Company:	QUONTIC BANK	
<b>Document Title:</b>	Document Title: CX Wire Procedure	
Department: Digital Bank Operations		•
Date:	August 17 <sup>th</sup> , 2022	QUONTIC
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	Collins/ Adriana Ramon	
Owner:         Customer Success (CX)		
Last Revision:	May 17 <sup>th</sup> , 2023	

## **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 CX team in contact with a client's initial wire requests is 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 through the Online Banking Portal
- 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. DBO is responsible for communicating with the CX team if further information is needed. DBO is responsible for communicating with the client once the wire request is completed.

## **CX BUSINESS RULES:**

- 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
- When contacted via phone or email, CX provides the client with the wire form and wire agreement form through a secure message
  - CX must follow Email Procedure below when a wire request comes through email

- o Reply to the client's email with Instructions Sent through OLB Wire Request email template
- Send a secure message using the **Wire Request pipeline** and provide wire documents and instructions
  - See the email procedure below for the full process
- o If the client does **not** have OLB proceed with an email message
- CX must send the client a new secure message if the wire request comes in through any other pipeline that is **not** the Wire Request pipeline through WebAdmin
  - See the email procedure below for the full process
- Verify the account used for the wire transfer
  - Verify funds are available
  - Double-check pending transactions
  - Restrictions/holds need to be cleared to move forward
- CX team needs to MODIFY the Wire Agreement form with the client's information
  - 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 a 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 3:00 PM EST
  - Incoming Foreign/Domestic Quontic Bank Information Needed
    - Address
      - o 3105 Broadway, Astoria, NY, 11106
    - Phone Number
      - o 800-908-6600
    - ABA/ Routing Number needed for Domestic incoming wires
       021473030
    - Swift Code needed for foreign incoming wires
      - o NORHUS33
- Closeout Wire Transfer Form
  - NO signature
  - NO wire agreement form required
  - Complete their own Closeout Wire Transfer Form
     Agent must NOT fill out the form for the client
  - Following documents are required if the funding account is NOT the originating funding account
     Bank Statement and Color copy of your valid government-issued I.D.
  - Closeout wire must be sent to one of the account owners' account
    - Closeout wire can **NOT** be sent to another recipient
- 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)
  - A Wire Transfer Agreement is needed for all first-time wire transfers
    - Account List must include liquid accounts, DO NOT include CD account
  - The Wire Department saves these forms; see step 13 to view saved Client Agreement Forms
  - Joint account:

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- 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
- DBO calls the client before sending the wire to verify the information on the wire
  - NO modifications once DBO verifies the wire with the client
  - The client can ask to RECALL the wire; however, there is no guarantee of retrieving the funds
  - **BIG PICTURE:** DBO uses the ID and wet signature to verify the customer
- 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.
    - o Dependent upon the policies and procedures of the receiving bank

#### FORMS:

#### WIRE FORM

#### 

	Wire Transfer Request
Please email Customer Service@quonticbank.com by 4:00pm. If received after that time this form wil	I be held until the next business day for processing
*US Dollar Wire Deadline for Same Day Processing *12:00 EM Wire Deadline for Foreign Currency Processing Customer(Originator) Name:	Date:
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/ACCT# / Name:	
Address:	
Account # / Swift:	
By signing below, Customer authorizes Quontic Bank to process the wire transfer described in this Wi to the person the Receiving Bank believes to be the Beneficiary named above.	re Transfer Request, at Customer's risk,

#### Customer's Authorized Signature(s)

Instructions Received By:		
Funds Verified: Yes No	Verification and callback done by:	
Signature Verified: Yes No		
Customer Callback: Yes In Person	Belleville to the second secon	
Customer Name Contacted:		
Date and Time Called:		
Quontic Signatures: Two authorized signatures are required for every wire.		
Branch Control Number:		
OPERATIONS DEPARTMENT Asset CFAC Bowering for woordfwagerg purposes.		
		Rev. 11.29.2022

# **CLOSEOUT WIRE FORM**

<b>L</b> I Ø	ADAPTIVE DIGITAL BANK
Wire Tran	sfer 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:

#### Ouontic 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 her agree as follows:

- 1. AUTHORIZATION: QB is authorized to honor and execute all telephonic, telegraphic, electronic, oral, or writte 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. Unless otherwise agreed, all funds transferred shall be in U.S. dollars only. Notwithstanding the above, all requested transfers from New York attome ust accounts must be made by written instruction from an attorney licensed to practice law in New York. 2. SECURITY PROCEDURES
  - COLLET FOR COLORAGE Q (G) is individual to accept pryment orders from Customer, if Customer is an individual, or may of the officers or agents of the Customer identified in Schedule A structed here to ("Astronical Representative"). If Customer is a business entity of as otherwise provided in this Agreement (QB is also undowing to to remediate of such other directions and instructions relating to popurate orders, including the remediation conclusion or amendment (D). sont on the uncount material material of the optimizer works, increment, and cancentants of prior payment orders, as may be provided to QB from time to time by Customer or an Authorized Representative or as otherwise provided in this Agreement. b. Following the receipt by QB of a payment order, QB, at its discretion, may verify any such payment order by
  - teleptone 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 and an entry of the properties prevents prevents and the second status of the second status o given by the Customer or an Authorized Representative of Customer and/or all of QB's security requirement have been met
  - c Any request received by OB in accordance with this Agreement, including individuals identified in Schedula A, shall be considered a payment order that shall be binding on the Customer. d. CUSTOMER ACKNOWLEDGES THAT IT HAS REVIEWED QB'S SECURITY PROCEDURES.
  - AGREES THAT OB'S SECURITY PROCEDURES ARE COMMERCIALLY REASONABLE, AND
- MEET THE SECURITY REQUIREMENTS OF THE CUSTOMER.
  3. CUSTOMER'S OBLIGATION TO PAY: Customer authorizes QB to debit, on the execution date of the payment
- order, any and all deposit account(s) of Clustomer for the amount of any accepted payment order.
   REJECTION OF PAYMENT ORDERS: QB reserves the right, in its sole discretion, to reject any payment order, ALERCTION OF PATALLELY OWNERS. You here vote in tight, this source uncounter, to reject any populations, including without initiation, the right to reject any population day, regardless of the type of currency involved, that a Continuer requests to be transmitted to at on for the benefit of, county, portunent agency, person, early, beak 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 regulation whose consume, or to be not solve accession a support a construct agrees and gets and more and liability whatsoever to Customer or third party because of such rejection. If GB elects to reject a psymeat order, GB shall species good that and at with the elligence to notify Customer of the rejection attribute outly, electronically or in writing. GB shall be deemed to have rejected any psymean order, and Customer waives notice of rejection of the

