

BANKOH BUSINESS CONNECTIONS

QUICK REFERENCE GUIDE

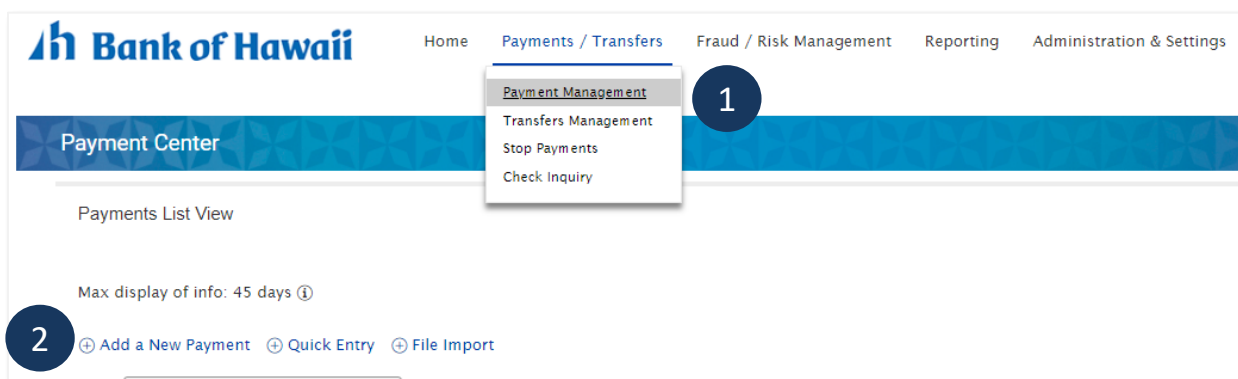
International Wire Payments

International Wire Payments

An international wire payment creates an electronic funds transfer between a payer and a payee who are in two different countries.

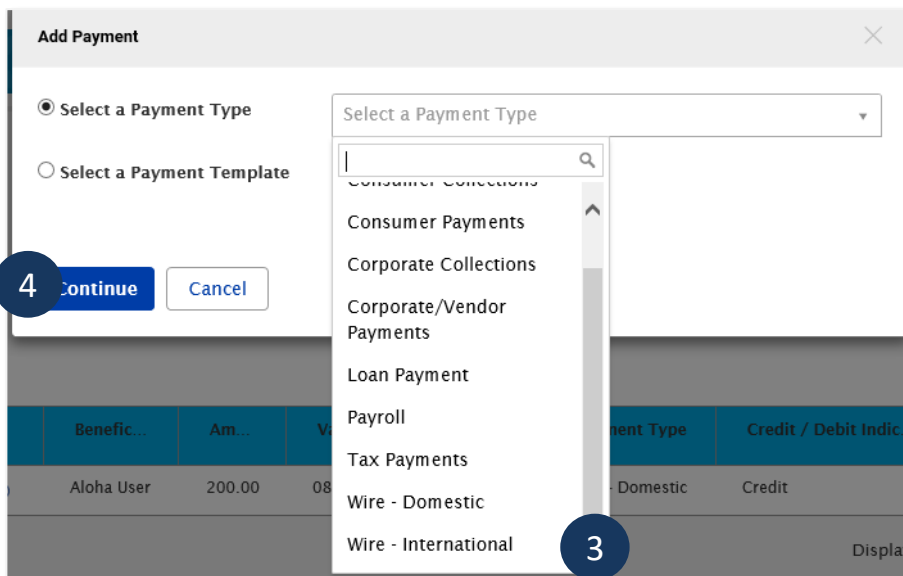
Creating an International Wire Payment

1. From **Payments/Transfers**, select **Payment Management**.
2. Click Add a New Payment.



3. From the drop down list, select **Wire - International**.

Note: Dropdown will only display payment types entitled to the company.

