

BANKOH BUSINESS CONNECTIONS

QUICK REFERENCE GUIDE

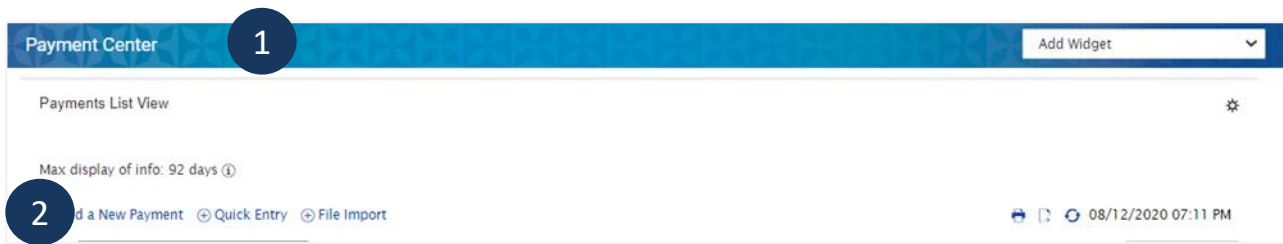
Domestic Wire Payments

Wire - Domestic Payments

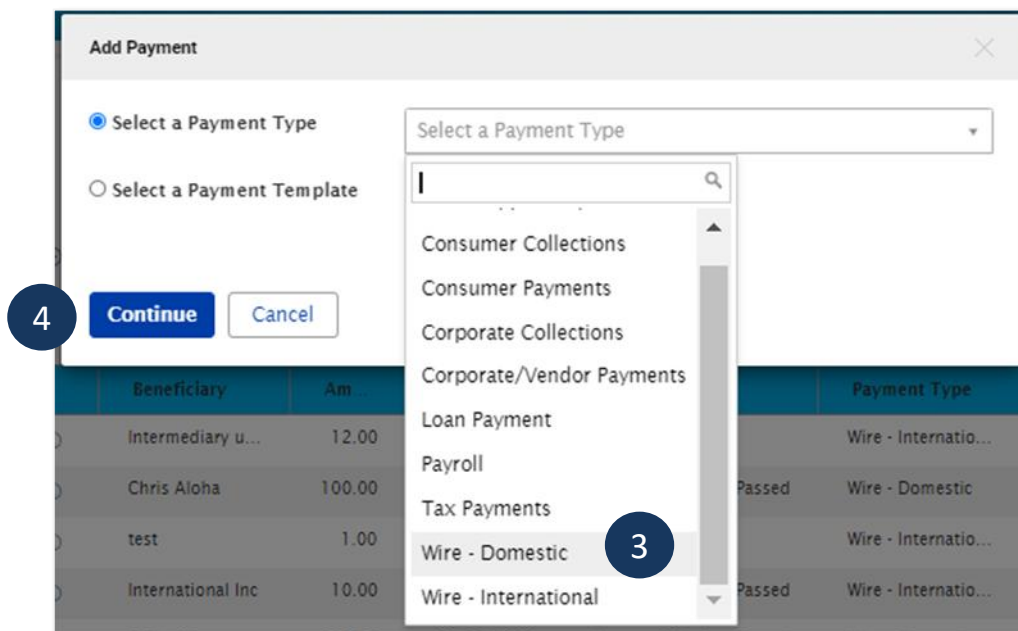
A domestic wire payment creates an electronic funds transfer between accounts at different financial institutions within the United States.

Creating a Domestic Wire Payment

1. From **Payments/Transfers**, select **Payment Management** which will take you to the **Payment Center**.
2. Click **Add a New Payment**.