ryment order, unless Customer has on deposit with OB 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 named a payment order previously received by QB, QB shall use reasonable efforts to effectuate Customer's within Hornwere, (B makes no representation or warmaties as to no shilly to (a) cancel or named a payment order previously received by QB or (b) recover wards and heady transfarred. QB shall have to shifting to Gustamer 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) complianc aments any persistent over must be spress to Que in summer time to grave Que a reasonance opportunity to ori on i before QUE securities or one pyrmest order, a reliable jouring CB any, a reliable and the security percentary to complex comparison of the original payment order and or () security to QUE of an indemnity board from an expetible institution of other security mode which QUE is held harmless from and against any loss, hability, cost (modeling that an elementary or other security mode which QUE is held harmless from and against any loss, hability, cost (modeling that not limited to taking and child field or express (including that not limited to reasonable attractive) fields arising from or in connection with the strengthed concellation connectioned () accurate QUE contexport of the contexport of the original form or in connection with the strengthed concellation contexport of QUE contexport in strengthing to cancel or amend a more contexport of the strengthed concellation contexport of the contexport of the contexport of the original perception of the contexport band QUE damaless from any and all liabilities, cost, and expresse QB may incur in strengthing to cancel or amend a
- 6 CUT-OFF TIME FOR RECEIPT OF PAYMENT ORDERS: OB must receive all instructions for payments
- CUT-DY TIME POX RCCLIPT OF PAYMENT ONDERSY. (b) must rever all instructions trappingents
  orders prior to 320M prevaluing into a kg, on the dryb terminis to be made. (B) envery the right orders
  said cut-off times to provided for in this Paragraph, and shall provide advance notice to Customer of said change.
   ERROVEOUS PAYMENT: Customer understands that (G) is security provides are not designed to detect
  or prevent Customer errors in present orders. Customer errors clusted for an other the dryb ordering G) with
  wrong name and orwang account number of the baseling through and which wrong account number of the
  segments that individual in the individual material customer and compared for the second providing (G) with
  the wrong name and orwang account number of the baseling through a customer and customer a beneficiary bank or intermediary bank (if applicable), providing OB with an incorrect amount of 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 <u>not</u> by the name of the beneficiary, and (b) the identification number (such as the FRE-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 ("FRE-ABD") 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 umber of the beneficiary bank (and any specified intermediary bank) are correct. QB shall have no obligation to numers of the relativity of the data any percent manufactury of the second muture of the baseficiary, or that reconcile or otherwise ascertain that the name of beneficiary matches the account muture 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 Contract for the first set of the made. In the event that Customer does not receive said confirmation within five calendar days following the execution date specifiel in the payment order, then Clastoner agrees to notify (28 of said fact, and (28 agrees to send Clastoner a diplicate confirmation following (26 is receipt of such notification of non-receipt, (28, upon report, also agrees to provide Clastoner with such additional information as Clastoner may reasonably request. Clastoner agrees that it will aligned us dicremitly examines and confirmation and will, by the close of (26 is agree finder to values dogs). notify (B of any disceptory, error or other inegularity times). (Ineviating described as "Outcome Disceptory) Notification: "Outcome hereby advantisely that is review of the confirmation and, if applicable, its issues of a "Customer Discreptory Notification" are natural learns of this agreement. Without regard as to whether or not fourther has reviewed the confirmation from (G). Customer hereby releases and absolves (G from, and against, any

liability relating whatsoever for any QB malfeasance, mistake, other irregularity or QB misconduct, or any other inclusive retaining without our and the second state of the second verbal notice to OB under this Paragraph shall be confirmed in writing to OB within ten (10) calendar days of the verbal notice. Failure of Customer to confirm the notice in writing shall be deemed as a Customer's failure to make a

