

business gateway®

# wire transfer user guide



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## USER ADMINISTRATION

Wire Transfer permissions and limits must be assigned to users before they will have access to initiate Wire Transfer transactions. To assign users with permissions and limits:

**Step 1:** Select the **Administration** menu and choose **User Administration**.

**Step 2:** Click **Services** next to the user profile and assign the user with the necessary Wire Transfer services. Click **Submit** to save changes.

- **Routing Numbers:** Allows users to create a personalized list of financial institutions for use with FreeForm or template wire transfers.
- **Wire Input:** Allows users to initiate wire transfers via a FreeForm or template.
- **Wire Input Approval:** Allows users to approve a pending wire transfer.
- **Wire Templates:** Allows users to add, modify or delete wire transfer templates.
- **Wire Report:** Displays all wire transfer activity.
- **Multiple Wire Input:** Allows users to initiate multiple wire transfer templates at a time.
- **Wire Template Groups:** Allows users to create a group of specific wire templates to assist when initiating wire transfers under the Multiple Wire Input service.
- **Wire Template Approval:** Allows users to approve new or updated wire templates or delete changes to updated templates. *Template approval must be established by the bank.*

**Step 3:** Click the **Permissions** tab. Assign the user to the necessary accounts by selecting the box in the Wire Transfer column next to each account the user should have access. Click **Submit** to save changes.

**Step 4:** Click the **Limits** tab. Expand the Wire Limits box and set the maximum monetary limits for the user's active Wire Transfer accounts.

- **Entry/Txn:** limits the amount a user can submit in a single wire transfer transaction.
- **Entry/Day:** limits the amount a user can submit in total for all wire transfers per day.

- **Approval/Txn:** limits the user approval amount allowed per wire transfer transaction.
- **Approval/Day:** limits the user approval amount allowed in total for all wire transfers per day.
- **Template Only:** Limits the user to initiating wire transfers from a template.

## ROUTING NUMBERS

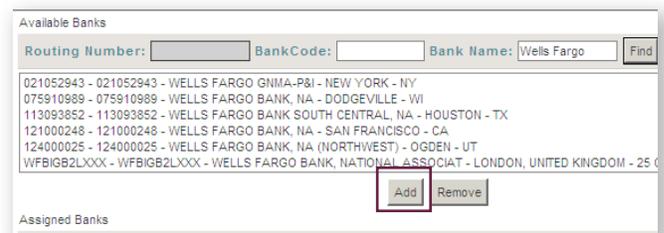
The Routing Numbers service is used to create a personalized list of financial institutions to be used when creating FreeForm and/or template wire transfers via the following steps:

**Step 1:** Select the **Payments** menu and choose **Routing Numbers**.

**Step 2:** Enter the Routing Number, Bank Code, and/or Bank Name and click **Find** (or select a financial institution from the **Available Banks** list).

**Step 3:** Click **Add** and the financial institution will appear in the Assigned Banks list.

**Step 4 (Optional):** Repeat steps 2 and 3 as necessary to create the desired list of financial institutions.



Routing Number	Bank Code	Bank Name
021052943 - 021052943		WELLS FARGO GNMA-P&I - NEW YORK - NY
075910989 - 075910989		WELLS FARGO BANK, NA - DODGEVILLE - WI
113093852 - 113093852		WELLS FARGO BANK SOUTH CENTRAL, NA - HOUSTON - TX
121000248 - 121000248		WELLS FARGO BANK, NA - SAN FRANCISCO - CA
124000025 - 124000025		WELLS FARGO BANK, NA (NORTHWEST) - OGDEN - UT
WFBIGB2LXXX - WFBIGB2LXXX		WELLS FARGO BANK, NATIONAL ASSOCIAT - LONDON, UNITED KINGDOM - 25 C

## NOTES:

- Each user can have their own list of routing numbers.
- If the user does not create a list of routing numbers, information can be entered FreeForm.
- To remove a bank from the Assigned Banks, highlight the bank in the Assigned Banks box and click Remove.

## WIRE TEMPLATES

The Wire Templates service is used to add, edit, and delete wire transfer templates.

