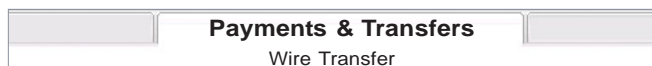


Wire Transfer



The Wire Transfer module provides a convenient and secure way to transfer funds between your accounts, or between your accounts and those of transfer recipients. Choose from Fedwire and SWIFT (International USD or foreign exchange) transfers, as provided for by your system validations.

Note: The system only creates the transfer requests; request processing is handled by ViewPoint Bank in a different system.

Wire Transfer Types

The system supports the following transfer types, if your system validations provide access to them:

- **SWIFT:** Used for international transfers and foreign-currency transactions across the network owned by the Society for Worldwide Interbank Financial Telecommunications.
- **FedWire:** The same-day-value electronic funds transfer system operated within the United States by the Federal Reserve Bank.

Wire Transfer Templates and Transactions

Wire transfers can be one-time or they can be repetitive in nature, created for the same recipient on a periodic basis.

To simplify the process of creating repetitive wire transfers, the Wire Transfers module offers the ability to create wire transfers based on templates. These templates allow you to pre-populate the information that is most commonly used, and enter only the data that differs from transaction to transaction.

Note: Wire transfer templates (also known as “wire templates”) do not transfer funds. Rather, they serve as a means of making wire transfer transactions simpler.

Accessing the Wire Transfer Module

To access the Wire Transfer module:

1. Click or move your mouse cursor over the **Payments & Transfers** navigation tab. The Payments & Transfers submenu is displayed.
2. Click the **Wire Transfer** submenu item.

Creating a Wire Transfer Template

To create a wire transfer template:

1. Click the **Create** tab.
2. From the **Create** drop-down lists, select **Template** and the type of template.
3. Click the **Continue** button. The Wire Transfers Template screen is displayed.
4. In the **Template name** field, enter a name for the template.

5. From the **Wire from** drop-down list, select the account to be debited to fund the wire.
6. Specify ordering customer, correspondent and intermediary institutions (if any), and beneficiary-bank information.

See the *How Do I Use the Choose Function in a Wire Template or Transaction?* Help topic for assistance with the **choose** feature.

7. Enter the required data. See the *Fields for Template and Transaction Creation* section for descriptions of the fields on this screen.
8. Click the **Save** button. Depending on your approval requirements and system validations:

- The system may route the template for approval.
- The system may route the template for submission by another user.
- The system may route the template to the Pending Items tab for you to submit it.

Creating a Wire Transfer Transaction

To create wire transfer transactions:

1. Click the **Create** tab.
2. Do one of the following:
 - To create a “one-time” wire transfer transaction without using a template
 1. From the **Create** drop-down lists, select the transaction type and **Transaction**.
 2. Click the **Continue** button. The Wire Transfers Transaction pane is displayed.
 3. Enter data in the appropriate fields. The fields are the same as those used in the template creation process.
 - To create a transaction and create a template at the same time
 1. From the **Create** drop-down lists, select the type of template/transaction and **Transaction and Template**.
 2. Click the **Continue** button. The Wire Transfers Template and Transaction screen is displayed.
 3. In the **Template Name** field, enter a name for the template.
 4. Enter data into the appropriate fields. The fields are the same as those used in the template creation process.

Continued

Wire Transfer (Cont'd)

Creating a Wire Transfer Transaction (Cont'd)

- To create a transaction using a wire transfer template
 1. Click the **use** hyperlink associated with the template to be used to create the transaction. The Wire Transfers Transaction pane is displayed. Fields are automatically filled with the data specified in the template creation process.
 2. *[Optional]* Modify data in the appropriate fields.
- To create template-based transactions using Quick Entry
 1. For each template to be used:
 1. In the **Value Date** field, enter the date on which the transaction will be executed. Enter in mm/dd/yyyy format. You can also click the **Calendar** button to select a date using the Calendar utility.
 2. If the transaction is to be for an amount other than the default, in the **Amount** field, enter the transaction amount. Enter a USD value using only digits and a decimal point.
 2. Click the **Create** button to create the transactions. *[Procedure ends]*
- 3. Click the **Save** button to save the transaction (and template, if applicable). Depending on your approval requirements and system validations:
 - The system may route the transaction for approval.
 - The system may route the transaction for submission by another user.
 - The system may route the transaction to the Pending Items tab for you to submit it.

Note: When you create a template and transaction together and submit them or queue them for approval, they are divided into two separate entities on the Pending Items tab—the template is placed in the Pending Templates pane for approvals or submission, and the transaction is placed in the Transaction Batches pane.