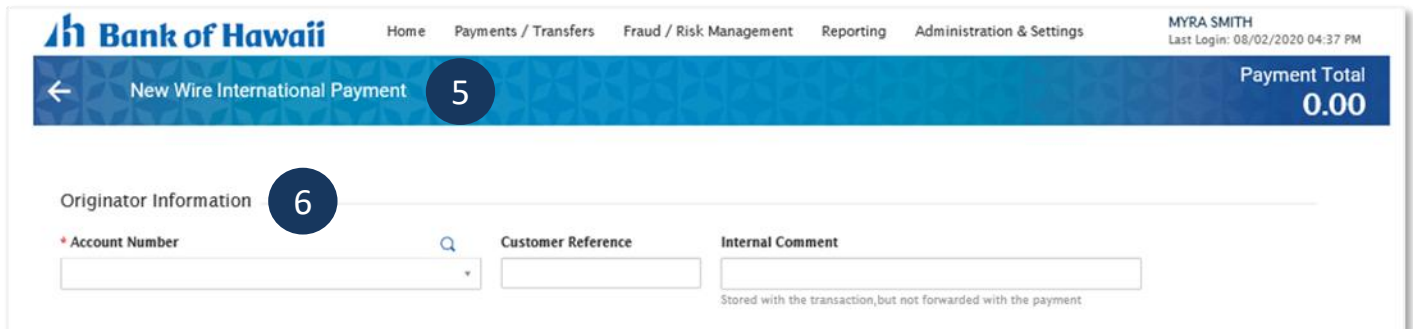


4. Click **Continue**.
5. Enter payment information on the **New Wire International Payment** window

Note: All fields marked with a red * are mandatory fields.

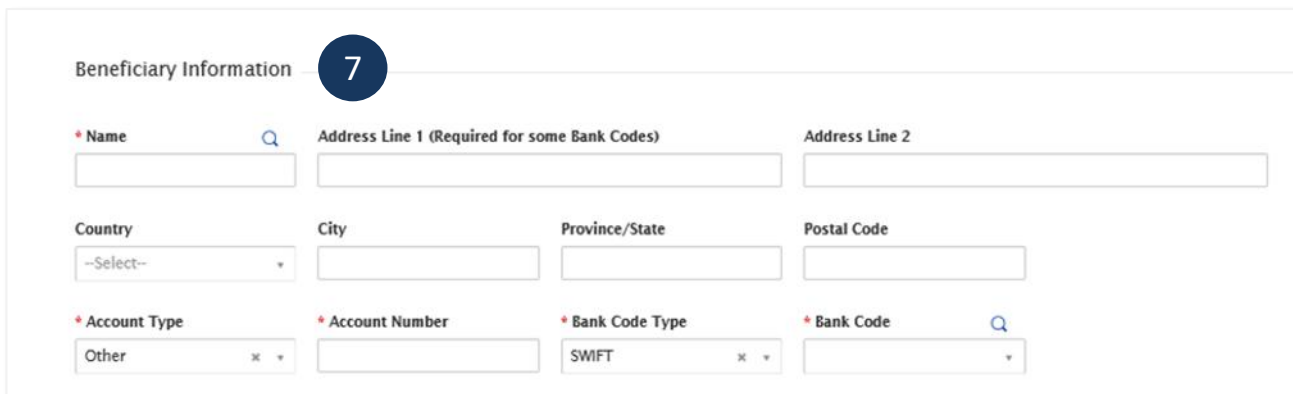
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6. Originator Information

- **Account Number** - Select an account from the dropdown menu or use the lookup feature.
- This field is mandatory.
- **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. Limited to 35 characters/spaces.



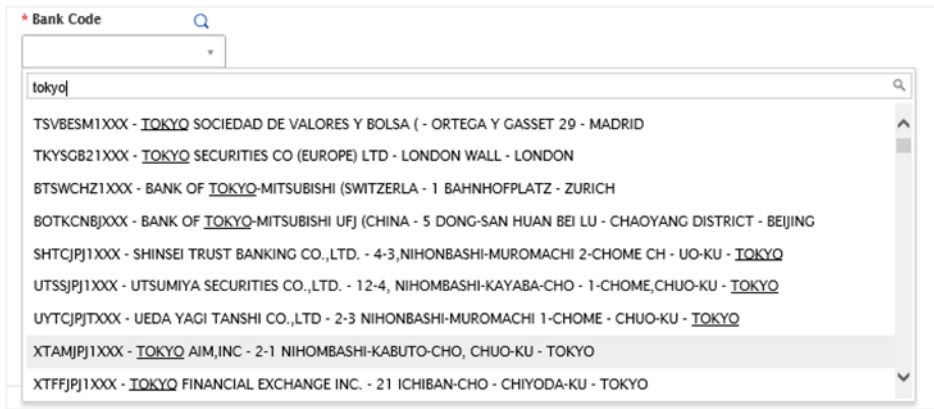
7. Beneficiary information

- **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** fields - If necessary, enter the address and country for the beneficiary. These fields are optional and can be left blank. If details are entered in the Address Line 1 or Address Line 2 fields, City will become a mandatory field.
- **Account Type** - From the dropdown menu, select IBAN or Other.¹ This field is mandatory.
- **Account Number** - Enter the beneficiary's bank account number. This field is mandatory.