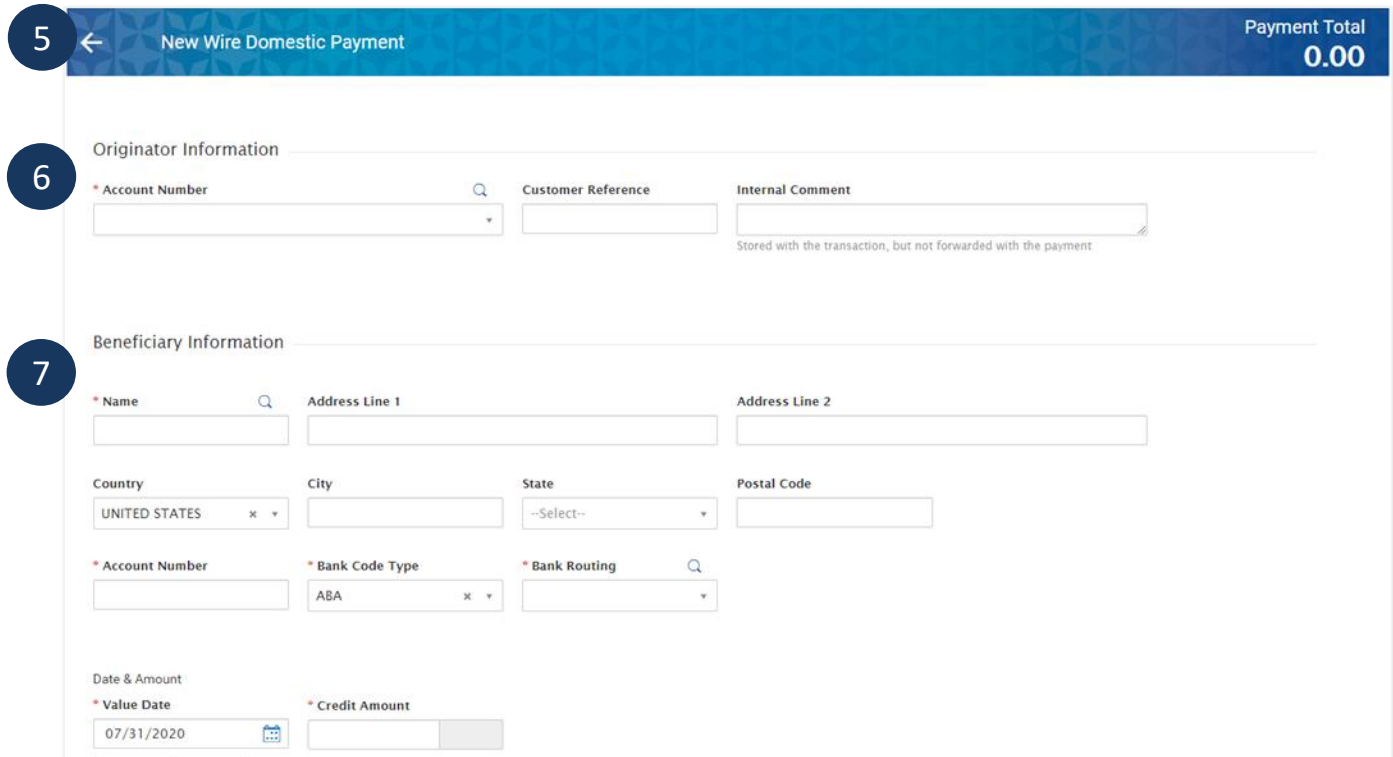
3. From the **Add Payment** modal, select **Wire - Domestic** from **Select a Payment Type**.



4. Click **Continue**.



5. Enter payment information on the **New Wire Domestic Payment** page.



6. **Originator Information**

- **Account Number** - Select an account from the dropdown menu or use the lookup feature. **This field is mandatory.**
 - **Account Name** - This field will display and pre-populate upon selection of the Account Number.
- **Customer Reference** - This field is optional and can be left blank (limited to 16 characters/ spaces; special characters not accepted).
- **Comments** - Information in this field is stored with the transaction but not forwarded with the payment.

7. **Beneficiary Information**

- **Name** - Enter the beneficiary name or search for a payee from the beneficiary address book by using the lookup feature. If you select an entry from the beneficiary address book, some of the remaining fields will automatically populate. **This field is mandatory.**
- **Beneficiary Address, Country** - If necessary, enter the address and country for the beneficiary. For domestic wires, the Country will be UNITED STATES. These fields are optional and can be left blank. If information is entered in Address Line 1 or 2, the Country and City will become mandatory.
- **Account Number** - Enter the beneficiary's bank account number. **This field is mandatory.**

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- **Bank Code** - Defaults to ABA. For domestic wires, ABA will always be used as Bank Code.
- **Bank Routing** - Enter the bank routing number (ABA) of the beneficiary's bank. Entering three numbers will narrow your search. Or you can input the beneficiary bank name to search.
- **Date & Amount**
 - **Value Date** - The earliest possible Value Date will automatically be selected. You can enter a different Value Date (MM/DD/YYYY) or select a date using the calendar icon. **This field is mandatory.**

Note: Future dated wires adhere to Bank of Hawaii parameters, which is five business days.

- **Credit Amount** - Enter the amount (in US Dollars). **This field is mandatory.**
- **Post Date** - The Post Date will prepopulate with the Value Date.

