BANKOH BUSINESS CONNECTIONS 3.0

QUICK REFERENCE GUIDE

Wire - Domestic Payments

Bank of Hawaii

Wire - Domestic Payments

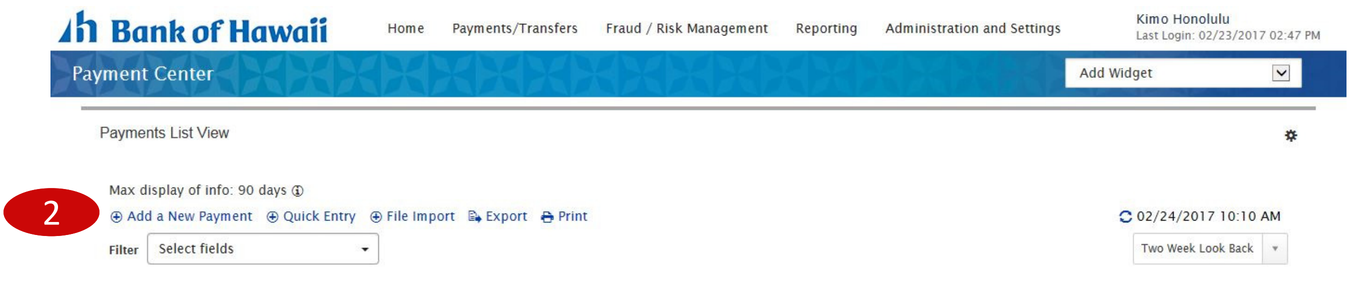
Bankoh Business Connections (BBC) 3.0

Wire - Domestic Payments

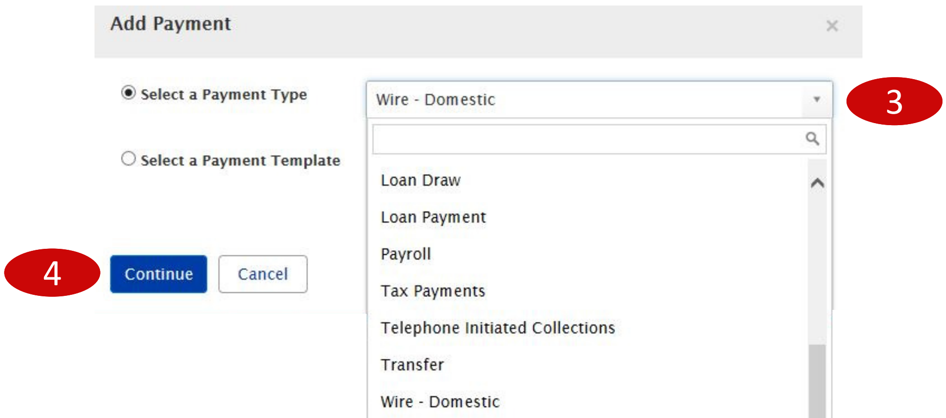
A domestic wire payment creates an electronic funds transfer between accounts at different financial institutions within the United States.