¹ Users may select **Other** to manually input the receiving bank information or select IBAN (International Bank Account Number) to use the ISO standard format for identifying bank accounts across international borders. An IBAN is used to streamline the payments process and reduce the risk of keying errors. If an IBAN is entered, the Account Number, Bank Code, Name, Address and Country in the Amount and Dates section will be prepopulated for you.

Only the bank servicing an account can provide the correct IBAN of that account and must be obtained from the Beneficiary of the wire.

- **Bank Code Type** - From the dropdown menu, select ABA or SWIFT.² This field is mandatory.
- **Bank Code** - Enter the bank routing number of the beneficiary's bank. Entering three numbers or three letters will narrow your search.



* Bank Code

tokyocj

- TSVBESM1XXX - TOKYO SOCIEDAD DE VALORES Y BOLSA (- ORTEGA Y GASSET 29 - MADRID
- TKYSGB21XXX - TOKYO SECURITIES CO (EUROPE) LTD - LONDON WALL - LONDON
- BTSWCHZ1XXX - BANK OF TOKYO-MITSUBISHI (SWITZERLA - 1 BAHNHOFPLATZ - ZURICH
- BOTKCNBJXXX - BANK OF TOKYO-MITSUBISHI UFJ (CHINA - 5 DONG-SAN HUAN BEI LU - CHAOYANG DISTRICT - BEIJING
- SHTCJPJ1XXX - SHINSEI TRUST BANKING CO.,LTD. - 4-3,NIHONBASHI-MUROMACHI 2-CHOME CH - UO-KU - TOKYO
- UTSSJPJ1XXX - UTSUMIYA SECURITIES CO.,LTD. - 12-4, NIHOMBASHI-KAYABA-CHO - 1-CHOME,CHUO-KU - TOKYO
- UYTCJPJTXXX - UEDA YAGI TANSHI CO.,LTD - 2-3 NIHONBASHI-MUROMACHI 1-CHOME - CHUO-KU - TOKYO
- XTAMJPJ1XXX - TOKYO AIM,INC - 2-1 NIHOMBASHI-KABUTO-CHO, CHUO-KU - TOKYO**
- XTFFJPJ1XXX - TOKYO FINANCIAL EXCHANGE INC. - 21 ICHIBAN-CHO - CHIYODA-KU - TOKYO

- **Bank Name** - The Bank Name will automatically show below the code when the Bank Code has been entered.



* Bank Code

NMUCCAT1XXX - NO...

NOMURA CANADA INC.
2 BLOOR STREET WEST
TORONTO

8. Date & Amount

- **Credit Currency** - Select a currency from the dropdown menu. This field is mandatory. Note: By default, the Credit Currency is prepopulated as USD
 - Choosing USD means you are sending USD to the beneficiary bank
 - Choosing other Foreign currency means you are sending in foreign currency amount calculated by indicative rate

² International Wires sent in US dollars still require a SWIFT address and cannot be processed with a domestic ABA aka routing and transit number.

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Date & Amount

• Value Date: 08/03/2020

Payment must be approved by 08/03/2020 11:30 HST

Post Date: 08/03/2020

Enter Amount in: Credit Currency

• Credit Amount: JPY

Debit Amount: 0.00 USD

- If **Debit Currency** is chosen as the entry method, you can enter the USD equivalent in **Debit Amount** field as per below.

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Date & Amount

• Value Date: 08/03/2020

Payment must be approved by 08/03/2020 11:30 HST

Post Date: 08/03/2020

Enter Amount in: Debit Currency

Credit Amount: JPY

• Debit Amount: 100.00 USD

• Exchange Rate: 1

- Once **Debit Amount** is entered, the **Credit Amount** in the foreign currency specified will be calculated using indicative rate provided by the bank

9. **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 no further than five business days.

10. **Intermediary Bank**

10

Intermediary Bank

Bank Code Type: SWIFT

Bank Code: [Empty]

11. **Payment 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 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.

12. **Bank-to-Bank Instructions** - 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 Instructions will be forwarded

to the beneficiary bank.

