



STORY™

TREASURY MANAGEMENT

MONEY MOVEMENT USER GUIDE

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WHAT’S NEW

The What's New table lists recent product enhancements and updates that have been integrated into this publication. To review changes electronically, click the links in the **Related Section Links** column.

Enhancement/Update	Description	Related Section Links
SWIFT Bank ID Search	The Select SWIFT Code modal window, accessible via the Schedule a Wire , Add Wire Template , or Edit Template page, includes the banks' branch name and address. When a SWIFT bank ID is selected or validated, the bank's branch name and address are automatically added to the bank address fields. For the first intermediary, only SWIFT codes that correspond to the beneficiary bank are shown. For the second intermediary, only SWIFT codes that correspond to the beneficiary bank and first intermediary are shown.	<ul style="list-style-type: none">Wire MoneyCreate a Template - Wire

TRANSFERS

About Internal Transfer

The Internal Transfer service allows company users to transfer money electronically between accounts in their financial institution. Company users can transfer any amount up to their approved limit.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various transfer-related events.

Transfer Money - Internal

- 1. Click **Money Movement > Transfer Money > Transfer**.
- 2. If applicable, click **Internal**.
- 3. Complete the following fields:

From Account	The account that is debited. If enabled for your company, the account balance appears beneath the field for accounts that are owned by your financial institution and entitled to the Information Reporting service.	
To Account	The account that is credited. If enabled for your company, the account balance appears beneath the field for accounts that are owned by your financial institution and entitled to the Information Reporting service.	
Amount	The amount of money to transfer (up to the approved limit).	
Description (Optional)	A description of the transfer (up to 35 alphanumeric characters).	
Frequency	Today only	Sends the transaction once on today's date.
	One time	Sends the transaction once on a date in the future.
	Weekly	Sends the transaction on the same day each week.
	Every other week	Sends the transaction on the same day every other week.

Twice a month - the 15th and last day of the month	Sends the transaction on the 15 th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported.

- If applicable, select/type the start date of the recurring transfer in the **Next Send On** or **Send On** field.

For the **Custom** frequency, additional dates can be added by clicking the **Add Additional Dates** link.

- If applicable, select an **End On** option:

Continue indefinitely

The transaction is sent forever.

- Continue until this date** The transaction is sent until the date you specify.
- Continue for this many occurrences** The transaction is sent for a set number of times. For example, if **Weekly** is the **Frequency** and the number of occurrences is **4**, the transaction is sent on the same day every week for four weeks.
6. If applicable, select one of the **Processing Options**:
- Use the next processing date if a scheduled request falls on a non-processing date** If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.
- Use the previous processing date if a scheduled request falls on a non-processing date** If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

7. Click **Continue**.
8. Verify the information and then click one of the following options:

- submit for approval** Approve the transaction later or allow other users in the company to approve it.
- Approve** Approve the transaction now.
- Transmit** Approve and send the transaction.

Note: *Your entitlements, number of approvals required, and approval settings for the service determine the options available to you.*

Schedule a Transfer (Internal Transfer) Page Sample

Transfers

TransferHistory

Schedule a Transfer

From Account
Checking 1 - Checking - *6789 - Accessible \$21,489.96
(Balance as of: 07/14/2020 11:15:32 AM (ET) Not a guarantee of available funds.)

To Account
Checking 2 - Checking - *7987
(Balance as of: 07/14/2020 11:15:32 AM (ET) Not a guarantee of available funds.)

Amount
\$10.00 USD

Description (Optional)
Sample

How often do you want to send?
Frequency
One time

Next Send On
Date
07/16/2020

Continue

Approve Current-day Transfers - Internal

Approve internal transfers that have **Today only** set as the **Frequency** or scheduled transactions that were not approved prior to the transmit date.

1. Click **Approvals > Transfers**.
2. Scroll to the **Internal Transfers** section.
3. Select the transfers to approve and then click **Approve Selected**.
4. Verify the transfers and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.


The number of approvals required and approval settings for the service determine the options available to you.

Internal Transfer Verification Page Sample

Approvals

TransfersTransactionsTemplatesScheduled RequestsExceptionsFilesUsers

Internal Transfer Verification

 Almost done. Please confirm the details below.

[New Selection](#)


From Account	To Account	Amount	Entered By	Entry Date ↑	Approval Status
7595 - Checking - *7595	Checking - Checking - *0100	\$22.33	ADMIN	04/08/2020 11:31:41 AM(ET)	0 of 1
Total:		\$22.33			

Transmit

Cancel

Delete Current-day Transfers - Internal

Delete internal transfers that have **Today only** as the **Frequency** and are not approved.

1. Click **Approvals > Transfers**.
2. Scroll to the **Internal Transfers** section.
3. Click the link in the **From Account** column for the transfer you want to delete.
4. Review the transfer and then click the delete icon () beside the **Request Details** heading.
5. Click **Yes, Delete**.

Search Completed Transfers - Internal

1. Click **Money Movement > Transfer Money > History**.
2. If applicable, click **Deposit Accounts**.
3. Complete the following fields:

Account	List of entitled accounts.
Date	Specific Date or Date Range .
4. Click **Continue**.

Transfer Summary (Internal Transfer) Page Sample

Transfers

[Transfer](#)[Multiple Account](#)[History](#)[Manage Templates](#)

Transfer Summary

Account: All

Date submitted: 03/09/2020 - 04/08/2020

Report created: 04/08/2020 02:18 PM (ET)

[Modify Search](#)

Internal

From Account	To Account	Amount	Transmitted ↓	Processed	Confirmation
Primary Checking - Checking - *1111	eDelivery, account 2 - Checking - *4318	\$3.30	03/17/2020 10:00:07 am	03/17/2020	2982745521
Total:		\$3.30			

About Multiple Account Transfer

The Multiple Account Transfer service allows company users to transfer money from one account to many accounts (a debit type transfer) or from many accounts to one account (a credit type transfer).

A multiple account transfer is made using templates. A template is a preset format that defines the main account (the "one" account), detail accounts (the "many" accounts), the transfer action/direction (debit or credit), and the amount and is intended for repetitive use.

If your company requires multiple approvals for template setup, template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes alerts to which company users can subscribe to be notified automatically about various transfer-related events

Make a Current-day Transfer - Multiple Account Transfer

1. Click **Money Movement > Transfer Money > Multiple Account**.
2. Click the **Template Name** drop-down and select the template you want to use.

- 3. **Optional:** Type the maximum amount you want allowed for the transfer into the **Total Control Amount** field.
- 4. **Optional:** Type a short description into the **Description** field.
- 5. Do one of the following:
 - Type an amount into the **Set All Amounts To** field and then click **Change** to make the amounts for all the detail accounts the same.
 - Type an amount into the **Amount** field beside the detail account. Clear the check box beside a detail account to exclude it.

The **Amount** cannot exceed the **Maximum Transfer Amount**. The **Variance Amount** is the difference between the **Total Control Amount** and the sum of the detail account amounts.

- 6. Click **Continue**.
- 7. Verify the transfer and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

Your entitlements, number of approvals required, and approval settings for the service determine the options available to you.


Verify Transfer Page Sample

Transfers

[Transfer](#)[Multiple Account](#)[History](#)[Manage Templates](#)

Verify Transfer

[Transfer money using a different template](#)

 **Almost done. Please confirm the details below.**

Template Name:

New Multiple Account

Debit/Source Account:

Primary Checking - Checking - *1111 - Accessible \$4,991,595.27
(Balance as of: 04/09/2020 12:00:00 AM (ET) Not a guarantee of available funds.)

Description:

This is a really interesting test.

Credit/Destination Accounts

The control amount of \$0 does not equal the total amount of \$33.00. To change the values, click "Edit this request."

Account ↑	Amount
Primary Savings - Savings - *2222 - Accessible \$20,581,604.77 (Balance as of: 04/09/2020 12:00:00 AM (ET) Not a guarantee of available funds.)	\$11.00
Checking - Checking - *0110	\$22.00
Total Transfer Amount:\$33.00	

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

Transmit

Approve Current-day Transfers - Multiple Account Transfer

1. Click **Approvals > Transfers**.
2. Scroll to the **Multiple Account Transfer** section.
3. Click the check box beside each transfer you want to approve and then click **Approve Selected**.
4. Verify the transfers and then click one of the following options:

Approve Approve the transaction now.

Transmit Approve and send the transaction.

Verify Transfer Approval Page Sample

Delete a Current-day Transfer - Multiple Account Transfer

1. Click **Approvals > Transfers**.
2. Scroll to the **Multiple Account Transfer** section.
3. Click the link in the **Template** column for the transfer you want to delete.
4. Verify the transfer and then click the delete icon (ⓧ) beside the **Template Information** section heading.
5. Click **Yes, Delete**.

Schedule a Multiple Account Transfer

1. Click **Money Movement > Transfer Money > Multiple Account**.
2. Select a template from which to create the schedule.

3. Click the **Schedule a transfer using this template** link located at the top of the page.

4. Select a **Frequency**:

One time	Sends the transaction once on a date in the future.
Weekly	Sends the transaction on the same day each week.
Every other week	Sends the transaction on the same day every other week.
Twice a month - the 15th and last day of the month	Sends the transaction on the 15 th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported.

5. If applicable, type the start date of the recurring transfer in the **Next Send On** or **Send On** field.

6. If applicable, select an **End on** option:

Continue indefinitely

The transaction is sent forever.

Continue until this date

The transaction is sent until the date you specify.

Continue for this many occurrences

The transaction is sent for a set number of times. For example, if **Weekly** is the **Frequency** and the number of occurrences is **4**, the transaction is sent on the same day every week for four weeks.

7. If applicable, select one of the **Processing options**:

Use the next processing date if a scheduled request falls on a non-processing date

If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.