**NOTE:** Users see their templates as well as any templates that use a debit account to which the user has permission. Administrators see all templates.

### To Add a Template:

**Step 1:** Select the **Payments** menu and choose **Wire Templates**.

**Step 2:** Enter a Code and Name for the template and click the **Add** button.

**NOTE:** If a financial institution being used in a wire template is edited or deleted, an asterisk displays next to that template in the Account Templates box. The user will need to correct the template via the Wires Templates service.

**Step 3:** Select the **funding account** for the template.

**NOTE:** Only the accounts that have been permitted to the user for Wire Transfer and have a limit greater than \$0 appear in the list.

**Step 4:** Click **Continue**.

**Step 5:** Select the **Wire Type** and click **Continue**.

**Step 6:** Enter the required information to complete the template. Click **Submit**.

**Beneficiary Bank:** the final destination bank

**Target Bank:** the Correspondent Bank if provided with instructions.

**Intermediary Bank:** used only if you have more than one Intermediary Bank.

## WIRE TEMPLATE APPROVAL

The Wire Template Approval service is used to approve new or updated wire templates or delete changes to updated templates. If a template is deleted, approval is not needed.

**NOTE:** Any Admin/User with Template Approval permission can approve any template.

### To Approve a Template:

**Step 1:** Select the **Payments** menu and choose **Wire Template Approval**.

**Step 2:** Select the desired wire template.

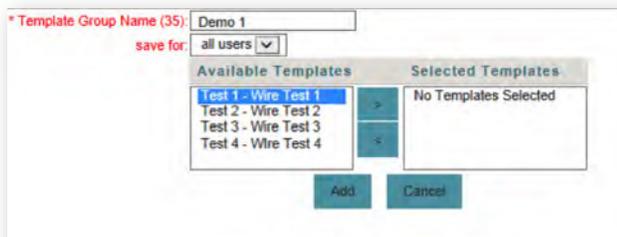
**Step 3:** Click **Select**.

**Step 4:** Approve the template or delete template changes entered by another user.

## WIRE TEMPLATE GROUPS

The Wire Template Groups service is used to add, edit, and delete groups of templates that can be used in the Multiple Wire Input service.

**NOTE:** Administrator and users see any Admin/User's template groups ("shared" and "not shared"). This includes any template groups that contain templates to which the Administrator/User is not permitted to the debit account used in the template.



### To Add Wire Template Groups:

**Step 1:** Select the **Payments** menu and choose **Wire Template Group**.

**Step 2:** Enter a template group name. Click **Add**.

**Step 3:** Choose to save the template group for "all users" or for "this user only" to indicate whether other users in the company can access the template group.

**Step 4:** Move the appropriate/desired template(s) from the **Available Templates** box to the **Selected Templates** box via the arrow buttons between the boxes.

**NOTE:** In the Available Templates list, users see their templates as well as any "shared" templates that use a debit account to which the user has permission. Administrators see any user's templates ("shared" and "not shared") that use a debit account to which the Administrator has permission. Templates needing approval do not display to Administrator or users.

**Step 5:** Click the **Add** button.

### NOTES:

- There is no limit to the number of templates that can be in a group. However, users can only submit a maximum of 150 wires in a multiple wire input. Therefore, it is recommended that users do not add more than 150 templates to a template group.
- A template can be placed in more than one group.

## WIRE INPUT

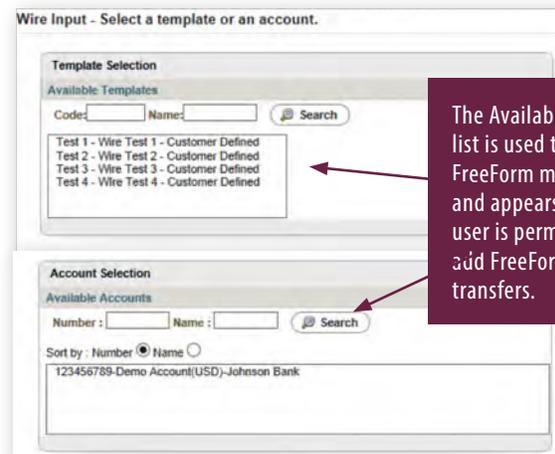
The Wire Input service is used to initiate wire transfers via template or FreeForm.

