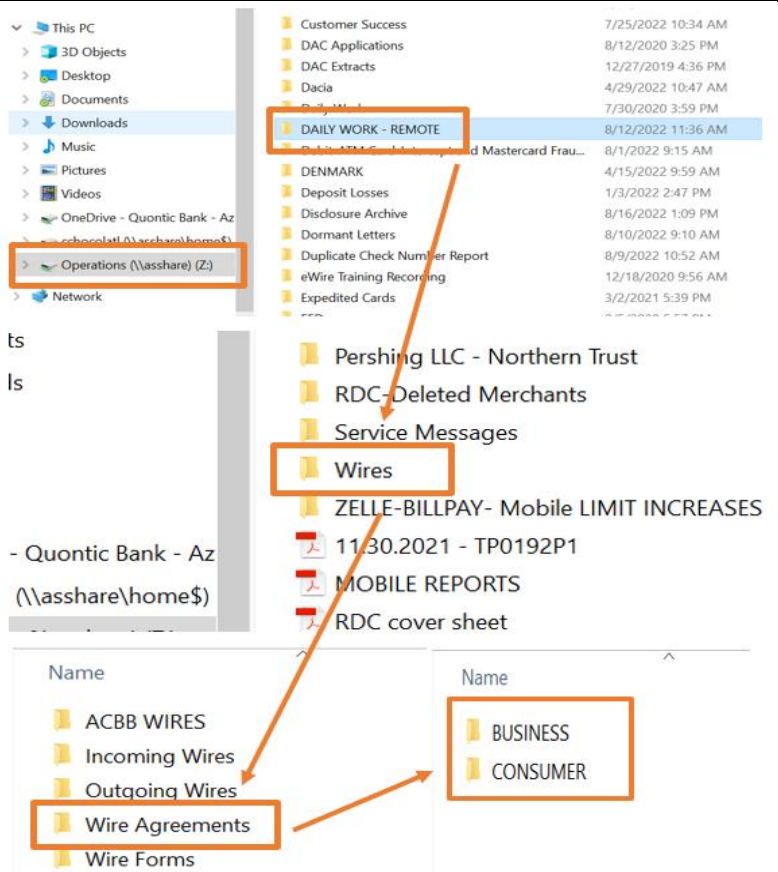
Click on **Operations Folder**  
 Click on **Daily Work – REMOTE**  
 Click on **Wires**  
 Click on **Wire Agreement**

Click on **Business or Consumer**

- depending on the client’s request

Client **Not** in the folder send the wire agreement form

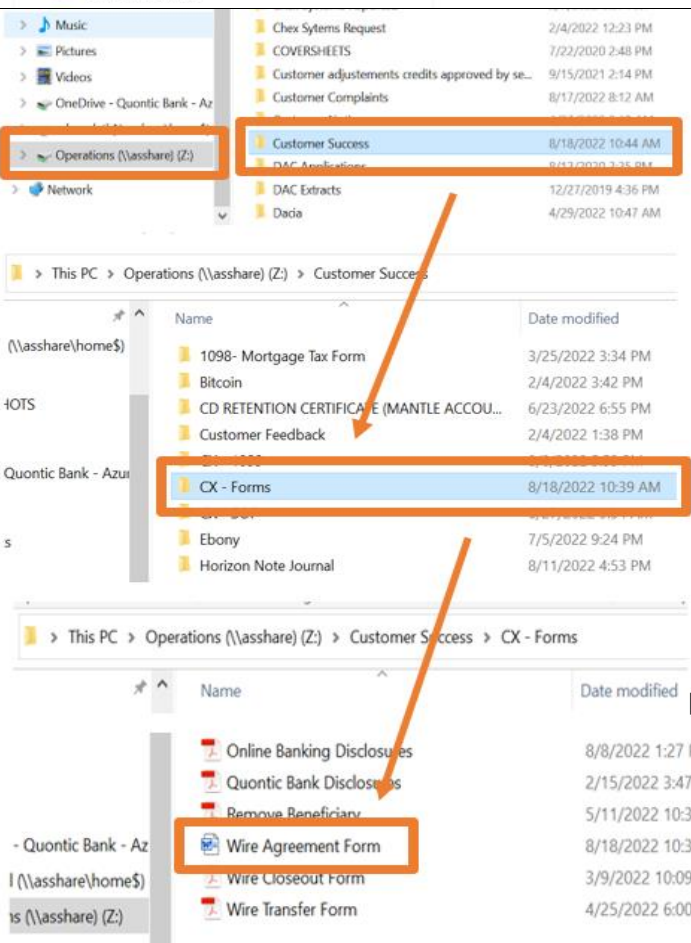
Client in the folder send the Wire form or Closeout Wire form **ONLY!**