Use the previous processing date if a scheduled request falls on a non-processing date

If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

8. Click **Continue**.

9. Verify the schedule as needed and then click one of the following options:

Approve

Applies your approval to all requests governed by the schedule.

Submit schedule


Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

Verify Schedule Page Sample

Transfers

[Transfer](#)[Multiple Account](#)[History](#)[Manage Templates](#)

Verify Schedule

 **Almost done. Please confirm the details below.**

Template Name:	New Multiple Account
Debit/Source Account:	Primary Checking - Checking - *1111 - Accessible \$4,991,595.27 (Balance as of: 04/09/2020 12:00:00 AM (ET) Not a guarantee of available funds.)
Amount:	\$33.00
Description:	This is a really interesting test.
Frequency:	Weekly
Send First Transfer On:	04/10/2020
End on:	Continue indefinitely
Processing options:	The next processing date if a scheduled request falls on a non-processing date.

[Approve](#)[Submit schedule](#)

Search Completed Transfers - Multiple Account Transfer

1. Click **Money Movement > Transfer Money > History**.
2. If applicable, click **Deposit Accounts**.
3. Complete the following fields:

Account	List of entitled accounts.
Date	Specific Date or Date Range .
4. Click **Continue**.

Multiple Account Transfers Templates

Create a Template - Multiple Account Transfer

1. Click one of the following:
 - **Money Movement > Transfer Money > Multiple Account.**
 - **Money Movement > Transfer Money > Manage Templates.**
2. Click the **Create a Template** link.
3. Complete the **Add Template** section:

Template Name	A unique name for the template (up to 20 alphanumeric characters).	
Action	Send Money	The total transfer amount is deducted from the main account and transferred to the detail accounts.
	Collect Money	The total transfer amount is deducted from the detail accounts and transferred to the main account.
Main Account	The account being debited or credited depending on the Action selected.	
Maximum Transfer Amount	The maximum amount that can be transferred to or from each detail account.	
Description (Optional)	A description of the transfer (up to 36 alphanumeric characters).	

4. Complete the **Detail Accounts** section:

Account	List of entitled accounts. If enabled for your company, the account balance appears beneath the field for accounts that are owned by your financial institution and entitled to the Information Reporting service.
Amount	The amount that is transferred to/from the account by default. The amount cannot exceed the Maximum Transfer Amount

 - a. Click the **Add additional detail row** to add another detail account to the template.
5. Click **Save Changes**.

Add Template (Multiple Account Transfer) Page Sample

Transfers

[Transfer](#)
[Multiple Account](#)
[History](#)
[Manage Templates](#)

Add Template

Template Name
Sample Template

Action
☒ Send Money
☐ Collect Money

Main Account
Checking 1 - Checking - *6789 - Accessible \$21,489.96

(Balance as of: 07/14/2020 12:00:00 AM (ET) Not a guarantee of available funds.)
Maximum Transfer Amount
\$2.50 USD

(Per detail account)
Description (Optional)

Detail Accounts:

Set All Amounts To
Change


Account	Default Amount
Account Checking 2 - Checking - *7987	Amount \$1.00 USD
Account MINOR SAVINGS - Savings - *9004	Amount \$1.00 USD
Account REGULAR CHECKING ACCOUNT - Checking - *3009	Amount \$1.00 USD

Total Transfers: \$3.00

+ Add additional detail row


Save Changes
Cancel

Copy a Template - Multiple Account Transfer

1. Click **Money Movement > Transfer Money > Manage Templates**.
2. Click the link in the **Template Name** column of the template you want to copy.
3. Click the copy icon () beside the **Template Information** heading.
4. Complete the **Copy Template** and **Credit/Destination Accounts** or **Debit/Source Accounts** sections as needed.
5. Click **Save Changes**.

Edit a Template - Multiple Account Transfer


When a template is modified any unapproved scheduled requests associated with the template require re-approval. Scheduled requests that are approved and ready for transmit are unaffected by template changes.

1. Click **Money Movement > Transfer Money > Manage Templates**.
2. Click the link in the **Template Name** column of the template you want to change.
3. Click the edit icon () beside the **Template Information** heading.
4. Complete the **Edit Template** and **Credit/Destination Accounts** or **Debit/Source Accounts** sections as needed.
5. Click **Save Changes**.

Delete a Template - Multiple Account Transfer

A template cannot be recovered once it is deleted.

Scheduled requests that are based on a deleted template are also deleted. Requests in "Transmit" status that are based on a deleted template are not affected.

1. Click **Money Movement > Transfer Money > Manage Templates**.
2. Click the link in the **Template Name** column of the template you want to delete.
3. Click the delete icon () beside the **Template Information** heading.
4. Verify the template as needed and then click **Yes, Delete Template**.

Approve Template Requests - Multiple Account Transfer

1. Click **Approvals > Templates**.
2. Select the templates to approve and then click **Approve**.

The template changes become effective once the required number of approvals is received.

Template Approval Confirmation Page Sample

Approvals

Transfers
Transactions
Templates
Scheduled Requests
Exceptions
Files
Users

Transfer Approval Confirmation

The requests below have been transmitted successfully.

[New selection](#)

Transmitted: 04/08/2020 04:13:12 PM (ET)

Transmitted By: ADMIN

Template	Amount	Effective Date	Confirmation	Transmit Status	Status
Multiple account-	\$33.00	04/08/2020 12:12:25 PM (ET)	3912906397	Entered	1 of 1
Total:		\$33.00			

Cancel a Template Request - Multiple Account Transfer

1. Click **Approvals > Templates**.
2. Scroll to the **Multiple Account Templates** section.
3. Click the link the **Template Name** column for the template request you want to cancel.
4. Click the delete icon () beside the **Template Information** section.
5. Verify the template as needed and then click **Cancel Request**.

PAYMENTS

About Bill Pay

The Bill Pay service allows company users to access the Bill Pay application from Digital One Business without entering a second set of login credentials. Digital One Business authentication capabilities are leveraged when Bill Pay is accessed through Digital One Business.

Bill Pay Roles

The Digital One Business role assigned to a company user determines their Bill Pay role.

Digital One Business Role	Bill Pay Role	Bill Pay Privilege	Available Task
Administration	Administrator	Make Payments	Enter current day or future-dated transactions up to the company limit, regardless of any other limits set for the user
		Approve Payments	Approve any transaction up to the company limit, regardless of any other limits set for the user. Transactions can be approved in advance of their effective date.
		Add / Change Payees	Maintain details of payees.
		Make expedited payments	Make an expedited payment.
		Add / Change automatic rules	Set up recurring payments.
		View Payment Reports	View payment reports. View audit reports.

Digital One Business Role	Bill Pay Role	Bill Pay Privilege	Available Task
Setup	User	Add / Change Payees	Maintain payee details.
Approval	User	Approve Payments	Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date.
User (No role)	User	Make Payments	Enter current-day or future-dated transactions up to their entry limit
		View Payment Reports	View payment reports.

Note: *Payments created by company users who do not have the Approval or Administration role require approval by someone else in their company; none of the payments are auto approved. Additionally, a company user who has the Administration role in Digital One Business is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements in Digital One Business.*

Access Bill Pay

1. Click **Money Movement > Bill Pay**.

About Credit Card Payment

The Credit Card Payment service allows company users to make one-time and recurring payments on credit cards.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various credit card-related events.

LOANS

About Loan Payment

The Loan Payment service allows company users to make payments on loans.

Make a Loan Payment

- 1. Click **Money Movement > Loans > Manage Loans**.
- 2. If applicable, click the chevron icon (➤) to expand a row.
- 3. Click the more actions icon (⋮) beside a row and then click **Make Payment**.
- 4. Complete the following fields:

Pay From	The account from which funds are taken to pay the loan.	
Amount	The amount you want to pay.	
Principal-only payment	If enabled, apply the payment to the outstanding balance.	
Frequency	Today only	Sends the transaction once on today's date.
	One time	Sends the transaction once on a date in the future.
	Weekly	Sends the transaction on the same day each week.
	Every other week	Sends the transaction on the same day every other week.
	Twice a month - the 15th and last day of the month	Sends the transaction on the 15 th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
	Monthly	Sends the transaction on the same date every month.

Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.

5. If applicable, type the start date of the recurring payment in the **Next Send On** field.

6. If applicable, select an **End On** option:

Continue indefinitely The transaction is sent forever.

Continue until this date The transaction is sent until the date you specify.

Continue for this many occurrences The transaction is sent for a set number of times. For example, if **Weekly** is the **Frequency** and the number of occurrences is **4**, the transaction is sent on the same day every week for four weeks.

7. If applicable, select one of the **Processing Options**:

Use the next processing date if a scheduled request falls on a If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.

non-processing
date

Use the previous processing date if a scheduled request falls on a non-processing date If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.

- 8. Click **Continue**.
- 9. Verify the payment and then click one of the following options: Pay Now, submit for approval, Approve

submit for approval Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Verify Payment Page Sample

The screenshot displays a web interface for verifying a loan payment. At the top, there's a header with 'Loans' and a printer icon. Below this, two tabs are visible: 'Manage Loans' and 'Balances - Loan'. A navigation bar includes a '< Back' button and a 'Make Loan Payment' link. The main section is titled 'Verify Payment' and contains a warning box with an exclamation mark icon and the text 'Almost done. Please confirm the details below.' Below the warning, there are two sections: 'Loan Information' and 'Payment Information'. The 'Loan Information' section shows 'Loan Account: 770101019 - *1201 - A123' and 'Note ID: 1'. The 'Payment Information' section shows 'Next Payment Due: 03/11/2019', 'Amount Due: \$10.00 (As of 03/25/2019 12:00:00 am (ET))', 'From Account: generic - Checking - *1256', 'Payment Amount: \$1.00', and 'Send on: 03/06/2020 (Today)'. At the bottom, there's a note: 'To submit this request without transmitting, click [Submit For Approval](#).' and two buttons: 'Pay Now' and 'Cancel'.