8

Additional Information

Payment Details

Line 1 This is a sample	Line 2 line 2
Line 3 line 3	Line 4 line 4

Combined Payment Details ⓘ
This is a sample,line 2,line 3,line 4

Bank-to-Bank Details

Line 1 This is a sample	Line 2 line 2
Line 3 line 3	Line 4 line 4

Combined Bank-To-Bank Instructions ⓘ
This is a sample,line 2,line 3
line 4

9

0.00 to 1 Beneficiary on 15 Apr 2026

Save this payment as a template for future use ⓘ

Submit

Save for Later

Cancel

8. Additional Information

- **Payment Details** – Enter any payment details that you want to accompany the payment (per field, limited to 35 characters/spaces; special characters not accepted). These fields are combined and submitted as a single line of details. A preview below the fields allows you to see how all the fields will appear when combined. These fields are optional and can be left blank. Payment Details will

be forwarded to the beneficiary.

- **Bank-to-Bank Details** – Enter any bank-to-bank instructions that you want to accompany the payment (per field, limited to 35 characters/spaces; special characters not accepted). These fields are combined and sent as consolidated groups of instructions. A preview below the fields allows you to see how all the fields will appear when combined. These fields are optional and can be left blank. Bank-to-Bank Details will be forwarded to the beneficiary bank.

9. **Summary Section**

- **Save this payment as a template for future use** - Select checkbox to create a template.
 - The template will be created when the payment is submitted. Templates will not be created if the payment is Saved for Later.
 - **Template Code** - Enter a unique name for the template. The name must be alphanumeric, cannot contain spaces or special characters, and is limited to 35 characters.
 - **Template Description** - Enter a description for the template. The description is limited to 35 characters.
 - **Save For Later** - Payment information can be saved in **Incomplete** status for modification at a later date.
 - **Submit** - Click Submit to submit the payment.
10. A message will appear in a green notification bar. A payment must be approved before it is sent to the beneficiary.

Approving a Domestic Wire Payment

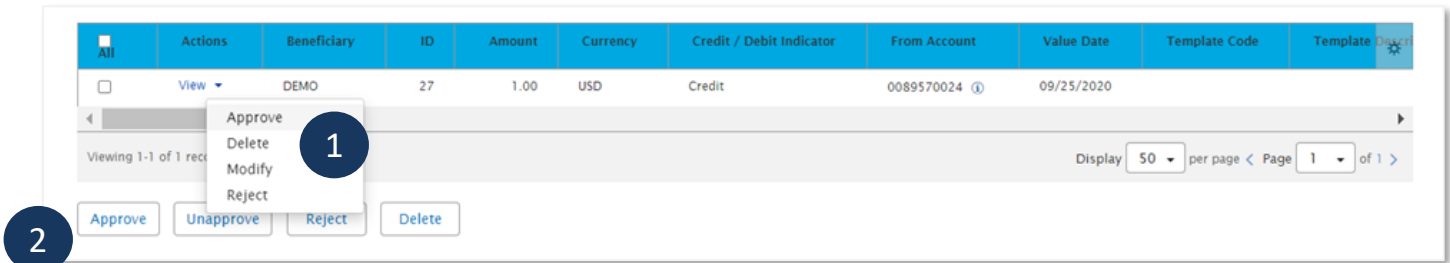
The wire payment approval process is based on payment permissions.

- As a User, you may have permission to either enter and edit a wire, release a wire, or approve a wire.
 - Your company may require either one or multiple levels of authentication. If two or more levels of authentication are required, the same User may not be able to perform the same level of approval. Not all Users may have approval privileges.
 - If the User is required to use Token Authentication at wire release, BBC will prompt the User for additional information, such as your User ID as well as your Authorization Code, also known as your token code.
 - All wires require a secondary approver who is not the same person as the person entering the wire.
1. If you are an approver, you will see that you have an approve option in the drop-down list. You may also have options to **Delete**, **Modify** or **Reject** the payment.
 2. To approve the payment, click on **Approve** or place a check mark on the check box next to the payment and click on the **Approve** button. This method will allow you to approve

Domestic Wire Payments

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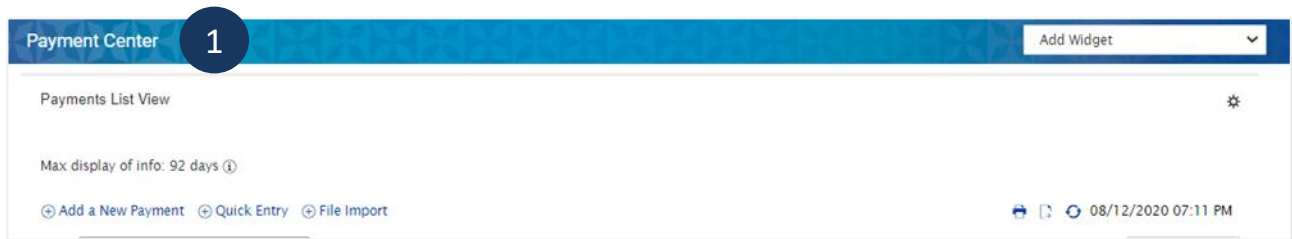
multiple wires at the same time. A confirmation message will appear in a green notification bar.