Creating a Domestic Wire Payment

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



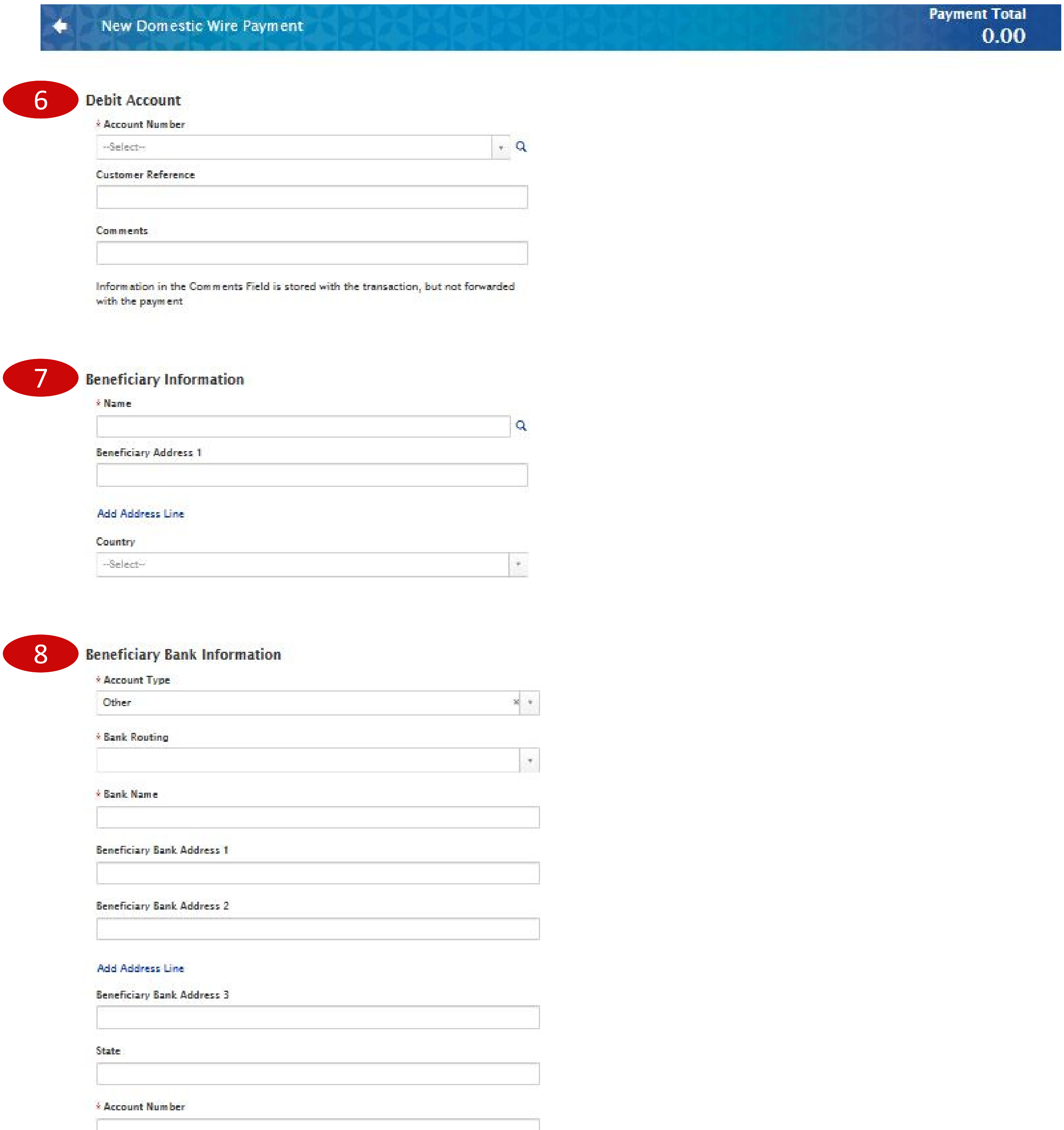
3. From the ***Add Payment*** modal, select ***Wire - Domestic*** from ***Select a Payment Type***.
4. Click ***Continue***.



Wire - Domestic Payments

Creating a Domestic Wire Payment *(continued)*

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



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Creating a Domestic Wire Payment *(continued)*

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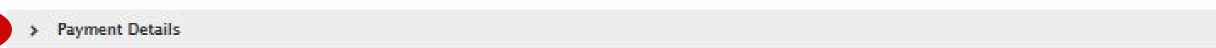

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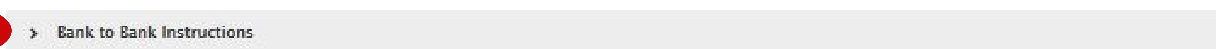

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Wire - Domestic Payments

Creating a Domestic Wire Payment *(continued)*

6. **Debit Account**
   - **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).
   - **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.
8. **Beneficiary Bank Information**
   - **Account Type** – From the dropdown menu, select ABA, DDA, Other or SWIFT. *This field is mandatory.*
   - **Bank Routing** – 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 Routing number has been entered. *This field is mandatory.*
   - **Beneficiary Bank Address, State** – These fields will automatically populate when the Bank Routing number has been entered.
   - **Account Number** – Enter the beneficiary's bank account number. *This field is mandatory.*
9. **Amount & Dates**
   - **Credit Amount** – Enter the amount (in US Dollars). *This field is mandatory.*
   - **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.
   - **Transaction Date** – The Transaction Date will prepopulate with the Value Date.