- Verbal BOUCE Fainter of visionment of Visionment are noted in vision from vision vision vision and a vision of a addit lobble the fact Cattomer only for (25 gross) participant performance or non-performance of the funds transit-service provide for this Agreement. (28 shall not be repossible for any loss mining from or in connection with any incoractory, or of mining the start of the performance or communications facility, any receiving party or limitation the Catsomer, any Federal Reserve Bank or transmission or communications facility, any receiving party or immutation the domestic any elevation is elevere bank of transmission of commutationation faculty, any receiving party of receiving bank (choice) and produce limitation elevation of a final transfer request by such choice integration of an or in contextion with any entre, filture or oklay in transmission of any funda transfer request it such delay is caused by legal constantin, exponent filture, was employed contextions, any important for any loss from communications facilities or other circumstances beyond QB's reasonable control, QB shall be spraused from failing to communit of delay in transmitting a fundat transfer request if such transmittal would result in QB's having exceeded any limitation upon its intra-day set funda position established prosent or 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 covenance on use research neiterio systemis of any rule of regulations of any forset of a covenance-that i registance monthry. (Be shall be strelled to regist on any communication, instrument, or document behavior level by it in good faints to be genuine and correct and to have been given, signed or sent by Customer or an Authorized Representative of Customer, and (B shall not be listle to the Customer for the Consequences of start lesions: Provided (B has complexity with the start between the start being the start of the start behavior to the start behavior to the lishling, including the start of the start of the start behavior to the start of the start instrum, now, journers, we can also be a series of the ser versions a unit Paragone to use Agriculture. Sociality of the energy balance of the ore to and on the energy of option, in the form an dynamical content is accounted, for effect we energy balance outsure is account analysis that rould have resulted had no entro or delay occursed, or by a direct relative Ostatomeria social QB's actual cost of finds for the period and anomir in question, and the adjustment will be computed on a douby beaus INNO EVENT SHALL QB BE LIABLE TO THE COSTONER FOR ANY CONSEQUENTIAL, SPECIAL, IN NO EVENT SHALL (SEE LIABLE TO THE COSTOBLE FOR ANY TO REQUERTING, SECAR, EXEMPLIAR TO RUBECT DAMAGES (MICLIDING LOST ROPTS) (O FANY NEN OR ANY INCOSES OR ANY ATTORNEYS 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 OB'S
- LIMITATION LOSS OF DAMAGE FROM SUBSEQUENT WRONGFUL INSHOVER, ESULTING FROM QE' ACTS 06 OMSEND PUBSIANT OF UBLAGEEMENT, WHETHER OR NOT THE LIKELIHOOD OF SUCH LOSSES OR DAMAGES WAS KNOWN BY QB. 11 FUNDS TRANSFER FEES. Contours agrees to pay all des and charges which QB may from time to time, impose for payment orders and related and, including any free imposed or QB by the Federal Reserve in connection theremit. Usies otherwise agreed in writing, QB is authorized to collect such fees by defining any of the Contoure's account, including any accouncie) set forting on Schedule A. Countour table hardery authorized QB to definite in the otherwise agreed in the finite frame that and the other by authorized to bable 7 differ. leduct its fees and charges for payment orders from the amount of any payment order executed on behalf of the
- 12. SPECIAL TERMS AND CONDITIONS FOR INTERNATIONAL TRANSFERS: a. If a payment order calls for a payment in a currency other then United State dollars, such orders shall be payable to the beneficiary subject to the terms imposed by the beneficiary's bank on the receipt of payment

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 "Paver"
- c. QB will not be liable for any errors, delays or defaults in the transmission of the payment order for any ssages sent at any time relative thereto by any means, or for any tampering therewith enroute. OB shall not be liable for any (1) 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. OB'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 remitted, or (ii) in the amount and currency of the transfer, or (iii) by instructing the Payer, or nother banking house abroad with which QB may then have or establish a sufficient credit in such for currency, to hold the said amount of foreign currency for the Customer's account and risk, and OB 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 termination 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 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 o the Customer on OB'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 hereinder
- 14. RECOVERY UNDER THE LAW GOVERNING MISTAKE AND RESTITUTION: Customer understand 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 cooperated with QB and to provide QB with any documents, information, and other assistance as may be necessary to enable OB 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 circulates 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 govern by and construed under the domestic laws of the State of New York. The parties hereby consent to the speciate pursidiction of the courts of New York and the United State 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 nection 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 reasonable time for appearance is allowed. 16. ASSIGNENT, MISCELLANGUON: This Agreement shall be huming upon the successor and assigns of the party. Except as otherwise provided lawsim, this Agreement may not be mension, multiding and changed except by an imstrument an uniting signed by both of the parties herets II 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 transfer
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.
DINERTS NUMBER 4

IN WITNESS WHEREOF: the parts	s that have caused.	this Agreement to	be executed by	them and/or	r their du
Authorized Representatives on this:	<del>DURDARI</del> ,				

#### Customer Name

Accounting
<u>200200</u>



Name:

SCHEDULE A

IES

I. AUTHORIZATION - FOR	BUSINESS	ENTITI



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 procedu

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

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:

Please check one of the following boxes

We agree to Bank's standard confirmation limits

O 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"

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.

Date

Please check <u>one</u> of the following boxes:

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

Call-back may be verified only by an Authorized Agent other that the Authorized Agent who initiated the navment 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:**