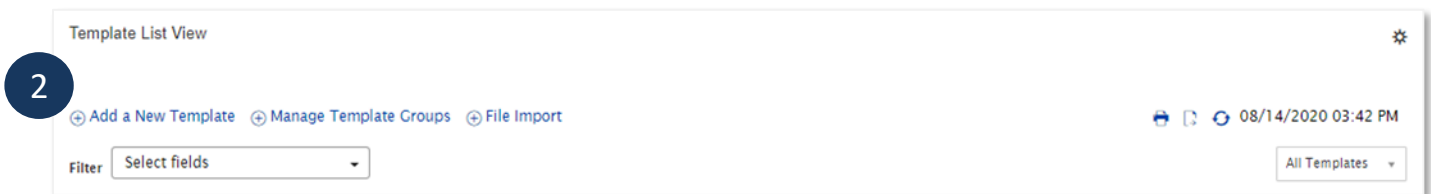
Creating a Domestic Wire Template

Templates for domestic wire payments can also be created and managed to improve payment efficiency.

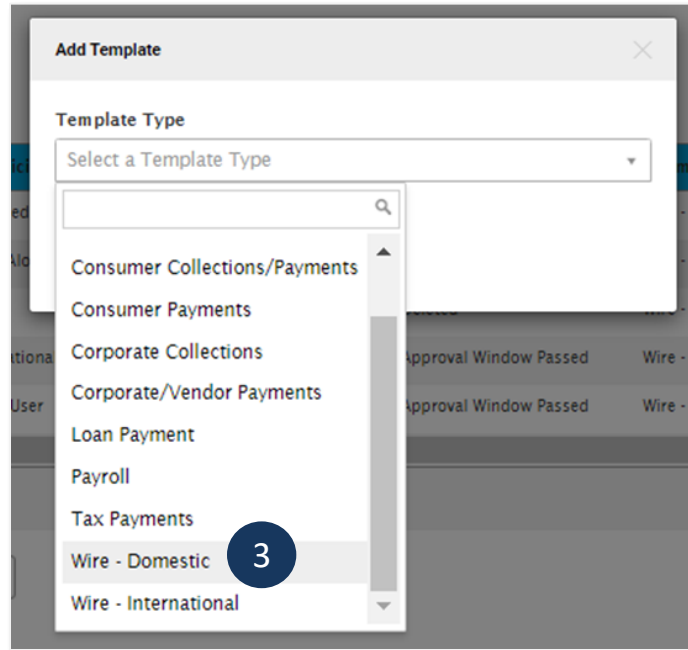
1. From **Payments/Transfers**, select **Payment Management** which will take you to the **Payment Center**.



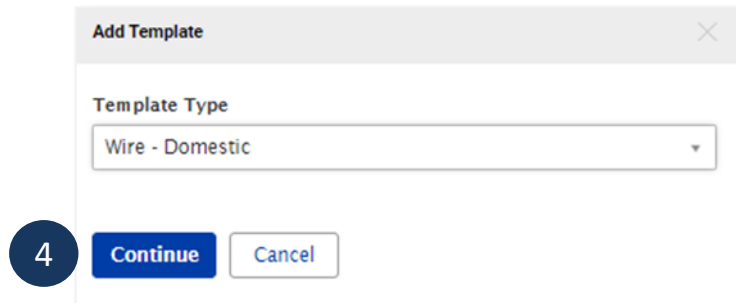
2. In the **Template List View** widget, click **Add a New Template**.



- From the **Add Template modal**, select **Wire - Domestic** from **Template Type**.



- Click **Continue**.



- Enter payment information on the **New Wire Domestic Template** page.



5 ← New Wire Domestic Template Payment Total
0.00

6 **Template Information**

* Template Code * Template Description Restrict

7 **Originator Information**

* Account Number Customer Reference Internal Comment
Stored with the transaction, but not forwarded with the payment

8 **Beneficiary Information**

* Name Address Line 1 Address Line 2
When Address information is entered, Country and City are expected.