Fields for Template and Transaction Creation

Virtually all fields discussed in this section are used for both template and transaction creation. The exceptions—those fields available only when creating transactions—are indicated with an asterisk (*).

Screen Feature	Usage
Originator Name/ Address / City State Zip/ Country	Name and address of the customer from whom the wire transfer originates. Depending on your company's configuration: <ul style="list-style-type: none"> • The choose link for the Originator fields may be unavailable; in this case, your company's identity as an originator will be pre-specified in association with the selected account. • You may be restricted from originating wire transfer transactions from a post-office box. In this case, the system will not permit entries that use addresses such as "P.O. Box 5000."
Originator's correspondent inst.	Name and address of the correspondent financial institution used by the sender's financial institution.
Receiving FI ID/ Name/ Address/ City State Zip/ Country	Name and address of the correspondent financial institution used by the beneficiary financial institution.
Intermediary FI ID/ Name/ Address/ City State Zip/ Country	Name and address of the intermediary financial institution that receives wires for the beneficiary financial institution.
Beneficiary Account	Name and address of the beneficiary financial institution. Note: If an IBAN is to be used for the beneficiary customer, use the Manual Institution ID drop-down list and field in the Beneficiary Account Information pop-up window to specify the SWIFT BIC of the European bank associated with the beneficiary's account.
Beneficiary Account institution is the beneficiary (checkbox)	Indicates whether the funds are intended for the the institution named in the Beneficiary Account field rather than a customer of the institution.
Beneficiary	Account number, name and address of the beneficiary (receiver) of the transaction. An IBAN can be entered in place of the account number. Depending on your company's configuration, you may be restricted from sending wire transfer transactions to a post-office box. In this case, the system will not permit entries that use addresses such as "P.O. Box 5000."
Charges (radio buttons)	Indicates the party who will pay the fees associated with the SWIFT transaction.
Amount (drop-down list)	Identifies the currency type to be used for a SWIFT transaction.

Continued

Wire Transfer (Cont'd)

Fields for Template and Transaction Creation (Cont'd)

Screen Feature	Usage
Amount (field)	Amount of the transaction.
* FX rate	Identifies the exchange rate to be used for the SWIFT transaction.
* Contract #	Identifies a contract used to specify an exchange rate other than the default for the SWIFT transaction.
* Eurostat code	Identifies the Eurostat transaction-type tracking code for a SWIFT transaction using the Euro (EUR).
* Value Date	Identifies the date on which the transaction will be executed.
Originator to Beneficiary	Provide remittance details for the beneficiary and/or originator. The drop-down list defines the type of information, while the field is used for the details.
FI to FI Information	Provide instructions for the intermediary or beneficiary financial institutions. The drop-down list defines the action to be taken; the input field is for the details of the action.

Note:

Multiple lines may be required to provide complete originator-to-beneficiary or financial institution-to-financial institution instructions.

If multiple lines are required:

1. Make the appropriate selection from the first drop-down list in the Originator to Beneficiary or FI to FI Information sections.
2. Enter the beginning of the text in the associated field.
3. Do not make a selection from the following drop-down list.
4. Enter // in the associated field, followed by the rest of the instruction.

Instructions may use as many lines as are required, as long as each line is prefixed with //. Do not leave blank lines between instructions.

If the desired instruction is not present in the drop-down list, but a known "codeword" representing that instruction is known, you can:

1. Select the "blank" entry from the drop-down list, if it has not already been selected.
2. Enter the processing instruction using the format:

/codeword/instruction text

A list of valid codewords can be found in the system Help. From the Wire Transfer module, click **Help**, then, in the Help pop-up window, click the **Prerequisites for Importing Wire Transfer Transactions** link, followed by the **How Do I Set Up Import Files for Transaction Import?** link.

Template and Transaction Approvals

For your protection, there may be rules implemented on the system regarding the number of approvals required before a wire transfer template or transaction can be submitted for processing. Your System Administrator may be able to specify approval requirements that are more stringent than those required by ViewPoint Bank. A maximum of three approvals may be required; some users, however, may not need any approvals.

Notes:

- For security purposes, the creator of a wire transfer transaction or template item may not approve that item. Once an item has been granted the required number of approvals, however, the creator or approver can submit the item, if that user has the appropriate validation.
- An individual approving user can only approve each transaction once; if a transaction requires two approvals, two approvers must "sign off" on the transaction before it can be submitted. If a transaction is rejected by the system and corrected by the originator, however, an approving user can re-approve the same transaction.

