

Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates”.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
 - Recurring vendor payments
 - Real estate closings with frequent property buyers
 - Large dollar payments to the same beneficiary



Tip:

A user can also add a template on the Make/Collect a Payment page:

- “Add a new template” option in Template dropdown
- “Save as template” option *after* a one time payment is initiated

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number (not shown)
- Approval Pending – new and edited templates require approval
- Approved – available for initiation

Manage payment templates

+ Add a template

Showing

All Templates

▼

Search

Templates	Last payment	Date
Needs Attention		
<div><div>Bonus</div><div>Payroll (PPD)</div><div><div>⚠ Declined</div></div></div>	<div>Options: View, Edit, Delete, Print</div>	<div>Options ▼</div>
<div><div>Prenotes</div><div>Payroll (PPD)</div><div><div>⚠ Invalid funding account</div></div></div>	-	<div>Options ▼</div>
Approval Pending		
<div><div>may wire</div><div>Domestic Wire</div><div><div>⚠ Approval pending</div></div></div>	<div>Options: View, Print</div>	<div>Options ▼</div>
Approved		
<div><div>Gym Fees</div><div>Consumer (PPD)</div></div>	\$516.05	<div>11/17/2016</div> <div>Options ▼</div>
<div><div>one time collection from vendor</div><div>Commercial (CCD)</div></div>	<div>Options: View, Make a payment, Edit, Delete, Copy, Print</div>	<div>Options ▼</div>

Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select as the **Template Type**.
 - Business segment and user permissions determine the options that display.
Enter the **beneficiary**, aka to whom the funds are being wired.

Template information

Name

Wire to ABC Vendor

1

Funding account

ABS Account ****0026

2

Template type

Domestic Wire

3

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

4

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

Zip/Postal Code

Enter zip code

City/Town

State/Province/Region

Optional

Country

Select

Bank account number

Beneficiary account number

Retype account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

Add a Template for a Domestic Wire (continued)

5. Enter the **Beneficiary Bank** information.
 - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
 - Entire section is optional, except as noted above.
 - FI can globally suppress this section for domestic wires, international wires, or both.
7. Enter the **amount** for the template.
 - Zero amount is allowed; can be edited at time of initiation.

Beneficiary bank information

5

Wire routing number

Routing number

For further credit to

Enter a 6 line message to beneficiary financial institution (optional)

Intermediary bank information

6

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Routing number

Intermediary bank account number

Account number (if applicable)

Retype Account number

Payment information

This can be changed at the time of payment.

Amount to pay

7

\$0.00

Save template

Cancel

Add a Template for an *International Wire*

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template type.
 - Shows only if international wires is part of the business segment and in the user's entitlements.
4. Enter **Beneficiary** information.
 - Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

Template type

International Wire
3

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

City/Town

State/Province/Region

Optional

Zip/Postal Code

Optional

Country

Select

Bank account number

Beneficiary IBAN/account number

Retype IBAN/account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

Tip:

Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.

Add a Template for an *International Wire* (continued)

5. Enter **Beneficiary bank information**.

- Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Beneficiary bank information **5**

Bank Name

Beneficiary bank name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

XXXX XX XX XXX

Bank account number

IBAN/Account number (optional) Retype IBAN/Account number

Address line 1 Address line 2

e.g. 124 Main Street Optional

City/Town State/Province/Region

Optional Optional

Zip/Postal Code Country

Optional Select ▼

Wiring instructions

Wiring instructions (Optional)

Tips:

- The freeform “wiring instructions” field is helpful if the business isn’t sure where to put certain info.
- This form is not customizable.

Add a Template for an *International Wire* (continued)

6. Enter **Intermediary bank**.
 - Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
 - FI can globally suppress this section for domestic wires, international wires, or both
7. Enter the **payment information**.
 - Option 1: send wire in US dollars. If “Send in foreign currency” is checked, convert the amount to that currency upon receipt of the wire.
 - Option 2: send wire in another currency. Business selects the currency and enters the amount of the wire in that currency.

Intermediary bank information (Optional)

6

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is ☒ Domestic Bank ☐ International Bank

Bank routing number

Routing number

Bank account number

Account number (Optional)

Retype Account number (Optional)

Payment information

7

The amount can be changed at the time of payment.

☒ Send exact amount in US dollars

☐ Send in foreign currency

☐ Send exact amount in

Mexican Peso (\$)

\$0.00

0.00

Save template

Cancel

Tip: Your FI controls which foreign currencies appear in the Payment section.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

1 My Approvals

All requests ▼

PAYMENTS

DI04315_W5U2URFU-20190305T0...

Credit amount \$4,870.00

Debit amount -\$4,870.00

Deliver on 2019-03-08

Type File

Decline Approve

TEMPLATES

2 wire_feb

Funding account *0026

Pay to 1 Beneficiary

Type Domestic Wire

Decline Approve **3**

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

When is approval required?

If there is another person at the business can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved*.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.

If approval is not required, the status is Approved and the template can be initiated.