11 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

12 Bank-To-Bank Instructions

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

13. 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.
 - **Restrict** - Check Restrict to restrict template to users who are explicitly entitled to it.
- **Save For Later** - Payment information can be saved in Incomplete status for modification at a later date.
- **Submit** - Click Submit to submit the payment.

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1,000 JPY to 1 Beneficiary on 1 Oct 2020

Save this payment as a template for future use ⓘ

- A message will appear in a message box at the top of the page.
Note: A payment must be approved before it is sent to the beneficiary.

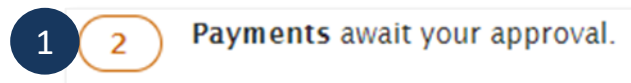
- Payment will move into **Entered** status.
- Payment needs to be approved by a user different to the user who entered the wire payment.

Approving an International Wire Payment

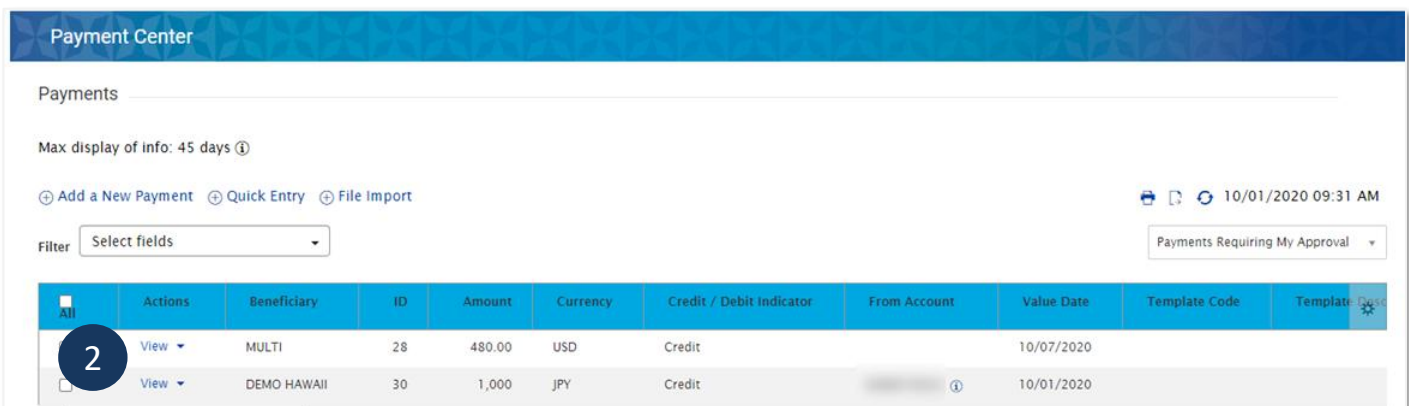
The wire payment approval process is based on payment permissions.

- As a User, you may have permission to either enter and edit a wire, release a wire, or approve a wire. Wire approvals must always be completed by a user independent of the user that entered the 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 3.0 will prompt the User for additional information, such as your User ID as well as your Authorization Code, also known as your token code.

1. Approver can log into BBC and will see the notification for any approvals that are awaiting their approval



2. You can click into the **View** button to see what approvals are required. It will take you to **Payment Center** and show you the transactions for you to approve.

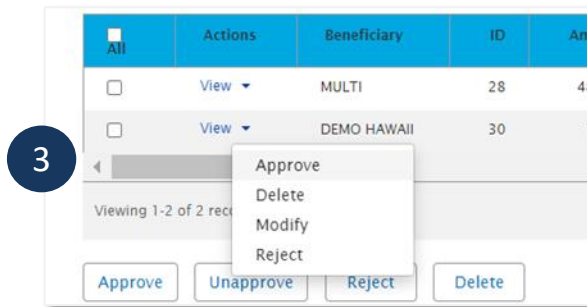


All	Actions	Beneficiary	ID	Amount	Currency	Credit / Debit Indicator	From Account	Value Date	Template Code	Template
<input type="checkbox"/>	View	MULTI	28	480.00	USD	Credit		10/07/2020		
<input type="checkbox"/>	View	DEMO HAWAII	30	1,000	JPY	Credit		10/01/2020		

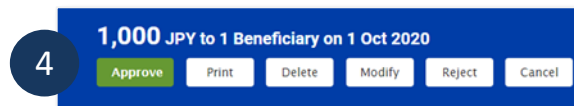
3. You can click on the transaction on the check box and click approve or you can use the down arrow and click **Approve**.

