

# Peoples Bank

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## **Business Manager Wire Services Guide**

**Peoples Bank Customer Support  
800.584.8859**

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# Secure Token Registration

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## Company Administrator's Process

The Company Administrator is required to assign a token device to each user with approver rights.

1. In Business Manager, select **User Administration** from the Administration tab.

### User Administration

Peoples Bank  
*A higher level of service.*

Bank Home | Disclosures | Help | Sign Off  
**Business Manager**

Welcome Reports Transfers and Payments Account Services Administration

▸ User administration  
User administration approval  
Account administration  
Approvals administration

### User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#).  
To manage a user's access, click "System access."

User ID	First Name	Last Name	Additional Information
<a href="#">ADMIN</a>	Company	Administrator	<a href="#">System access</a>
<a href="#">BARB</a>	Barb	Backup Admin	<a href="#">System access</a>
<a href="#">TRACY</a>	Tracy	Treasurer	<a href="#">System access</a>

2. Click on the System access link for the user you are assigning a token to

## System Access - Edit

Welcome Reports Transfers and Payments Account Services Administration

► User administration  
User administration approval  
Account administration  
Approvals administration

### System Access - Edit

Modify the user's system access or e-mail addresses and click "Save changes." To perform other user administration activities, return to [User Administration](#).

User ID: BARB

#### User Information

First name: Barb  
Last name: Backup Admin  
Primary e-mail address: barb.backup@peoplesbank-wa.com  
Secondary e-mail address (optional):  
Additional information (optional):  
User Locked (optional):

#### User Secure Sign On Maintenance

You can have this user directed into the Secure Sign On setup process the next time they sign on by removing their security settings (picture, personal phrase, and confirmation questions). To remove the settings for this user, click "Remove Secure Sign On."

Remove Secure Sign On

#### User Secure Token Maintenance

The Fulfillment Date allows you to monitor when the user's token device has been sent by the bank. If not already present, enter the Token Device Serial Number. Entry will register the token device to the user and activate the secure token at the user's next sign on.

Fulfillment date: 04/25/2011  
Token device serial number: 000122281138

Save changes Do not save changes

3. Enter the device serial number (located on the back of the token) and click "Save Changes".
4. Return to **User Administration** and repeat steps 2 and 3 for all users that will approve ACH transactions and/or Wire transfers.
5. Once a token device serial number has been entered for all users who will approve ACH and/or Wire transactions, contact Peoples Bank at 800-584-8859 to finalize the token set-up process.

# Secure Token Setup

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## User's Process

Each user with Approver rights will be required to setup the token device that they were assigned by their Company Administrator before they will be able to approve transactions.

1. In Business Manager, select **Secure Token Setup** from the Administration tab.

### Secure Token Setup

Welcome Reports Transfers and Payments Account Services Administration

Personal preferences  
Manage favorites  
View user activity report  
▶ **Secure token setup**

### Secure Token Setup

Secure Token is a security service to help protect you from fraudulent online activity. You will be required to enter a passcode for some activities during your online banking session. Your passcode is a combination of your Personal Identification Number (PIN) and a one-time-use code generated by the token device you have been provided. If you have not received your token device, please contact your administrator.

To setup up your token device for the first time or to define a new PIN after yours has been cleared, enter the code displayed on your token device and a PIN of your own choosing and click "Submit."

If you have already set up a PIN for your token, enter your passcode (current PIN + token code) and a new PIN and click "Submit."

To reset your token device, please contact customer support.

Token code or passcode:

PIN:

Confirm PIN:

2. Enter the code displayed on your token device
3. Enter PIN of your choosing (must contain 8 characters – combination of letters and numbers)
4. Confirm PIN
5. Click "Submit" and the message "You have successfully set up your secure token" will display at the top of the **Secure Token Setup** page.

**Note:** When ACH/Wire transactions are being approved, the approver will be required to enter a 14-digit passcode. The 14-digit passcode = 8-digit PIN + the 6-digit token code that is displayed on the token device at the time of the approval.

# Notes

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# Wires

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The wire service is used to electronically transfer money (domestic, USD international, and foreign currency) to accounts at other financial institutions with or without the use of templates.

One-time wire transfers are performed on an as-needed basis. Template-based wires are based upon a pre-established template and intended for repetitive use.

Wire tasks include:

- Creating wire templates for repetitive use. If your company requires multiple approvals, new templates must be approved before they can be used.
- Entering wire transfer requests (including recurring and one-time future dated transactions).
- Transmitting wire transfer requests.
- Reviewing wire transfer history.

**Note:** Not all accounts support electronic wire transfer. Use the **Contact us** link on the *Welcome* page to send a message if you want more information about a particular account.

## Setup

Use **Setup** to create and maintain wire templates for repetitive use. Wire templates may be added, imported, modified, copied, and deleted.

To access wire template setup:

1. Click the **Transfers and Payments** tab.

## Transfers and Payments Section Overview

### Transfers and Payments

The Transfers and Payments section supports moving money in and out of your accounts.

#### Scheduled Requests

View and manage scheduled requests.  
[Next scheduled requests](#)

#### Express Transfer

Transfer money from one account to another account within your financial organization.  
[Express transfer request](#)      [Express transfer history](#)  
[Express transfer transmit](#)

#### Book Transfer

Transfer money from one account to many accounts within your financial organization.  
[Book transfer](#)      [Book transfer template approval](#)  
[Book transfer transmit](#)      [Book transfer history](#)

#### Loans

Manage loan transaction activities.  
[Loan payment request](#)      [Transmit loan](#)  
[Loan advance request](#)      [Loan history report](#)

#### Bill Pay

Manage bill payment activities.  
[Billing center](#)

#### ACH

Manage ACH activities.  
[Send money](#)      [ACH template approval](#)  
[Collect money](#)      [ACH history](#)  
[ACH transmit](#)

#### Wire

Manage wire transfer activities.  
[One time wire transfer entry](#)      [Wire transfer setup](#)  
[Template based wire transfer](#)      [Wire transfer template approval](#)  
[Transmit wire](#)      [Wire history](#)

2. Click the **Wire transfer setup** link under **Wire**.

## Wire Transfer Setup

### Wire Transfer Setup

To add an additional template, go to [Wire Transfer Setup - Add Template](#). To add templates from a file, go to [Import Wire Template](#).