### To initiate a Wire Transfer via Template:

**Step 1:** Select the **Payments** menu and choose **Wire Input**.

**Step 2:** Select a template from the **Template Selection** box.

**NOTE:** In the Available Templates list, Admins/Users see their templates as well as any "shared" templates that use a debit account to which the Admin/User has permission. Templates needing approval do not display.



The Available Accounts list is used to input FreeForm money transfers and appears only if the user is permitted to add FreeForm money transfers.

**NOTE:** If a financial institution that is being used in a wire template is edited or deleted, an asterisk displays next to that template in the Available Templates box. The user will need to correct the template via the Wire Template service.

**Step 3:** Enter the amount of the wire and the date the wire should be sent. Click **Submit**.

**NOTE:** Domestic wires can be dated 30 days in advance.

**If sending foreign currency:**

Select **"Amount"** and enter the amount of the wire to be sent in foreign currency. The system will automatically calculate the amount to be debited in USD.

OR

Select **"Debit Amount"** and enter the amount of the wire to be debited in USD. The system will automatically calculate the amount to be credited in foreign currency.

The **Send Date** is the date the wire is initiated and debited from your account.

**Step 4:** Click **Enter** to send the wire for secondary approval.

**NOTE:** The number of additional approvers will be shown.

The screenshot shows a 'Wire Transfer Review' form with several sections: Sender Information, Beneficiary Information, Routing Information, Transfer Information, Originator-to-Beneficiary Information, and Bank-to-Bank Information. Callouts point to the 'Amount' and 'Debit Amount' fields, the 'Send Date' field (set to 10/28/2014), and the 'Reset' button at the bottom.

The Reset button clears the information you entered and restores the information in the fields to the last saved values.

The Save As Template button opens the Template Data Entry page and displays information for the money transfer you are adding.

This screenshot shows the bottom portion of the wire transfer review form, including the 'Enter' and 'Clear' buttons. The 'Send Date' is set to Oct 29, 2014.

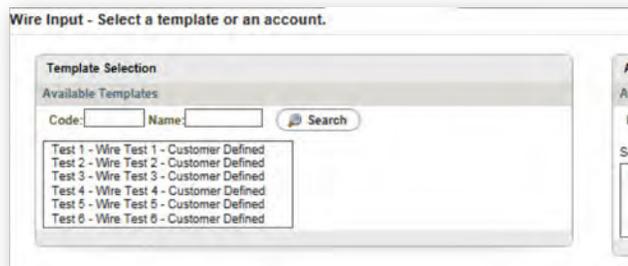
The screenshot shows a confirmation page for a debit bank transfer. A callout points to the 'Add'l Approvers Required: 1' field, with the text 'Number of Additional approvers are shown'.

**To initiate a Wire Transfer via FreeForm:**

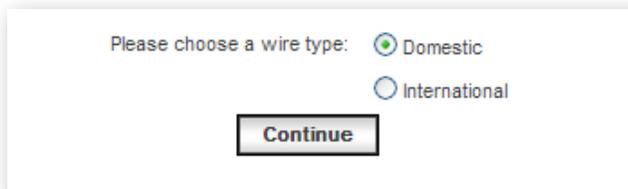
**Step 1:** Select the **Payments** menu and choose **Wire Input**.

**Step 2:** Select the funding account from the **Account Selection** box.

**NOTE:** Only the accounts that have been permitted to the user for Wire Transfer and have a wire limit amount greater than \$0 appear in the list.



**Step 3:** Select the Wire Type and click **Continue**.



**Step 4:** Enter the required beneficiary and routing information. Click **Submit**.

The Beneficiary Address is a required field for international wires only.

FreeForm Bank allows for use of a routing number not eligible to receive wire transfers directly. In this instance a target and/or intermediary bank must be used.