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Creating a Domestic Wire Payment *(continued)*

10. **Payment Details, 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 optional and can be left blank.
11. **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.
12. A message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
13. Based on the User's payment permissions, if the payment requires additional approval, the payment will move into ***Entered*** status.
14. Click the drop-down icon in the Actions column to Approve, Delete, Modify or Reject the payment.
15. You can also check the checkbox and click the Approve, Unapprove, Reject, or Delete button.
16. A confirmation message will appear in greenbar.

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Approving a Domestic Wire Payment

The wire payment approval process is based on payment permissions.

1. As a User, you may have permission to either enter and edit a wire, release a wire, or approve a wire.
2. 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.
3. 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.

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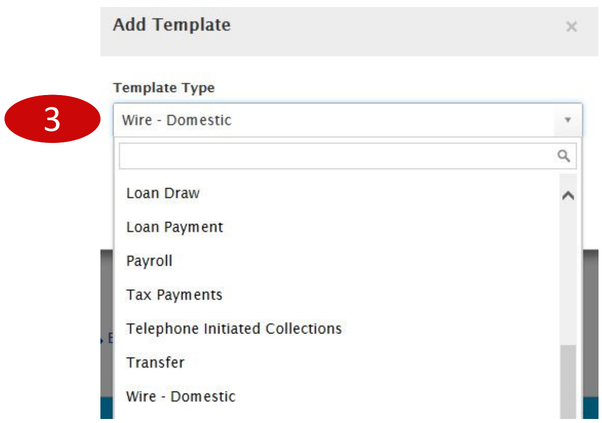
Creating a Domestic Wire Template

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

1. From ***Payments/Transfers***, select ***Payment Management***.
2. In the ***Template List View*** widget, click ***Add a New Template***.

3. From the ***Add Template*** modal, select ***Wire - Domestic*** from ***Template Type***.
4. Click ***Continue***.



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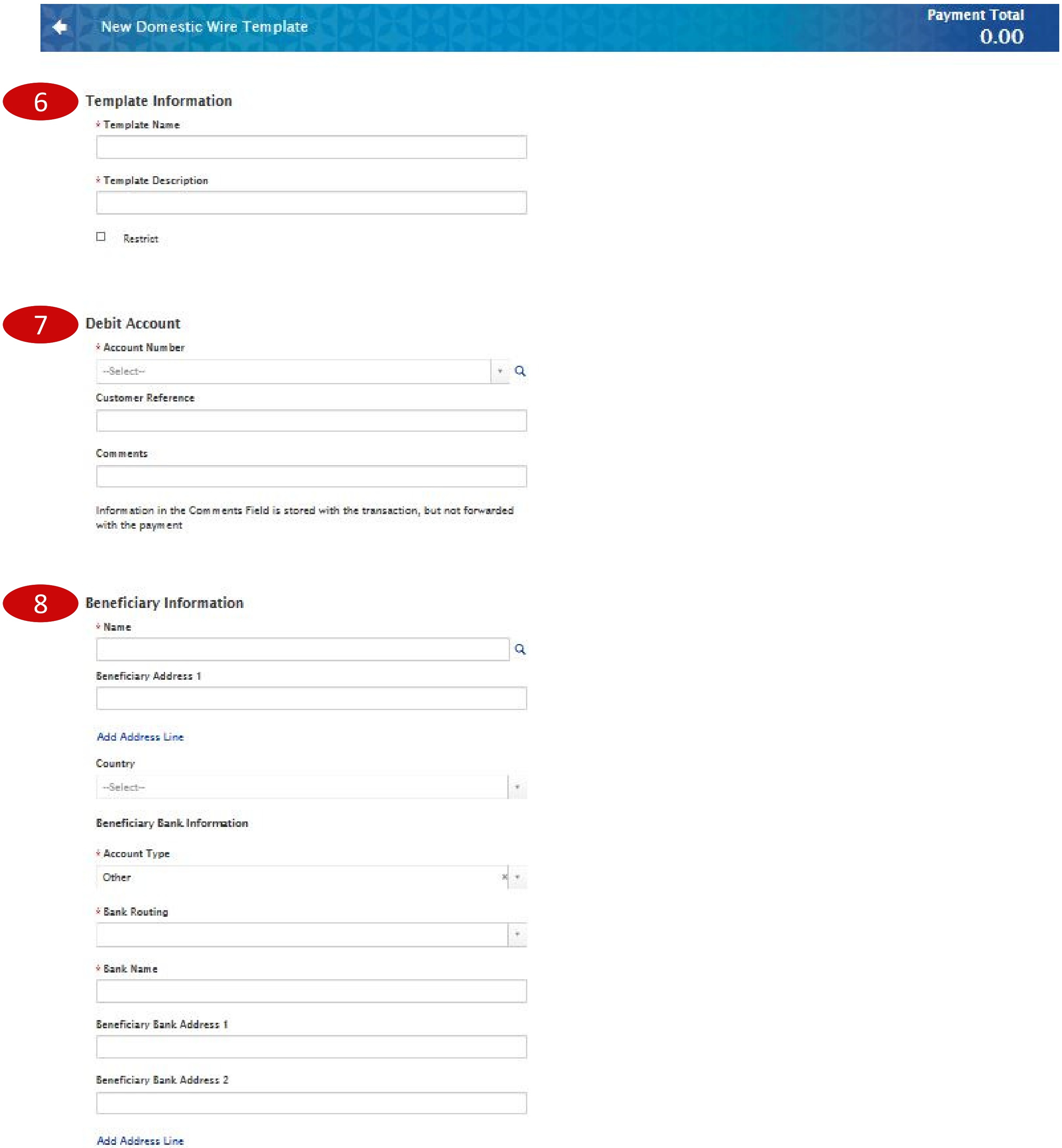
Creating a Domestic Wire Template *(continued)*