14. Client **NOT** in the folder send the wire agreement form

CX must create a Wire Agreement form for the client

Click on **Operations**  
 Click on **Customer Success**  
 Click on **Forms**  
 Click on **Wire Agreement Form**



15. **Must complete before sending**  
 Wire Agreement Form:  
 Go to Appendix for full page version  
**On page 5:**

**CX must fill the HIGHLIGHTED**  
 section on the right

**On page 6:**

**CX must fill the HIGHLIGHTED**  
 section on the right

Save in a place to attach to the ticket

IN WITNESS WHEREOF: the parties that have caused this Agreement to be executed by them and/or their duly Authorized Representatives on this: **[INSERT CURRENT DATE]**

Customer Name: **[INSERT ALL SIGNERS NAME]** Account Number: **[INSERT ALL LIQUID ACCOUNTS]**

Telephone number for call-back verification: **[INSERT CLIENT'S PHONE NUMBER]**

16. **HubSpot:**

Click on **Emails**  
 Click on **Create Email**  
 Click on **Template**

Click on the **Email Template** you need:

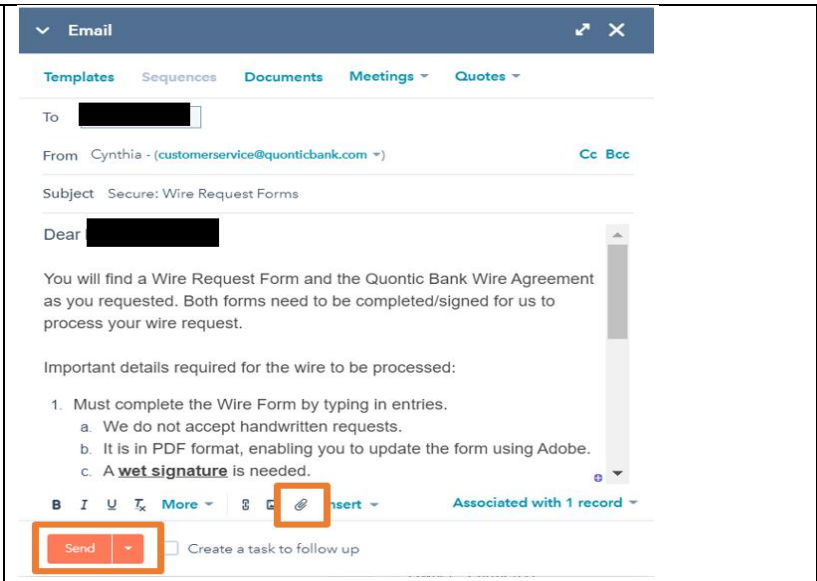
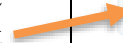
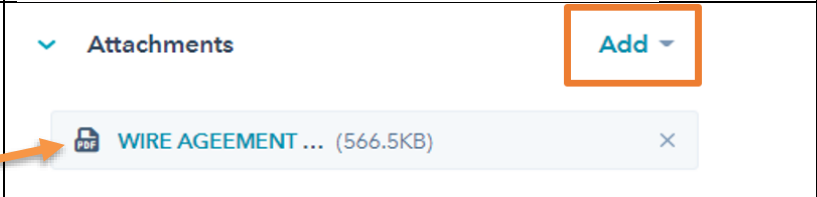
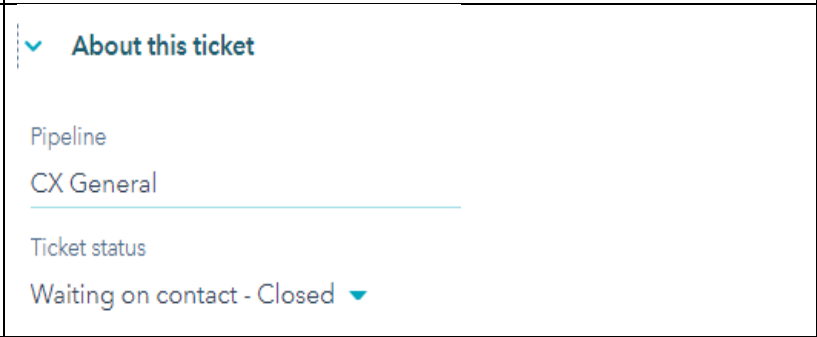
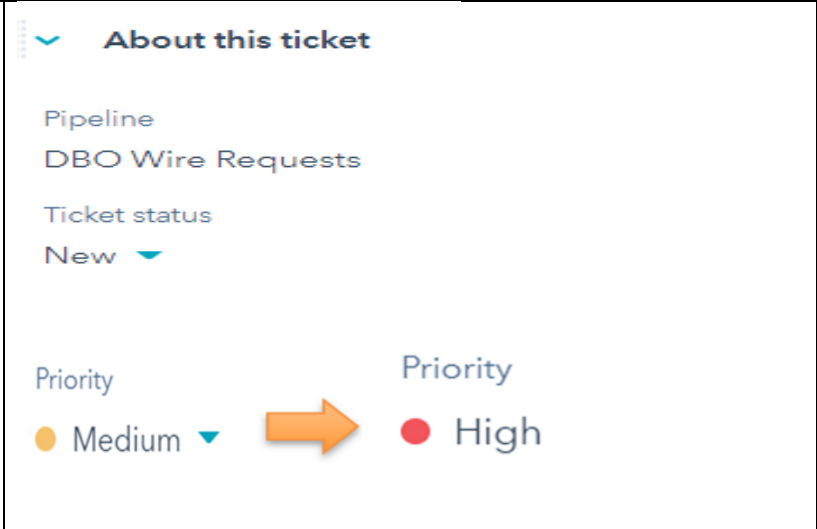
- Wire Request that Needs Wire Agreement Form Signed
- Wire Request that Wires Form only needed
- Email auto-populates