4.	Verify Account Status is <b>Active.</b> CX can proceed with the client's request	
	If the account is <b>Restricted</b> , CX must address the restriction before moving forward with the request	Tax ID number:   Status:   Active   Branch:   DAC-Branch   Primary officer:   Mantl     Tax ID number:   Status:   Status:   Status:   Branch:   DAC-Branch   Primary officer:   Mantl
5.	HubSpot	Contacts v Conversations v Marketing v Sales v Service v Automation v Reports v
	Click on Contacts	Contacts * 2 records
	Search the Clients name	All contacts X My contacts Unassigned conta
	Click on the Client's Name	Contest evenue - Create date - Last activity date - Lead status - # All filters (0)
	If the client is in Contacts	
	<ul><li>Click on +Add next to Tickets</li><li>Proceed to step #7</li></ul>	(305) 894-1138
	If the client does <b>NOT have a contact</b> Proceed to step #6	<ul> <li>Tickets (4)</li> <li>+ Add</li> </ul>
6.	Click on Service	Horizon 🏂 Contacts 🥱 CST 🚱 Mobile Deposit 🚙 ADP 💽 Pay Ring - Order
	Click on <b>Tribar</b>	Contacts - Conversations - Marketing - Sales - Service - Automation - Repo
	Change the Pipeline to All Pipelines	Inckets     Image: Constraint of the second se
	Search the Client's Name or email address	Feedback Surveys       Ticket owner *     Create date *     Last activity date *     Knowledge Base     rs (0)       Search ID, name, or su     Q     Customer Portal
	If there is <b>NO</b> ticket with the same scenario, create a ticket	Actions - Import Create ticket
	Click on Create Ticket on the right side of the page	Board actions - Save view

7.	Ticket Name: [Source Type] - Wire	Create ticket	Source *
, .	Request - [Last four digits of account]		Email
	- [Client's Name]	Ticket name *	
		Wire Parment II at few diaits of account I (Client's Name)	Create date
	Pipeline: CX General or CX OLB	Whe Request - [Last rour digits of account] - [Chent's Marie]	<b>0</b> 8/18/2022
	Message	Pineline *	
		riheime	Full Name
	Ticket Status: OLB In Process or New	CX General	
			Email
	Ticket Description: <b>Domestic or</b>	Ticket status *	
	Foreign Wire	New	
			Attach Document
	Product: OLB Checking/Savings	Ticket description *	
	Ticket Owner: CX Representative	Wire Request - [Last four digits of account] - [Client's Name] 🜀	
			Priority
	Source: Phone/ Email/ OLB Message/	Product *	• Medium 👻
	Chat/ Audio	OLB Checking/Savings X	
			Associate ticket with
	Create date: Today's Date	Ticket owner	
	Priority – MEDIUM	Cunthia -	Contracted anter
	Click on Create	Cynund	Create and add another Cancel
8.	Ticket ID: Automatically Generated	OLB - Wire Request - [Last four digits of	OLB - Wire Pequeet - Il set four digits of
		< Tickets account] - [Client's Name]	< Tickets account] - [Client's Name]
	Department- Quontic: Customer		[ciliaurs ivalua]
	Success	<ul> <li>About this ticket</li> </ul>	Create date
			₿ 08/04/2022
	Priority -	Pipeline	Priority
	Medium Priority if we are missing	CX General	Medium
	documentation	Ticket status	
	<b>High Priority</b> if we are sending it to	New 💌	Close date
	DBO		Time to close
		1025940959	
	OLB Ticket Props:	1023000730	View all properties View property history
	Web Admin – OLB Original Submit	Source	
	Date – Date request submitted	Email 🔻	BANKING CONTACT REASON
	Web Admin – OLB Reference Number –	Ticket name	
	Reference Number	OLB - Wire Request - [Last four digits of account] -	BANKING: Reason for Contact
		[Client's Name]	Wire related ×
	Banking Reason for Contact: Wire	Ticket owner	
	Related	Cynthia - 💌	· inclu
		Department Questic	<ul> <li>CX/DBO</li> </ul>
	Click on Save		Product
			OLB Checking/Savings ×
	Refresh the page to see	Ticket description	
		OLB - Wire Request - [Last four digits of account] -	Save Cancel Vaulue charged 1 ar
	Product: OLB Checking/ Savings	[Client's Name]	Cancer Tou ve changed i pr

9.	Horizon:	Alerts (1)	Customer Information
		Relationship Summary	
	UPDATING LAST CONTACT on	Customer Information	Projectofermation
	Horizon:	Contact Details     Contemport Verification	Basic information
		Electronic Access	> Branch and Officer Information
	Click on Customer Information	> IRS Reporting	> Demographics
	Click on Basic Information	> Lending Information	> Employer Information
	Click on Edit	> Miscellaneous	
		> Notes	
		Profitability	1
		Regulatory Compliance	
		Services	
10.	Locate Last contact and Last Contact	~ Easic Information	
	Туре	Prefix:	
		Middle name:	
	Enter the Current Date	Lest name: *	
	Enter the Contact Type	Suffix: Professional designation:	<u> </u>
	• In Person	Familiar name:	
	Mail	Short name: Legal entity type:	Individual 🗸
	Telephone	Alternate legal name:	
	-	VIP code: Confidential level:	BLANK IS VALID V
	Click on Save	Tax ID number:	SSNITIN
		Tax ID status:	Certified V
			*Eligible for tex reporting
			Cmit from duplicate resolver     Resident alien
			Service member
		Restricted customer.*	No 🗸
		Customer sub-type:	BLANK IS WALED
		User number:	rich .
		Date of death:	(21) (21)
		Customer since:	05/29/2019 (3Y 10M)
		Last contact type:	BLANK IS VALID
		Lost customer:	(31)
		Vielcome letter date:	05/29/2019 [j]
		Purge option: *	YE Control 🗸
		Comment line: Customer key: *	0000000018052
		Raferral code:	<u>~</u>
		Alerts (1)	Customer Information
		Relationship Summary	
		> Contact Details	Resident alien
		> Customer Verification	Service member
		Electronic Access	Restricted customer: * No -
		> Lending Information	Status: Active Customer sub-type: BLANK IS VALID
		> Miscellaneous	User number:
		Profitability	Date of birth: 04/24/1986 31
		Regulatory Compliance	Date of death:
		Services Tax Information	Customer since:         05/29/2019 (3Y 10M)           Last contact:         04/21/2023
		User Fields	Last contact type: Telephone
		Maintenance Log	Lost customer:
			Lost distamen reason: BLANK IS VALID .