Country City State Postal Code

* Account Number * Bank Code Type * Bank Routing

Amount
Credit Amount

6. **Template Information**

- **Template Code** - Enter a unique name for the template. The name must be alphanumeric, cannot contain spaces or special characters, and is limited to 35 characters. **This field is mandatory.**
- **Template Description** - Enter a description for the template. The description is limited to 35 characters/spaces. **This field is mandatory.**
- **Restrict** - Check **Restrict** to restrict template to users who are explicitly entitled to it.

7. **Originator Information**

- **Account Number** - Select an account from the dropdown menu or use the lookup feature. **This field is mandatory.**
 - **Account Name** - Account Name field will display and pre-populate upon selection of the Account Number.
 - **Client Account Name** - Client Account Name field will display and pre-populate upon selection of the Account Number.
- **Customer Reference** - This field is optional and can be left blank (limited to 16

characters/ spaces; special characters not accepted).

- **Internal Comment** - Information in this field is stored with the transaction but not forwarded with the payment.

8. **Beneficiary Information**

- **Name** - Enter the beneficiary name or search for a payee from the beneficiary address book by using the lookup feature. If you select an entry from the beneficiary address book, some of the remaining fields will automatically populate. **This field is mandatory.**
- **Beneficiary Address, Country** - If necessary, enter the address and country for the beneficiary. For domestic wires, the Country will be UNITED STATES. These fields are optional and can be left blank. If information is entered in Address Line 1 or 2, the Country and City will become mandatory.
- **Account Number** - Enter the beneficiary's bank account number. **This field is mandatory.**
- **Bank Code** - Defaults to ABA. For domestic wires, the Bank Code will be ABA.
- **Bank Routing** - Enter the bank routing number of the beneficiary's bank. Entering three numbers or three letters will narrow your search.
- **Amount**
 - **Credit Amount** - Enter the amount (in US Dollars). This field is mandatory.

9 Additional Information

Payment Details

Line 1	Line 2
<input type="text" value="This is a sample"/>	<input type="text" value="line 2"/>
Line 3	Line 4
<input type="text" value="line 3"/>	<input type="text" value="line 4"/>

Combined Payment Details ⓘ
This is a sample,line 2,line 3,line 4

Bank-to-Bank Details

Line 1	Line 2
<input type="text" value="This is a sample"/>	<input type="text" value="line 2"/>
Line 3	Line 4
<input type="text" value="line 3"/>	<input type="text" value="line 4"/>

Combined Bank-To-Bank Instructions ⓘ
This is a sample,line 2,line 3
line 4

Make Recurring

10 0.00 to 1 Beneficiary

Save

Save for Later

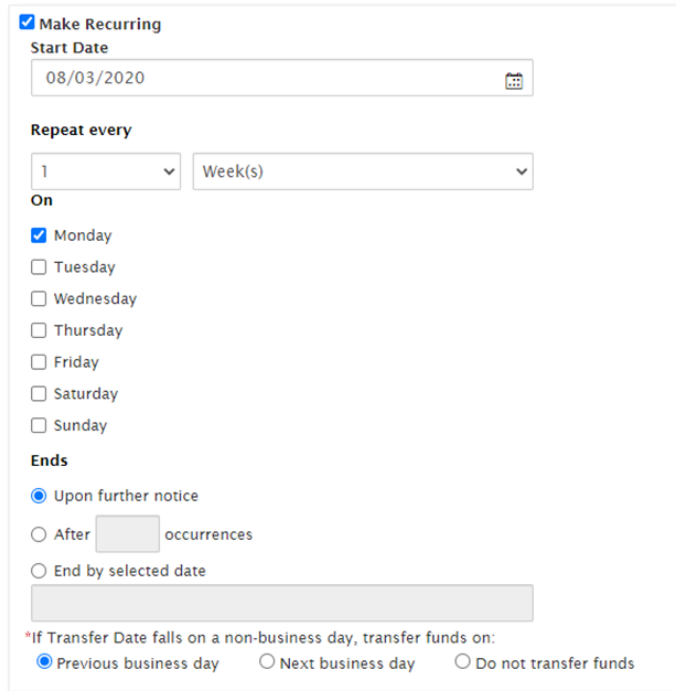
Cancel

9. **Additional Information**

- **Payment Details/Bank-to-Bank Details** - Enter any payment details and bank-to-bank instructions that you want to accompany the payment (per field, limited to 35 characters/spaces; special characters not accepted). These fields are combined and sent as consolidated groups of details. A preview below the fields allows you to see how all the fields will appear when combined. These fields are optional and can be left blank.

10. **Summary Section**

- **Save For Later** - Payment information can be saved in **Incomplete** status for modification at a later date.
- **Submit** - Click Submit to submit the template.



