CAPITAL BANK

SIMPLIFY PAYMENTS WITH WIRE TRANSFER SERVICES

Wire Transfer provides your business with a fast, highly secure transfer system for moving funds to and from accounts at other banks. As soon as the wire is received, the funds are considered collected and available for immediate use. Wired funds are considered "good funds" – funds that are immediately available upon deposit, unlike checks.

ADVANTAGES OF WIRES

- **Ease of Use** – template creation for repetitive payments and online user profile management
- **Efficiency** – the fastest way to send money, with domestic wires settled same business day and international wires settled from same day to two business days. Additionally, system prompts user for information required by foreign banks to expedite transfer.
- **Security** – offers multiple layers of security, including token/PIN/Dual Approval/password access protocols as well as configurable user permissions and transfer limits you assign
- **Final Payment** – wire transfers provide a payee finality of payment that cannot be debited from their account without authorization unless fraud is involved
- **Competitive Exchange Rates** – international wires allow you to access competitive exchange rates in real time and in multiple currencies
- **Reporting** – delivers notification of payment sent or received for accurate record keeping

WHO CAN BENEFIT FROM WIRES?

- Companies that would like to quickly and securely move funds through financial networks and/or banking relationships
- Organizations looking to reduce credit card chargeback and NSF check activity
- Businesses sending or receiving payments internationally

TYPES OF WIRES

Wires can be initiated on either a domestic or international basis via online services, or set up as batches of multiple wires in the same file or in an integrated file with ACH payments.

PUT WIRES TO WORK FOR YOU

For more information on Capital Bank's Wire Transfer Services and how they can help expedite payment activity, contact your Capital Bank Relationship Manager or Treasury Management Sales Officer today.

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