

Create a Domestic Wire Payment

Quick Reference Guide

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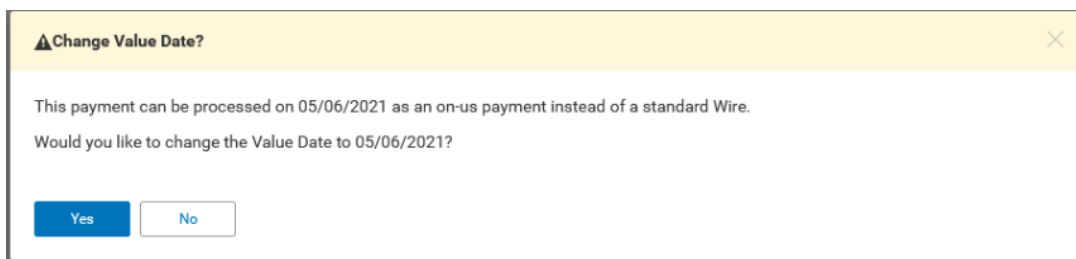
Wire - Domestic Payments

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

On-us Domestic Wire Payments

When a wire payment can be processed as an on-us transaction (the debit and credit accounts are housed within the same financial institution), the cutoff time is generally later than that of a standard wire payment. During the period between the standard cutoff and the on-us cutoff time, client users must choose to override the default value date in order to process the payment today rather than on the next business day.

If the beneficiary bank code is changed from non-on-us to on-us and the value date is not set to the earliest business day, users are prompted to confirm that they want to change the date to the new earliest business day. To change the value date to the earliest business day, click **Yes** in the Change Value Date pop-up window.




To create a domestic wire payment:

1. Select **Payment Management** from the **Payments & Transfers** menu.
2. Click **Add a New Payment**.
3. Use the **Payment Type** drop-down to select **Wire-Domestic**, or use the **Select a Payment Template** drop-down to select an existing template.
4. Click **Continue**.
5. Use the **Account Number** drop-down to select the account to be debited.

Note

If you selected a template, some fields may already be completed.

6. (optional) In the **Customer Reference** field, enter a customer reference.
7. (optional) Enter any comments. Comments will be stored with the transaction but will *not* be sent with the payment.

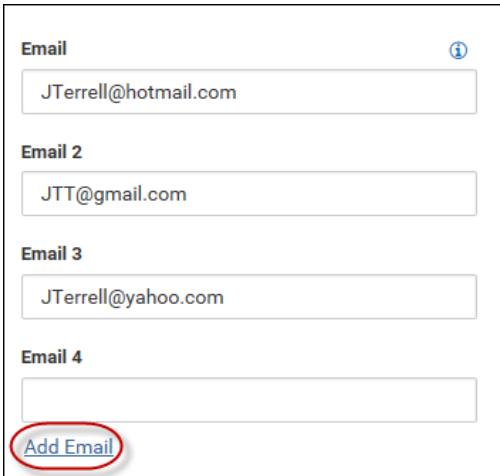
8. In the **Name** field, select a payee by clicking the lookup icon  and then selecting a payee from the list. Or enter the beneficiary name (maximum 35 characters). If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.

Notes

- If your company is set so that wire payments can accept an ordering party different from the originator, you will see the **Ordering Party/Ordering Party is different from Originator** checkbox. For information on using this option, see [Enter Ordering Party Information](#).
- If your company is set so that wire payments can accept an initiating party rather than the debtor, you will see the **Initiating Party/Payment is being initiated by a party other than the Debtor** checkbox. For information on using this option, see [Enter Initiating Party Information](#).
- If your company is set so that wire payments can accept an ultimate creditor responsible for payment, you will see the **Ultimate Creditor/Payment will be further credited to another party** checkbox. For information on using this option, see [Enter Ultimate Creditor Information](#).

If your company is configured for Beneficiary Notification, as many as five email addresses may appear for the beneficiary. These addresses can be added to the payment to notify beneficiaries to expect a payment.

- If you select the beneficiary from the beneficiary address book, the email addresses are drawn from the address book and appear automatically.
- If you enter the beneficiary name manually, you can add email addresses by clicking the **Add Email** link. Enter up to five addresses as needed.



The screenshot shows a form with four email address input fields. The first field is labeled "Email" and contains "JTerrell@hotmail.com". The second field is labeled "Email 2" and contains "JTT@gmail.com". The third field is labeled "Email 3" and contains "JTerrell@yahoo.com". The fourth field is labeled "Email 4" and is empty. Below the fourth field is a blue button labeled "Add Email" with a red circle around it.