#### Wire Transfer Templates

(To view or edit template details, click the template name.)

Template Name	Account	Recipient Name
<a href="#">FX test</a>	*0001	inmobiliaria real del mar, s. a.
<a href="#">Test Template</a>	*9999	Clark Griswold

# Adding a Wire Template

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The process for adding a wire template includes:

- Entering debit information
- Entering recipient information
- Entering first and secondary intermediary information (if applicable)
- Entering wire initiator information
- Saving the template

Use the *Wire Transfer Setup – Add Template* page to begin the wire setup process. To access the *Wire Transfer – Setup Add Template* page:

- On the *Wire Transfer Setup* page, click the [Wire Transfer Setup – Add Template](#) link.

## **Wire Transfer Setup – Add Template (Page One)**

**Wire Transfer Setup - Add Template**

Enter Template Based Wire Transfer information as required and click "Continue."

**Debit Information**

Template name:

Wire type:

Account:

Currency:

## **Debit Information**

The first step in creating a new wire template includes entering information on the funding account for the wire transfer, as follows:

1. Enter the **Template name** (up to 50 characters).
2. Click the **Wire type** drop-down arrow and select the desired wire type.
3. Click the **Account** drop-down arrow and select the debit account.
4. Click the **Currency** drop-down arrow and select a currency. The default is USD - US Dollar.
5. Click "Continue".

The second *Wire Transfer Setup – Add Template* page is displayed. Use this page to enter recipient information, as described in the following *Recipient Information* section.

## Wire Transfer Setup – Add Template (Page Two)

### Wire Transfer Setup - Add Template

Enter the details for this template and click "Add template". To setup other wire templates, go to [Wire Transfer Setup](#).

Please contact your financial organization for questions regarding currency conversion rates.

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#### Debit Information

[Edit debit information](#)

Template name:	Test
Wire type:	Domestic wire
Account:	*0001 - Barry's Savings
Currency:	USD

---

#### Recipient Information

If the Bank ID type is ABA, then either the Recipient or Intermediary Bank ID must be for a bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, Bank information will be filled in automatically.

Bank ID type:	<input type="text"/>
Bank ID:	<input type="text"/> <a href="#">(ABA search)</a> <a href="#">(ABA validate)</a>
Recipient account: (If appropriate enter the IBAN)	<input type="text"/>
Bank name:	<input type="text"/>
Bank address 1 (optional):	<input type="text"/>
Bank address 2 (optional):	<input type="text"/>
Bank address 3 (optional):	<input type="text"/>
Recipient name:	<input type="text"/>
Recipient address 1:	<input type="text"/>
Recipient address 2:	<input type="text"/>
Recipient address 3 (optional):	<input type="text"/>
Additional information for recipient (optional):	<input type="text"/>

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#### First Intermediary Information (optional)

If the Bank ID type is ABA, then either the recipient or intermediary Bank ID must be for a bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, Bank information will be filled in automatically.

Bank ID type:	<input type="text"/>
Bank ID:	<input type="text"/> <a href="#">(ABA search)</a> <a href="#">(ABA validate)</a>
Intermediary account: (If appropriate enter the IBAN)	<input type="text"/>
Bank name:	<input type="text"/>
Bank address 1:	<input type="text"/>
Bank address 2:	<input type="text"/>
Bank address 3:	<input type="text"/>

---

#### Second Intermediary Information (optional)

If the Bank ID type is ABA, then either the recipient or intermediary Bank ID must be for a bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, Bank information will be filled in automatically.

Bank ID type:	<input type="text"/>
Bank ID:	<input type="text"/> <a href="#">(ABA search)</a> <a href="#">(ABA validate)</a>
Intermediary account: (If appropriate enter the IBAN)	<input type="text"/>
Bank name:	<input type="text"/>
Bank address 1:	<input type="text"/>
Bank address 2:	<input type="text"/>
Bank address 3:	<input type="text"/>

---

#### Wire Initiator Information (optional)

Wire initiator name:	FIS Test
Wire initiator address 1:	505 Liberty St
Wire initiator address 2:	Lynden, WA 98264
Wire initiator address 3 (optional):	<input type="text"/>

---

## Recipient Information

The second step in creating a new wire template includes entering information on the recipient of the wire transfer, as follows:

1. Click the **Bank ID type** drop-down arrow and select from one of the following:
  - **ABA.** American Banker's Association.
  - **SWIFT.** The Society for Worldwide Bank Financial Telecommunications
  - **CHIPS.** Clearing House Interbank Payments System

**Note:** Bank ID type is based on the recipient and/or intermediary bank identification.

- Enter the **Bank ID.** A maximum of 9 alphanumeric characters may be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. To validate your entry, click the **ABA validate** link. The bank name and address fields pre-fill when the ABA number is validated as a financial organization authorized for electronic wires.

**Note:** Upon submission, any entered ABA numbers are validated to ensure that at least one of the ABA numbers is for a Fedwire participant. You can search for a bank ID by clicking the **ABA search** link.

- Enter the **Recipient account.** A maximum of 35 alphanumeric characters may be entered.
4. Enter the **Bank name.** A maximum of 35 characters may be entered.
  5. Enter the **Bank address** (optional). A maximum of 35 characters may be entered in each address field.
  6. Enter the **Recipient name.** A maximum of 35 characters may be entered.
  7. Enter the **Recipient address.** A maximum of 35 characters may be entered in each address field.
  8. Enter **Additional information for the recipient** to accompany the transfer (optional). A maximum of 140 characters may be entered. The text is displayed on the *Wire History Detail* page.

**Note:** Special characters are not allowed.

Continue with the wire template setup by entering the intermediary (if applicable) and wire initiator information as described in the following sections.

## Intermediary 1 & 2 (Optional)

If applicable, the third step in creating a new wire template includes entering information the intermediary financial organizations used to direct funds to the recipient of the wire transfer.

**Note:** If your financial organization has defined a global intermediary, then the intermediary information is not displayed.

