

DATE: [Insert Date]

TO: All Branch Managers

FROM: [Insert Name/Department], Regional Operations

SUBJECT: DIRECTIVE: Modified Protocols for Retail Wire Transfer Processing

Effective [Insert Effective Date], all retail branch locations must adhere to the following updated protocols regarding the modification and processing of outgoing wire transfers.

1. Enhanced Identity Verification

Before initiating or modifying any wire transfer request, staff must perform a secondary form of identification verification. This includes [Insert Specific Requirement, e.g., Out-of-Band authentication or Manager override].

2. Modification Restrictions

Once a wire transfer has been signed by the client, no manual alterations are permitted on the physical or digital form. Any changes to the beneficiary name, account number, or routing instructions require the original request to be voided and a new request to be executed.

3. Mandatory Callback Procedures

For all retail wire modifications exceeding \$[Insert Amount], a mandatory callback to the client's phone number on record must be performed by a supervisor or officer not involved in the initial data entry.

4. Documentation and Record Keeping

Branch Managers are responsible for reviewing the "Daily Wire Modification Log." Ensure all exceptions are documented with a clear rationale and signed off by the Designated Branch Principal.

5. Training Requirements

All front-line staff must complete the updated "Wire Fraud Prevention" module by [Insert Deadline Date]. Failure to comply with these protocols may result in disciplinary action.

Please acknowledge receipt of this directive by replying to this communication and confirming that your team has been briefed on these changes.

Regards,

[Your Name]

[Your Title]

[Your Contact Information]