11.	Click on <b>Relationship Summary</b>	
	Click on Customer Accounts	
	<ul><li>Verify:</li><li>Funds are available</li></ul>	Tax ID number: ****3561 (SSN/TIN) Statua: Active Branch: DAC-Branch Primary officer: Mantl VIP code: BLANK IS VALID
	• No Holds on the profile or account	Alers (0). Messages (0) Relationship Summary
	<ul> <li>Click on the Activity Symbol next to the account in question</li> <li>Shortcut</li> <li>Click on the account in question</li> </ul>	Customer Information       > Relationship Totals         > Contact Details       > Relationship Totals         > Customer Verification       > Weighted Average Rates         > IRS Reporting       > Customer Accounts         > Miscellaneous          > Notes
		Profitability         Application         Account         Relationship         Current         Available         Status         Activity           Regulatory Compliance         Demand Dep BITCOIN REWARDS BETA Services         Demand Dep BITCOIN REWARDS BETA         19197         SOLE OWNER         \$98.71         \$98.71         Open         []]           Tax Information         BITCOIN REWARD         Direct         Open         []]         []]         []]
12.	Click on History	E2 ◆
	Click on <b>Transaction</b> CX team can change the <b>Statement</b> <b>Period</b> from • Last 10 transaction	Product type:     HIGH INTEREST CHECKING Status:     Open since::     03/14/2022 (5 Months)     A Last activity:     00/08/2022 (9 Days)       Branch:     DAC-Branch Officer 1:     Mantl     Last contact:     03/15/2022 \$100.00     C       Officer 2:     Referral code:     A     A       Alerts (1), Messages (0)     Transaction History
	• Last 10 days	Alternate Address Statement period: 1. Last 10 Transactions V
	• Last 30 days	Balance Summary Conditional Programs > Show Smart Search
	• Last 60 days	Cycle Information
	• Date Range	Effective         B         Code         Statement Description         Ch           NSF Package Post         Actions -         08/11/2022         0029         Rate Change .0100% to 1.0900%         Ch           TailseAtence training memory memory and the change .0100% to 0.000%         0.0100%         Ch         Ch         Ch           Actions -         06/10/2022         0039         Interest Paid         Ch         Ch         Ch           Actions -         05/31/2022         0029         Rate Change .0100% to .0100%         Ch         Ch           Actions -         05/27/2022         0029         Rate Change .0100% to .0100%         Ch         Ch           Miscellaneous         Actions -         03/15/2022         0029         Rate Change .000% to .0100%         Ch           Notes         Actions -         03/15/2022         0029         Rate Change .0000% to .0100%         Ch
13.	Verify:	Transaction History
	<ul><li>No Pending transaction</li><li>Funds are available to use</li></ul>	Statement period: <u>1, Last 10 Transactions ♥</u> > Show Smart Search ≪ < 1 of 1 ♥ > ≫ :
	Continue with request	Effective         B         Code         Statement Description         Check #         Debit         Credit         Current           Actions -         06/22/2022         7255         POS Purchase With PIN ALDI 64042         \$37.66         \$98.71           Actions -         06/17/2022         0021         Educators Credit/P2P PAYMNT KIMBERLY B         \$50.00         \$136.37           Actions -         05/31/2022         7255         POS Purchase With PIN PICK N SA 1735 W         \$12.08         \$86.37           Actions -         05/26/2022         7255         POS Purchase With PIN PICK N SA 6969 N         \$7.98         \$98.45
		Actions -         05/19/2022         7255         POS Purchase With PIN ALDI 64042         \$66.04         \$106.43           Actions -         05/18/2022         0021         Educators Credit/P2P PAYMNT KIMBERLY B         \$50.00         \$172.47           Actions -         05/02/2022         7255         POS Purchase With PIN ALDI 64042         \$18.97         \$122.47
		Actions - 04/18/2022 0021 Educators Credit/P2P PAYMNT KIMBERLY B \$50.00 \$141.44
		Actions *         04/04/2022         7255         POS Purchase With PIN SENDIKS MEQUON         \$14.89         \$91.44           Actions *         04/04/2022         7255         POS Purchase With PIN ALDI 64042         \$20.94         \$106.33
		Close