Loans

Manage Loans Balances - Loan

< Back Make Loan Payment

Verify Payment

! Almost done. Please confirm the details below.

Loan Information

Loan Account: 770101019 - *1201 - A123

Note ID: 1

Payment Information

Next Payment Due: 03/11/2019

Amount Due: \$10.00
As of 03/25/2019 12:00:00 am (ET)

From Account: generic - Checking - *1256

Payment Amount: \$1.00

Send on: 03/06/2020 (Today)

To submit this request without transmitting, click [Submit For Approval](#).

Pay Now Cancel

Approve Current-day Loan Payments

Approve loan payments that have **Today only** set as the **Frequency** or scheduled transactions that were not approved prior to the transmit date.

1. Click **Approvals > Transactions**.
2. Scroll to the **Loan Payment Requests** section.
3. Select the payments to approve and click **Approve Selected**. If you are entitled to make loan advances, this button is displayed beneath the **Loan Advance Requests** section.
4. Verify the payments and then click one of the following options:

Approve

Approve the transaction now.

Transmit Approve and send the transaction.

Approve/Transmit Approve the transactions now. Transactions that have received all required approvals are transmitted.

The number of approvals required and approval settings for the service determine the options available to you.

Verify Payment/Advance Approval Page Sample

Approvals

Transfers Transactions Templates Scheduled Requests Exceptions Files Users

Verify Payment/Advance Approval

[New Selection](#)

⚠ Almost done. Please confirm the details below.

Loan Payment Requests

Loan Account	Note ID	Pay Due ↑	Pay From	Payment	Status
*9040	1	02/13/2016	REGULAR CHECKING ACCOUNT - *8901	\$1.00	0 of 1
Total				\$1.00	

Loan Advance Requests

There are no advance requests selected.

Transmit Cancel

Delete Current-day Loan Payments

Delete loan payments that have **Today only** set as the **Frequency**.

1. Click **Approvals > Transactions**.
2. Scroll to the **Loan Payment Requests** section.
3. Click the link in the **Loan Account** column for the payment you want to delete.
4. Click the delete icon (⊗) beside the **Request Details** heading.
5. Verify the payment and then click **Delete**.

Search Completed Loan Payments

1. Click **Money Movement > Loans > Manage Loans**.
2. If applicable, click the chevron icon (▸) to expand a row.

3. Click the more actions icon (•••) beside a row and then click **Payment and Advance History**.

Payments made in the past 90 days are shown by default.

4. **Optional:** Change the default date range to view other payment dates:
 - a. Click the **Edit Date Range** link.
 - b. Select a **Date** option: **Specific Date**, **Date Range**, or **Previous Business Day**
 - c. Click **Save**.

Payments And Advances History Page Sample

Payments And Advances History

Report Created:

03/09/2020 06:53:58 am (ET)

Current as of:

03/25/2019

Loan Account:

770101019 • *1201 • A123

Note ID:

1

Transaction Date Range:

12/09/2019 to 03/08/2020

Edit Date Range

(To view transaction confirmation, click on the Amount.)

Transaction Type ↑	Amount	Transmitted	Transmitted By	Confirmation
Payment	\$2.00	03/04/2020	ADMIN2	10929235
Payment	\$10.00	03/02/2020	ADMIN2	10784096

About Loan Advance

The Loan Advance service allows company users to borrow against money available from a loan, typically a line of credit.

The *Manage Alerts* page includes alerts to which company users can subscribe to be notified automatically about various loan account-related events.

Request a Loan Advance

1. Click **Money Movement > Loans > Manage Loans**.
2. If applicable, click the chevron icon (➤) to expand a row.
3. Click the more actions (•••) icon beside a row and then click **Request Advance**.
4. Complete the following fields:

Advance Amount The amount of the advance.

Advance To The account to which you want to send the funds.

5. Click **Continue**.

6. Click one of the following:


submit for approval Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Transmit Approve and send the transaction.

Verify Advance Page Sample

Verify Advance

 Almost done. Please confirm the details below.


Loan Information

Loan Account: 770110000 - *9040 - Loan Account 99040

Commitment ID: [1](#)

Note ID: [1](#)

Advance Information



Available For Advance: **\$100,000.00**
(Balance as of 04/05/2018 06:03:01 AM (ET). Is not a guarantee of available funds.)

Advance Amount **\$232.00**

Advance To: **TEST SAVINGS - *5801**

To submit this request without transmitting, click [Submit For Approval](#).

Approve

Cancel

Approve Loan Advances

1. Click **Approvals > Transactions**.
2. Scroll to the **Loan Advance Requests** section.

3. Select the advances to approve and then click **Approve Selected**.
4. Verify the advances and then click one of the following options:


Approve Approve the transaction now.

Transmit Approve and send the transaction.



Approve/Transmit Approve the transactions now. Transactions that have received all required approvals are transmitted.

The number of approvals required and approval settings for the service determine the options available to you.

Delete Loan Advances

1. Click **Approvals > Transactions**.
2. Scroll to the **Loan Advance Requests** section.
3. Click the link in the **Loan Account** column for the advance you want to delete.
4. Click the delete icon ().
5. Verify the advance and then click **Delete**.

Search Completed Loan Advances

1. Click **Money Movement > Loans > Manage Loans**.
2. If applicable, click the chevron icon () to expand a row.
3. Click the more actions icon () beside a row and then click **Payment and Advance History**.
Advances made in the past 90 days are shown by default.
4. **Optional:** Change the default date range to view other advance dates:
 - a. Click the **Edit Date Range** link.
 - b. Select a **Date** option: **Specific Date**, **Date Range**, or **Previous Business Day**
 - c. Click **Save**. Payments And Advances History Page Sample

[< Back](#)

Completed Payments and Advances

Payments And Advances History

Report Created: 04/03/2020 06:12:51 AM (ET)


Current as of: 03/25/2019

Loan Account: 770101019 • *1201 • A123

Note ID: 1

Transaction Date Range: 01/03/2020 to 04/02/2020 [Edit Date Range](#)

(To view transaction confirmation, click on the Amount.)



Transaction Type	Amount	Transmitted	Transmitted By	Confirmation
Payment	\$2.11	03/20/2020	ADMIN2	10448049
Payment	\$9.00	03/17/2020	ADMIN	12882134

WIRES

About One-time Wires

The one-time wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts on an as-needed basis without templates.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

Transmitted wire transactions include a 16-character sequence number comprised of the following elements:

Element	Description
YY	Year. Includes leading zeroes up to two digits.
DDD	Day of the year. Includes leading zeroes up to three digits. For example, January 1 would appear as 001 and February 9 would appear as 040.
XXXXXX	Bank ID. Includes leading zeroes up to six characters.
99999	Wire sequence counter. Sequential order of transactions sent by companies under the Bank ID ; includes leading zeroes up to five digits.

For wire transactions uploaded to Digital One Business through a file, a unique sequence number is generated for each transaction in the file. Sequence numbers are visible on the User Activity Report (**Administration > Self Administration > User Activity Report**).

About Template-based Wires

The template-based wire services (domestic, USD international, or foreign currency) allow company users to electronically transfer money between accounts using pre-defined templates.

A template is a preset format that defines the recipient, first and second intermediary (if applicable), and wire initiator information and is intended for repetitive use.

If your company requires multiple approvals for template setup; template adds, changes, and deletes must receive all approvals before the changes to the template can be used.

The *Manage Alerts* page includes many alerts to which company users can subscribe to be notified automatically about various wire-related events.

Wire Money

- 1. Click **Money Movement > Wire > Wire Money**.
- 2. Complete the **Debit Information** section:

Wire Type	Domestic Wire, Foreign Currency International Wire, or USD International Wire. A company user's enabled wire services determine the wire types available.
Template Name (optional)	Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
Account	The account from which funds are drawn.
Send on Date	The date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
Amount	The dollar amount of the transfer. Commas and decimals can be used when typing the amount of your transfer. If decimals are used, two digits to the right of the decimal are required. If decimals are not used, the system defaults to whole dollars.
Currency	The type of currency. For example, U.S. Dollar. This field defaults to USD - US Dollars for domestic and USD international wire requests.
Wire Purpose	If applicable, select a reason for the wire transfer. If the selected Wire Purpose is Other, type the reason for the wire in the Wire Purpose text field (up to 35 alphanumeric characters)

- 3. Click **Continue**.
- 4. If applicable, complete the additional **Debit Information** fields:

Conversion Rate (optional)	The rate used to calculate the converted U.S. Dollar equivalent of the entered foreign currency amount.
Contract Number	A contract number representing the rate of exchange quoted to you for a foreign currency wire for today's date.

- a. Click **Calculate Currency** to get the U.S. Dollar equivalent for the currency specified using the current conversion rate.

5. Complete the **Recipient Information** section:

Bank ID Type	ABA, SWIFT, or CHIPS , based on the recipient bank identification.
Bank ID	<p>A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the Bank ID is ABA, then the recipient Bank ID must be for a financial institution authorized for the receipt of electronic wires.</p> <ul style="list-style-type: none">• To search for an ABA or SWIFT Bank ID, click the Bank ID Search link, enter at least one search criterion, and then click Search. Once the search results are returned, select a bank and then click Select Bank. The Bank ID, Bank Name, and address fields are pre-filled. For SWIFT, the branch name and address are automatically added to the Bank Address 2 and Bank Address 3 fields.• To validate your entry, click the Validate link. The bank name and address fields pre-fill when the ABA or SWIFT number is validated as a financial institution authorized for electronic wires. For SWIFT, the branch name and address are automatically added to the Bank Address 2 and Bank Address 3 fields.

Note: For SWIFT, the **Search** and **Validate** links may not be available to all companies.