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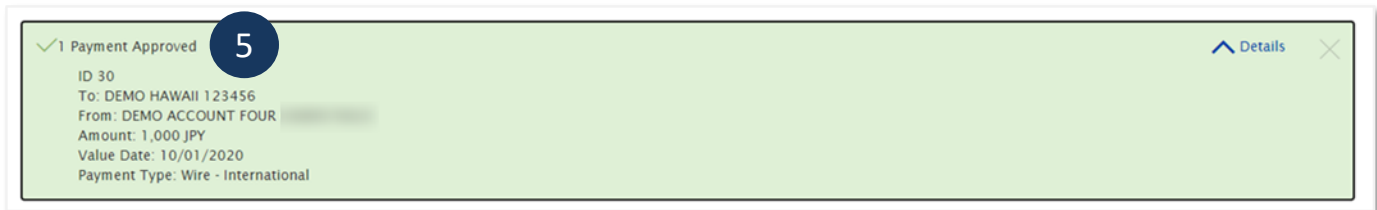
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4. Or you can click into **View** to see the transaction and approve.



5. Once approved, there will be a confirmation message at the top of the screen.



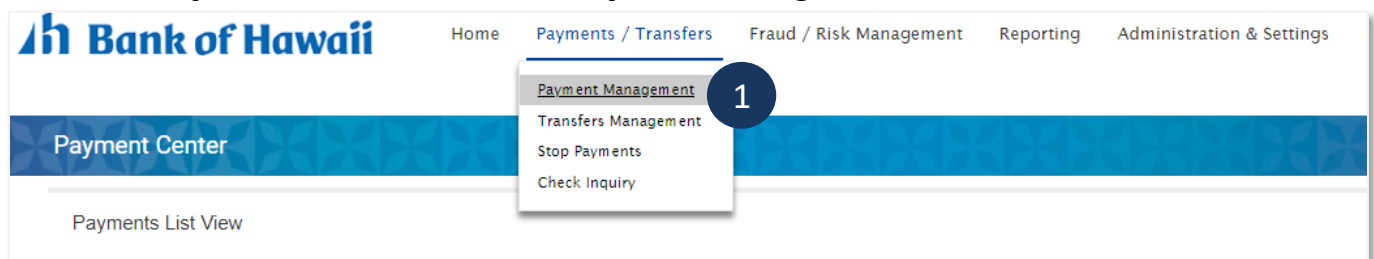
6. You can now see the wire in the payment list view.

- Status of the wire will change based on where the wire is in the process. Refer to the end of the QRG for status details.

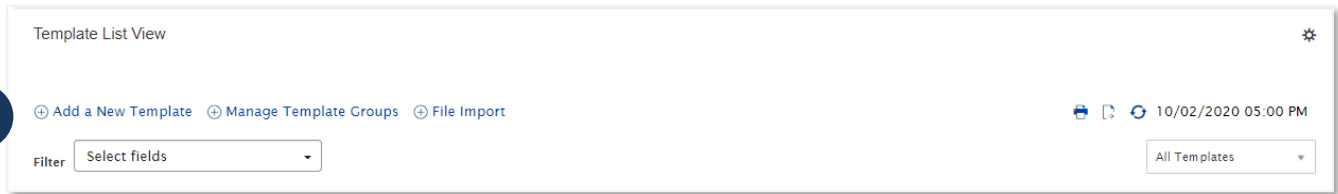
Creating an International Wire Template

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

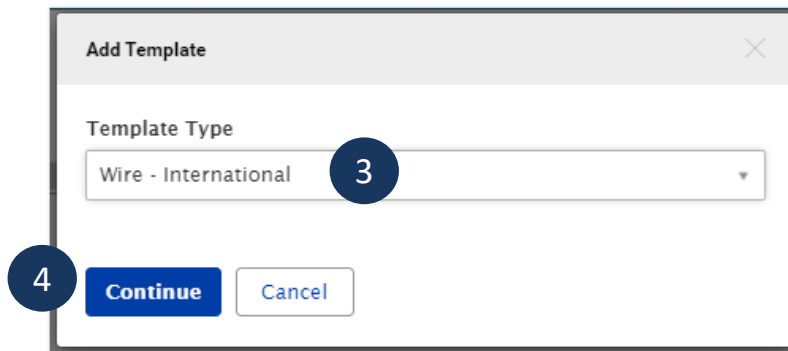
1. From **Payments/Transfers**, select **Payment Management**.