**Beneficiary Bank:** the final destination bank

**Target Bank:** the Correspondent Bank if provided with instructions.

**Intermediary Bank:** used only if you have more than one Intermediary Bank.

The Search button loads user's routing numbers. The user can still search for any financial institution by inputting the routing number or bank name.

**Step 5:** Enter the amount of the wire and the date the wire should be sent. Click the **Submit** button.

**Note:** Domestic wires can be dated 30 days in advance.

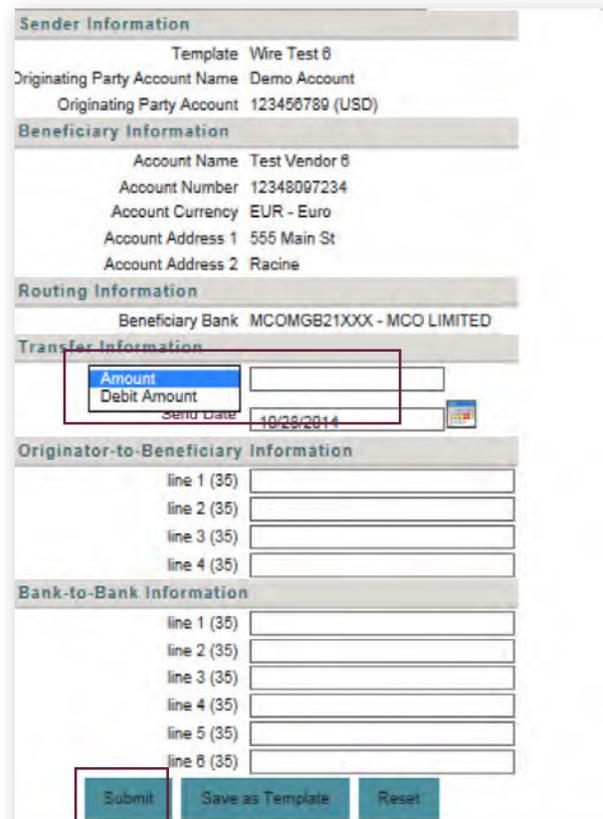
**If sending foreign currency:**

Select **"Amount"** and enter the amount of the wire to be sent in foreign currency. The system will automatically calculate the amount to be debited in USD.

OR

Select **"Debit Amount"** and enter the amount of the wire to be debited in USD. The system will automatically calculate the amount to be credited in foreign currency.

The **Send Date** is the date the wire is initiated and debited from your account.



**Step 6:** Click **Enter** to send the wire for secondary approval.

**Step 7:** The Wire Transfer confirmation screen allows the user to view the details of the money transfer.

**Note:** *The number of additional approvers will be shown.*



Wire Transfer Review  
Oct 28, 2014 04:38 PM

**Sender's Information**

Originating Party Account Name Demo Account  
Originating Party Account 123456789 (USD)  
Amount 0.01  
Currency USD - US Dollar  
Exchange Rate 1.329

**Beneficiary Information**

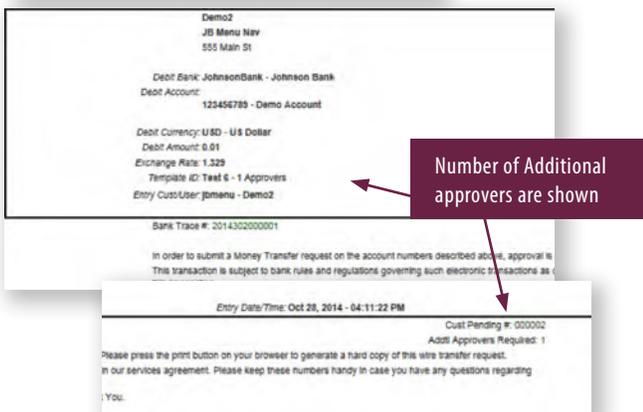
Account 12348097234 - Test Vendor 6  
Address 1 555 Main St  
Address 2 Racine  
Amount 0.01  
Currency EUR - Euro  
Beneficiary Bank MCOMGB21XXX - MCO LIMITED  
Addr 1 LONDON, UNITED KINGDOM  
Addr 2 3 KENDRICK MEWS  
Pay Beneficiary by Wire