Make Recurring

Start Date
08/03/2020

Repeat every
1 Week(s)

On
 Monday
 Tuesday
 Wednesday
 Thursday
 Friday
 Saturday
 Sunday

Ends
 Upon further notice
 After occurrences
 End by selected date

*If Transfer Date falls on a non-business day, transfer funds on:
 Previous business day Next business day Do not transfer funds

- **Make Recurring**
 - **Start Date**
 - **Repeat Every** - Enter occurrence
 - 1, 2, 3, 4
 - Week(s), Month(s)
 - **On** - Select applicable business day (Monday – Friday)
 - **Ends** - enter end date
 - Upon further notice (no end date)
 - After (x) occurrences
 - End by selected date

Domestic Wire Payments

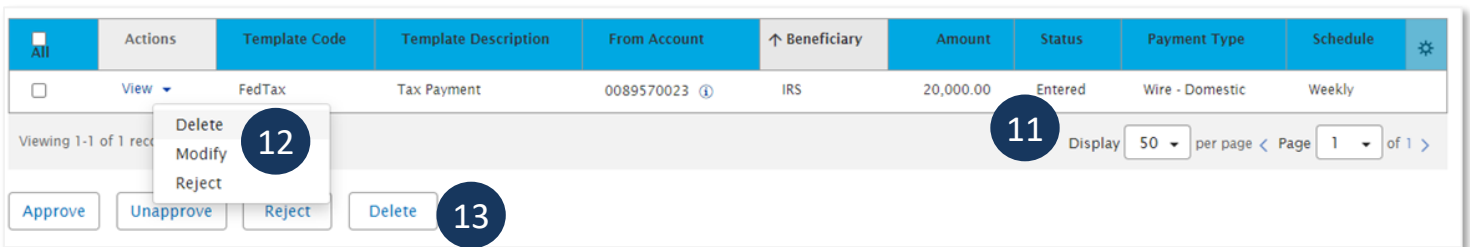
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- If transfer date falls on non-business day, transfer funds (select one)
 - Previous business day
 - Next business day
 - Do not transfer funds

11. A message will appear in a green notification bar. Based on the User's template permissions, if the template requires additional approval, the template will move into **Entered** status.

12. Click the drop-down icon in the Actions column to **Approve, Delete, Modify, Reject** or Schedule the template.

13. You can also check the checkbox and click the **Approve, Unapprove, Reject, or Delete** button.



14. For Approved templates, click the drop-down icon in the Actions column and one of the following actions:

- **Delete** - Select this option to delete the template.
- **Copy as Template** - Select this option to copy a new template based on the selected template. A template must be in approved status to be copied.
- **Copy as Payment** - Select this option to initiate a new wire payment.
- **Modify** - Select this option to modify the template.
- **Unapprove** - Select this option to unapprove the template.



Creating Template Groups

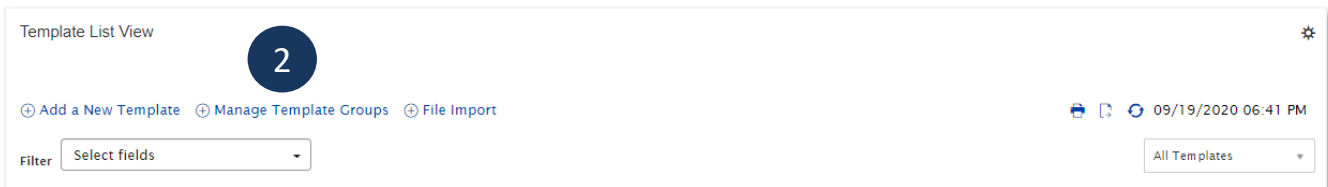
Template Groups are groups of individual wires with the same value date and are typically used when sending a number of wires at the same time.

