

Business initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' section of a digital banking interface. At the top, there are three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass-through file'. A callout box points to 'Make payments' with the text: "Make payments" is the only option pertaining to wires.

Below this, there are three tabs: 'Scheduled Payments', 'Approved Payments', and 'Declined/Failed Payments'. A callout box points to the 'Approved Payments' tab with the text: View Scheduled, Approved, and Declined/Failed payments.

On the right side, there is a 'Daily limits' section with a table of limits:

| Limit Type | Amount |
|----------------------------------|--------------|
| ACH Payment limit | \$50,000.00 |
| ACH Collection limit | \$50,000.00 |
| ACH Passthrough limit | \$50,000.00 |
| Domestic Wire Payment limit | \$250,000.00 |
| International Wire Payment limit | \$250,000.00 |

A callout box points to a 'More details' link below the limits table with the text: Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

The main content area shows a list of payments with columns for 'Recurring Scheduled', 'Scheduled Payments', and 'Status'. The first entry is a 'Payroll' (PPD) with a status of 'Company approval pending' and a 'Next payment' of 6/2/2023. The second entry is an 'ACH pass-through file' with a status of 'Company approval pending'. The third entry is another 'Payroll' (PPD) with a status of 'Company approved'. The fourth entry is an 'ACH Transfer' (Domestic Wire) with a status of 'Company approval pending'.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as “insufficient funds” when sent to the FI unless the FI disables the account balance check).

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

To send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template** name field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
 - After the end user cutoff time, the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click Never to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

The screenshot displays the wire transfer initiation process. On the left, a dropdown menu titled "Use a template" is open, showing a search bar "Enter a template name" and a list of suggestions: Payroll, Clay Supplies, Cash Concentration, Pottery paint, and an option to "Add a new template".

The main form area is titled "April's fabulous wire" and includes the following details:

- Funding account:** Checking *0001, Current: \$248,934.76, Available: \$248,934.76
- Template type:** Domestic Wire
- Beneficiary:** LIZ KRITIKOS, *2121, with a payment amount of \$2,500.00.
- Message:** payment on invoice 23222
- Beneficiary bank:** FEDERAL CREDIT UNION
- Message field:** anything you'd like here
- Send On:** 05/16/2019
- Repeats:** Never
- Total:** \$2,500.00

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

To send a one-time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select Payment Type of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a payment name. This becomes the template name if saved as a template after initiation.

The screenshot shows a web interface titled "Payments". Under the heading "What do you want to do?", there are three radio button options: "Make payments" (selected), "Collect payments", and "Upload pass through file". Below this, under "How do you want to pay?", there is a dropdown menu set to "Make a one time payment". The "Funding account" section shows a dropdown menu with "BASE Checking ****0002" selected, and next to it, the text "Current: \$5,580.24" and "Available: \$5,580.24". The "Payment type" section has a dropdown menu with "Domestic Wire" selected. At the bottom, there is a text input field for "Payment name" with the placeholder text "Enter a payment name (optional)".

Aside from the Deliver On Date, sending a one-time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.

International Wires

The FI has the option of uploading an exchange rate file to provide currency conversion for international wires. See this Quick Help Guide for how to upload a rates file.

When the business initiates an international wire with current day as Send Date, the conversion rate shows under Payment Information.

The system does not calculate estimated amount when:

- the FI does not upload exchange rates in Admin Platform, or
- the wire is future dated, or
- the wire is recurring.

For “Amount in US dollar”, that conversion rate applies when “Send in foreign currency” is checked. Select currency and the system calculates the estimated amount in foreign currency.

Payment information

The amount can be changed at the time of payment.

Amount in US dollars Conversion rate: 49

Send in foreign currency Estimated amount in foreign currency: 490000.00

Amount in foreign currency

For “Amount in foreign currency”, select the currency type and enter that amount. The system calculates the estimated amount in US dollars.

Payment information

The amount can be changed at the time of payment.

Amount in US dollars

Amount in foreign currency Conversion rate: 49

Estimated amount in US dollars: \$10,000.00

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

| Scheduled Payments | Approved Payments | Declined/Failed Payments |
|---|---|--|
| Showing all payments | | |
| Recurring Scheduled | | |
| Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel | Company approval pending 0 of 1 received | -\$12,750.00 Next payment: 6/2/2023 |
| Scheduled Payments | | |
| May 31 | | |
| D105525_ODLU48EQ-20230530T134730.ach ACH pass-through file | Company approval pending 0 of 4 received | \$4,870.00 -\$4,870.00 |
| Payroll Payroll (PPD) | Company approved | -\$12,750.00 Cancel |
| Today | | |
| ABC Supplies Domestic Wire | | -\$15,400.00 |

Cancel is an option, which does not show if status is “Company approval pending”.

When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent to the FI for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

Payment Activity(continued)

- **Approved payments** – payments that have been sent to the FI for processing.

| Scheduled payments | Approved payments | Declined/Failed payments |
|--|-----------------------|---------------------------|
| Showing all payments ▼ | | |
| Approved payments | Status | Amount |
| Today | | |
| April's fantastic payroll Payroll (PPD) | ⚠ FI approval pending | -\$5,665.00 |
| | | Options ▼ |
| Feb 18 | | |
| Wire wire pants on fire Domestic Wire | ✔ Processed | -\$10,000.00 |
| | | Options ▼ |

Options: Copy Payment, View, Print

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

| Scheduled payments | Approved payments | Declined/Failed payments |
|--|----------------------------|---------------------------|
| Showing all payments ▼ | | |
| Declined/Failed payments | Status | |
| Jan 14 | | |
| Payroll Payroll (PPD) | ✘ Exceeds User Daily Limit | -\$30.00 |
| | | Options ▼ |

Options: Initiate a new payment, View, Print