**Originator-to-Beneficiary Information**

**Bank-to-Bank Information**

**Additional Information**

Send Date Oct 29, 2014



Demo2  
JB Menu Nav  
555 Main St

Debit Bank: JohnsonBank - Johnson Bank  
Debit Account: 123456789 - Demo Account

Debit Currency: USD - US Dollar  
Debit Amount: 0.01  
Exchange Rate: 1.329  
Template ID: Test 6 - 1 Approvers  
Entry Cust/User: jmenu - Demo2

Bank Trace #: 201430200001

In order to submit a Money Transfer request on the account numbers described above, approval is required. This transaction is subject to bank rules and regulations governing such electronic transactions as published in our services agreement. Please keep these numbers handy in case you have any questions regarding this transaction.

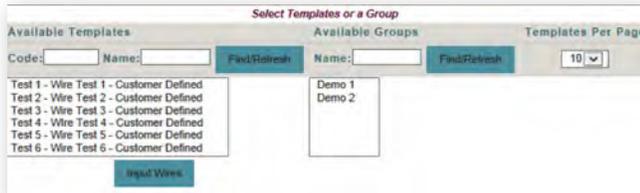
Entry Date/Time: Oct 28, 2014 - 04:11:22 PM  
Cust Pending #: 000002  
Add'l Approvers Required: 1

Please press the print button on your browser to generate a hard copy of this wire transfer request.  
In our services agreement. Please keep these numbers handy in case you have any questions regarding this transaction.  
You.

**Number of Additional approvers are shown**

## MULTIPLE WIRE INPUT

The Multiple Wire Input option is used to enter multiple wire transfers from a single screen.



**Step 1:** Select the **Payment** menu and choose **Multiple Wire Input**.

**Step 2:** Select one or more templates from the **Available Templates** box or select a template group from the **Available Groups** box. To select more than one template, hold down the Control key and click on the desired templates.

In the Available Templates list, Admins/Users see their templates as well as any “shared” templates that use a debit account to which the user has permission. Templates needing approval do not display.

In the Available Groups list: Admins/Users see any user’s template groups (“shared” and “not shared”). This includes any template groups that contain templates to which the user is not permitted to the debit account used in the template.

**NOTE:** If the user attempts to initiate a “shared” wire group that contains templates with debit accounts to which the user is not permitted, those wire template(s) will not display on the next screen.

**Step 3:** Click **Input Wires**.

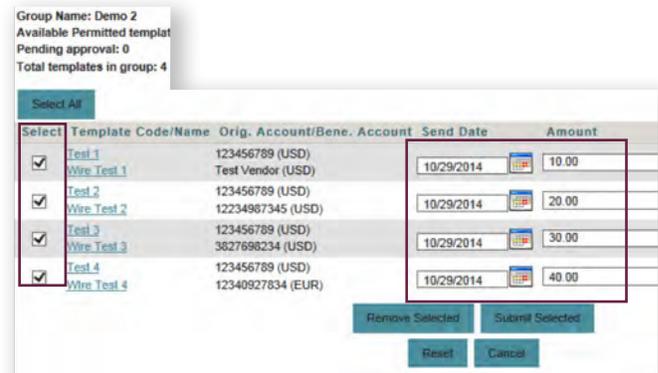
**NOTE:** If a financial institution that is being used in a wire transfer template is edited or deleted, an asterisk displays next to that template in the Available Templates box. The user will need to correct the template via the Wire Template Group Service.

**Step 4:** Select the templates to be submitted.

**Step 5:** Enter a Send Date and an Amount for each selected template.

**Step 6:** Click **Submit Selected**.

**NOTE:** If an Admin/User selected a “shared” wire group that contains templates to which the Admin/User is not permitted to the debit acct (on the previous screen), those wire template(s) will not display here.



**NOTE:** Delete Selected function will delete selected templates from this session only. Reset button will remove all information input.

**Step 7:** Review the wire transfer data. If all entries are correct, click **Approve/Enter**.



**Step 8:** The Multiple Wire Input confirmation screen is displayed. Wires will be submitted to the approver(s) for secondary approval. Click **Close**.