1. Click the **Bank ID type** drop-down arrow and select from one of the following:

- **ABA.** American Banker's Association.
- **SWIFT.** The Society for Worldwide Bank Financial Telecommunications
- **CHIPS.** Clearing House Interbank Payments System

**Note:** Bank ID type is based on the recipient and/or intermediary bank identification.

2. Enter the **Bank ID**. A maximum of 9 alphanumeric characters may be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. To validate your entry, click the **ABA validate** link. The bank name and address fields pre-fill when the ABA number is validated as a financial organization authorized for electronic wires.

**Note:** Upon submission, any entered ABA numbers are validated to ensure that at least one of the ABA numbers is for a Fedwire participant. You can search for a bank ID by clicking the **ABA search** link.

3. Enter the **Intermediary account**. A maximum of 35 alphanumeric characters may be entered.
4. Enter the **Bank name**. A maximum of 35 characters may be entered.
5. Enter the **Bank address**. A maximum of 35 characters may be entered in each address field.

Continue with the wire template setup by entering wire initiator information as described in the following section.

## Wire Initiator Information

The fourth step in creating a new wire template includes entering information on the initiator of the wire transfer.

1. Enter the **Wire initiator name**. The field is pre-populated with the Company information. A maximum of 35 characters may be entered.
2. Enter the **Wire initiator address**. The field is pre-populated with the Company information. A maximum of 35 characters may be entered in each address field.

## Template Save

The final step in creating a new wire template is saving it for future use.

1. Verify the template information as needed.
2. Click **Add template**.

## Search for an ABA Bank ID

The **Recipient Information**, **First Intermediary Information (optional)**, and **Second Intermediary Information (optional)** sections on the *Wire Transfer Setup – Add Template* page include a link that allows you to search for an ABA Bank ID.

To search for an ABA Bank ID:

1. Click the **ABA search** link.

### ABA Number Search Criteria

#### ABA Number Search Criteria

Enter your search criteria and click "Search." To cancel your search, return to [Wire Transfer Setup - Add Template](#). If you do not find the financial organization you are searching for, narrow your search by selecting a state and city.

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Name:   
(Letters, numbers, spaces, -, /, &)  
 Exact match on name

State:

City:   
(Select state or territory to list corresponding cities)

ABA number:   
(Whole or partial number, first 2 digits minimum)  
 Exact match on ABA number

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1. Enter at least one search criterion: **Name**, **State**, **City**, or **ABA number**.

**Note:** A city cannot be selected until a state is specified. A whole or partial ABA number can be entered

2. Click "Search".

**ABA Number Search Results Page**

### ABA Number Search Results

Select a bank to add to your wire and click "Add bank." If multiple ABA numbers appear for the desired bank, be sure you use the correct number. If you are unsure which ABA number to use, contact the financial organization.

If the bank you are looking for is not listed, go to [ABA Number Search Criteria](#) to search again, or contact the financial organization. To cancel your search, return to [One Time Wire Transfer Entry](#).

ABA Number ▲	Name	Short Name	City	State
000000000	OUR TOWN BANK	OURTOWN	OUR TOWN	WI

3. Select the desired financial organization.

4. Click **Add bank**.

The *Wire Transfer Setup – Add Template* page is displayed with the bank ID, bank name, and address fields pre-filled.

**Note:** Upon submission, any entered ABA numbers are validated to ensure that at least one of the ABA numbers is for a Fedwire participant.

## Wire Transfer Setup Field Descriptions

Field	Description
<b>Debit Information</b>	
Template name	The name of the template.
Wire type	The type of wire: Domestic wire, Foreign currency international wire, USD international wire.
Account	The account that will be debited.
Currency	The type of currency, such as USD - US Dollar.
<b>Recipient Information</b>	
Bank ID type	Identifies what group a bank number belongs to (ABA, SWIFT, CHIPS).
Bank ID	The 9-digit number (8 digits and a check verification number) devised by the American Bankers Association (ABA) that identifies a specific bank.
Recipient account	The account of the recipient of the wire transfer.
Bank name	The name of the recipient's bank.
Bank address	The address of the recipient's bank.
Recipient name	The name of the individual receiving the funds sent using the wire service.
Recipient address	The address of the individual receiving the wire transfer.
Additional information for recipient	Additional information to further identify the wire transfer.
<b>Intermediary Information</b>	
Bank ID type	Identifies what group a bank number belongs to (ABA, SWIFT, and CHIPS).
Bank ID	The 9-digit number (8 digits and a check verification number) devised by the American Bankers Association (ABA) that identifies a specific bank.
Intermediary account	The account number associated with the bank that is used to direct funds to the recipient of the wire transfer.
Bank name	The name of the bank.
Bank address	The address of the bank.
<b>Wire Initiator Information</b>	
Wire initiator name	The name of the individual that initiated the wire transfer.
Wire initiator address	The address of the individual that initiated the wire transfer.

# Editing a Wire Template

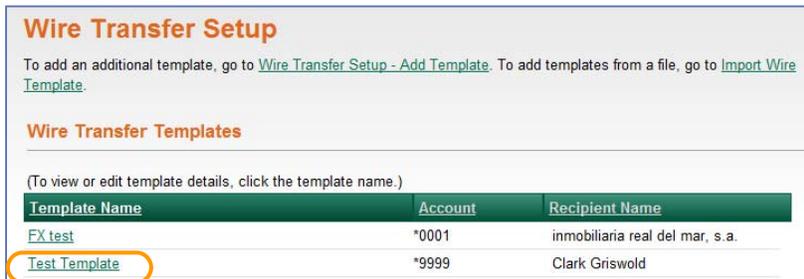
Wire template information can be modified.

**Note:** If template details are modified, then any scheduled requests associated with the template are modified to include the new template details.