Bank Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close

parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

- Bank Address 3**

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
- Recipient Account**

Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
- Recipient Address 1**


Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
- Recipient Name**

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
- Recipient Address 2**

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
- Recipient Address 3**

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
- Additional information for Recipient**

Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.

6. If applicable, click the toggle icon () to add wire intermediary information and then complete the **First Intermediary Information** and/or **Second Intermediary Information** section:

Bank ID Type **ABA, SWIFT, or CHIPS**, based on the recipient bank identification.

Bank ID

A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the **Bank ID Type** is **ABA**, then the recipient **Bank ID** must be for a financial institution authorized for the receipt of electronic wires.

- To search for an ABA or SWIFT Bank ID, click the **Bank ID Search** link, enter at least one search criterion, and then click **Search**. Once the search results are returned, select a bank and then click **Select Bank**. The **Bank ID**, **Bank Name**, and address fields are pre-filled. For SWIFT, only codes that correspond to the beneficiary bank are shown for the first intermediary. For the second intermediary, only SWIFT codes that correspond to the beneficiary bank and first intermediary are shown. The branch name and address are automatically added to the **Bank Address 2** and **Bank Address 3** fields.
- To validate your entry, click the **Validate** link. The bank name and address fields pre-fill when the ABA or SWIFT number is validated as a financial institution authorized for electronic wires. For SWIFT, only codes that correspond to the beneficiary bank are shown for the first intermediary. For the second intermediary, only SWIFT codes that correspond to the beneficiary bank and first intermediary are shown. The branch name and address are automatically added to the **Bank Address 2** and **Bank Address 3** fields.

Note: For SWIFT, the **Search** and **Validate** links may not be available to all companies.

**Intermediary
Account**

Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.

Bank Name

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Bank Address 1

Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close

parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Bank Address 2 Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Bank Address 3 Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

7. If applicable, complete or change the **Wire Initiator Information** section:

Wire Initiator Name This field is pre-filled with your company name. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Wire Initiator Address 1 This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Wire Initiator Address 2 This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Wire Initiator Address 3 This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Security Code The code provided to you by your financial institution for security purposes.

8. Click **Continue**.

9. Verify the wire as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

10. If prompted, complete additional user validation:

- a. Select **Phone** or **Text Message** (if applicable) and then click **Continue**.
- b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/Region**, enter a **Mobile Phone Number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time Security Code** field on the Enter the Security Code dialog and then click **Submit**.


11. If required, type your token passcode and then click **Continue**.

Verify Wire Page Sample

Wire

[Wire Money](#)[Wire Via Template](#)[Wire Via Multiple Templates](#)[Manage Wire Ten >](#)

Verify Wire

 Almost done. Please confirm the details below.

[New transaction without using a template](#)

Debit Information

Wire Type:	Domestic wire
Account:	Bus chkg***456 - *6456
Send on Date:	03/16/2020
Amount:	78.99
Currency:	USD

Recipient Information

Bank ID Type:	ABA
Bank ID:	075902308
Bank Name:	SAMPLE NBW BANK
Bank Address 1:	WAUPUN
Bank Address 2 :	WI
Recipient Account (If appropriate enter the IBAN):	1234567890
Recipient Name:	John Customer
Recipient Address 1:	12345 Sample street
Recipient Address 2:	Wauwatosa, WI
Additional Information for Recipient:	Sample text

Wire Initiator Information

Wire Initiator Name:	Test Wire Company
Wire Initiator Address 1:	5000 data dr
Wire Initiator Address 2:	ann arbor, mi 48108

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

Transmit

Wire Money via Template

1. Click **Money Movement > Wire > Wire Via Template**.
2. Complete the **Template Based Wire Transfer Information** section:

Template Name	List of pre-defined templates.	
Currency	The currency type associated with the account.	
Conversion Rate (optional)	The rate used to calculate the converted U.S. Dollar equivalent of the entered foreign currency amount, if applicable.	
Contract Number	A contract number representing the rate of exchange quoted to you for a foreign currency wire for today's date, if applicable.	
Amount	<p>The dollar amount of the transfer. Commas and decimals can be used when typing the amount of your transfer. If decimals are used, two digits to the right of the decimal are required. If decimals are not used, the system defaults to whole dollars.</p> <p>If applicable, click Calculate Currency to get the U.S. Dollar equivalent for the currency specified using the current conversion rate.</p>	
Additional information for the recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.	
Frequency	Today only	Sends the transaction once on today's date.
	One time	Sends the transaction once on a date in the future.
	Weekly	Sends the transaction on the same day each week.
	Every other week	Sends the transaction on the same day every other week.
	Twice a month - the 15th and last day of the month	Sends the transaction on the 15 th and last day of the month unless those dates fall on a day

		when transactions are not processed, such as a holiday.
	Monthly	Sends the transaction on the same date every month.
	Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
	Every three months	Sends the transaction on the same day every three months.
	Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
	Every six months	Sends the transaction on same day every six months.
	Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
	Yearly	Sends the transaction on the same date every year.
	Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported.
Next Send On	The start date of the recurring wire.	
End on	Continue indefinitely	The transaction is sent forever.
	Continue until this date	The transaction is sent until the date you specify.
	Continue for this many occurrences	The transaction is sent for a set number of times. For example, if Weekly is the Frequency and the number of occurrences is 4 , the

		transaction is sent on the same day every week for four weeks.
Processing options	Use the next processing date if a scheduled request falls on a non-processing date	If the send on date for a transaction falls on a non-processing day like a holiday, then the next processing date following the holiday is used.
	Use the previous processing date if a scheduled request falls on a non-processing date	If the send on date for a transaction falls on a non-processing day like a holiday, then the processing date before the holiday is used.
Security Code (optional)	The code provided to you by your financial institution for security purposes.	
Wire Purpose	If applicable, select a reason for the wire transfer. If the selected Wire Purpose is Other , type the reason for the wire in the Wire Purpose text field (up to 35 alphanumeric characters).	

3. Verify the information as needed and then click one of the following:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.

4. If prompted, complete additional user validation:
- a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/Region**, enter a **Mobile Phone Number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a

text message containing a one-time security code is sent to your phone and the Enter the Security Code dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

5. If required, type your token passcode and then click **Continue**.

Verify Wire Page Sample

The screenshot shows a 'Verify Wire' page with a yellow warning box at the top stating 'Almost done. Please confirm the details below.' Below this is a link 'New transaction using a template'. The main section is titled 'Template Based Wire Transfer Information' with a calendar icon. It lists the following details: Template name: Domestic Template; Currency: USD; Amount: 69.99; Frequency: Every other week; Send first transfer on: 03/17/2020; End on: Continue for this many occurrences: 4; Processing options: The next processing date if a scheduled request falls on a non-processing date. At the bottom, there is a link 'To submit this request without transmitting, click [submit for approval](#)' and a red 'Approve' button.

Wire Money via Multiple Templates

1. Click **Money Movement > Wire > Wire Via Multiple Template**.
2. Complete the following fields for each wire you want to send:

Template Name	List of available templates.
Amount	The amount of money you want to transfer. Commas and decimals can be used when typing the amount of the transfer. If decimals are used, then two digits to the right of the decimal must be entered. If decimals are not used, the system defaults to whole dollars.
Send On Date	The date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
Additional information for recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period,

forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.

Wire Purpose If applicable, select a reason for the wire transfer. If the selected Wire Purpose is Other, type the reason for the wire in the **Wire Purpose** text field (up to 35 alphanumeric characters).

- a. If applicable, click the **Add more requests** link to create more wire transfers.
3. Click **Continue**.
4. If applicable, type the code provided to you by your financial institution for security purposes in the **Security code** field.
5. Click **Continue**.
6. Verify the wires as needed and then click one of the following options:

submit for approval Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Transmit Approve and send the transaction.

7. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
8. If required, type your token passcode and then click **Continue**

Verify Wires Page Sample

Verify Wire Approval

[New selection](#)

Account	Template	Recipient	Amount	Currency	Effective Date	Entered By	Approval Status
Bus chkg***456-*5456	'ABCD Domestic'	swerv	799.99	USD	03/16/2020	ADMIN	0 of 1
checking 625625-*5625	Domestic Template	ann arbor	699.99	USD	03/16/2020	ADMIN	0 of 1
Total : 2 items for			1499.98	USD			

Transmit
Cancel

Wire Templates

Create a Template - Wire

1. Click **Money Movement > Wire > Manage Templates**.
2. Click the **Add a template** link.
3. Complete the **Debit Information** section:


Template Name	Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
Wire Type	Domestic Wire, Foreign Currency International Wire, or USD International Wire. A company user's enabled wire services determine the wire types available.
Account	The account from which funds are drawn.
Currency	The type of currency. For example, U.S. Dollar. This field defaults to USD - US Dollars for domestic transfer requests.
Wire Purpose (optional)	If applicable, select a reason for the wire transfer. If the selected Wire Purpose is Other , type the reason for the wire in the Wire Purpose text field (up to 35 alphanumeric characters).

4. Click **Continue**.
5. Complete the **Recipient Information** section:

Bank ID Type	ABA, SWIFT, or CHIPS , based on the recipient bank identification.
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Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the Bank ID Type is ABA , then the recipient Bank ID must be for a financial institution authorized for the receipt of electronic wires.
Bank Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Recipient Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Recipient Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Recipient Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Additional Information for Recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, question mark, apostrophe, dollar sign, and percent sign.