Creating a Template Group

1. From **Payments/Transfers**, select **Payment Management**, which will take you to the **Payment Center**.



2. In the **Template List View** widget, select **Manage Template Groups**.

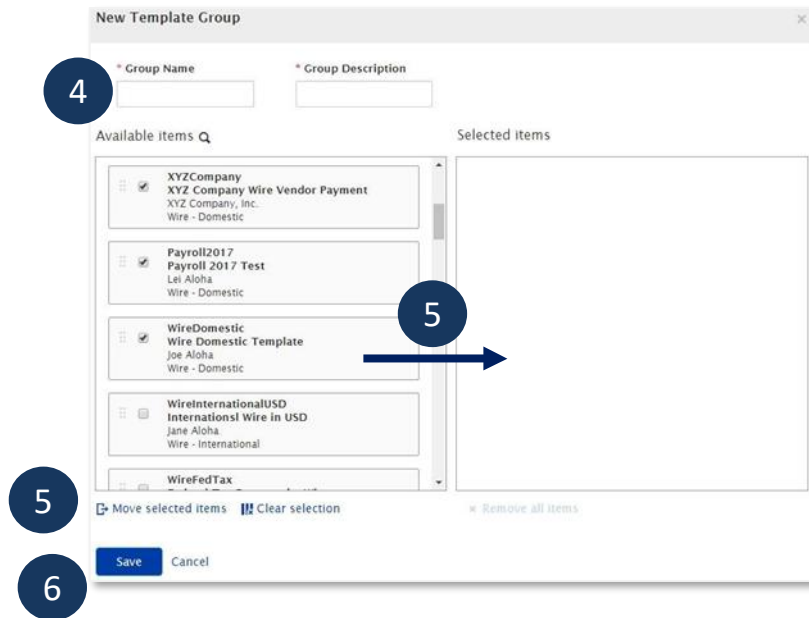


3. Click **Add Template Group**.



4. In the **New Template Group** modal, enter **Group Name** and **Group Description**. Enter a unique Group Name to differentiate it in your workflow.





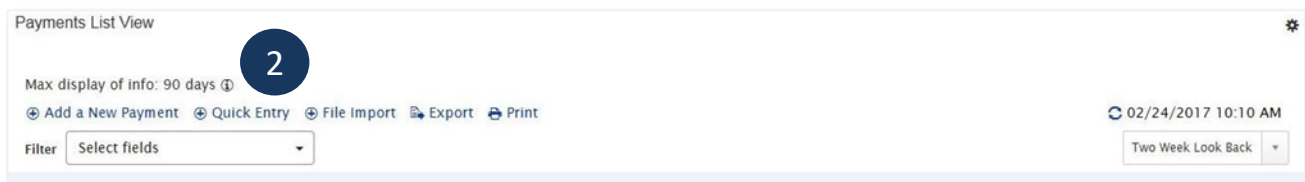
5. Click/drag selected template(s) from Available items (left column) to Selected items (right column) OR check box of selected template(s) and click Move selected items.
6. Click **Save**.

Creating a Batch from a Template Group

1. From **Payments/Transfers**, select **Payment Management** which will take you to the **Payment Center**.



2. In the **Payments List View** widget, click **Quick Entry**.



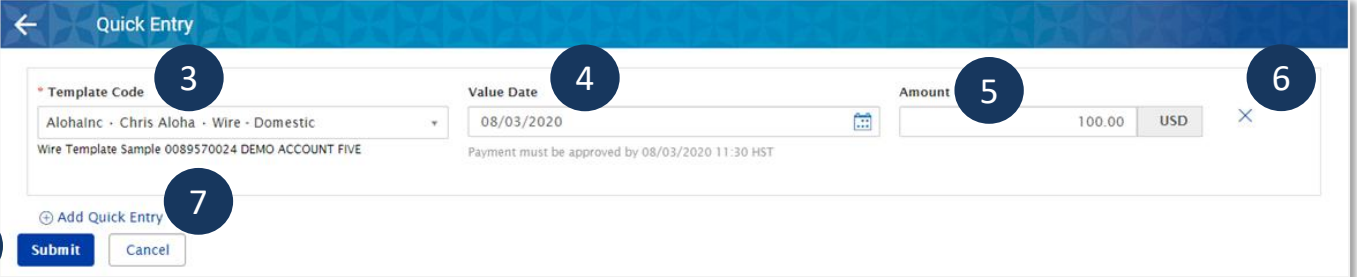
3. From the **Template Code** dropdown menu, select a **Template/Group name, beneficiary or payment type**.
4. The earliest possible Value Date will automatically be selected. You can enter a different **Value Date** (MM/DD/YYYY) or select a date using the calendar icon.

Note: Future dated wires adhere to Bank of Hawaii parameters, which is five business days.

Domestic Wire Payments

Bankoh Business Connections (BBC)

5. The Amount will populate based on information in the template. This field is editable.
6. Click “ × ” to delete the line item.
7. Click **Add Quick** Entry to add another template or template group.
8. Click **Submit**.