## WIRE INPUT APPROVAL

**Wire input approval is required for all wire processing.**

The Wire Input Approval service is used to approve, edit, or delete pending wire transfers.

**NOTE:** Only the templates that have an account to which the user is permitted for Wire Transfers display on this screen.

**Step 1:** Select the **Payments** menu and choose **Wire Input Approval**.

**Item In Process column:** When a wire on the Wire Approval page is being acted on by another user, an "Item in Process" column will display with the User ID that first took action on the wire (i.e. selects to approve, delete or edit from the Wire Selection page). The "Item in Process" information will not prevent another approver from acting on the wire. It alerts other approvers of a possible duplication of efforts. The first approver acting on the wire will not see the "Item in Process" information. The wire is no longer considered an "Item in Process", when one of the following occurs:

- The wire is approved or deleted by an approver (from the Approval Review page).
- The approver "cancels" the action (from the Approval Review Page).
- The approver has not acted for a predefined time.

**Remember:** Users with My Dashboard and Wire Input Approval permissions can also approve wire transfers from the Action Required portlet within the Dashboard.



**Step 2:** Enter the six digit **Onetime Passcode**. (See Core User Guide for more information about Onetime Passcodes)

**Step 3:** Click the red arrow under the **Appr, or Del** columns to view the details of pending wire transfer. The pending wire transfer can be either approved or deleted from the details screen. Repeat for all wires that are in the queue and proceed to Step 4.

**Step 4 (Optional):** Click the **red arrow** under the **Edit** column to make edits to the pending wire transfer.

**NOTE:** If an Approver makes edits to a pending wire transfer, they become the initiator and the pending wire transfer will need to be approved by another user.

Wire transfers, with a Send Date in the past, display in red and cannot be approved. They can only be edited or deleted.

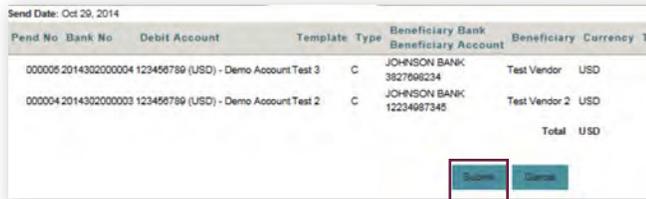
Wire Transfers are grouped by Send Date.

Pend No	Bank No	Template	Type	Beneficiary Bank Beneficiary Acct	Beneficiary Orig To Ben Info	Currency	Transfer Amount	Entry Date/Time	Appr	Del	Edit
000012	2010238000001		F	FEDERAL RESERVE BANK OF BOSTON 123456789	Supplies	USD	1.00	08/02/2010 07:09:50 PM PDT			
<b>Total</b>							USD	1.00			

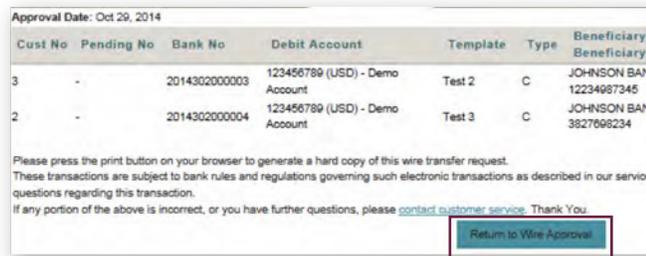
TYPES  
F = FreeForm  
C = Customer Defined Template