6. If applicable, click the toggle icon () to add wire intermediary information and then complete the **First Intermediary Information** and/or **Second Intermediary Information** section:

Bank ID Type	ABA , SWIFT , or CHIPS , based on the recipient bank identification.
Bank ID	<p>A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type. If the Bank ID Type is ABA, then the recipient Bank ID must be for a financial institution authorized for the receipt of electronic wires.</p> <ul style="list-style-type: none">• To search for an ABA or SWIFT Bank ID, click the Bank ID Search link, enter at least one search criterion, and then click Search. Once the search results are returned, select a bank and then click Select Bank. The Bank ID, Bank Name, and address fields are pre-filled. For SWIFT, only codes that correspond to the beneficiary bank are shown for the first intermediary. For the second intermediary, only SWIFT codes that correspond to the beneficiary bank and first intermediary are shown. The branch name and address are automatically added to the Bank Address 2 and Bank Address 3 fields.• To validate your entry, click the Validate link. The bank name and address fields pre-fill when the ABA or SWIFT number is validated as a financial institution authorized for electronic wires. For SWIFT, only codes that correspond to the beneficiary bank are shown for the first intermediary. For the second intermediary, only SWIFT codes that correspond to the beneficiary bank and first intermediary are shown. The

branch name and address are automatically added to the **Bank Address 2** and **Bank Address 3** fields.

Note: For SWIFT, the **Search** and **Validate** links may not be available to all companies.

Intermediary Account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Bank Name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 1	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 2	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Bank Address 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

7. If applicable, complete or change the **Wire Initiator Information** section:

Wire Initiator Name	This field is pre-filled with your company name. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Wire Initiator Address 1	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Wire Initiator Address 2	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are

allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.

Wire Initiator Address 3	This field is pre-filled with your company address. Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: open parenthesis, close parenthesis, plus sign, comma, short dash, period, forward slash, colon, apostrophe, and question mark.
Security Code	The code provided to you by your financial institution for security purposes.


8. Click **Add Template**.

Wire Template Confirmation Page Sample

Wire

[Wire Money](#)[Wire Via Template](#)[Wire Via Multiple Templates](#)[Manage Wire Ten >](#)

Wire Template Confirmation

 The following wire transfer template has been added successfully.

[Enter a wire using this template](#) | [Enter multiple wires at the same time](#) | [Add another template](#)

Debit Information

Template Name:	Domestic Template 0316
Wire Type:	Domestic wire
Account:	chkg - *5678 - Checking
Currency:	USD

Recipient Information

Bank ID Type:	ABA
Bank ID:	075902308
Bank Name:	SAMPLE NBW BANK
Bank Address 1:	WAUPUN
Bank Address 2 :	WI
Recipient Account (if appropriate enter the IBAN):	1234567980
Recipient Name:	John Customer
Recipient Address 1:	54321 Faux Way
Recipient Address 2:	Ann Arbor, MI
Additional Information for Recipient:	Sample information

Wire Initiator Information

Wire Initiator Name:	Sample Wire Company
Wire Initiator Address 1:	5000 data dr
Wire Initiator Address 2:	ann arbor, mi 48108

Create a Template via File - Wire

1. Click **Money Movement > Wire > Manage Templates**.
2. Click the **Create a template from a file** link.

3. Select one of the **File Formats** and then click **Continue**.

A template name and wire initiator are not required for the FedLine or MT103 file formats. If a file is imported without a template name, a generic template name is generated (this name can be modified). If the wire initiator is not included in the imported file, the user's company name and address information are used as defaults.

4. Click **Browse** and select the file to import.
5. Click **Import File**.


Wire Template Confirmation Page Sample


Wire

[View your wire limits](#)

[Wire Money](#) [Wire Via Template](#) [Wire Via Multiple Templates](#) [Manage Templates](#) [Import / Upload Wires](#) >

Wire Template Confirmation



 **Wire template successfully imported.**

To modify any of these templates, click on the template name.

Wire File Import Information


Service Name:	Customer Maintained Wires
File Format:	demo1
Description:	import for demo
File Type:	Delimited
File Imported:	wahr.txt
Number of Templates Imported:	1

Templates

(To view, edit or delete a file format, click a file format name.)


Template Name:	templatename
Account:	123456789
Account Description:	Checking 1
Recipient Name:	Marfa User
Recipient Account:	05900
Recipient Bank:	MyBrand Bank

Copy a Template - Wire


1. Click **Money Movement > Wire > Manage Templates**.
2. Click the link in the **Template Name** column for the template you want to copy.
3. Click the copy icon () beside the **Debit Information** heading.
4. Type a new **Template Name** (up to 50 characters).

5. Change the following sections as needed: **Debit Information**, **Recipient Information**, **First Intermediary Information (optional)**, **Second Intermediary Information (optional)**, and **Wire Initiator Information (optional)**.
6. Click **Add Template**.

Edit a Template - Wire

1. Click **Money Movement > Wire > Manage Templates**.
2. Click the link in the **Template Name** column for the template you want to edit.
3. Click the edit icon () beside the **Debit Information** heading.
4. Change the options in the following sections as needed: **Debit Information**, **Recipient Information**, **First Intermediary Information (optional)**, **Second Intermediary Information (optional)**, and **Wire Initiator Information (optional)**.
5. Click **Save Changes**.

Delete a Template - Wire

1. Click **Money Movement > Wire > Manage Templates**.
2. Click the delete icon () beside the template you want to delete.
3. Verify the template as needed and then click **Delete**.

Approve Template Requests - Wire

1. Click **Approvals > Templates**.
2. Scroll to the **Wire Templates** section.
3. Select the templates to approve and then click **Approve Selected**.

The template changes become effective once the required number of approvals is received.

Approvals - Templates (Wire Templates) Page Sample

Approvals

Transfers Transactions **Templates** Scheduled Requests Files Users

Approvals - Templates


Wire Templates

All approvals must be received before template requests will be effective.

<input type="checkbox"/> Template ↑	Account	Recipient	Status	Approval Action
<input type="checkbox"/> Shalom1	*3123	Esther User	1 of 2 Received	Change - pending approval

Approve Selected

Cancel Template Requests - Wire

1. Click **Approvals > Templates**.
2. Scroll to the **Wire Templates** section.
3. Click the link in the **Template** column for the template request you want to cancel.
4. Click the delete icon () beside the **Debit Information** heading.
5. Verify the template as needed and then click **Cancel request**.

Wire Template File Formats & Requirements

About Wire Template File Formats

File formats define the structure of wire template files imported into Digital One Business.

Wire template files can be imported using FedLine, MT103, and custom file formats.

FedLine is a specific domestic message format used mainly for transferring money between customers of different financial institutions or other similar financial institutions. MT103 is a specific international message format used mainly for transferring money between customers of different financial institutions or other similar financial institutions. Custom file formats can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Create a Wire Template File Format

1. Click **Money Movement > Wire > Manage Templates**.

- 2. Click the **Create a template from a file** link.
- 3. Click the **Add another file format** link.
- 4. Complete the **Description** section:

Format Name	The name of the file format (up to 20 alphanumeric characters).
Description	The description for the file format (up to 20 alphanumeric characters).
File type	Delimited or Fixed .
Field Delimiter	Comma, Dash, Semi-colon or Tab . Applicable for Delimited file types.

- 5. Fill in the **Position Number** fields for the following sections: **Debit Field Properties, Recipient Field Properties, First Intermediary Field Properties (Optional), Second Intermediary Field Properties (Optional),** and **Wire Initiator Field Properties (Optional)**.
- 6. Click **Continue**.
- 7. Verify the format and then click **Add file format**.

Verify File Format Page Sample

Wire

[View your wire limits](#)

[Wire Money](#) [Wire Via Template](#) [Wire Via Multiple Templates](#) [Manage Templates](#) [Import / Upload Wires](#) [File Sta >](#)

Verify File Format

[Create a template from a file](#)

[File Format Information](#) 

Description

Enter descriptive information to differentiate this file definition from existing definitions.

Format Name:	Boker Tov
Description:	Info
File Type:	Delimited (To change a file type, the format must be deleted and re-added.)
Field Delimiter:	Comma

Debit Field Properties Information

Under the "Position Number" column, enter the numeric order of the fields listed below as they would appear in your import file. For example, if the first field in your file is "Debit Account", and the second field is "Currency" you would list those as number 1 and number 2 to import. Valid field properties for each field are listed for your reference.

Field Name	Position Number	Valid Field Values Within A File
Template Name:	1	Numeric only (0-9), 9 characters.
Bank ID:	2	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for Swift, or numeric and 6 characters max for CHIPS.
Account Number:	3	Alpha (A-Z), Numeric (0-9), 35 characters max.
Currency:	4	Currency code Alpha (A-Z), 3 characters max.
Wire Purpose (optional):	5	Numeric date in specified format (for example, MMDDYY)

Recipient Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID Type:	6	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID:	7	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Bank Name:	8	Alpha (A-Z), Numeric (0-9), 35 characters max


Wire Initiator Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Wire Initiator Name:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Wire Initiator Address 1:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Wire Initiator Address 2:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Wire Initiator Address 3:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.


Add file format

Edit a Wire Template File Format

1. Click **Money Movement > Wire > Manage Templates**.

2. Click the **Create a template from a file** link.
3. Click the link in the **File Formats** column for the format you want to edit.
4. Click the edit icon () beside any of the section headings.
5. Change the following sections as needed: **Debit Field Properties** , **Recipient Field Properties**, **First Intermediary Field Properties Information (Optional)**, **Second Intermediary Field Properties (Optional)**, and **Wire Initiator Field Properties Information (Optional)**.
6. Click **Save Changes**.

Delete a Wire Template File Format

1. Click **Money Movement > Wire > Manage Templates**.
2. Click the **Create a template from a file** link.
3. Click the link in the **File Formats** column for the format you want to delete.
4. Click the  link.
5. Verify the template file format as needed and then click **Delete**.

Approve Current-day Wires

Approve wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Approvals > Transactions**.
2. Scroll to the **Wire Payments** section.
3. Select the wires to approve.
4. If applicable, type the code provided to you by your financial institution for security purposes into the **Security code** field.
5. Click **Continue**.
6. Verify the wires and then click one of the following options:

**submit for
approval**

Approve the transaction later or allow other users in the company to approve it.

