

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

Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass through file

“Make payments” is the only option pertaining to wires.

Scheduled payments | **Approved payments** | Declined/Failed payments

Showing all payments

View Scheduled, Approved, and Declined/Failed payments.

Recurring payments		Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	🕒 Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th	🕒 Company approved	-\$7,000.00 Next payment: 3/6/2020

Scheduled payment
Feb 7

[DI04315_D1U6A1](#)
[20200204T12330](#)

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.

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit
\$200,000.00 available

ACH Collection limit
\$200,000.00 available

ACH Passthrough limit
\$190,260.00 available

Domestic Wire Payment limit
\$443,500.00 available

International Wire Payment limit
\$500,000.00 available

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01 am 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.

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?

1 Use a template

2 Enter a template name

Payroll

Clay Supplies

Cash Concentration

Pottery paint

[Add a new template](#)

April's fabulous wire [Edit template](#)

Funding account	Checking *0001 Current: \$248,934.76 Available: \$248,934.76	Template type	Domestic Wire
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Liz Kritikos *2121 \$2,500.00

payment on invoice 23222

3

Beneficiary bank: FEDERAL CREDIT UNION

anything you'd like here

4 Send On

05/16/2019

Repeats

[Never](#) **5**

Paying 1 customer

Total **\$2,500.00**

Fees

\$20.00

Notes:

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

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 the 'Payments' section of the Embassy Bank interface. It includes a heading 'Payments' and a section 'What do you want to do?' with three radio button options: 'Make payments' (selected), 'Collect payments', and 'Upload pass through file'. Below this is the 'How do you want to pay?' section, which contains a form with four numbered callouts: 1. A dropdown menu set to 'Make a one time payment'. 2. A dropdown menu for 'Funding account' set to 'BASE Checking ****0002', with 'Current: \$5,580.24' and 'Available: \$5,580.24' displayed to its right. 3. A dropdown menu for 'Payment type' set to 'Domestic Wire'. 4. A text input field for 'Payment name' with the placeholder '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 (NOT CURRENTLY AVAILABLE)

The FI has the *option* of uploading an exchange rate file to provide currency conversion for international wires.

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

☐ 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

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 payments	Status	Amount	
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020	
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Com	\$7,000.00 nt: 3/6/2020	
Scheduled payments			
Feb 7			
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00	

Click the payment name to cancel (not an option 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	Amount
Jan 14		
Payroll Payroll (PPD)	✗ Exceeds User Daily Limit	-\$30.00
Options ▼		

Options: Initiate
a new payment,
View, Print