To modify a template:

1. On the *Wire Transfer Setup* page, click the **Template Name**.

## Wire Transfer Setup



**Wire Transfer Setup**

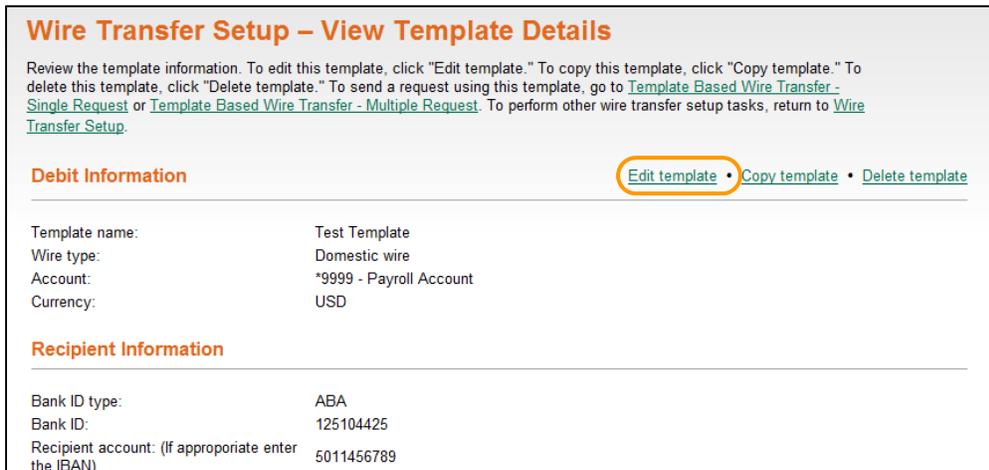
To add an additional template, go to [Wire Transfer Setup - Add Template](#). To add templates from a file, go to [Import Wire Template](#).

**Wire Transfer Templates**

(To view or edit template details, click the template name.)

Template Name	Account	Recipient Name
FX test	*0001	inmobiliaria real del mar, s. a.
<b>Test Template</b>	*9999	Clark Griswold

## Wire Transfer Setup – View Template Details Page



**Wire Transfer Setup – View Template Details**

Review the template information. To edit this template, click "Edit template." To copy this template, click "Copy template." To delete this template, click "Delete template." To send a request using this template, go to [Template Based Wire Transfer - Single Request](#) or [Template Based Wire Transfer - Multiple Request](#). To perform other wire transfer setup tasks, return to [Wire Transfer Setup](#).

**Debit Information** [Edit template](#) • [Copy template](#) • [Delete template](#)

Template name: Test Template  
Wire type: Domestic wire  
Account: \*9999 - Payroll Account  
Currency: USD

**Recipient Information**

Bank ID type: ABA  
Bank ID: 125104425  
Recipient account: (If appropriate enter the IBAN) 5011456789

2. Click the **Edit template** link.

The *Wire Transfer Setup – Edit Template* page is displayed.

3. Edit the **Debit Information, Recipient Information, Intermediary 1 & 2 Information, and Wire initiator information**, as needed.
4. When all changes have been made, click "Save changes".

The *Wire Transfer Setup – Confirmation* page is displayed.

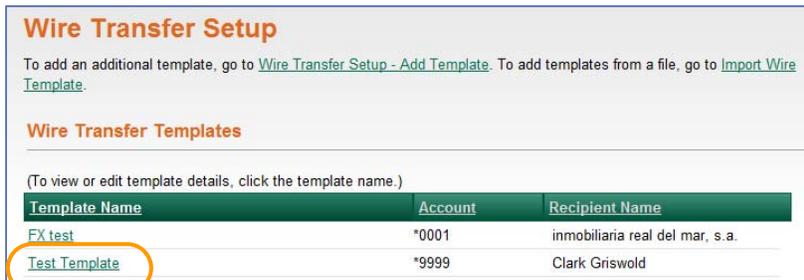
# Copying a Wire Template

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To copy a Wire template:

1. On the *Wire Transfer Setup* page, click the **Template Name** link associated with the template to be copied.

## Wire Transfer Setup



**Wire Transfer Setup**

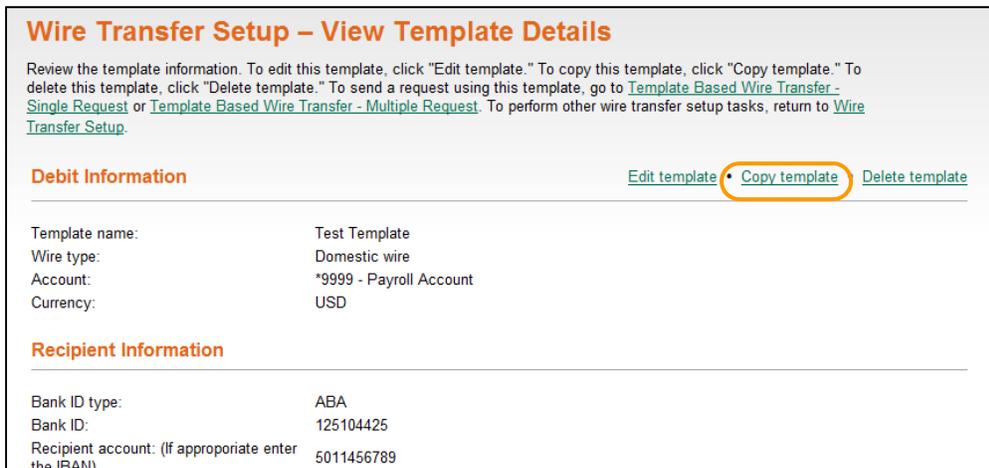
To add an additional template, go to [Wire Transfer Setup - Add Template](#). To add templates from a file, go to [Import Wire Template](#).

**Wire Transfer Templates**

(To view or edit template details, click the template name.)

Template Name	Account	Recipient Name
<a href="#">FX test</a>	*0001	inmobiliaria real del mar, s. a.
<a href="#">Test Template</a>	*9999	Clark Griswold

## Wire Transfer Setup – View Template Details Page



**Wire Transfer Setup – View Template Details**

Review the template information. To edit this template, click "Edit template." To copy this template, click "Copy template." To delete this template, click "Delete template." To send a request using this template, go to [Template Based Wire Transfer - Single Request](#) or [Template Based Wire Transfer - Multiple Request](#). To perform other wire transfer setup tasks, return to [Wire Transfer Setup](#).

**Debit Information** [Edit template](#) • [Copy template](#) [Delete template](#)

Template name: Test Template  
Wire type: Domestic wire  
Account: \*9999 - Payroll Account  
Currency: USD

**Recipient Information**

Bank ID type: ABA  
Bank ID: 125104425  
Recipient account: (If appropriate enter the IBAN) 5011456789

2. Click the **Copy template** link.

The *Wire Transfer Setup – Copy Template* page is displayed with the template information pre-filled, with the exception of the template name.