14.	HubSpot:	Search activities Q Expand all Coloperall Coloperall
	1	Activity Notes Emails Calls Tasks Meetings Rotald Beevers
	Click on Notes	Celetifight com
	Click on Create Note	April 2022
		Note by Cyrchia C
	Include these snippets in your note with a	Mr. Ronald Beevers called to inquire about this debit card that he has not n 🗸 🗸 Note 😪 🗶
	short description	Start typing to know a note
	short description	
	Horizon XE Profile, OLB Secure	
	Message with Forms attached	
	<b><u>Snippet #1</u></b> : Client's profile on Horizon	B 7 U T, More * 2 ⊒ ⊕ () Ø Associated with 1 record *
	XE	Services
		<ul> <li>Note by Kiersten C.</li> </ul>
	Click Print	has requested a wire transfer.
	<b><u>Snippet #2:</u></b> Message to the client with	
	attach wire forms	8/3/22, 8/3 PM MigRepty
		Message Reply D
		Name Email Address
		Reference Number SSN/TIN
	Click Save on your HubSpot note	Message Topic Subject
	ener bave on your nubspot note	Attachment Max File Size (Approx): 5.0 MB
		Choose File No file chosen
		Message History
		Message 08/02/2022 05:50 pm Please send me the Wire Service Agreement. I need to create a wire transfer.
		Thank you,
		Tex ID number: ***3561 (SSN/ITIN) Outcomer since: 12/23/2020 (1 Year) ID type
		Branch: DAC-Branch Resident allen: Not Assigned
		Pirmary officer: Manti Service member: No VIP code: BLANK IS VALID
		Arts 0, Messen 0
		Relationship Summary
		Customer Information
		Center Deals > Heatonising Iolais
		Extronic Access > Weighted Average Rates
		> IRS Reporting
		Landing Information     Customer Accounts
		P Maplaneos ≪ < tofty > ≫
		Profitability Application Account Relationship Current Available Status Acti
		Regulatory Compliance Demand Dep 19197 SOLE OWNER \$98.71 \$98.71 Open
		Services ATM/Debit SOLE OWNER Open
		Tax Information BITCOIN REWARD Direct

15.	Verify if the client has a wire agreement	✓ 🍠 This PC	Customer Success	7/25/2022 10:34 AM
	form already on file with us	> 🧊 3D Objects	DAC Applications DAC Extracts	8/12/2020 3:25 PM 12/27/2019 4:36 PM
		<ul> <li>&gt; B Desktop</li> <li>&gt; Documents</li> </ul>	Dacia	4/29/2022 10:47 AM
	Click on Operations Folder	> J Downloads	DAILY WORK - REMOTE	7/30/2020 3:59 PM 8/12/2022 11:36 AM
	Click on Deily Work DEMOTE	Music	DENMARK d Mastercard	Frau 8/1/2022 9:15 AM
	Click on Daily WORK - KENIOTE	> 📑 Videos	Deposit Losses	1/3/2022 2:47 PM
	Click on wires	> See OneDrive - Quontic Ba	Ink - Az Disclosure Archive Dormat Letters	8/16/2022 1:09 PM 8/10/2022 9:10 AM
	Click on Wire Agreement	> 🛫 Operations (\\asshare)	(Z:) Duplicate Check Num er Report	8/9/2022 10:52 AM
		> 🕩 Network	Expedited Cards	3/2/2021 5:39 PM
	Click on <b>Business or Consumer</b>	ts		0 F 10000 F FT D14
	• depending on the client's request		Pershing LLC - North	ern Trust
		IS	RDC-Deleted Mercha	ints
			Service Messages	
	Client Not in the folder and the wire		Wires	
	Cheft Not in the folder send the wife		ZELLE-BILLPAY- Mob	ile LIMIT INCREASES
	agreement form	Overtia Bank	A- 7 1130,2021 - TP0192	P1
		- Quontic Bank - A		
	Client in the folder send the Wire form or	(\\asshare\home	\$) BDC source sheet	
	Closeout Wire form <b>ONLY!</b>		RDC cover sneet	
		Name	Name	
			s la succur	
			Vires	55
			Vires CONSU	MER
		Wire Agree	ments	
		Wire Forms		
16	Client NOT in the folder send the wire	> Music	Chev Sidems Request	2/4/2022 12-23 PM
10.	agreement form	> 📰 Pictures	COVERSHEETS	7/22/2020 2:48 PM
	agreement form	> 🗮 Videos	Customer adjustements credits approved by     Customer Complaints	se 9/15/2021 2:14 PM 8/17/2022 8:12 AM
		> Se OneDrive - Quontic Bar	ik - Az	
	CX must create a wire Agreement form	> 🔪 Operations (\\asshare)	(Z:) Customer Success	8/18/2022 10:44 AM 8/12/2020 2:25 RM
	for the client	> 🔮 Network	DAC Extracts	12/27/2019 4:36 PM
		12 12	U Dacia	4/29/2022 10:47 AM
	Click on <b>Operations</b>	> This PC > Operation	uns (Naschare) (7) > Customer Surger	
	Click on Customer Success	· · marc · operado	Ans ((lassing) (2.) / Costoniel Succes	
	Click on <b>Forms</b>	* 1	Name	Date modified
	Click on Wire Agreement Form	(\\assnare\nome\$)	1098- Mortgage Tax Form	3/25/2022 3:34 PM
		HOTS	Bitcoin	2/4/2022 3:42 PM
			Customer Feedback	2/4/2022 1:38 PM
		Quontic Bank - Azur	200111	
			CX - Forms	8/18/2022 10:39 AM
		s	Ebony	7/5/2022 9:24 PM
			Horizon Note Journal	8/11/2022 4:53 PM
		> This PC > Oper	rations (\\asshare) (Z:) > Customer Seccess > C	X - Forms
		* ^	Name	Date modified
		=	- Ontro Bartha Di da	0.00.0000 + 07.4
			Online Banking Disclosures	8/8/2022 1:27 F
			Quontic Bank Disclosups	2/15/2022 3:47
		- Quantic Bank - Ar	Wire Agreement Form	9/19/2022 10:3
		- Quotituc Dalik * Az	Wire Agreement Form	3/0/2022 10:3
		(\\assnare\nome\$)	Wire Transfer Form	4/25/2022 6:00
		is (\\asshare) (Z:)		HERE AND