For example, if a user's wire transfer transactions require two approvals, a transaction would be processed as follows:

1. The user creates the transaction and clicks the **Save** button.
2. The first approving user (any user validated for wire transaction approval and whose account permissions include the account associated with the transaction) approves the transaction by clicking the transaction's **approve** hyperlink on the Pending Items tab within the Wire Transfer module, or in the Pending Items pane on the Home tab.

If multiple approvals are required, the transaction remains visible to users who have already approved it, but the **approve** hyperlink is no longer available to them.

3. A second approving user approves the transaction.
4. A user validated for wire transfer submission submits the transaction by clicking the **submit** hyperlink associated with it.

Wire Transfer (Cont'd)

Actions Available from Template/Transaction Detail

From the Template and Transaction detail panes, you may be able to:

- Click the **Back** button to return to the Pending Items list.
- Click the **Print** button to print the item detail.
- Click the **Previous** or **Next** buttons, as applicable, to move forward or backward through pending templates or transactions.
- Click the **Modify** button to modify the item.
- Click the **Approve** button to approve the item.
- Click the **Submit** button to submit the item.
- Click the **Delete** button to delete the item.

Submitting a Template or Transaction

Note: Predetermined rules indicate whether wire templates need to be submitted before they are made available for use. Wire transactions must always be submitted for processing.

For instructions, see the *Submitting Items, Batches, and Templates* topic on the Getting Started Quick Reference.

IBANs and Wire Templates or Transactions

The International Bank Account Number (IBAN) is a European Union standard for identifying accounts, used to optimize EU cross-border payments. It is not a new account number; rather, it is an alternate way of representing national account numbers in an internationally-recognized standard format.

When creating a wire transfer template or transaction, wire originators in the United States who are making a transfer to a beneficiary who has provided an IBAN must at minimum:

- Enter the IBAN in the **Account number** field of the **Beneficiary customer** section.
- Specify a SWIFT BIC for the Beneficiary Account institution in the Beneficiary Account Institution Information pop-up window.

Additionally, in order to speed processing of wire transfers to EU recipients, the originator should consider the following before creating the transfer:

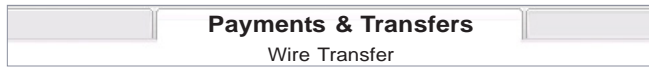
- For USD currency wire transfers (Fedwire and SWIFT), the originator should specify a valid ABA for the US financial institution that serves as the correspondent institution for the European financial institution. US correspondent institution information should be specified in the Receiving FI section.
- For non-USD currency wire transfers (SWIFT), additional bank routing information should be specified for the receiving financial institution and for any intermediary institutions involved in handling wire transfer traffic for the designated European financial institution. This information can usually be obtained from the European financial institution via the beneficiary.

Wire Transfer Reports

To access Wire Transfer reports:

1. Click the **Reporting** tab.
2. Click the hyperlink associated with the desired report:
 - **Template Report:** Check the status of wire templates created on the system. In addition to active templates, the Wire Template report lists templates that are currently outstanding.
 - **Transaction Report:** Check the status of submitted wire transactions.

Wire Transfer: Import Transactions



Importing Wire Transfer Transactions

If you are working with an outside data source—whether as complex as a payments or bookkeeping system, or as simple as a spreadsheet—you may already have the data needed to automate the creation of transactions.

Before importing transactions, you'll need to:

1. Set up one or more templates for the transactions to be imported. The system requires template usage for quality control and security purposes.

A single template can be used to import multiple transactions in the same transaction batch, as long as the template meets the needs of the transaction.

2. Create an ASCII file to import into the system (an "import file"). See your data source's documentation for information on exporting data; see the system help for information about file requirements.
3. Set up a "format definition" within the system, to help the system interpret the import file. Format definitions tell the system how to match the fields in your file to the fields in the template to create the transactions.

Once a template, format definition, and import file are ready, you can use the system to create transactions using the import file.

Notes:

- Transaction import requires that each transaction in the import file refer to a template available for your use from the Create tab. If a template exists, but you are not permitted to access it and thus do not see it, or if it requires financial institution approval but has not yet been approved, you will not be able to import transactions using that template.
- Once imported, each transaction in the import file becomes a separate transaction that is approved, submitted, etc., as its own entity.
- Transactions can also be imported after creating or modifying a format definition. The fields and buttons discussed below are also available at the bottom of the Import - Format Definition - Create and Import - Format Definition - Modify panes. When importing from either of these panes, however, the format definition must be saved before the transactions can be imported.