Approve Approve the transaction now.

Transmit Approve and send the transaction.

The number of approvals required and approval settings for the service determine the options available to you.

7. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.
8. If required, type your token passcode and then click **Continue**.

Verify Wire Approval Page Sample

Approvals - Transactions

Wire Payments

1 - 1 total wire transfers: 3

View My approvals

<input type="checkbox"/>	Account	Template	Recipient	Amount	Currency	Effective Date	Entered By	Approval Status
<input type="checkbox"/>	Bus chkg***456 - *6456		John Customer	78.99	USD	03/16/2020	ADMIN	0 of 1

Additional information for recipient : Sample text


Total : 1 Items for 78.99 USD

Security Code (optional)

Approve Selected

Edit Current-day Wires

An wire that has a current-day transmit date or a scheduled wire that was not approved prior to the transmit date can be edited. Editing a wire removes any approvals it received previously and the wire must be re-approved.

1. Click **Approvals > Transactions**.
2. Scroll to the **Wire Payments** section.
3. Click the link in the **Account** column for the wire you want to edit.
4. Click the edit icon () beside the **Debit Information** heading.
5. Click **Edit wire**.
6. Edit the wire as needed and then click **Continue**.
7. If applicable, type the code provided to you by your financial institution for security purposes into the **Security Code** field.
8. Click **Continue**.
9. Verify the wire and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
----------------------------	--

Approve	Approve the transaction now.
----------------	------------------------------

Transmit	Approve and send the transaction.
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The number of approvals required and approval settings for the service determine the options available to you.

10. If prompted, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

11. If required, type your token passcode and then click **Continue**.

Approvals - Transactions (Wire Payments) Page Sample

Approvals - Transactions

Wire Payments

1 - 1 total wire transfers: 3

View My approvals

<input type="checkbox"/>	Account	Template	Recipient	Amount	Currency	Effective Date	Entered By	Approval Status
<input type="checkbox"/>	Bus chkg***456-*6456		John Customer	78.99	USD	03/16/2020	ADMIN	0 of 1

Additional information for recipient : Sample text


Total : 1 items for 78.99 USD

Security Code (optional)

Approve Selected

Delete Current-day Wires

Delete wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date

1. Click **Approvals > Transactions**.
2. Scroll to the **Wire Payments** section.
3. Click the link in the **Account** column for the wire you want to delete.
4. Click the delete icon () beside the **Debit Information** heading.
5. Verify the wire as needed and then click **Delete**.

Saved and Returned Wires

Return a Wire for Corrections

Wires that are pending approval can be returned to another company user for editing.

1. Click **Approvals > Transactions**.
2. Scroll to the **Wire Payments** section
3. Click the link in the **Account** column for the wire you want to return.
4. Click the **Return wire for edit** link.

5. **Optional:** Type the reason why the wire is being returned for correction into the **Correction details** field.

These details are included in the Wire Transfer Returned for Corrections alert for company users who subscribed to this alert.

6. Click **Return for corrections**.

Return Wire for Corrections Page Sample

Return Wire for Corrections

Click 'Edit wire' to confirm that you want to edit this wire, removing it from the transmit queue and deleting all previously applied approvals.

Correction details (optional)
The amount should be \$2000.00 instead of \$200.00

Return for corrections **Do not return**

Complete a Saved or Returned One-time Wire

1. Click one of the following:
 - **Money Movement > Wire > Wire Money.**
 - **Money Movement > Wire > Wire Via Template**
2. Click the **View saved or returned wires requiring corrections** link.
3. Click the link in the **Account** column for the wire you want to complete.
4. Complete the wire as described in the [Wire Money](#) task.

Complete Saved and Returned Wires Page Sample

Complete Saved and Returned Wires

To complete a wire request, or to correct a wire returned for corrections, click the account number.


[New transaction without using a template](#) | [New transaction using a template](#)

Saved and Returned Wire Requests

These are the requests that have been saved prior to approval/transmit submittal, or that have been returned for correction.

Account	Template Name	Recipient Name	Amount	Currency	Effective Date	Saved/ Returned By	Date Saved/ Returned
*6456 - Bus chkg***456		John Customer	78.99	USD	03/16/2020	ADMIN	03/16/2020

Delete a Saved or Returned One-time Wire

1. Click one of the following:
 - **Money Movement > Wire > Wire Money.**
 - **Money Movement > Wire > Wire Via Template**
2. Click the **View saved or returned wires requiring corrections** link.
3. Click the delete icon ().
4. Verify the wire as needed and then click **Delete request**.

Wire File Import

About Wire File Import

Company users who have any of the one-time or template-based services enabled (and appropriate account entitlements) can import files containing multiple wire transfers with different send on dates.

The details for the imported wire transfers can be obtained directly from the file being imported or from existing templates (for company users with template-based services).

When a wire file is imported all transactions in the file are validated to ensure the data is valid. Any transactions containing invalid data are rejected. Valid transactions are routed for approval.

The *Manage Alerts* page includes an optional alert to which company users can subscribe to be automatically notified when an imported wire file completed with errors.

Import a Wire File


1. Click **Money Movement > Wire > Import Wires**.

If you are also entitled to the Wire File Upload service then the last part of the menu navigation path appears as **Import / Upload Wires**.

2. Select a file format and then click **Continue**.
3. Click **Browse** and select the file to import.
4. Click **Import**.

Wire File Confirmation Page Sample

Wire File Confirmation

 The file has been successfully received and is being processed.

[View file import status](#) | [Import another file](#)

File Information

File Name:	simpleformat.txt
File Format Name:	Simple File
Description:	Simple File
File Type:	Delimited
Imported by:	ADMIN - Admin1 User1
Import date:	03/16/2020 10:32:42 pm (ET)

Custom Wire File Format Requirements

Default Field Values

Company users can define default values that will be the same for every wire transaction in the file. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name, and address 1 and 2 are required. Default fields cannot be defined for files that get their transaction details from templates.

Field	Required	Supported Formats/Characters
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').

Field	Required	Supported Formats/Characters
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').
Wire Initiator Address 3 (optional)	No	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').
Currency Code	Yes	All currency codes supported by the financial institution.
Account	Yes	All accounts to which the user is entitled.

Debit Field Properties Information - Details from a Template

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are obtained from existing wire templates.

Field	Required	Supported Formats/Characters
Template Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.

Field	Required	Supported Formats/Characters
Send On Date	Yes	Numeric date in specified format (for example, MMDDYY).
Additional Information for Recipient (optional)	No	Alpha (A-Z), Numeric (0-9), 140 characters max.

Debit Field Properties Information - Details from a File

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are included in the file.

Field	Required	Supported Formats/Characters
ABA/TRC	Yes	Numeric only (0-9), 9 characters.
Account Type	Yes	2 valid types: C (checking) or S (savings)
Account Number	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.
Send on Date	Yes	Numeric date in specified format (for example, MMDDYY).
Currency	Yes	Currency code Alpha (A-Z), 3 characters max.

Recipient Field Properties Information

The following table provides the requirements for recipient fields for delimited and fixed files. These fields only appear for files that do not get their transaction information from templates.

Field	Required	Supported Formats/Characters
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.

Field	Required	Supported Formats/Characters
Recipient Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 1	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 2	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Additional Information for Recipient (optional)	No	Alpha (A-Z), Numeric (0-9), 140 characters max.

First Intermediary Field Properties Information (optional)

The following table provides the requirements for first intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

Field	Required	Supported Formats/Characters
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.

Field	Required	Supported Formats/Characters
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

Second Intermediary Field Properties Information (optional)

The following table provides the requirements for second intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

Field	Required	Supported Formats/Characters
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.

Field	Required	Supported Formats/Characters
Bank Address 1 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

Wire Initiator Information (optional)

The following table provides the requirements for wire initiator fields for delimited and fixed files. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name, and address 1 and 2 are required. If the Wire Initiator information was entered as a default, then this section is not presented.

Field	Required	Supported Formats/Characters
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 3 (optional)	No	Up to 35 alphanumeric characters are allowed. Spaces are allowed.

Add a Custom Wire File Format

1. Click **Money Movement > Wire > Import Wires**.

If you are also entitled to the Wire File Upload service then the last part of the menu navigation path appears as **Import / Upload Wires**.

2. If applicable, click **Import wires** to add the file format to your list of Wire File Import formats.

3. Click the **Add a wire file format** link.

4. Complete the **Description** section:

Format Name	The name of the file format (up to 20 alphanumeric characters).
Description	The description of the file (up to 35 alphanumeric characters).
File Type	Delimited or Fixed .
Details Location	Where the details of the wire transactions are located: File or Template This option is available to company users who are entitled to any of the one-time wire services.

5. Complete the **Characteristics** section:

Field Delimiter	For delimited file types. Comma , Hyphen , Semicolon , or Tab .
Date Format	MMDDYY , MMDDYYYY , MM/DD/YY , MM/DD/YYYY , MM-DD-YY , MM-DD-YYYY , YYMMDD , YYYYMMDD , YY/MM/DD , YYYY/MM/DD , YY-MM-DD , or YYYY-MM-DD .
Amount Format	Decimal included (i.e. 123.00) indicates the decimal is included in the transaction amount. Decimal not included (i.e. 123) indicates the decimal is not included in the transaction amount. When this option is used, select an Implied decimal format to indicate whether the decimal is implied or not: Whole dollar (123 = 123.00) or Implied decimal (123 = 1.23).

6. **Optional:** If applicable, complete the **Default Field Values** section:

Wire Initiator Name	Name of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 1	Address line 1 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 2	Address line 2 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 3	Address line 3 of the person/company initiating the wire (up to 35 alphanumeric characters).
Currency Code	Currency code of the transaction. The currency codes supported by your financial institution determine the codes that are available.