Click on the **Attachment Symbol** at the bottom of the email

Click on **Send** when all the documents have been attached

The screenshot shows the HubSpot interface with the 'Emails' tab selected. A 'Create Email' button is highlighted. A 'Select template' modal is open, displaying a table of email templates. The template 'Wire Request that Need Wire Agreement Form Signed' is highlighted with an orange box. An orange arrow points from the text 'Click on the Email Template you need:' to this template. Another orange arrow points from the text 'Click on the Attachment Symbol at the bottom of the email' to the attachment icon in the email preview.

NAME	CREATED BY	LAST USED	LAST MODIFIED
Still Interested	Kiersten C.		3 months ago
Wire Request that Need Wire Agreement Form Signed	Lellani C.	2 hours ago	a month ago
Wire Request that wire form only needed	Lellani C.	2 hours ago	a month ago
X - Quontic Bank's Loan Programs Pitch - X	Kiersten C.		6 months ago

		
17.	<p>Next to Attachments on the right side of the page, click on <b>ADD</b></p> <p>Upload all attachments sent to the client on the Wire HubSpotTicket </p>	
18.	<p>Change Ticket Status to</p> <p><b>Waiting on contact – Closed</b> or <b>OLB – Waiting on contact – Closed</b></p>	
19.	<p>Once you have received all the information from the client:</p> <p>Change Pipeline to <b>DBO – Wire Request</b></p> <p>Ticket Status to <b>New</b></p> <p>Change Priority <b>MEDIUM</b> to <b>HIGH</b></p>	

## EMAIL TEMPLATES

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### Wire Request – Form and Wire Agreement

Dear {{contact.first name }} {{contact.last name }},

As requested, you will find a Wire Request Form and the Quontic Bank Wire Agreement. Both forms need to be completed/signed for us to process your wire request.

Important details required for the wire to be processed:

1. Must complete the Wire Form by typing in entries.
  - a. We do not accept handwritten requests.
  - b. It is in PDF format, enabling you to update the form using Adobe.
  - c. A **wet signature** is needed.
2. The Quontic Bank Wire Agreement must have a **wet signature**.
  - a. Please print page 5 only, sign, and return.
3. To process for receipt today, we must have the forms returned by:
  - a. Domestic Wires – 3:00 PM Eastern Time
  - b. International Wires - 12:00 PM Eastern Time
4. Must include a color copy of a valid government-issued I.D.

Please return the forms securely by reply to this secure email.

If you have any questions, please do not hesitate to contact us.

Thank you for being a valued, Quontic customer.

Regards,

{{ticket.hubspot\_owner\_id }}

### Wire Request – Wire Transfer Form

Dear {{contact.first name }} {{contact.last name }},

As requested, you will find a Wire Request Form. The form needs to be completed/signed for us to process your wire request.

Important details required for the wire to be processed:

1. Must complete the Wire Form by typing in entries.
  - a. We do not accept handwritten requests.
  - b. It is in PDF format, enabling you to update the form using Adobe.
  - c. A **wet signature** is needed
2. Must include a color copy of a valid government-issued I.D.
3. To process for receipt today, we must have the forms returned by:
  - a. Domestic Wires - 3 PM Eastern Time
  - b. International Wires - 12:00 PM Eastern Time

Please return the forms securely by utilizing your email account's secure email feature. (Please see your email provider for instructions.)