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9. (optional) If necessary, enter beneficiary address information.
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Note

Your version of the application may be configured so that you can enter structured address information rather than unstructured (**Address Line 1** and **Address Line 2**). If the configuration is turned on, the following fields will be available:

- **Building Number** (35 characters maximum). If the building number is entered, the **City** and **Country** fields are mandatory.
 - **Street Name** (70 characters maximum). If the building number is entered, the **City** and **Country** fields are mandatory.
 - **Country**: Use the drop-down menu to select.
 - **City** (35 characters maximum)
 - **State/Province** (35 characters maximum)
 - **Postal Code** (16 characters maximum)
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10. If your company has been configured for beneficiary notifications, you can enter an email address in the **Email** field. A notification will be sent to the email addressees entered when the payment has been confirmed by the bank. Click the **Add Email** link to add up to four additional email addresses.

11. Enter the account number.

12. Select a beneficiary bank code.

The beneficiary bank name and address are automatically filled in.

13. In the **Date & Amount** section, use the calendar icon to select a value date.

The application will display a cutoff time by which the payment has to be approved. This will appear below the **Value Date** field. For example, "Payment must be approved by 8:00 PM ET."

Note

If you modify the payment, this cutoff time may change. Be sure the payment is approved before the cutoff time.

14. Use the **Charges** drop-down to select how any charges accruing from the transaction will be handled.

- **Beneficiary** - Charges will be paid by the beneficiary.
- **Ours** - Charges will be paid by your company.
- **Shared** - Charges will be shared by your company and the beneficiary.

15. Enter an amount.

16. **Purpose of Payment:** Your version of the application may be configured for entry or selection of a purpose of payment. This field adheres to ISO 20022 messaging-format requirements, and entry in the field is passed through ISO pain.001 or Swift MT103 messaging depending on the message format used by your bank. **Purpose of Payment** can be configured as either a mandatory or optional field and as either a freeform textbox or drop-down list. If the field is configured as a drop-down, it displays ISO standard and/or country-specific codes.

Enter or select the code corresponding to the purpose of the current payment. If none of the codes is applicable to the payment, select **OTHR**.

17. If you selected **OTHR** in the previous step, the **Purpose of Payment Other value** field appears.



The screenshot shows a form with two fields. The first field is a dropdown menu labeled '* Purpose of Payment' with the text 'OTHR - Other' and a small 'x' and a downward arrow icon. The second field is a text input box labeled '* Purpose of Payment Other value'.

Enter a maximum 35-character value in the field.

18. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.

19. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.

Note

Your system may be configured so that intermediary bank information can be added freeform. If it is configured that way, two radio buttons will appear:

- Bank Code Look-up
- Freeform Entry

If you click **Freeform Entry**, the following fields appear:

- Bank Name
- Bank Account Number
- Address Line 1. Click **Add Address Line** to add additional lines, if desired.

The screenshot shows a form titled "2nd Intermediary Bank". At the top, there are two radio buttons: "Bank Code Look-up" (unselected) and "Freeform Entry" (selected). Below the radio buttons are three input fields: "Bank Account Number", "* Bank Name", and "* Address Line 1". The "Bank Name" and "Address Line 1" fields are marked with an asterisk, indicating they are mandatory. At the bottom of the form, there is a blue link labeled "Add Address Line".

The bank name and the first line of the bank address are mandatory fields. The bank account number may be configured as a mandatory field. Enter the necessary information.

If your version of the application has been configured for structured address validation and you enter **Address Line 1**, you will be required to enter country and city.

Note

If the application allows freeform entry of second intermediary bank information and the beneficiary's contact information includes a second intermediary bank entered freeform, this information automatically populates the **2nd Intermediary Bank** fields.

2nd Intermediary Bank

Bank Code Look-up
 Freeform Entry ⓘ

Bank Account Number

*** Bank Name**

*** Address Line 1**

[Add Address Line](#)

20. (optional) If you want to add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that you want to accompany the payment.

You can add up to four lines of details.

Note

The **Originator Details** section automatically displays the ID type and ID of the originator, plus a name and address, if available.


21. (optional) If your company is configured to support extended remittance information, the **Add Extended Remittance** checkbox will be available. Click the box to include this information. See [Add Extended Remittance Information](#) below.
22. (optional) To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a Template Code (a descriptive name for the template) and Template Description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template will need to be approved before it can be used.
23. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.
After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors.
24. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management List.

Enter Ordering Party Information

If your company is configured so that wire payments can accept an ordering party different from the originator, check the **Ordering Party** checkbox if you want to enter information for this party.

1. In the **Name** field, enter the ordering party name.

Note

Your version of the application may be configured so that you can use the lookup icon  to retrieve the ordering party name from the database. If so and you choose to look up the name, the additional information for the ordering party (ID type, ID, and address) will be automatically populated.


2. Use the **ID Type** drop-down menu to select an ID type such as *Employer Number* or *Tax Identification Number*. The default option is *Account Number*.
3. Enter the ID associated with the chosen ID type.
4. Enter the building number and street name for the originating party.
5. (optional) Use the **Country** drop-down menu to select the ordering party's country.
6. (optional) Enter the city.
7. (optional) Enter the state or province.
8. Enter the postal code.