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



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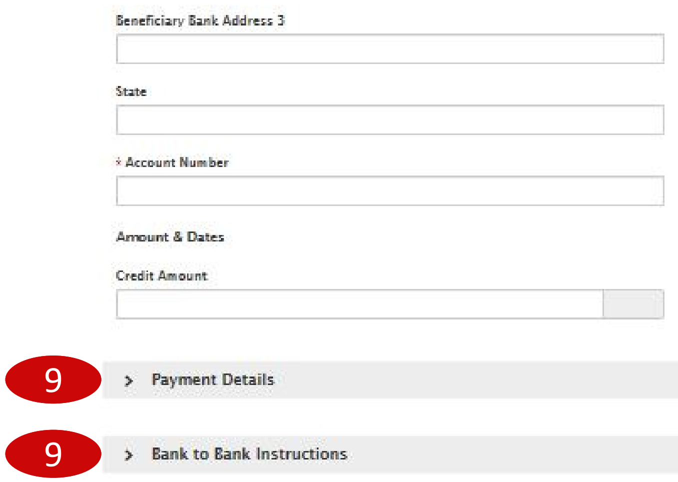
Creating a Domestic Wire Template *(continued)*



Wire - Domestic Payments

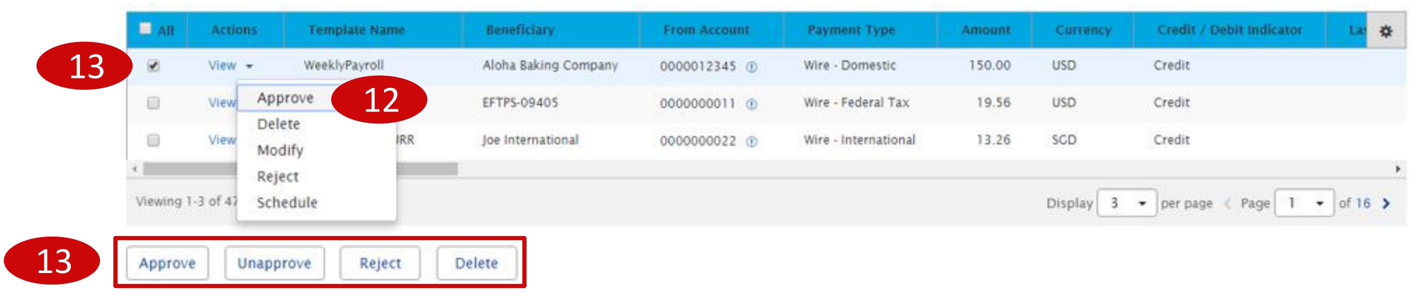
Creating a Domestic Wire Template *(continued)*

