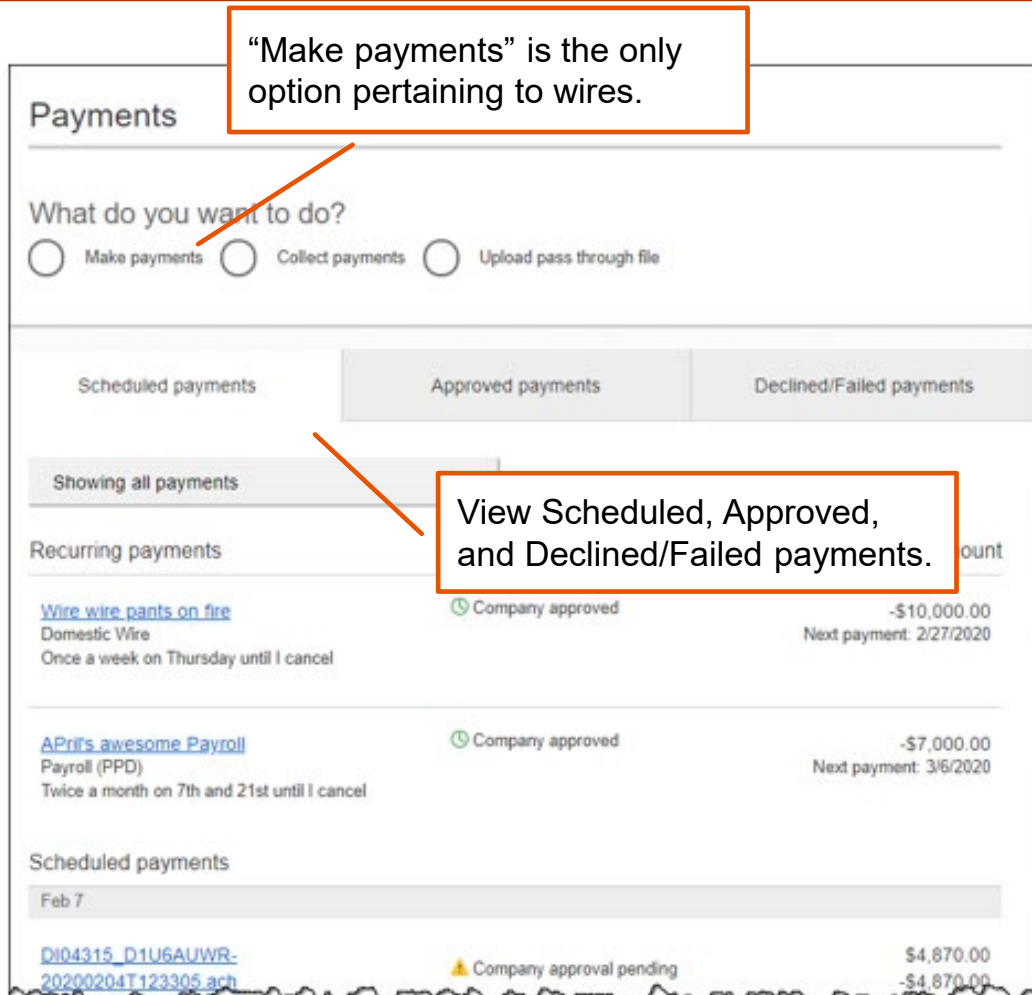


Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.



“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 3:01 am Eastern time to midnight EST.
- If the payment exceeds limits, an error message displays and blocks the payment.

“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.
5. Frequency is defaulted to “One Time”, click the “One Time” hyperlink 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](#)

Funding account	Checking #0176 Current: \$66.47 Available: \$66.47	Template type	Domestic Wire
Jills Candy Shop *0184		\$1,000.00	3
Message to beneficiary payment on invoice 1234			
Purpose of wire Purpose of Wire			
Beneficiary bank SOUTH SHORE BANK			
Message to beneficiary bank anything you'd like here			
4 Send On 04/07/2023		5 Frequency One Time	

Notes:

- A template can be used for only one repeating payment.

Paying 1 customer Total \$1,000.00

Fees \$25.00

Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
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.

Payments

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

Make a one time payment ▼ **1**

Funding account

BASE Checking ****0002 ▼ **2** Current: \$5,580.24 Available: \$5,580.24

Payment type

Domestic Wire ▼ **3**

Payment name

Enter a payment name (optional) **4**

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 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.

The screenshot shows a web interface with three tabs: "Scheduled payments", "Approved payments", and "Declined/Failed payments". Below the tabs is a dropdown menu set to "Showing all payments". The main content area is divided into "Recurring payments" and "Scheduled 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

A callout box with an orange border and arrow points to the link "Wire wire pants on fire". The text inside the box reads: "Click the payment name to cancel (not an option if status is 'Company approval pending')." Below this, under the "Scheduled payments" section, there is a date "Feb 7" and a payment entry:

DI04315_D1U6AUWR-20200204T123305_ach	Company approval pending	\$4,870.00 -\$4,870.00
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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 (con't)

Approved payments - payments that have been sent to the FI for processing.

Approved Payments	Status	Amount
Apr 6		
Sunflower Estates Test Wire Domestic Wire	Processed	-\$15.00 View Copy
Apr 3		
AGH Temporary Test Commercial (CCD)	Processed	\$7.00 View Copy

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)

Declined/Failed Payments	Status	Amount
Apr 6		
Invoice #9 International Wire	Company declined	Initiate a new payment
Apr 5		
Rent Commercial (CCD)	Company declined	\$1.00 Initiate a new payment

Options: Initiate a new payment