17.	Must complete before sendingWire Agreement Form:Go to Appendix for full page version	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]
	On page 5:	Customer Name: Account Number:
	section on the right	[INSERT ALL SIGNERS NAME ] [INSERT ALL LIQUID ACCOUNTS]
	On page 6:	
	<b>CX must fill the HIGHLIGHTED</b> section on the right	Telephone number for call-back verification: [INSERT CLIENT'S PHONE NUMBER]
	Save in a place to attach to the ticket	
18.	HubSpot:	Activity Notes Emails Calls Tasks Meetings See the businesses or organizations as record.
	Click on <b>Emails</b> Click on <b>Create Email</b> Click on <b>Template</b>	
		Dever PET Transfer Clanuxe      From Contribution (contribution control of the Registring Line - ROSEANN TORAL (cf))     to Richolas Amendola, echocolard/Bioponticbank.com, Karin Worthy, custo      Email - New Voice Massage from The Ring Line - ROSEANN TORAL (cf)     to Richolas Amendola, echocolard/Bioponticbank.com, Karin Worthy, custo      Email - New Voice Massage from The Ring Line - ROSEANN TORAL (cf)     to Richolas Amendola, echocolard/Bioponticbank.com, Karin Worthy, custo      The Richolas Amendola, echocolard/Bioponticbank.com, Karin Worthy, custo      The Richolas Amendola, echocolard/Bioponticbank.com, Karin Worthy, custo      The Richolas Amendola, echocolard/Bioponticbank.com, Karin Worthy, custo
	Click on the <b>Email Template</b> you need:	Select template X
	• Wire Request that Needs Wire Agreement Form Signed	NAME * CREATED BY * LAST USED * LAST MODIFIED * Still Interested Kiersten C. 3 months ago
	• Wire Request that Wires Form only needed	Wire Request that Need Wire Agreement Form Signed         Leilani C         2 hours ago         a month ago           Wire Request that wire form only needed         Leilani C         2 hours ago         a month ago
	• Email auto-populates	X - Quantic Bank's Loan Programs Pitch - X Kiersten C. ó months ago
	Click on the <b>Attachment Symbol</b> at the bottom of the email	(       First        Prof 1       2       3       4       5       6       ? Next        Last        >         ~       Email       ~       ~       X         Templates       Sequence       Documents       Meetings ~       Quotes ~
	Click on Send when all the documents have been attached	To From Cynthia - (cust merservice@quonticbank.com ~) Cc Bcc Subject Secure: The Request Forms
		You will find a Wire Request Form and the Quontic Bank Wire Agreement as you requested. 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. B I U T More - 8 G meet - Associated with 1 record - Send - Create a task to follow up

19.	Next to Attachments on the right side of the page, click on ADD	✓ Attachments Add ✓
	Upload all attachments sent to the client on the Wire HubSpot Ticket	<b>WIRE AGEEMENT</b> (566.5KB) ×
20.	Change Ticket Status to	<ul> <li>About this ticket</li> </ul>
	Waiting on contact – Closed or OLB – Waiting on contact – Closed	Pipeline CX General Ticket status Waiting on contact - Closed ▼
21.	Once you have received all the information from the client:	<ul> <li>About this ticket</li> </ul>
	Change Pipeline to <b>DBO</b> – <b>Wire</b> <b>Request</b>	Pipeline DBO Wire Requests Ticket status
	Ticket Status to New	New
	Change Priority	Priority Medium  Priority High
	MEDIUM to HIGH	

# **PROCEDURE: EMAIL PROCESS**

STEP	EXPECTATION	IMAGE
1.	Locate the client's email wire request	Email - Wire Transfer Info from     Pin Copy link May 4, 2023 at 5:46 PM EDT      Reply Forward Delete
	Click on <b>Reply</b>	H to customerservice@quonticbank.com  Please send the info for a Wire Transfer
		View thread (2) 2 associations -
2.	Click on Templates	✓ Email x <sup>a</sup> ×
	<ul> <li>Locate Instructions Sent through OLB – Wire Request email template</li> <li>From:</li> <li><u>Customerservice@quonticbank.com</u></li> </ul>	Templates       Sequences       Documents       Meetings ~       Image: Constraint of the second
	Subject: Secure: Wire Instructions sent through OLB	Thank you for reaching out to us. Instructions for your wire request(s) have been sent through your Online Banking Profile. To access our secure message, please follow the instruction below once you are logged in (website portat): 1. Click on Self Service
	Click on Send	2. Click on Secure Messaging B I U T <sub>x</sub> More + 8 @ @ Insert + Associated with 2 records - Send + Create a task to follow up

3.	WebAdmin Customer Console Page:	WEB ADMINISTRATION 122.2
	Click on New Message	BAIKS SYSTEM REPORTS TRAINSACTIONS FILE TRAINSFER
		CUSTOMER CARE CONSOLE Unassigned Assigned New Message
		Requests     Control Conternation       Add Joint Conternation     0       Add Joint Conternation     0       Add Joint Conternation     0       Messages     55/2023 9:04:31 AM General Questions       General Questions     3       Account Detail     0       Bit Remember     0       Total 4     40/2023 9:13:49 FM Debit Card Request       Account Detail     0       Total 4     7
4.	Compose Message Page:	Compose Message 🛛
	Send Message to: Click on A Specific User	Send Message To * Message Options
	Enter the <b>Client's Username</b>	● A Specific User Z Allow Replies
		O To Sender ○ By User Type ACH Only   C To Sender
	Message Options:	○ By OLB Module Accounts
	Click on To Overlag	Bank *
	Select Wire Request	Quontic Bank
	Subject:	
	Wire Request	Subject *
	Attachment: Click on Choose File Select the Client's Wire PDF File *Send multiple messages if needed Enter the corresponding Wire Email	Attachment Max File Size (Approx): 5.0 MB Choose File No file chosen Message * B I II III IIII Size Color IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
	Template in the text box field	
	Click on <b>Print</b> *Snippet page and attach to HubSpot Ticket	
	Click on Send	Cesign 💽 HTML
	Change the HubSpot ticket to the corresponding pipeline and status	Send Save for Later * Required