Enter Initiating Party Information

If your company is configured so that wire payments can accept an initiating party rather than the debtor, check the **Initiating Party** checkbox if you want to enter information for this party.

1. In the **Name** field, enter the initiating party name.

Note

Your version of the application may be configured so that you can use the lookup icon  to retrieve the initiating party name from the database. If so and you choose to look up the name, the additional information for the initiating party (ID type, ID, and address) will be automatically populated.

2. Use the **ID Type** drop-down menu to select an ID type such as *Employer Number* or *Tax Identification Number*. The default option is *Account Number*.
3. Enter the ID associated with the chosen ID type.
4. Enter the building number and street name for the initiating party.
5. (optional) Use the **Country** drop-down menu to select the initiating party's country.
6. (optional) Enter the city.


7. (optional) Enter the state or province.
8. Enter the postal code.

Enter Ultimate Creditor Information

If your company is configured so that wire payments can accept an ultimate creditor responsible for payment, check the **Ultimate Creditor** checkbox if you want to enter information for this party.

1. In the **Name** field, enter the ultimate creditor name.

Note

Your version of the application may be configured so that you can use the lookup icon  to retrieve the ultimate creditor name from the database. If so and you choose to look up the name, the additional information for the creditor (ID type, ID, and address) will be automatically populated.

2. Use the **ID Type** drop-down menu to select an ID type such as *Employer Number* or *Tax Identification Number*. The default option is *Account Number*.
3. Enter the ID associated with the chosen ID type.
4. Enter the building number and street name for the ultimate creditor.
5. (optional) Use the **Country** drop-down menu to select the creditor's country.
6. (optional) Enter the city.
7. (optional) Enter the state or province.
8. Enter the postal code.

Add Extended Remittance Information

Your company may have been configured to allow the addition of extended information. This permits inclusion of up to 9,000 characters of information, which is to help the receiver apply the payment. The additional information consists of three components:

- **Remittance originator information** - Information associated with the customer initiating the wire (name, ID number, contact numbers, and so forth).
- **Remittance beneficiary information** - Information associated with the beneficiary receiving the wire (name, type, ID number, and so forth).
- **Remittance document(s)** - Information contained in each remittance document associated with the payment. You can add one or more documents to the payment.

To add extended remittance information:

1. Check the **Add Extended Remittance** checkbox at the bottom of the New Wire Domestic Payment screen.
2. In the **Remittance Originator** section, complete the fields that identify the originator, include ID type (for example, tax identification number) and number, address, and other contact information.

3. In the **Remittance Beneficiary** section, enter
 - beneficiary name (maximum 35 characters)
 - beneficiary type: organization or individual
 - ID number type and number
4. To include a document or documents, click **Add Document**, and then browse for and select the appropriate one(s). Note that you must include one document at a minimum.

Add Extended Remittance Document ✕

Primary Remittance Document Information

* Document Type * Document ID Number

Document Issuer Document Issue Date

Payment Information

Amount Paid USD

Original Amount USD Discount Amount USD Adjustment Amount USD Adjustment Debit/Credit

Adjustment Reason Additional Adjustment Information

Secondary Remittance Document Information

Document Type Document ID Number

Additional Information

Additional Remittance Line 1 Additional Remittance Line 2

Additional Remittance Line 3 Additional Remittance Line 4

Save Cancel

5. Use the **Document Type** drop-down to select a type, for example, *Commercial Invoice*.
6. Enter the document ID number.
7. (optional) Enter the name of the issuer of the document and date of issue.

8. (optional) Enter payment information, including the amount paid, original amount, any adjustments made to the amount, and information about the adjustment.
9. (optional) If there is a secondary remittance document, select the document type and enter the ID number.
10. (optional) In the **Additional Information** section, enter additional remittance information.
11. When you have finished, click **Save**.
12. To include an additional document or documents, click **Add Document**, and repeat steps 4 through 11 above.

Approve/Unapprove

Many items require approval when they are entered or modified. Items that need approval will usually have a status of **Entered** or **Modified** (shown in the **Status** column of the list). To approve an item, click or select **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error.

If you attempt to approve or unapprove an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.



Click **Yes** to continue; otherwise click **No**.

Payment Statuses

Below is a list of payment statuses.

Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified or deleted.
Incomplete	Saved in an incomplete status. Can be modified or deleted.
Needs Repair	Needs repair usually due to an error in a file import validation.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
High Value	Requires secondary approval for high value payments. Not available for modification or deletion.

Status	Definition
Approved	An approved payment is ready for extraction to the back office. An approved payment cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified or deleted.
Deleted	Not available for workflow or modification.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
Needs Rate	Needs an exchange rate.
Released	Released to the back office. Not available for deletion or modification.
Bank Received	Received by the back office. Not available for deletion or modification.
Bank Confirmed	Confirmed by the back office. Not available for deletion or modification.
Rejected	Rejected by the back office. Not available for workflow, deletion, or modification.