Appr Del Edit

**Step 5:** Confirm the actions selected on the Pending Wire Transfers List and click **Submit** to continue.

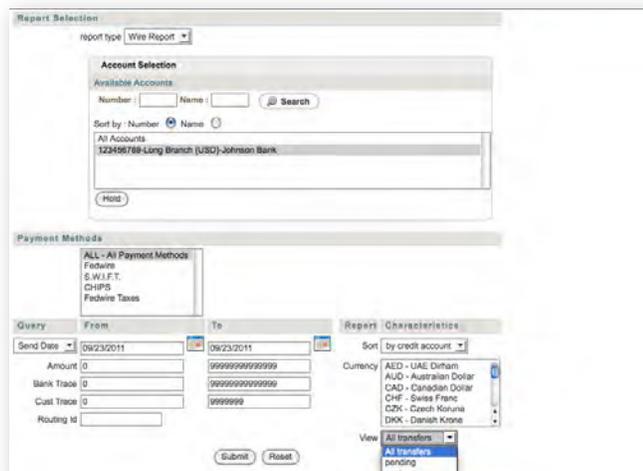


**Step 6:** Click **Return to Wire Approval** to return to the main Wire Approval page.



## WIRE REPORT

The Wire Report service is used to display submitted wire transfers.



**Step 1:** Select the **Payments** menu and choose **Wire Report**.

**Step 2:** Select the account(s) from the **Available Accounts** box. **NOTE:** Only the accounts that have been permitted to the user for Wire Transfer appear in the list.

**Step 3:** Click **Hold**. The selected Available Accounts are copied to the Selected Accounts list.

**Step 4:** Choose a **Payment Method** and provide any necessary Query and Report Characteristic information.

**NOTE:** In the Report Characteristics section, you can filter the view drop down, which contains a list of possible statuses for a wire transfer. These statuses are described below:

- **Pending:** The wire transaction is pending approval.
- **Approved:** The wire has been approved.
- **Sent:** The transaction has been transmitted to Johnson Bank for processing.
- **Confirmed:** The wire transaction has been received pending final processing.
- **Acknowledged:** The wire has been sent to other banks (i.e. Beneficiary) for further processing.
- **Deleted:** The wire was deleted (as opposed to being approved) by a user.
- **Rejected:** The wire has been rejected by Johnson Bank, please contact customer support.

**Step 5:** Click Submit.

**Step 6:** Review the wire transfer activity grouped by transaction status (Approved, Pending, and Deleted) and the report totals that appear at the end of the report.

**TIP:** Click the magnifying glass in the Details column to view more information about an individual transaction.

Bank No	Cust No	Debit Account	Template	Beneficiary Bank	Beneficiary Acct	Curr	Transfer Amount	Pay Method	Status
<b>Send Date: Oct 29, 2014</b>									
201430200003	000003	123456789 (USD) - Demo Account Wire Test 3		JOHNSON BANK 3827698234	Test Vendor 2	USD	0.01	FW	Sent
201430200004	000002	123456789 (USD) - Demo Account Wire Test 2		JOHNSON BANK 3827698234	Test Vendor	USD	0.01	FW	Sent
							<b>Total: USD</b>	<b>0.02</b>	<b>(2)</b>
							<b>Approved Total: USD</b>	<b>0.02</b>	<b>(2)</b>
<b>Pending Transfers</b>									
Bank No	Pending No	Debit Account	Template	Beneficiary Bank	Beneficiary Acct Name	Curr	Transfer Amount	Pay Method	Ent
<b>Send Date: Oct 29, 2014</b>									
201430200005	000006	123456789 (USD) - Demo Account Wire Test 4		MAXWELL E ESPINOSA A.I. S.A.	Vendor 8	EUR	0.01	SW	
201430200001	000002	123456789 (USD) - Demo Account Wire Test 6		MCO LIMITED 1234567234	Test Vendor 6	EUR	0.01	SW	
201430200002	000003	123456789 (USD) - Demo Account Wire Test 1		JOHNSON BANK 11223445	Test Vendor	USD	0.01	FW	
							<b>Total: EUR</b>	<b>0.02</b>	<b>(2)</b>
							<b>USD</b>	<b>0.01</b>	<b>(1)</b>
							<b>Pending Total: EUR</b>	<b>0.02</b>	<b>(2)</b>
							<b>USD</b>	<b>0.01</b>	<b>(1)</b>
<b>Report Totals</b>									
		<b>Curr</b>	<b>Amount</b>	<b>Processed</b>					
		EUR	0.02	(2)					
		USD	0.03	(3)					

F = FreeForm  
ME = Multiple Entry  
T = Template