## Wire Transfer Setup – Copy Template Page

### Wire Transfer Setup - Copy Template

Enter Template Based Wire Transfer information and click "Add template." To setup other wire templates, go to [Wire Transfer Setup](#).

Please contact your financial organization for questions regarding currency conversion rates.

Template changes will affect scheduled requests that are based on the template. Once a request is in Transmit status, it is no longer impacted by changes to the template used to create it.

#### Debit Information

Template name:	<input type="text"/>
Wire type:	Domestic wire <input type="button" value="v"/>
Account:	*9999 - Payroll Account <input type="button" value="v"/>
Currency:	USD - US Dollar <input type="button" value="v"/>

#### Recipient Information

If the Bank ID type is ABA, then either the Recipient or Intermediary Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, Bank information will be filled in automatically.

Bank ID type:	ABA <input type="button" value="v"/>
Bank ID:	125104425 <a href="#">(ABA search)</a> <a href="#">(ABA validate)</a>
Recipient account: (If appropriate enter the IBAN)	5011456789

3. Enter a **Template name**.
4. Modify the template information, as needed.
5. Click **Add template**.

The *Wire Transfer Setup – Confirmation* page is displayed.

# Deleting a Wire Template

**Note:** If a Wire template is deleted, then all request schedules and next scheduled requests associated with that template are automatically deleted, including from the *Next Scheduled Requests* page. Requests in the Transmit queue are not affected when a template is deleted.

To delete a Wire template:

1. On the *Wire Transfer Setup* page, click the **Template Name** link associated with the template to be deleted.

## Wire Transfer Setup

### Wire Transfer Setup

To add an additional template, go to [Wire Transfer Setup - Add Template](#). To add templates from a file, go to [Import Wire Template](#).

#### Wire Transfer Templates

(To view or edit template details, click the template name.)

Template Name	Account	Recipient Name
<a href="#">FX test</a>	*0001	inmobiliaria real del mar, s.a.
<a href="#">Test Template</a>	*9999	Clark Griswold

## Wire Transfer Setup – View Template Details Page

### Wire Transfer Setup – View Template Details

Review the template information. To edit this template, click "Edit template." To copy this template, click "Copy template." To delete this template, click "Delete template." To send a request using this template, go to [Template Based Wire Transfer - Single Request](#) or [Template Based Wire Transfer - Multiple Request](#). To perform other wire transfer setup tasks, return to [Wire Transfer Setup](#).

[Edit template](#) • [Copy template](#) • [Delete template](#)

---

**Debit Information**

Template name: Test Template  
Wire type: Domestic wire  
Account: \*9999 - Payroll Account  
Currency: USD

---

**Recipient Information**

Bank ID type: ABA  
Bank ID: 125104425  
Recipient account: (If appropriate enter the IBAN) 5011456789

2. Click the **Delete template** link.

## Wire Transfer Setup – Delete Verification Page

### Wire Transfer Setup - Delete Verification Print this page

You have selected the following template to be deleted. Once completed, the template cannot be recovered. Requests previously entered using this template will not be affected by the template being deleted. To delete this template click "Delete", or return to [Wire Transfer Setup – View Template Details](#).

#### Debit Information

Template name:	Test Template
Wire type:	Domestic wire
Account:	*9999 - Payroll Account
Currency:	USD

#### Recipient Information

Bank ID type:	ABA
Bank ID:	125104425
Recipient account: (If appropriate enter the IBAN)	5011456789

#### Wire Initiator Information

Wire initiator name:	FIS Test
Wire initiator address 1:	3150 Holcomb Bridge Road
Wire initiator address 2:	Norcross, GA 30071
Wire initiator address 3:	

3. Click "Delete".

# Notes

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# Template Based Wire Transfer

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Use **Template Based Wire Transfer** to enter specific information for a single or multiple wire transfer requests using predefined templates.

To enter a single template-based wire transfer request:

1. Click the **Transfers and Payments** tab.

## *Transfers and Payments Section Overview*

**Transfers and Payments**

The Transfers and Payments section supports moving money in and out of your accounts.

**Scheduled Requests**

View and manage scheduled requests.  
[Next scheduled requests](#)

**Express Transfer**

Transfer money from one account to another account within your financial organization.  
[Express transfer request](#)      [Express transfer history](#)  
[Express transfer transmit](#)

**Book Transfer**

Transfer money from one account to many accounts within your financial organization.  
[Book transfer](#)      [Book transfer template approval](#)  
[Book transfer transmit](#)      [Book transfer history](#)

**Loans**

Manage loan transaction activities.  
[Loan payment request](#)      [Transmit loan](#)  
[Loan advance request](#)      [Loan history report](#)

**Bill Pay**

Manage bill payment activities.  
[Billing center](#)

**ACH**

Manage ACH activities.  
[Send money](#)      [ACH template approval](#)  
[Collect money](#)      [ACH history](#)  
[ACH transmit](#)

**Wire**

Manage wire transfer activities.  
[One time wire transfer entry](#)      [Wire transfer setup](#)  
[Template based wire transfer](#)      [Wire transfer template approval](#)  
[Transmit wire](#)      [Wire history](#)

2. Click the [Template based wire transfer](#) link under **Wire**.

## Template Based Wire Transfer – Single Request

### Template Based Wire Transfer - Single Request

Edit request information and click "Continue." To enter multiple transactions go to [Template Based Wire Transfer - Multiple Request](#).

To view saved or returned wires requiring corrections, go to [Saved And Returned Wires](#).

For information about your limits, view [Personal Limits](#).

