

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

“Make payments” is the only option pertaining to wires.

View Scheduled, Approved, and Declined/Failed payments.

A user’s monthly limits display and may vary per TIN. Click “More details” to view daily and transaction limits.
Note: Limits are checked when payments are created and when they’re sent to the FI for processing.

The screenshot shows the 'Payments' interface with three radio buttons: 'Make payments' (selected), 'Collect payments', and 'Upload pass through file'. Below are tabs for 'Scheduled payments', 'Approved payments', and 'Declined/Failed payments'. A table lists recurring payments with columns for description, status, and amount. On the right, a 'Monthly limits' section displays bar charts for ACH Payment, ACH Collection, ACH Passthrough, Domestic Wire, and International Wire limits.

“How much can I send?”

- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to the FI for processing.

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
 - If past the cutoff time (set by FI), the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click Never to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

- 1 Use a template
- 2 Enter a template name
- Payroll
- Clay Supplies
- Cash Concentration
- Pottery paint
- Add a new template

April's fabulous wire [Edit template](#)

Funding account: Checking *0001
 Current: \$248,934.76
 Available: \$248,934.76

Template type: Domestic Wire

Liz Kritikos
 *2121

payment on invoice 23222

Beneficiary bank: FEDERAL CREDIT UNION

anything you'd like here

4 Send On: 05/16/2019 Repeats: **Never** 5

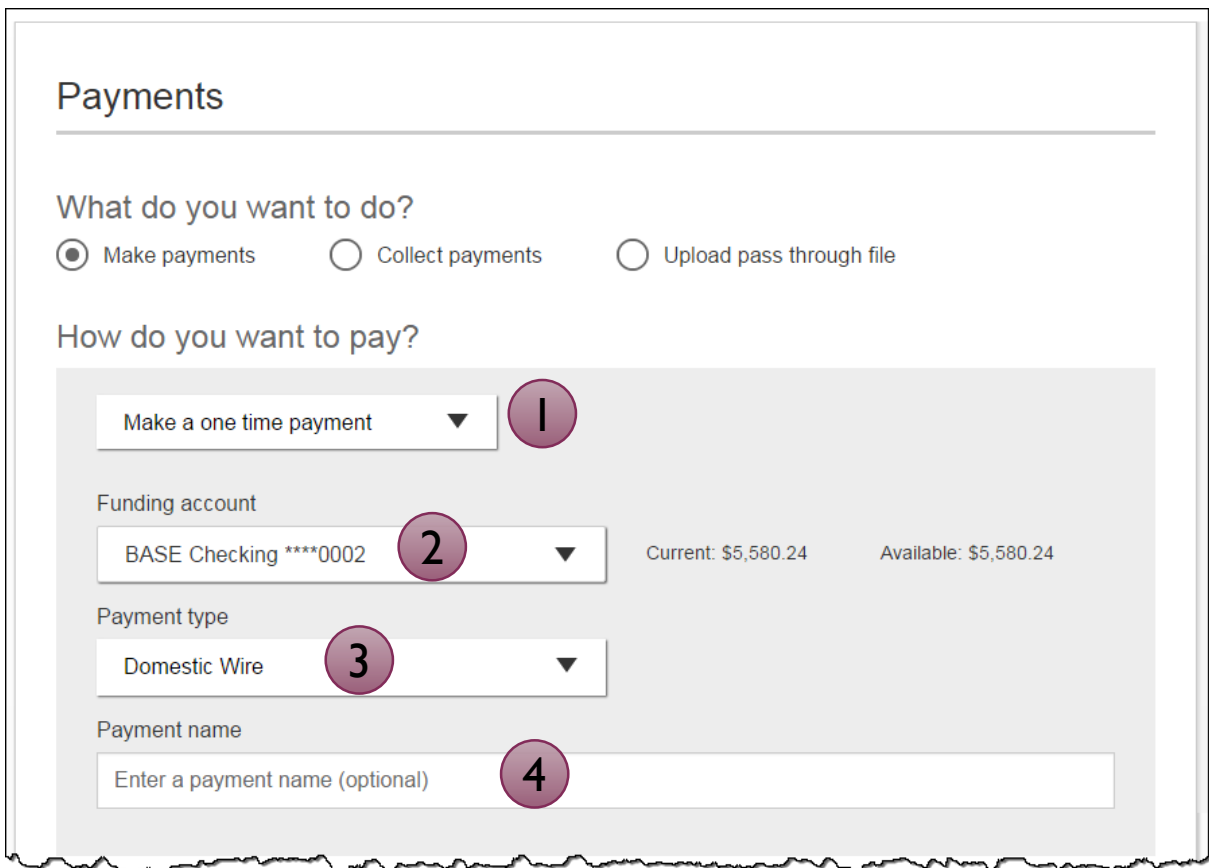
Paying 1 customer Total: \$2,500.00
 Fees: \$20.00

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.



The screenshot shows a web interface titled "Payments". Under the heading "What do you want to do?", there are three radio buttons: "Make payments" (selected), "Collect payments", and "Upload pass through file". Below this is the section "How do you want to pay?". It contains four numbered callouts: 1. A dropdown menu set to "Make a one time payment". 2. A dropdown menu for "Funding account" set to "BASE Checking ****0002", with "Current: \$5,580.24" and "Available: \$5,580.24" displayed to its right. 3. A dropdown menu for "Payment type" set to "Domestic Wire". 4. A text input field for "Payment name" with the placeholder text "Enter a payment name (optional)".

Aside from the Deliver On Date, sending a one time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Wires scheduled for today are sent to the FI for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list, and sent to the FI for processing at 3:00am ET on the Deliver On date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Company approved	-\$7,000.00 Next payment: 3/6/2020
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00

Recurring payments show at the top; pending single payments below.

Click the payment name to cancel it (except for those pending company approval).

Payment Activity (con't)

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

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00 Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-\$10,000.00 Options ▼

Options: Copy Payment, View, Print

Declined/Failed payments - payments *declined* by a business approver or by the FI, or recurring payments that *failed* entitlement or limit validations.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✘ Exceeds User Daily Limit	-\$30.00 Options ▼

Options: Initiate a new payment, View, Print