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



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



4. Click **Continue**.

5. Enter payment information on the **New Wire International Template** page.

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.
- **Restricted** - 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 and Client Account Name - Account Name and Client Account Name fields 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 (limited to 140 characters/spaces).

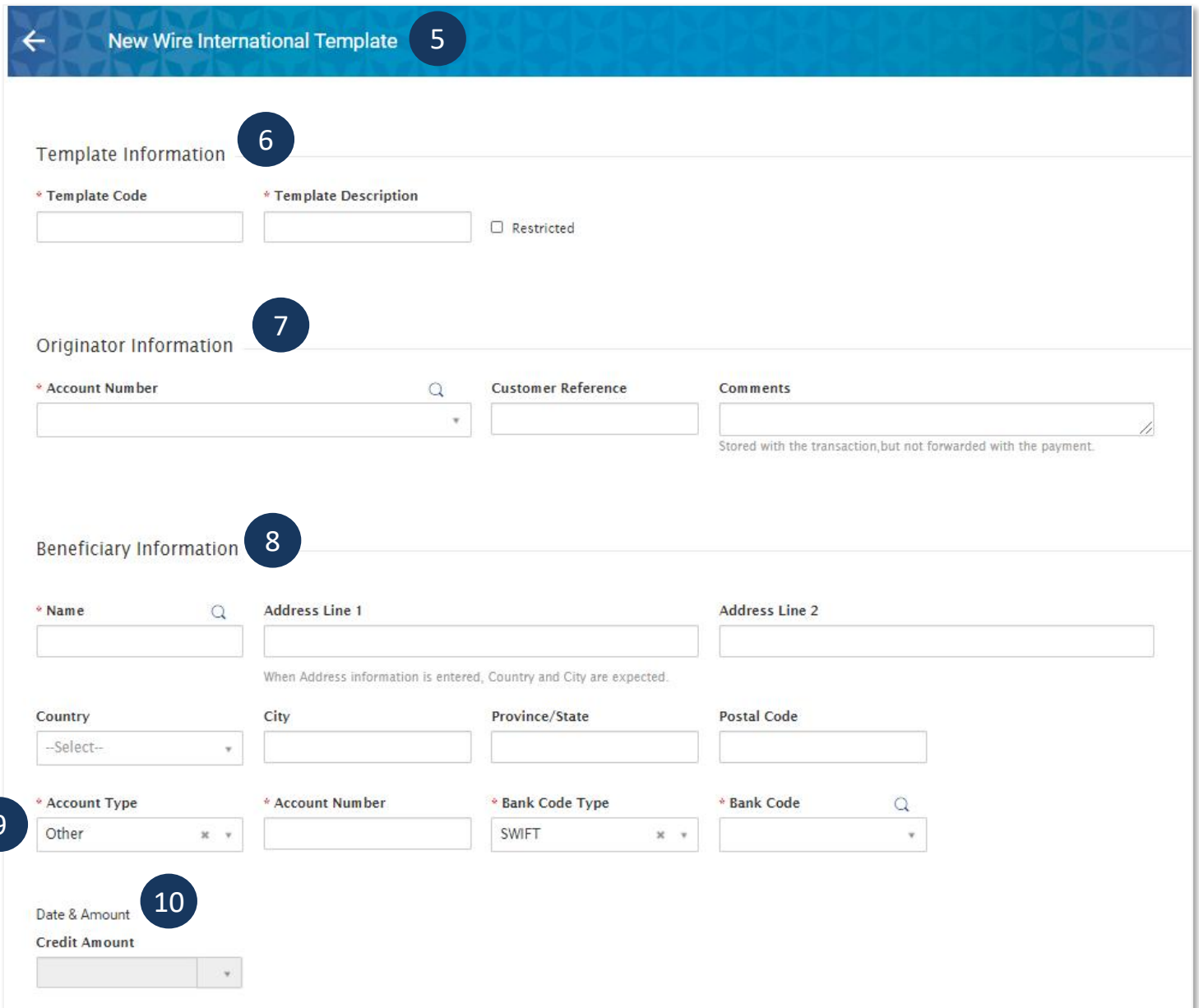
8. **Beneficiary Information**

- **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. These fields are optional and can be left blank. If information is entered in

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Address Line 1 or 2, the Country and City will become mandatory.