6. **Template Information**
    - **Template Name** – 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. **Debit Account**
    - **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).
    - **Comments** – 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.
    - **Beneficiary Bank Information**
        - **Account Type** – From the dropdown menu, select ABA, DDA, Other or SWIFT. *This field is mandatory.*
        - **Bank Routing** – 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 Routing number has been entered. *This field is mandatory.*
        - **Beneficiary Bank Address, State** – These fields will automatically populate when the Bank Routing number has been entered.
        - **Account Number** – Enter the beneficiary's bank account number. *This field is mandatory.*
    - **Amount & Dates**
        - **Credit Amount** – Enter the amount (in US Dollars). *This field is mandatory.*

Wire - Domestic Payments

Creating a Domestic Wire Template *(continued)*

9. **Payment Details, 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 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.
11. A message will appear in greenbar. 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.



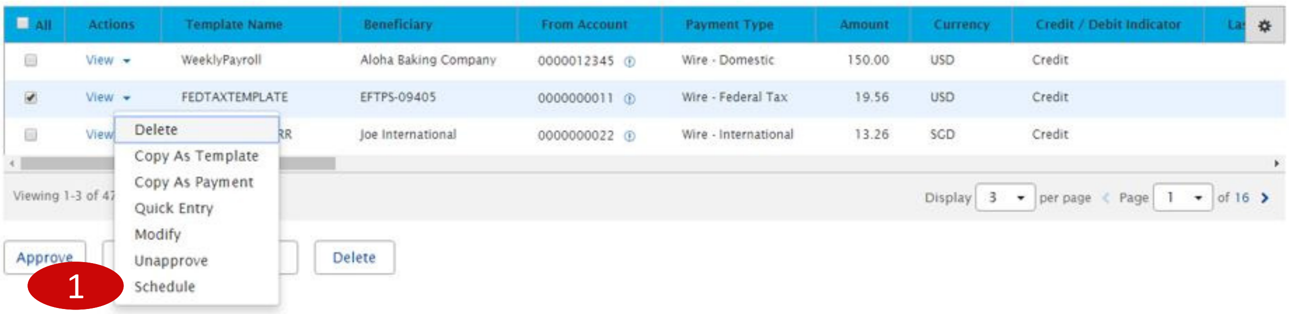
For Approved templates, click the drop-down icon in the Actions column and one of the following actions:

1. ***Delete*** – Select this option to delete the template.
2. ***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.
3. ***Copy as Payment*** – Select this option to initiate a new wire payment.
4. ***Quick Entry*** – (see page 15).
5. ***Modify*** – Select this option to modify the template.
6. ***Unapprove*** – Select this option to unapprove the template.
7. ***Schedule*** – Select this option to schedule a recurring wire payment (see pages 12-13).