#### Template Based Wire Transfer Information

Template name:	<input type="text" value="FX test"/>	<a href="#">View template details</a>
Currency:	MXN	
Amount:	<input type="text" value="200.00"/>	
Additional information for recipient (optional):	<input type="text" value="time share pymt for acct#56498"/>	
Frequency:	<input type="text" value="Today only"/>	
Security code (optional):	<input type="text"/>	

Continue

3. Click the **Template name** drop-down arrow and select a template.  
**Note:** Click the **View template details** link to view the template details. If enabled for your company, the account balance is shown. Account balances are not shown for accounts for which you are not entitled and entitled transfer service accounts that are not assigned to the Reporting or Account Reporting service. The *Template Based Wire Detail* page is displayed. If your company requires multiple approvals for templates, templates that are pending deletion or have pending changes are noted.
4. If applicable, type the **Conversion rate**.
5. If applicable, type the **Contract number**.
6. Enter the dollar **Amount** you want to transfer. Any amount up to the approved limit can be transferred. You can use commas and decimals when typing the amount of your transfer. If you use decimals, you must enter two digits to the right of the decimal. If you do not use decimals, the system defaults to whole dollars.
7. If applicable, click the **Calculate currency conversion** link to view the U.S. dollar equivalent. If you need to change the amount or conversion rate, you can click the **Recalculate currency conversion** link to view updated information.
8. Enter **Additional information for the recipient** to accompany the transfer (optional). A maximum of 140 characters may be entered. The text is displayed on the *Wire History Detail* page.
9. Select a transfer frequency (one-time only or a recurring transfer request frequency).  
**Note:** For a one-time transfer, select the Today only frequency.

10. Enter the start date of the recurring transfer request.  
**Note:** Recurring information is not needed for a Today only request.
11. Enter the end date of the recurring transfer request.
12. Select a processing option in the event that the transfer request falls on a non-processing date.
13. If required, enter the **Security code**.
14. Click **Continue**.

### Template Based Wire Transfer – Request Verification

#### Template Based Wire Transfer - Request Verification

Review the wire transfer information for this request. To approve and schedule the request, click "Transmit."  
 To make other template based wire transfer requests, go to [Template Based Wire Transfer - Single Request](#).

For information about your limits, view [Personal Limits](#).

#### Template Based Wire Transfer Information

[Edit request](#)

---

Template name:	FX test
Currency:	MXN
Amount:	\$200.00
Additional information for recipient:	time share pymt for acct#56498
Frequency:	Today only
Security code:	

---

To submit this request without transmitting, click [submit for approval](#).

15. Review the transfer request information.  
**Note:** If you need to edit the transfer request, click the **Edit request** link.
  16. Perform one of the following actions:
    - Click the **Submit for approval** link or button to submit the request into the approve/transmit queue. Your approval is not applied to the request in this instance.
      - The *Template Based Wire Transfer – Request Submitted Confirmation* page is displayed.
    - Click **Approve** to approve and schedule the request.
      - The *Template Based Wire Transfer – Request Approval Confirmation* page is displayed.
- Note:** To view or modify your next scheduled requests click the **Next Scheduled Requests** link. See *Scheduled Requests* on page 31 for more detailed information on viewing and modifying scheduled requests.

# Multiple Template Based Wire Transfers

Use **Template Based Wire Transfer – Multiple Request** to initiate multiple template-based wire transfers.

To access the *Template Based Wire Transfer – Multiple Request* page:

1. On the *Template Based Wire Transfer – Single Request* page, click the [Template Based Wire Transfer – Multiple Request](#) link.

## Template Based Wire Transfer – Single Request

### Template Based Wire Transfer - Single Request

Edit request information and click "Continue." To enter multiple transactions go to [Template Based Wire Transfer - Multiple Request](#).

To view saved or returned wires requiring corrections, go to [Saved And Returned Wires](#).

For information about your limits, view [Personal Limits](#).

#### Template Based Wire Transfer Information

Template name:  [View template details](#)

Currency:

## Template Based Wire Transfer – Multiple Request Page

### Template Based Wire Transfer - Multiple Request

Enter required wire transfer information and click "Continue." Return to [Template Based Wire Transfer - Single Request](#) to submit individual wire transactions with optional text.

For information about your limits, view [Personal Limits](#).

#### Template Based Wire Transfer Information

Template Name	Amount
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>
<input type="text" value="Select Template"/> <a href="#">Details</a>	<input type="text"/>

Security code (optional):

2. Click the **Template Name** drop-down arrow and select a template. You can click the **Details** link to view the template details on the *Template Based Wire Detail* page. If enabled for your company, the account balance is shown. Account balances are not shown for accounts for which you are not entitled and entitled transfer service accounts that are not assigned to the Reporting or Account Reporting service. If your company requires multiple approvals for template setup, templates that are pending changes or deletion are noted.
3. Enter the **Amount** of the wire transfer. Commas and decimals may be entered. If decimals are entered, you must enter two digits to the right of the decimal. If decimals are not entered, the system assumes whole dollars.

**Note:** Any amount up to the approved limit can be transferred.

4. If required, enter the **Security code**.
5. Click "Continue".

### Wire Template – Request Verification

#### Wire Template – Request Verification

Review the wire transfer information for these requests. To approve and schedule the requests, click "Transmit". To make other wire transfer requests, go to [Wire Transfer - Multiple Request](#).

For information about your limits, view [Personal Limits](#).

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Approval Status
*0001 - Barry's Savings	FX test	inmobiliaria real del mar, s.a.	\$20.00	MXN	10/16/2011	0 of 1 received Ready to transmit
*9999 - Payroll Account	Test Template	Clark Griswold	\$1.00	USD	10/16/2011	0 of 1 received Ready to transmit

To schedule this request without approving it, click [submit for approval](#)

6. Perform one of the following actions:
  - Click the **Submit for approval** link or button to submit the request into the approve/transmit queue.
    - Your approval is not applied to the request in this instance.
  - Click **Transmit** to approve and schedule the request.
    - The *Wire Transfer – Request Confirmation* page is displayed.

# Notes

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# Transmit

Use **Transmit Wire** to transmit or delete a wire transfer request. The page displays only those accounts for which the user has transmit privileges.

To access the *Wire Transfer Transmit – Selection* page:

1. Click [Transmit Wire](#) link on the **Transfers and Payments** tab.
2. Click the **Transmit wire** link under **Wire**.

## Wire Transfer Transmit – Selection Page

### Wire Transfer Transmit - Selection

To approve requests, check the appropriate requests and click "Continue." All approvals must be received for a request before it will be transmitted.

For information about your limits, view [Personal Limits](#).

Requests without a checkbox have already been approved by you.

[Select all](#) • [Deselect all](#) (To delete or view details for a request, click on the account.)