Account All accounts to which you are entitled.

7. Fill in the **Position Number** fields for the following sections: **Debit Field Properties Information**, **Recipient Field Properties**, **First Intermediary Field Properties (optional)**, **Second Intermediary Field Properties (optional)**, and **Wire Initiator Field Properties (optional)**.
8. Click **Add File Format**.

Copy a Custom Wire File Format

1. Click **Money Movement > Wire > Import Wires**.


If you are also entitled to the Wire File Upload service then the last part of the menu navigation path appears as **Import / Upload Wires**.

2. If applicable, click **Import wires** to view your file formats for Wire File Import.
3. Click the link in the **Name** column for the format you want to edit.
4. Click the copy icon () beside the **File Format Information** heading.
5. Complete the sections as needed and then click **Save Changes**.

Edit a Custom Wire File Format

1. Click **Money Movement > Wire > Import Wires**.

If you are also entitled to the Wire File Upload service then the last part of the menu navigation path appears as **Import / Upload Wires**.

2. If applicable, click **Import wires** to view your file formats for Wire File Import.
3. Click the link in the **Name** column for the format you want to edit.
4. Click the edit icon () beside the **File Format Information** heading.
5. Edit the sections as needed and then click **Save Changes**.


Delete a Custom Wire File Format

Deleting a custom wire file format does not affect transactions that have been imported and pending approval.

Note: *A file format cannot be recovered once deleted.*

1. Click **Money Movement > Wire > Import Wires**.

If you are also entitled to the Wire File Upload service then the last part of the menu navigation path appears as **Import / Upload Wires**.

2. Click the link in the **Name** column for the format you want to delete.
3. Click the delete icon () beside the **File Information** heading.
4. Verify the wire file format as needed and then click **Delete**.

Wire File Upload

About Wire File Upload

The Wire File Upload service allows company users to initiate and approve large quantities of wire transfers concurrently.

Wire files can include domestic, U.S. Dollar international wire, and foreign currency international transfers with different send on dates.

When a wire file is uploaded all records in the file are validated. If any of the transfers in the file are invalid, the entire file is rejected. Wire files that pass validation are routed for approval. Approvals are applied to the entire file instead of each transfer.

To approve an uploaded wire file a company user must be enabled to the Wire File Upload service, have the Approval role, and have the **Allow Transmit** account entitlement for all accounts included in the file. Additionally, if the format used to upload the file obtains its details from wire templates, the company user approving the file must also be entitled to the wire services with which the wire templates are associated.

When a wire file is approved, the total currency amount of the file is validated against the currency amount the company user applying the final approval has available for their personal wire limits for the day. If the total currency amount of the file exceeds the currency amount the final approval can approve, then none of the wire transactions within the file are approved/transmitted. Similarly, if any of the individual wire transactions in the file causes a limit to be exceeded, then none of the transactions within the file are approved/transmitted. Once final approval is received, then the individual wire transfers are created and transmitted at the same time.

Any company user with the Wire File Upload service and the **Entitled Account** entitlement for the account used in a wire transfer can view the transfer. Only the company user who uploaded the file can view the details of a scheduled wire transaction and delete it if necessary.


The *Manage Alerts* page includes optional alerts to which company users can subscribe to be automatically notified about events related to uploaded wire files.

Upload a Wire File

1. Click **Money Movement > Wire > Import / Upload Wires**.
2. Click **Upload wires**.
3. Select a file format and then click **Continue**.
4. Click **Browse** and select the file to upload.
5. Click **Upload**.

Wire File Confirmation Page Sample

Wire File Confirmation

 The file has been successfully received and is being processed.

[View file upload status](#) | [Upload another file](#)

File Information

File Name:	SimpleFileUpload.txt
File Format Name:	simple file upload
Description:	simple file upload
File Type:	Delimited
Uploaded by:	ADMIN - Admin1 User1
Upload date:	03/16/2020 10:41:34 pm (ET)

Custom Wire File Format Requirements

Default Field Values

Company users can define default values that will be the same for every wire transaction in the file. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name, and address 1 and 2 are required. Default fields cannot be defined for files that get their transaction details from templates.

Field	Required	Supported Formats/Characters
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').
Wire Initiator Address 3 (optional)	No	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis ((), right parenthesis ()), plus (+), comma (,), hyphen (-), period (.), forward slash (/), colon (:), question (?), and apostrophe (').
Currency Code	Yes	All currency codes supported by the financial institution.
Account	Yes	All accounts to which the user is entitled.

Debit Field Properties Information - Details from a Template

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are obtained from existing wire templates.

Field	Required	Supported Formats/Characters
Template Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.
Send On Date	Yes	Numeric date in specified format (for example, MMDDYY).
Additional Information for Recipient (optional)	No	Alpha (A-Z), Numeric (0-9), 140 characters max.

Debit Field Properties Information - Details from a File

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are included in the file.

Field	Required	Supported Formats/Characters
ABA/TRC	Yes	Numeric only (0-9), 9 characters.
Account Type	Yes	2 valid types: C (checking) or S (savings)
Account Number	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.
Send on Date	Yes	Numeric date in specified format (for example, MMDDYY).
Currency	Yes	Currency code Alpha (A-Z), 3 characters max.

Recipient Field Properties Information

The following table provides the requirements for recipient fields for delimited and fixed files. These fields only appear for files that do not get their transaction information from templates.

Field	Required	Supported Formats/Characters
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Recipient Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 1	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 2	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Additional Information for Recipient (optional)	No	Alpha (A-Z), Numeric (0-9), 140 characters max.

First Intermediary Field Properties Information (optional)

The following table provides the requirements for first intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

Field	Required	Supported Formats/Characters
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

Second Intermediary Field Properties Information (optional)

The following table provides the requirements for second intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

Field	Required	Supported Formats/Characters
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate provide IBAN.

Field	Required	Supported Formats/Characters
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

Wire Initiator Information (optional)

The following table provides the requirements for wire initiator fields for delimited and fixed files. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name, and address 1 and 2 are required. If the Wire Initiator information was entered as a default, then this section is not presented.

Field	Required	Supported Formats/Characters
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 3 (optional)	No	Up to 35 alphanumeric characters are allowed. Spaces are allowed.

Add a Custom Wire File Format

1. Click **Money Movement > Wire > Import / Upload Wires**.
2. Click the **Add a wire file format** link.

3. Click **Upload wires** to add the file format to your list of Wire File Upload formats.

4. Complete the **Description** section:

Format Name	The name of the file format (up to 20 alphanumeric characters).
Description	The description of the file (up to 35 alphanumeric characters).
File Type	Delimited or Fixed .
Details Location	Where the details of the wire transactions are located: File or Template This option is available to company users who are entitled to any of the one-time wire services.

5. Complete the **Characteristics** section:

Field Delimiter	For delimited file types. Comma , Hyphen , Semicolon , or Tab .
Date Format	MMDDYY , MMDDYYYY , MM/DD/YY , MM/DD/YYYY , MM-DD-YY , MM-DD-YYYY , YYMMDD , YYYYMMDD , YY/MM/DD , YYYY/MM/DD , YY-MM-DD , or YYYY-MM-DD .
Amount Format	Decimal included (i.e. 123.00) indicates the decimal is included in the transaction amount. Decimal not included (i.e. 123) indicates the decimal is not included in the transaction amount. When this option is used, select an Implied decimal format to indicate whether the decimal is implied or not: Whole dollar (123 = 123.00) or Implied decimal (123 = 1.23).


6. **Optional:** If applicable, complete the **Default Field Values** section:

Wire Initiator Name	Name of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 1	Address line 1 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 2	Address line 2 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 3	Address line 3 of the person/company initiating the wire (up to 35 alphanumeric characters).
Currency Code	Currency code of the transaction. The currency codes supported by your financial institution determine the codes that are available.

Account All accounts to which you are entitled.

7. Fill in the **Position Number** fields for the following sections: **Debit Field Properties Information**, **Recipient Field Properties**, **First Intermediary Field Properties (optional)**, **Second Intermediary Field Properties (optional)**, and **Wire Initiator Field Properties (optional)**.
8. Click **Add File Format**.


Edit a Custom Wire File Format

1. Click **Money Movement > Wire > Import / Upload Wires**.
2. Click **Upload wires** to view your file formats for Wire File Upload.
3. Click the link in the **Name** column for the format you want to edit.
4. Click the edit icon () beside the **File Format Information** heading.
5. Edit the sections as needed and then click **Save Changes**.

Delete a Custom Wire File Format

Deleting a custom wire file format does not affect transactions that have been uploaded and are pending approval.

Note: *A file format cannot be recovered once deleted.*

1. Click **Money Movement > Wire > Import / Upload Wires**.
2. Click the link in the **Name** column for the format you want to delete.
3. Click the delete icon () beside the **File Format Information** heading.
4. Verify the wire file format as needed and then click **Delete**.

Approve Uploaded Wire Files

1. Click **Approvals > Files**.
2. Scroll to the **Wire Files** section.
3. Select the wire file to approve and then click **Approve Selected**.


4. Verify the approval as needed and then click one of the following options:

Approve Approve all transactions in the file now; more approvals are required.

Transmit Apply final approval. The transactions are transmitted or scheduled, depending on their effective date and the wire processing window.

5. If your company requires token authentication for transaction approval, type your passcode and then click **Continue**.