The screenshot shows a web form titled "New Wire International Template" with a back arrow and a circled number 5. The form is divided into several sections:

- Template Information (6):** Includes fields for "Template Code" and "Template Description", and a checkbox for "Restricted".
- Originator Information (7):** Includes a dropdown for "Account Number", a search icon, a "Customer Reference" field, and a "Comments" field with a note: "Stored with the transaction, but not forwarded with the payment."
- Beneficiary Information (8):** Includes a "Name" field with a search icon, "Address Line 1", and "Address Line 2" fields. A note below states: "When Address information is entered, Country and City are expected." Below these are fields for "Country" (dropdown), "City", "Province/State", and "Postal Code".
- Account Type (9):** A dropdown menu currently showing "Other".
- Account Number (10):** A text input field.
- Bank Code Type:** A dropdown menu currently showing "SWIFT".
- Bank Code:** A dropdown menu with a search icon.
- Date & Amount (10):** A section with a "Credit Amount" field.

9. Beneficiary Bank Information

- **Account Type** - From the dropdown menu, select IBAN or Other.³ This field is mandatory.

³ Users may select Other to manually input the receiving bank information or select IBAN (International Bank Account Number) to use the ISO standard format for identifying bank accounts across national borders. An IBAN is used to streamline the payments process and reduce the risk of keying errors. If an IBAN is entered, the Account Number, Bank Code, Name, Address and Country in the Amount and Dates section will be prepopulated for you.

Only the bank servicing an account can provide the correct IBAN of that account and must be obtained from the Beneficiary of the wire.

- **Bank Code Type** - From the dropdown menu, select ABA or SWIFT.⁴ This field is mandatory.
- **Account Number** - Enter the beneficiary's bank account number. This field is mandatory.
- **Bank Code** - Enter the bank routing number of the beneficiary's bank. Entering three numbers or three letters will narrow your search.
- **Bank Name** - The Bank Name will automatically populate when the Bank Code has been entered.
- **Beneficiary Bank Address, Country** - These fields will automatically populate when the Bank Code has been entered.

10. Date & Amount

- **Credit Amount** - Enter the amount.
- **Credit Currency** - Select a currency from the dropdown menu. This field is mandatory.
Note: By default, the Credit Currency is USD
- Choosing USD means this wire will be sent in USD to the beneficiary
- For Foreign currency wire, choose applicable currency

11

Payment Details

Line 1 Line 2

Line 3 Line 4

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

Bank-To-Bank Instructions

Line 1 Line 2

Line 3 Line 4

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

Make Recurring

12

0.00 to 1 Beneficiary

Save

Save for Later

Cancel

⁴ International Wires sent in US dollars require a SWIFT address and cannot be processed with a domestic ABA aka routing and transit number.

11. **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 Instructions** – 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 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 Instructions will be forwarded to the beneficiary bank.

12. **Summary Section**

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

13. A message will appear in a green notification bar at the top of the page. Based on the user's template permissions, the template may require additional approval. Without the appropriate user permissions the template will move into **Entered** status.

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

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

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.
- **Quick Entry** - Initiate a payment from a particular Template Code. Only the Value Date and Amount will need to be updated, if necessary.
- **Modify** - Select this option to modify the template.
- **Unapprove** - Select this option to unapprove the template.
- **Schedule** - Select this option to schedule a recurring wire payment.

All	Actions	Template Name	Beneficiary	From Account	Payment Type	Amount	Curren	Credit / Debit Indicator	
<input type="checkbox"/>	View	INTLTEMPLATE1	INTL TEMPLATE TAHITI	000001234	Wire - International	40.00	XPF	Credit	
<input checked="" type="checkbox"/>	View	IntlWirePayroll	VICTORIA HONG KONG	000009876	Wire - International	50.00	USD	Credit	
<input type="checkbox"/>	View		INTL TEMPLATE AUS.	000005678	Wire - International	300.00	USD	Credit	