Scheduling a Domestic Wire Payment

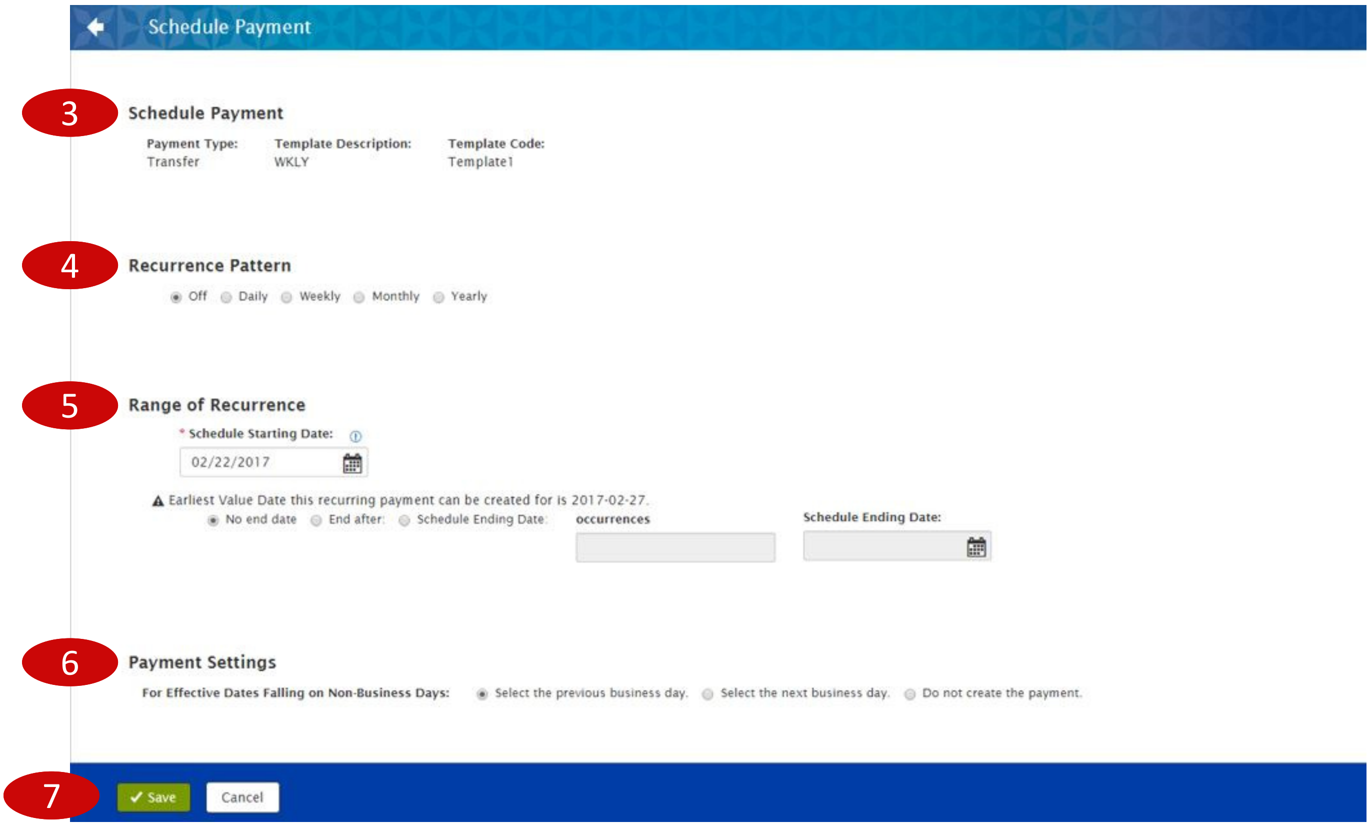
You can schedule a payment using templates.

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.
4. In the ***Recurrence Pattern*** section, select Daily, Weekly, Monthly, or Yearly; by default, the Off radio button is selected.
   - Further definitions may be required based on your selection.
5. In the ***Range of Recurrence*** section, enter the Schedule Starting Date (MM/DD/YYYY) or select a date using the calendar icon. *This field is mandatory.*
   - The Starting 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 ***Payment Settings*** section, For Effective Dates Falling on Non-Business Days, select one of the following: Select the previous business day; Select the next business day; or Do not create the payment.
7. Click ***Save***.
8. A message in greenbar will accompany the scheduled payment submission (sample below): “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.”

Scheduling a Domestic Wire Payment *(continued)*



Wire - Domestic Payments

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Creating Batch Wires

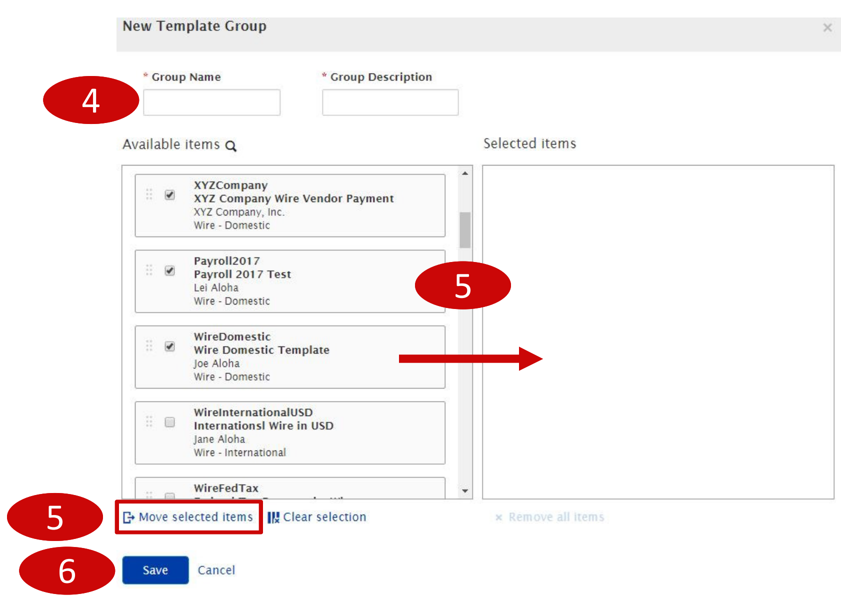
Batch Wires are groups of individual wires with the same value date and are typically used when sending a number of wires at the same time.

