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

Template Basics

- Under Move Money, go to "Manage Payment Templates".
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
    - Recurring vendor payments
    - Real estate closings with frequent property buyers
    - Large dollar payments to the same beneficiary
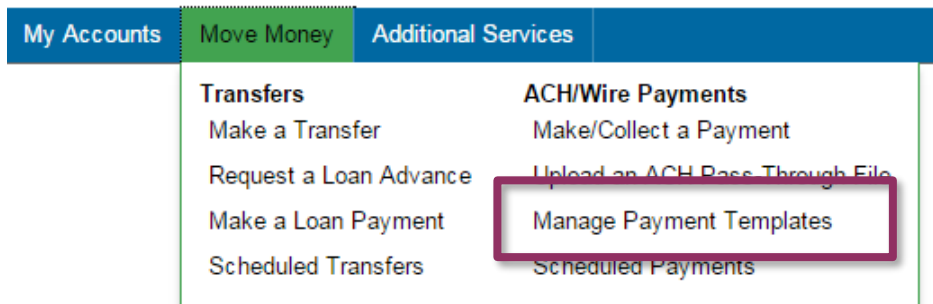
Tip:
A user can also add a template on the Make/Collect a Payment page:
- "Add a new template" option in Template dropdown
- "Save as template" option *after* a one time payment is initiated

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number
- Approval Pending – new and edited templates require approval (unless FI sets approver weight to 0)
- Approved – only these templates can be used to initiate wires

Manage payment templates

+ Add a template

Showing   [All Templates ▼]   [Search]

Templates		Last payment	Date	
Needs Attention				
Bonus Payroll (PPD) ⚠ Declined				Options ▼

Options: View, Edit, Delete, Print

Prenotes Payroll (PPD) ⚠ Invalid funding account		-	-	Options ▼
Approval Pending				
may wire Domestic Wire ⚠ Approval pending				Options ▼

Options: View, Print

Approved				
Gym Fees Consumer (PPD)		$516.05	11/17/2016	Options ▼
one time collection from vendor Commercial (CCD)				Options ▼

Options: View, Make a Payment, Edit, Delete, Copy, Print

Add a Template for a *Domestic* Wire

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

Template information

Name
Wire to ABC Vendor　　①

Funding account
ABS Account ****0026　　②　▼

Template type
Domestic Wire　　③　▼

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information　　④

Who do you want to pay
Enter beneficiary name as it appears on the beneficiary account

Address line 1
e.g. 124 Main Street

Address line 2
Optional

Zip/Postal Code
Enter zip code

City/Town

State/Province/Region
Optional

Country
Select　▼

Bank account number
Beneficiary account number

Retype account number

Reference information/Additional instructions
Enter a 4 line message to beneficiary (optional)

Purpose of wire
Optional

Add a Template for a *Domestic* Wire (con't)

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

Beneficiary bank information   5

Wire routing number

Routing number

For further credit to

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

Intermediary bank information   6

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

Bank routing number

Routing number

Intermediary bank account number

Account number (if applicable)   Retype Account number

Payment information

This can be changed at the time of payment.

Amount to pay   7

$0.00

Save template   Cancel

Add a Template for an *International* Wire

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

3.   Select **International Wire** as the Template type.
- Shows only if international wires is part of the business segment and in the user's entitlements.

4.   Enter **Beneficiary** information.
- Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

Template type

    International Wire   (3)   ▼

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information   (4)

Who do you want to pay

    Enter beneficiary name as it appears on the beneficiary account

Address line 1   Address line 2

    e.g. 124 Main Street   Optional

City/Town   State/Province/Region

                                        Optional

Zip/Postal Code   Country

    Optional   Select   ▼

Bank account number

    Beneficiary IBAN/account number   Retype IBAN/account number

Reference information/Additional instructions

    Enter a 4 line message to beneficiary (optional)

Purpose of wire

    Optional

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

Add a Template for an *International* Wire (con't)

5.   Enter **Beneficiary bank information.**
- Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Tips:
- The freeform "wiring instructions" field is helpful if the business isn't sure where to put certain info.
- This form is not customizable.

Add a Template for an *International* Wire (con't)

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

Intermediary bank information (Optional)
6

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

Intermediary bank is   ● Domestic Bank   ○ International Bank

Bank routing number

[Routing number]

Bank account number

[Account number (Optional)]   [Retype Account number (Optional)]

Payment information   **7**

The amount can be changed at the time of payment.

● Send exact amount in US dollars $0.00

☐ Send in foreign currency

○ Send exact amount in   [Mexican Peso ($) ▼]   0.00

[Save template] [Cancel]

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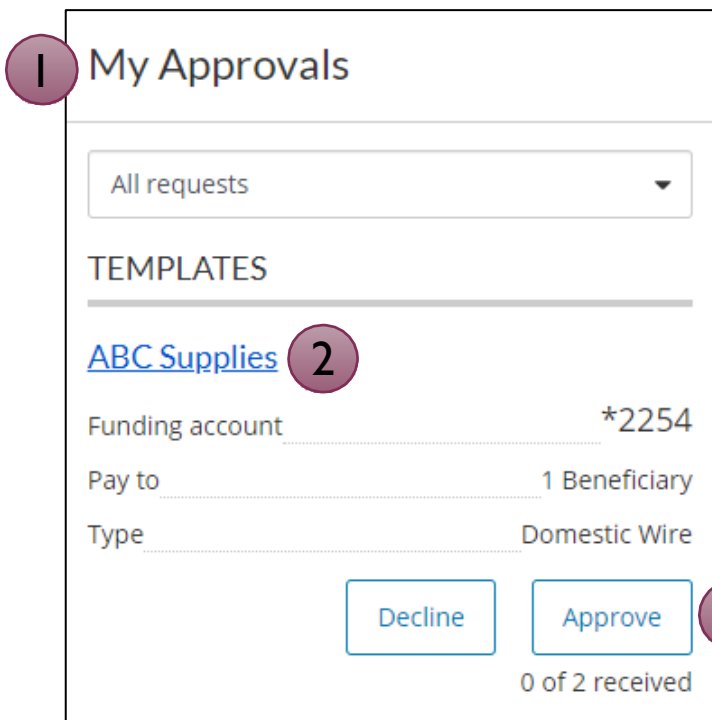
Approve Templates

If the weight is 1 or more, the template is routed for approval.

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

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

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

1 My Approvals

All requests ▼

TEMPLATES

ABC Supplies **2**

Funding account   *2254
Pay to   1 Beneficiary
Type   Domestic Wire

[Decline]   [Approve] **3**

0 of 2 received

Tips:
- The FI controls if users can approve their own templates.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

Approval weights

In this example, 0 of 2 approval "votes" have been received. If the FI sets the weight to the maximum of 4, that means 4 votes are needed for approval. Different scenarios can get the template approved. Some examples:

- One person with an approver weight of 4 can fully approve the template.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.