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Entered By	Approval Status
<input type="checkbox"/> <a href="#">*0001 - Barry's Savings</a>	FX test	inmobiliaria real del mar, s.a.	\$200.00	MXN	10/16/2011	TRACY	0 of 2 received
Total:			\$200.00				

Security code (optional):

**Note:** Detailed wire transfer information can be viewed by clicking the [Account](#) link associated with the wire transfer. The *Wire Transfer Transmit Detail* page is displayed.

## Transmitting a Wire Request(s)

To transmit a wire request(s):

1. On the *Wire Transfer Transmit – Selection* page, select the wire transfer request(s) by checking the box associated with each request. The [Select all](#) link may be clicked to select all requests. Clicking the [Deselect all](#) link de-selects all check boxes.

### Wire Transfer Transmit – Selection Page

#### Wire Transfer Transmit - Selection

To approve requests, check the appropriate requests and click "Continue." All approvals must be received for a request before it will be transmitted.

For information about your limits, view [Personal Limits](#).

Requests without a checkbox have already been approved by you.  
[Select all](#) • [Deselect all](#) (To delete or view details for a request, click on the account.)

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Entered By	Approval Status
<input checked="" type="checkbox"/> <a href="#">*0001 - Barry's Savings</a>	FX test	inmobiliaria real del mar, s.a.	\$200.00	MXN	10/16/2011	TRACY	0 of 2 received
Total:			\$200.00				

Security code (optional):

2. Click "Continue".

### Wire Transfer Transmit – Verification

#### Wire Transfer Transmit - Verification

The requests below have been selected for approval. To approve these requests, click "Approve". To change the requests you have selected, go to [Wire Transfer Transmit - Selection](#). All approvals must be received before a request will be transmitted.

For information about your limits, view [Personal Limits](#).

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Confirmation Number	Approval Status
<a href="#">5010000001 - Barry's Savings</a>	FX test	inmobiliaria real del mar, s.a.	\$200.00	MXN	10/16/2011		0 of 2 received

3. Click **Approve/Transmit**.
4. A *Secure Token – Passcode* page is displayed on top of the verification page. Enter your passcode and then click "Continue".

The *Wire Transfer Transmit – Confirmation* page is displayed.

## Deleting a Wire Request(s)

1. On the *Wire Transfer Transmit – Selection* page, click the **Account** link associated with the request.

**Note:** Once deleted, the request cannot be recovered.

### *Wire Transfer Transmit Detail*

#### Wire Transfer Transmit Detail

 [Print this page](#)

To approve this request, click "Approve." To edit this request click "Edit request." To return this request for editing, click "Return wire for edit." To delete this request click "Delete request." To view the details for a different request, return to [Wire Transfer Transmit - Selection](#). All approvals must be received before this request will be transmitted.

For information about your limits, view [Personal Limits](#).

**Debit Information** [Edit Request](#) [Return wire for edit](#) [Delete Request](#)

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Template name:	FX test
Wire type:	Foreign currency international wire
Account:	*0001 - Barry's Savings - Available \$58.16 (Balance as of: 10/16/2011 10:29:50 PM (ET) Not a guarantee of available funds.)
Security code:	
Effective date:	10/16/2011
Amount:	\$200.00
Currency:	MXN
Entered by:	TRACY
Entry date/time:	10/16/2011 10:32:11 PM (ET)

2. Click the [Delete Request](#) link.
3. Click "OK" in the dialog box that is displayed to confirm this action.  
The *Wire Transfer Transmit – Confirmation* page is displayed.

# Notes

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# Wire History

Use **Wire History** to review details on the wire transfer history for a specific account(s). Only those wire transfer requests that have been successfully transmitted display in the history. Requests that have been deleted during transmission do not display.

## Generate the Wire History Report

To generate the Wire Transfer History report:

1. Click the [Wire history](#) link on the **Transfers and Payments** tab under **Wire**.

### Wire Transfer History Criteria

#### Wire Transfer History Report Criteria

Enter the appropriate report criteria and click "Generate report."

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search. To retrieve a limited amount of data, select specific search criteria.

Account: [Select all](#) • [Deselect all](#)

	ABA/TRC	Account Number	Description
<input type="checkbox"/>	125104425	*0001	Barry's Savings
<input checked="" type="checkbox"/>	125104425	*9999	Payroll Account

Date range:

Specific date: 10 / 16 / 2011   
(mm/dd/yyyy)

From: 09 / 16 / 2011   
(mm/dd/yyyy)

To: 10 / 16 / 2011   
(mm/dd/yyyy)

Status:   
  
TRANSMITTED  
PROCESSED  
CONFIRMED  
REJECTED

Wire type:

Domestic wire  
 Foreign currency international wire  
 USD international wire

**Note:** **Account** is the top level account to which wire transfers are attached to a user.

2. Select the debit account from which you want to view history, or click **Select all** to review the entire list of wire transfer requests.
3. Enter a **Specific date** or a **From** and **To** date. Click on the calendar icon to select the search dates.
4. Select a wire transfer request **Status** or select **All** to review all wire transfer request statuses.

**Note:** A **Transmitted** status indicates that a wire transfer request has been successfully transmitted by an authorized user. A **Processed** status indicates that a wire transfer request has been selected by the financial organization for processing through the financial organization's wire system. It does not indicate the financial organization has completed the transfer. If there is an issue with a wire transfer request with a **Processed** status, please contact your financial organization representative. A **Rejected** status indicates that the financial organization has rejected the wire transfer request.

5. Select each **Wire type** that you want to include.
6. Click "Generate report" to display the *Wire Transfer History* page

## View Wire Transfer History Detail

You can view details about a wire transfer through the *Wire Transfer History* page.

To view wire transfer history detail:

- On the *Wire Transfer History* page, click the Account link associated with the transfer. The *Wire Transfer History – Detail* page is displayed.

**Note:** The **USD equivalent** is shown only when your financial organization has updated the request to include that information, and is only applicable for international wires.