# EMAIL TEMPLATES

# 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 <u>wet signature</u> 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 }}

### Wire Request - Request Received

Dear {{ contact.firstname }} {{ contact.lastname }},

Thank you for providing the wire form(s).

As requested, your wire transfer will be processed. You will be receiving a call from our wire specialist shortly to verify the information on your wire transfer form.

If you are unable to answer, please return our call at 800-908-6600.

Thank you for being a valued, Quontic customer.

Best Regards, Customer Service Team

### Instructions sent to OLB - Wire Request

Dear {{ contact.firstname }} {{ contact.lastname }} ,

Thank you for reaching out to us.

Instructions for your wire request(s) have been sent through your Online Banking Profile. To access our secure message, please follow the instruction below once you are logged in (website portal):

- 1. Click on Self Service
- 2. Click on Secure Messaging
- 3. Click on Incoming

### **Important Information:**

To process for receipt today, we must have the forms returned before:

- Domestic Wires 3 PM Eastern Time
- International Wires 12:00 PM Eastern Time

Quontic Bank wire fees:

- Domestic Wire Fee: \$25.00
- Foreign Wire Fee: \$35.00

Please let us know should you have any login issues or should you have any questions concerning the instructions you were sent.

Thank you for choosing Quontic Bank.

Best Regards, Customer Service Team

## **REPORTS:**

HubSpot reports are used to track clients' wire-related requests and keep track of issues that can be resolved in future projects. CX HubSpot reports can be found in the Service Ticket Details dashboard. See the example below:

#### Banking Contact Reasons - by week -

 Wire related 
 Joint Owner/Add Beneficiary 
 Restriction Questions
 Domant Letter 
 Acct #/Routing #
 Order checks
 Document request
 Fraud
 COMPLAINT
 Account Change Notification ▲ 2/3▼



## **CONTROLS:**

The Quality Assurance team will review all CX work HubSpot tickets regarding wire-related requests. Monthly calibration sessions will be held to review an interaction in each channel. See the Customer Success Quality Management SOP for more guidance.

# The CX or DBO team member will automatically FAIL their scorecard if they fail to properly authenticate the call/ account holder.

CX Scorecard:

OVERALL CX TEAM SCORE		Outstanding Exceeding         100%           Meeting:         98.99%           Meeting:         92.97%           Below:         82-91%           Unacceptable:         <82%
QA SCORE PHONE	CX QUALITY SCORECARD	QA SCORE CHAT
PHONE SAMPLE SIZE	EMAIL SAMPLE SIZE	CHAT SAMPLE SIZE
Greeting (4%)	Greeting (4%)	Greeting (4%)
Response Time for Voice/ Email/ OLB/ Chat	Response Time for Voice/ Email/ OLB/ Chat	Response Time for Voice/ Email/ OLB/ Chat
Proper Opening	Proper Opening	Proper Opening
Privacy & Security (10%)	Privacy & Security (10%)	Privacy & Security (10%)
Authenticating Account Holder PASS/FAIL	Authenticating Account Holder PASS/FAIL	Authenticating Account Holder PASS/FAIL
Privacy and Security Guidelines PASS/FAIL	Privacy and Security Guidelines PASS/FAIL	Privacy and Security Guidelines PASS/FAIL
Problem Solving Ability (14%)	Problem Solving Ability (14%)	Problem Solving Ability (14%)
Effective Probing & Root Cause Identification	Effective Probing & Root Cause Identification	Effective Probing & Root Cause Identification
Appropriate Solutions	Appropriate Solutions	Appropriate Solutions
Compliance (23%)	Compliance (23%)	Compliance (23%)
Utilize Knowledge Tools	Utilize Knowledge Tools	Utilize Knowledge Tools
Compliance Rules, Policies and/or Procedures	Compliance Rules, Policies and/or Procedures	Compliance Rules, Policies and/or Procedures
Documentation & Interaction Disposition	Documentation & Interaction Disposition	Documentation & Interaction Disposition
Proper Hold & Transfer Procedures	Proper Hold & Transfer Procedures	Proper Hold & Transfer Procedures
Relationship Management (32%)	Relationship Management (32%)	Relationship Management (32%)
Active Listening	Active Listening	Active Listening
Ownership	Ownership	Ownership
Build Rapport	Build Rapport	Build Rapport
Willingness & Empathy	Willingness & Empathy	Willingness & Empathy
Tone/Rate of Speech	Tone/Rate of Speech	Tone/Rate of Speech
Professional Communication	Professional Communication	Professional Communication
Call Closing (17%)	Call Closing (17%)	Call Closing (17%)
One Contact Resolution (Recap)	One Contact Resolution (Recap)	One Contact Resolution (Recap)
Proper Closing	Proper Closing	Proper Closing

# **APPENDIX:**

https://quonticbank.healthstreampolicy.com/QuonticBank/main.aspx?tid=547&mtid=395