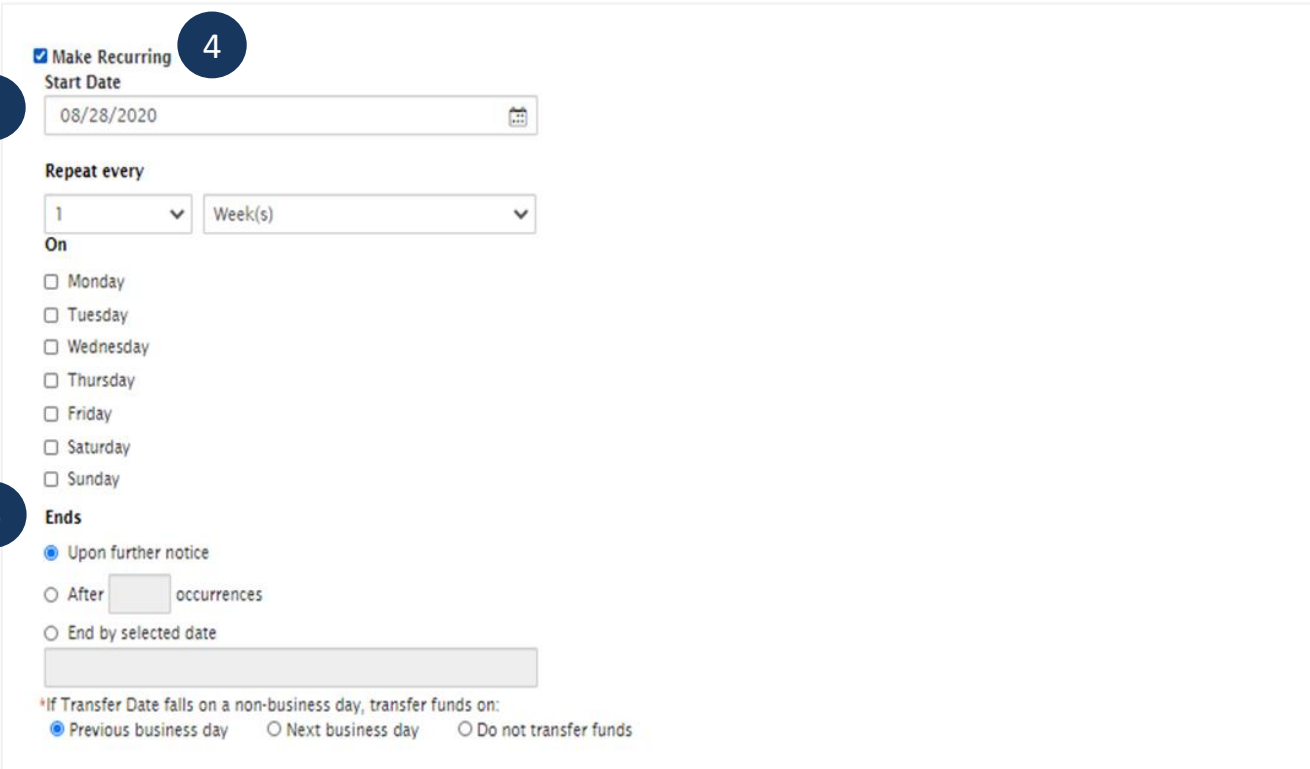
Viewing 1-3 of 48

Display 3 per page < Page 1 of 16 >

Scheduling an International Wire Payment

You can schedule a payment using templates.

1. Select a template and click **View** > **Schedule** in the **Actions** column.
2. On the **Schedule Payment** page are four sections:
 - Schedule Payment
 - Recurrence Pattern
 - Range of Recurrence
 - Payment Settings
3. The Schedule Payment section is prepopulated with the Payment Type, Template Description and Template Code.



The screenshot shows a 'Schedule Payment' form with the following sections and callouts:

- 4**: **Make Recurring**
- 5**: **Start Date** field with the value '08/28/2020' and a calendar icon.
- Repeat every**: A dropdown menu set to '1' and another dropdown menu set to 'Week(s)'.
- On**: A list of days of the week (Monday through Sunday) with checkboxes, all of which are currently unchecked.
- 6**: **Ends** section with three radio button options:
 - 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

4. In the **Make Recurring** section, select Weekly, Monthly or select days of the week.
 - Further definitions may be required based on your selection.
5. In the **Make Recurring** section, enter the Schedule Starting Date (MM/DD/YYYY) or select a date using the calendar icon. This field is mandatory.
 - The Start Effective Date is the first value date the scheduler will attempt to create a payment for and must be less than or equal to 5 business days from the date the template is created.
 - Further definitions may be required based on your selection.
6. In the **Ends** section, select an end date for the recurring payment.
7. Select an alternative payment date if the scheduled payment falls on a non-business day.
8. Click **Save**.

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9. A message in a green notification bar will accompany the scheduled payment submission:
“Saving a schedule today will not create any payments today. Payments are created 2 business days prior to the Transaction Date to allow time for approvals. If the first payment will have a Transaction Date more than 2 business days from today, a payment will not be created until the next cycle.”

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.

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