## Wire Transfer History Field Descriptions

Field	Description
Account	The source account for the wire transfer request.
Template Name	For template based wires, the name of the template.
Wire Type	The type of wire. Domestic wire, Foreign currency international wire, USD international wire.
Recipient Name	The recipient of the wire transfer request.
Amount	The dollar amount of the wire transfer request.
USD equivalent	The U.S. dollar equivalent of a foreign currency for an international wire.
Currency	The currency of the wire transfer request.
Conversion rate	The conversion rate used to calculate the U.S. dollar equivalent.
Contract number	The contract number entered by the user when allowed to enter a conversion rate.
Effective Date	The effective date of the wire transfer request.
Status	The status of the wire transfer request. A <b>Transmitted</b> status indicates that a wire transfer request has been successfully transmitted by an authorized user. A <b>Processed</b> status indicates that a wire transfer request has been selected by the financial organization for processing through the financial organization's wire system. It does not indicate the financial organization has completed the transfer. If there is an issue with a wire transfer request with a Processed status, please contact your financial organization representative. A <b>Rejected</b> status indicates that the financial organization has rejected the wire transfer request. A <b>Confirmed</b> status indicates that the financial organization has confirmed the wire transfer request.
Entered By	The user ID of the user who entered the request.
Approval Status	The number of approvals received and the number of approvals required for the transfer request.

# Notes

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# Scheduled Requests

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Use **Next Scheduled Requests** to view, edit, and delete your next scheduled requests or request schedules, and approve scheduled requests in advance.

A schedule allows you to automatically generate and place a request in the transmit queue for approval based on a combination of frequency, duration, and start date. On the Send On date, requests that have all approvals are transmitted. Requests that require additional approvals are added to the transmit queue for approval.

Requests can be scheduled for the following services:

- Book Transfer
- CCD Payment
- CCD Collection
- Deposit Account Reporting – Saved Reports
- Express Transfer
- Funds Transfer
- Loan Payment
- PPD Collection
- PPD Payment
- Repetitive Wire Transfer
- Wire

To access the *Next Scheduled Requests* page:

1. Click the **Transfers and Payments** tab.

**Note:** The *Next Scheduled Requests* page can also be accessed from the *Welcome* page and from the Quick Links section of several request, transmit, and history pages.

2. Click the [Next scheduled requests](#) link under **Scheduled Requests**.

## Next Scheduled Requests

### Next Scheduled Requests

 [Print this page](#)

Current as of: 10/18/2011 12:54:07 PM (ET)

The next scheduled requests are listed below. If you scheduled the request, you can click "Edit request" to change or delete a next request, or click "Edit schedule" to change or delete the schedule and all requests governed by the schedule, or click "View request" to view an ACH request. If you are allowed to approve the request, click the approval status link to approve or view the next scheduled request. Approval status is valid only at this time and is subject to change. Requests can be approved in advance of the scheduled Send On date.

Requests will become unavailable to edit after 12:00:01 A.M. ET on the Send On date; edits cannot be completed or saved after that time.

On the Send On date, requests that have all approvals will be transmitted; requests that require additional approvals will be added to the transmit queue for approval. All approvals are required before a request is transmitted. The next request in the schedule will be listed below after the current request is transmitted.

Requests are not transmitted in the order that they appear below.

Send On	Request Type	From	To	Amount	Frequency	Approval Status
10/25/2011	One Time Wire	*9999 - Payroll Account	*8352	\$1.00	One time	<a href="#">Edit request</a> <a href="#">0 of 2 received</a>

### IMPORTANT NOTES:

- Non-recurring ACH requests and current-day, one-time wire requests are not shown on this page.
- The [Edit schedule](#) link is not available for one-time wire requests.
- The [View request](#) link is only available for ACH requests.

## Edit a Scheduled Request

To edit a scheduled request:

1. On the *Next Scheduled Requests* page, click the [Edit request](#) link associated with the request.

**Note:** The next instance of an ACH payment or collection request cannot be edited because the request is template-based. Users with the Setup role can edit the template at any time to apply changes to the next instance of a scheduled ACH request.

2. On the **Edit Request** page, edit the request details, as needed.
3. Click "Continue".
4. On the **Edit Request Verification** page, perform one of the following actions:
  - Click "Approve".  
The *Edit Request Approval Confirmation* page is displayed.
  - Click "Submit for approval".  
The *Edit Request Submitted Confirmation* page is displayed.

## Delete a Scheduled Request

To delete a scheduled request

1. On the *Next Scheduled Requests* page, click the [Edit request](#) link associated with the request.
2. Click the [Delete request](#) link
3. Click “Delete”.

The *Next Scheduled Requests* page is displayed with a confirmation message that the request has been deleted.

## Edit a Request Schedule

To edit a request schedule:

### IMPORTANT NOTES:

- The changes are applied to all requests associated with the schedule, including the next scheduled request.
  - Editing a schedule requires re-approval of the scheduled requests.
  - Recurring ACH payment or collection request schedule details can only be edited through the [Edit schedule](#) link by the user who set up the recurring request.
1. On the *Next Scheduled Requests* page, click the [Edit schedule](#) link associated with the request.
  2. Edit the schedule, as needed.
  3. Click **Continue**.
  4. Perform one of the following actions:
    - Click “Approve”.  
The *Edit Schedule Approval Confirmation* page is displayed.
    - Click “Submit schedule”.  
The *Edit Schedule Submitted Confirmation* page is displayed.

## Delete a Request Schedule

To delete a request schedule:

1. On the *Next Scheduled Requests* page, click the [Edit schedule](#) link associated with the request.
2. Click the [Delete schedule](#) link.
3. Click “Delete”.

The *Next Scheduled Requests* page is displayed with a confirmation message that the schedule has been deleted.

# Approve a Request in Advance

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Approvals can be submitted in advance for scheduled requests for the following services:

- Book Transfer
- CCD Payment
- CCD Collection
- Express Transfer
- Funds Transfer
- Loan Payment
- One-time Wire
- PPD Payment
- PPD Collection
- Template-based Wire

**Note:** Advance approval can be applied to the next scheduled request only and does not apply to any other requests governed by the request schedule.

To provide advance request approval, you must:

- Be entitled to the service.
- Be entitled to the account used for the request and have the **Allow Transmit** privilege for the account.
- Have the Approval role.

To submit an advance approval:

1. On the *Next Scheduled Requests* page, click the **Approval Status** link associated with the request.
2. Review the details of the request as needed and click “Approve”.  
If your company requires token authentication for ACH or Wire transaction approval, a *Secure Token – Passcode* page is displayed on top of the verification page. Enter your passcode and then click **Continue**.

After the request has been approved, it is stored in the system and then routed for processing on the appropriate date.

# Notes

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