To import wire transfer transactions:

1. Click the **Import** tab.
2. From the **Format Definition** drop-down list, select the format definition to be used to interpret the file.
3. *[Optional]* If the value dates in the import file are outdated, you can override them. Enter a new value date in the **Value date** field.

You can also click the **Calendar** button to use the Calendar utility to select dates.

4. Click the **Browse...** button and locate the file to be imported, then click the **Open** button.
5. Click the **Begin Import** button. The file is analyzed. The Import - Results (Step 1 of 2) pane is displayed.

At this point, the system has analyzed the import file and compared it to the format definition and the templates referenced within the import file.

- If at least one record in the import file matches the format definition and the template, the status will be "Processed - Awaiting Acceptance."
- If the import file does not match the format definition and/or the template, the status will be "Rejected - No Items Successfully Imported."

Record counts, currency types (if non-USD), and total value of records are displayed for all acceptable items; record counts are displayed for records that will not be processed.

Rejected records are displayed in the Import - File - Rejects & Invalid Items pane, along with an explanation for the rejection.

6. Do one of the following:
 - If the file must be modified before import
 1. Click the **Cancel** button. A confirmation dialog box is displayed.
 2. Click the **OK** button. The dialog box closes and you are routed to the Import tab's initial pane.
 - If the information displayed above meets your expectations

Click the **Accept** button. The file is processed, and the Import - Results (Step 2 of 2) pane is displayed.

Note: Carefully review the error log to determine if any additional transactions were rejected.

The transactions may now be approved or submitted.

Import Transactions (Cont'd)

Creating a Format Definition

Format definitions are created to help the system match the data included in your import file with the appropriate locations in the template.

Once a format definition has been created, it may be used by any user who is validated to compose and import wire transfer transactions, provided that the user has access to the template and to the account used to create the wire transfer.

Important: Each format definition references a specific template. Therefore, before a format definition can be created, a template must be created to use the data imported from that file.

Multiple format definitions can reference the same template, if necessary.

To create a format definition:

1. Click the **Import** tab.
2. In the **Format Definition** row, click the **New** button. The Import - Format Definition - New screen is displayed.
3. [Optional] To base the format definition on an existing definition, select that definition name from the **Format definition** drop-down list. The fields will be populated with that format definition's specifications.
4. In the **Format name** field, enter a name for the format definition.
5. Select the **Record type** radio button corresponding to the format of the file to be imported. If you select the -**delimited** radio button, enter the delimiter character.
6. Into each field, do one of the following to identify the location of each data field in the import file:
 - For fixed-width files, enter the start and end positions (1-3, 4-19, 20-24, etc.) of each field.
 - For files delimited by commas, spaces, tabs, or other characters, enter the sequential position (1, 2, 3, 4) of each field.

The following fields are required. The positions of the corresponding data within the import file must always be provided in the format definition:

This field...	Contains...
Template name	The template's name.
Amount	The dollar value of the transaction.
Value Date	The date on which the transaction is to be processed.

The following fields are optional when creating a format definition. The positions of the corresponding data may be provided in the template or in the import file. Imported values will override values specified in the template.

If the field is to be included in the import file, select the checkbox; if it is to be specified in the template, deselect the checkbox.

Note: If a checkbox is selected, any value specified in the template will be overwritten with the file's contents from the specified position.

This field...	Contains...
FX Contract	The contract number of a contract specifying an exchange rate, for transfers to be conducted in a non-USD currency and for which you have a contract agreeing to a rate other than the exchange rate currently used by ViewPoint Bank. Used only for non-USD SWIFT transactions.
FX Contract Rate	The exchange rate between the non-USD currency identified in the template and the USD, if you are including an FX Contract number. Used only for non-USD SWIFT transactions.
Eurostat Code	A Eurostat transaction-type tracking code, if the EUR (Euro) currency-type code was specified in the template. Used only for Euro-based SWIFT transactions.
Originator Name	Name of the customer from whom the wire transfer originates.
Originator Address 1-3	Address of the customer from whom the wire transfer originates. Must include at least one line of street address and one line of city/state/ZIP.
Originator to Beneficiary 1-4	Remittance details for the beneficiary and/or originator.
FI to FI Information 1-6	Processing instructions for the intermediary or "account with" financial institutions.

7. From the **Value date format** drop-down list, select the format in which the value date is included in the import file.
8. Select one of the following **Amount decimal point** radio buttons:
 - **Implied:** If the system is to interpret the last two positions of the amount as cents, in the absence of a decimal point.
 - **Not implied:** If the system is to interpret the last two positions of the amount as cents only if a decimal point is present.
9. Click the **Save** button to save the format definition.