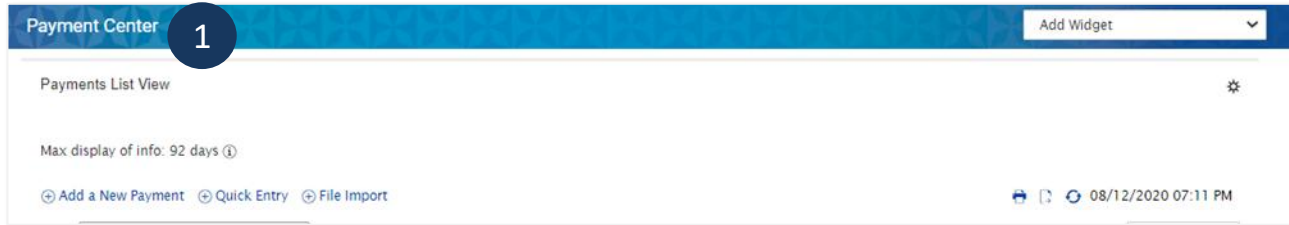


9. A message will appear in a green notification bar. Payments must be approved before they are sent to the beneficiaries.
10. Based on the User's payment permissions, if the payments require additional approval, they will move into **Entered** status.

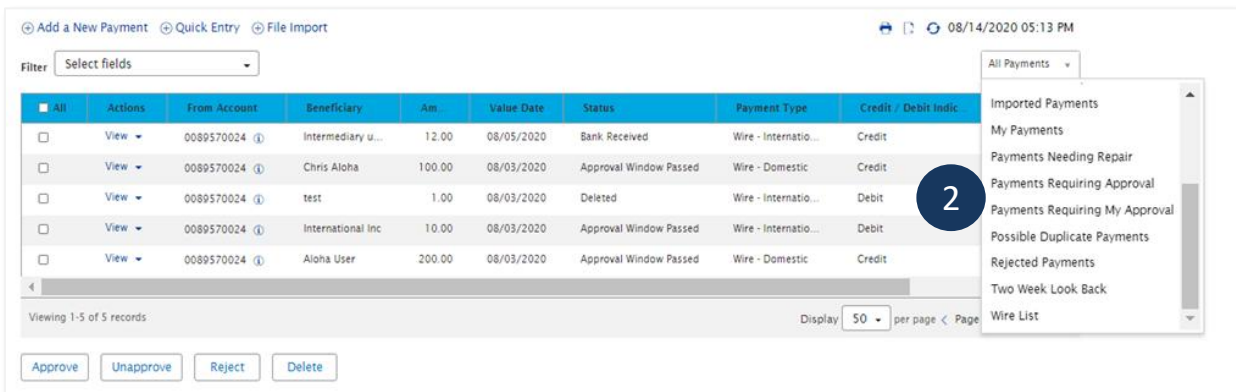


Approving a wire created via Template Groups

1. From **Payments/Transfers**, select **Payment Management**, which will take you to the **Payment Center**.



2. In the **Payments List View** widget, select **Payments Requiring Approval** in the predefined view



3. Click the drop-down icon in the Actions column to **Approve**, **Delete**, **Modify** or **Reject** the payment.



4. You can also check the checkbox and click the **Approve**, **Unapprove**, **Reject**, or **Delete** button.
5. A confirmation message will appear in a green notification bar.
6. See “Approving a Domestic Wire Payment” for more information.



Payment Status Definitions

Status	Definition
<i>Entered</i>	Entered without errors, ready for approval workflow. Can be modified, deleted or rejected.
<i>Incomplete</i>	Saved in an incomplete status, for later completion. Not available for workflow. Can be modified or deleted.
<i>Needs Repair</i>	Needs repair, usually due to an error in a file import validation.
<i>Incomplete Approval</i>	Currently in approval workflow. Not available for modification or deletion.
<i>High Value</i>	Requires secondary approval for high value payments. Not available for modification or deletion.
<i>Approved</i>	Approval workflow complete. Not available for modification or deletion. Ready for extraction to back office.
<i>Approver Rejected</i>	Rejected by approver. Not available for workflow. Can be modified or deleted.
<i>Deleted</i>	Deleted. Not available for workflow or modification.
<i>Import In Process</i>	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
<i>Export In Process</i>	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
<i>Needs Rate</i>	Needs an online rate. Available for trading and unapproved status, but cannot be modified or deleted.
<i>Released</i>	Released to the back office. Not available for deletion, modification or rejection.
<i>Bank Received</i>	Received by the back office. Not available for deletion or modification.
<i>Bank Confirmed</i>	Confirmed by the back office. Not available for deletion or modification.
<i>Rejected</i>	Rejected by the back office. Not available for workflow, deletion, or modification.

FAQ - Frequently asked questions

Transaction History

Q: *How can I see the history of a transaction?*

A: You can view your transaction in the payment list view - you can also create your own view and use it to look for specific items.

Contact information

For more information, contact Cash Management Services at the following:

Hawaii: (808) 694-8021

Toll-free: (877) 232-0118

Guam: (671) 479-3629 or (671) 479-3633

Email: cmsrequest@boh.com