Delete an Unapproved Wire File

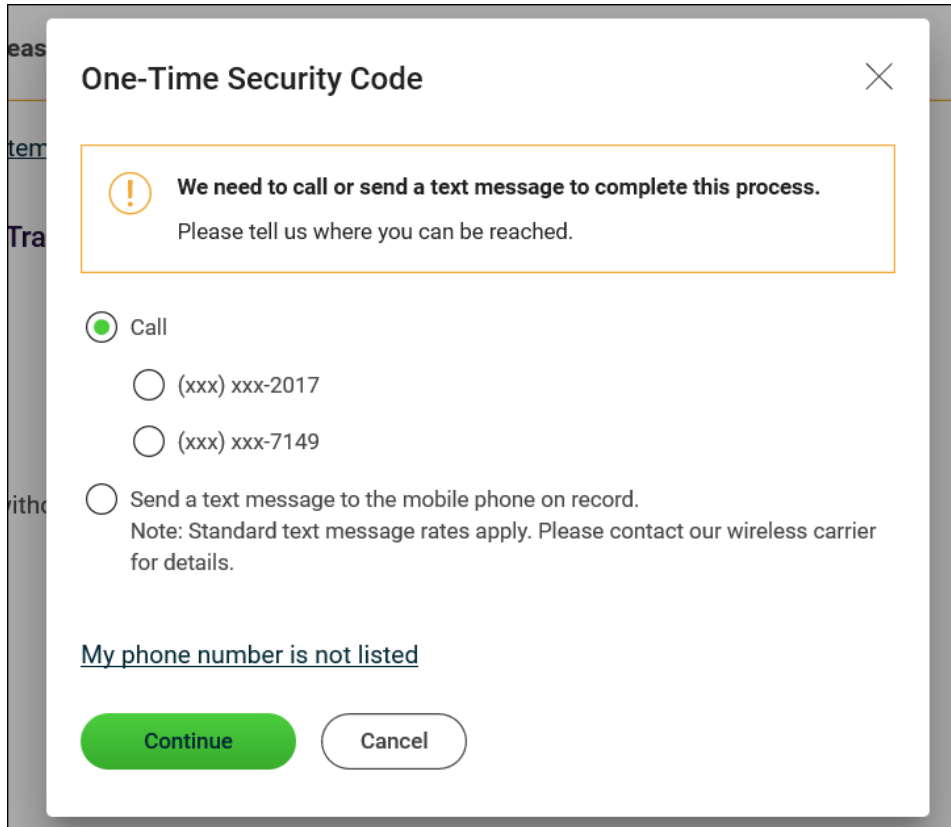
1. Click **Approvals > Files**.
2. Scroll to the **Wire Files** section.
3. Click the link in the **File Name** column.
4. Click the delete icon () beside the **File Information** heading.
5. Verify the wire file as needed and then click **Delete**.

Out-of-Band Transaction Authentication

Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Company users may be charged standard text message rates for SMS messages based on their carrier contract.

One Time Security Code Page Sample



The image shows a 'One-Time Security Code' dialog box. At the top, it has a title bar with a close button (X). Below the title bar is a message box with an orange border and an exclamation mark icon, stating: 'We need to call or send a text message to complete this process. Please tell us where you can be reached.' Below this message box are three radio button options. The first option is 'Call', which is selected (indicated by a green dot). Below 'Call' are two sub-options: '(xxx) xxx-2017' and '(xxx) xxx-7149'. The second option is 'Send a text message to the mobile phone on record.' Below this is a note: 'Note: Standard text message rates apply. Please contact our wireless carrier for details.' At the bottom of the dialog box is a link that says 'My phone number is not listed'. At the very bottom are two buttons: a green 'Continue' button and a white 'Cancel' button with a grey border.

One-Time Security Code

! We need to call or send a text message to complete this process.
Please tell us where you can be reached.

☒ Call

☐ (xxx) xxx-2017

☐ (xxx) xxx-7149

☐ Send a text message to the mobile phone on record.
Note: Standard text message rates apply. Please contact our wireless carrier for details.

[My phone number is not listed](#)

Continue Cancel

Token Transaction Authentication

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device.

Secure Token - Passcode Page Sample

counts

s not

Can

Secure Token Passcode

Enter your passcode and click "Continue."

Transactions cannot be approved until you have activated your software token. If you have not activated your software token, sign off and complete the activation.

Passcode

Continue

Cancel

Check the Status of Wire Files

1. Click **Money Movement > Wire > File Status**.

If a file has completed processing and contains one or more rejected wire transactions the file name appears as a link. This link can be clicked to view the wire transactions that were rejected so they can be fixed and resubmitted.

Wire File Status Page Sample

Wire File Status

[Upload another file](#)

Status of uploaded files in the last 10 calendar days. All approvals must be received before a file will be fully processed.

Processed Files

(To view the records within a file that were rejected, click on the file name.)

File name	Total Records In File	Wires Created	Wires Rejected	Date Uploaded	Status
SimpleFileUpload.txt	1	n/a	n/a	03/16/2020	Pending approvals
simpleformat.txt	1	0	1	03/16/2020	Completed with errors

Wire File Status Definitions

Status	Description
Processing	The file has been successfully received by the system, and is being processed to create (or reject) each of the wire transactions in the file or to be placed in the approval queue.
Pending Approvals	The file has been successfully received by the system, cleared preliminary validations, and waiting to be approved before any wire transactions are created and processed.
Rejected – invalid format	The file was received, but could not be read because the file uploaded did not conform to the file format selected to be used to read the file.
Completed	The file was processed, and a wire transaction was created for every record in the file.
Completed with errors	The file was processed, but there were one or more wire records that failed some type of validation.

Search Completed Wires

1. Click **Money Movement > Wire > History**.
2. Complete the following fields:

Output To	Screen, CSV, or PDF.
View	Filter the Account list by selecting one of the following types: All accounts, Checking accounts, Savings accounts, or Recently used.
Account	List of entitled accounts.
Date Range	Specific Date or Date Range.
Status	ALL, TRANSMITTED, PROCESSED, CONFIRMED, REJECTED, or IN PROCESS (the transaction is pending validation from your financial institution).
Wire Type	Domestic Wire, Foreign Currency International Wire, USD International Wire, and/or Wires Uploaded via File.

SCHEDULED REQUESTS

About Request Schedules

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date, or the number of transactions to make.

User Roles and Entitlements Required for Managing Scheduled Requests

Task	Required Role	Required Account Entitlement
Schedule a request	N/A	Entitled Account (for the account used in the scheduled request)
Approve a schedule or a scheduled request	Approval	Allow Transmit (for the account used in the scheduled request)
View a scheduled request	N/A	Entitled Account (for the account used in the scheduled request)

Note: For the above table it is assumed the company user has the appropriate service enabled.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all requests governed by it. Any approvals previously applied to all requests governed by the schedule are removed and the requests must be re-approved. Changes cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all requests associated with it are also deleted.

Approvals for Schedules and Scheduled Requests

Each request governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Requests can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled request, including requests scheduled by other company users. Once a scheduled request has received all required approvals it is transmitted on the specified send on date.

If a request or schedule is modified, any approvals previously applied are removed and the request or schedule must be re-approved.

Edit a Scheduled Request

A scheduled request can be edited by the company user who created it. When changes are made to a scheduled request, any previous approvals it received are removed and the request must be re-approved. Remaining requests governed by the schedule are not affected.

1. Click one of the following:
 - **Money Movement > Scheduled Requests**
 - **Approvals > Scheduled Requests**
2. Click the more actions icon (•••) beside the request you want to edit (if applicable) and then click **Edit request**.
3. Edit the request as needed and then click **Continue**.
4. Verify the request as needed and then click one of the following options:

submit for approval	Approve the transaction later or allow other users in the company to approve it.
Approve	Approve the transaction now.
Transmit	Approve and send the transaction.
5. If applicable, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a

text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

6. If required, type your token passcode and then click **Continue**.

Delete a Scheduled Request

A scheduled request can be deleted by the company user who created it. When a scheduled request is deleted, remaining requests governed by the schedule are not affected.

1. Click one of the following:
 - **Money Movement > Scheduled Requests**
 - **Approvals > Scheduled Requests**
2. Click the more actions icon (•••) beside the request you want to delete (if applicable) and then click **Edit request** or **View request** (if applicable).
3. Click the delete (ⓧ) icon.
4. Verify the transaction as needed and then click **Delete**.

Approve a Scheduled Request

1. Click one of the following:
 - **Money Movement > Scheduled Requests**
 - **Approvals > Scheduled Requests**
2. Click the link in the **Approval Status** column for the transaction you want to approve.
3. Click **Approve**.
4. If applicable, complete additional user validation:
 - a. Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - b. Do one of the following: If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your

phone call. After completing the phone call, click **Phone Call Completed**. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.

- c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

5. If required, type your token passcode and then click **Continue**.

Edit a Schedule

A schedule can be edited by the company user who created it. When a schedule is edited, the changes are applied to all requests governed by it. Any approvals previously applied to all requests governed by the schedule are removed and the requests must be re-approved.

1. Click one of the following:
 - **Money Movement > Scheduled Requests**
 - **Approvals > Scheduled Requests**
2. Click the more actions icon (•••) beside a request associated with the schedule you want to edit and then click **Edit schedule**.
3. Edit the schedule as needed and then click **Continue**.
4. Click one of the following options:

Approve Applies your approval to all requests governed by the schedule.

Submit schedule Submits the schedule for approval by another user in the company. When this option is chosen, each request in the schedule must be approved individually.

Approve a Schedule

Approving a schedule applies your approval to all requests governed by the schedule.

1. Click one of the following:

- **Money Movement > Scheduled Requests**
- **Approvals > Scheduled Requests**

2. Click the more actions icon (•••) beside a request associated with the schedule you want to approve and then click **Edit schedule**.
3. Click **Continue**.
4. Verify the schedule as needed and then click **Approve**.

Delete a Schedule

A schedule can only be deleted by the company user who created it.

1. Click one of the following:
 - **Money Movement > Scheduled Requests**
 - **Approvals > Scheduled Requests**
2. Click the more actions icon (•••) beside a request associated with the schedule you want to delete and then click **Edit schedule**.
3. Click the **Delete schedule** link.
4. Verify the schedule as needed and then click **Delete**.