If you have any questions, please do not hesitate to contact us.

Thank you for being a valued, Quontic customer.

Regards,

{{ticket.hubspot\_owner\_id }}

**REPORTS:**

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HubSpot reports tracking all client's wire requests. It keeps track of issues that can be resolved in future projects.

**CONTROLS:**

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The Quality Assurance program will review all CX work HubSpot tickets regarding completing the client's wire requests.

**APPENDIX:**

Wire agreement form Page 5

Agreement shall be govern by and construed under the domestic laws of the State of New York. The parties hereby consent to the exclusive jurisdiction of the courts of New York and the United States District Court for the District of New York for all purposes in connection with any action or proceeding commenced between the parties or with respect to the subject matter of this Agreement. The parties further agree that any initial services of processes in connection with any legal proceeding may be served by certified mail, return receipt request, or personal service, within or without the State of New York, provided a reasonable time for appearance is allowed.

16. **ASSIGNMENT, MISCELLANEOUS:** This Agreement shall be binding upon the successors and assigns of the party. Except as otherwise provided herein, this Agreement may not be amended, modified or changed except by an instrument in writing signed by both of the parties hereto. If any of the provisions of this Agreement shall to any extent become invalid or unenforceable, then the remainder of this Agreement shall not be affected thereby. If Customer is a New York attorney or law firm, then Customer acknowledges and agrees that, regarding all transfers from attorney trust accounts, only attorneys licensed in New York are permitted under the law to be Authorized Representatives under paragraph 2 and Schedule A of this Agreement.

IN WITNESS WHEREOF: the parties that have caused this Agreement to be executed by them and/or their duly Authorized Representatives on this: XXXXXXXXXX

Customer Name:

Account Number:

XXXXXXXXXXXXXXXXXXXX

XXXXXXXXXX

Customer Authorized Signature:

By: Customer's signature  
Name: name print  
Title: \_\_\_\_\_

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

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**SCHEDULE A**

**I. AUTHORIZATION - FOR BUSINESS ENTITIES**

Bank is hereby authorized to transfer funds upon and in accordance with Requests provided by any one of the following named officers or authorized agents (singularly or collectively, and "Authorized Agent") of the undersigned ( Business Customer).

Authorized Agents:

Name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
D/L Number: \_\_\_\_\_ Birth-Date: \_\_\_\_\_

Name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
D/L Number: \_\_\_\_\_ Birth-Date: \_\_\_\_\_



## II. SECURITY PROCEDURES

Customer understands and agrees that the authenticity of any Request will be verified pursuant to the following security procedures:

1. Bank will request the caller to provide the personal information provided above as identification and will verify the same against the information provided above.
2. Bank will confirm the payment order in accordance with the confirmation limit instructions provided by Customer below.

**III. CALL-BACK VERIFICATION OF AUTHENTICITY.** – If Telephone, Fax or Email payment orders are to be used, Call-Back is required by Bank as a minimum level of security procedure.

In call-back, Bank will call back to Customer and request verification of the authenticity of the funds transfer. Bank will call only the telephone number designated by Customer. If no response is received from the Customer's designated telephone number, or if confirmation cannot be obtained in accordance with the security procedure, Bank will treat the payment order as unauthorized and will not execute the payment order.

Telephone number for call-back verification: **XXXXXXXXXX**

Please check one of the following boxes.

- We agree to Bank's standard confirmation limits.
- We elect to modify the confirmation limits and instruct the Bank to process all wires for all of the accounts duly listed and attached that are entered via online banking with token security to be processed immediately "call-back not applicable"

Authorized By: \_\_\_\_\_ Date \_\_\_\_\_

## IV. PERSONS AUTHORIZED TO VERIFY AUTHENTICITY.

Customer may choose to require confirmation by an Authorized Agent of Business Entities other than the Authorized Agent responsible for the initial transmission of the payment order to Bank.

Please check one of the following boxes:

- Call-back may be verified by any Authorized Agent, including the Authorized Agent who initiated the payment order.
- Call-back may be verified only by an Authorized Agent other than the Authorized Agent who initiated the payment order.

**V. FACSIMILE AS ORIGINAL:** Customer agrees that any communication, including a payment order, sent to Bank via facsimile will be deemed an original copy of such communication, admissible in a court of law as conclusive evidence of the form and content of the communication, notwithstanding Customer or Bank is unable to establish that the document used to originate the facsimile is otherwise not available.