Creating a Template Group

1. From ***Payments/Transfers***, select ***Payment Management***.
2. In ***Template List View***, click ***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.

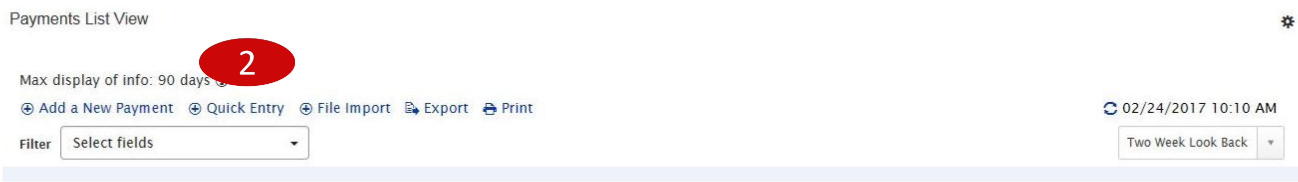


5. Click/drag selected template(s) from ***Available items*** (left column) to ***Selected items*** (right column) OR check box of selected template(s) and click ***Move selected items***.
6. Click ***Save***.

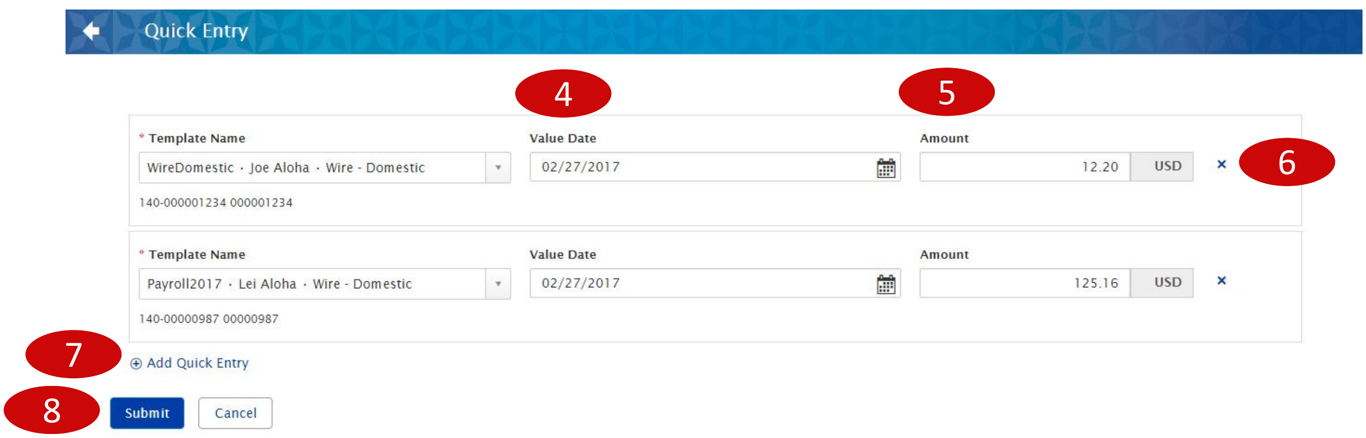
Creating Batch Wires (continued)

Creating a Batch from a Template Group

1. From ***Payments/Transfers***, select ***Payment Management***.
2. In ***Payments List View***, click ***Quick Entry***.



3. From the ***Template Name*** dropdown menu, select a ***Template Group***.
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.
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 greenbar. 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.

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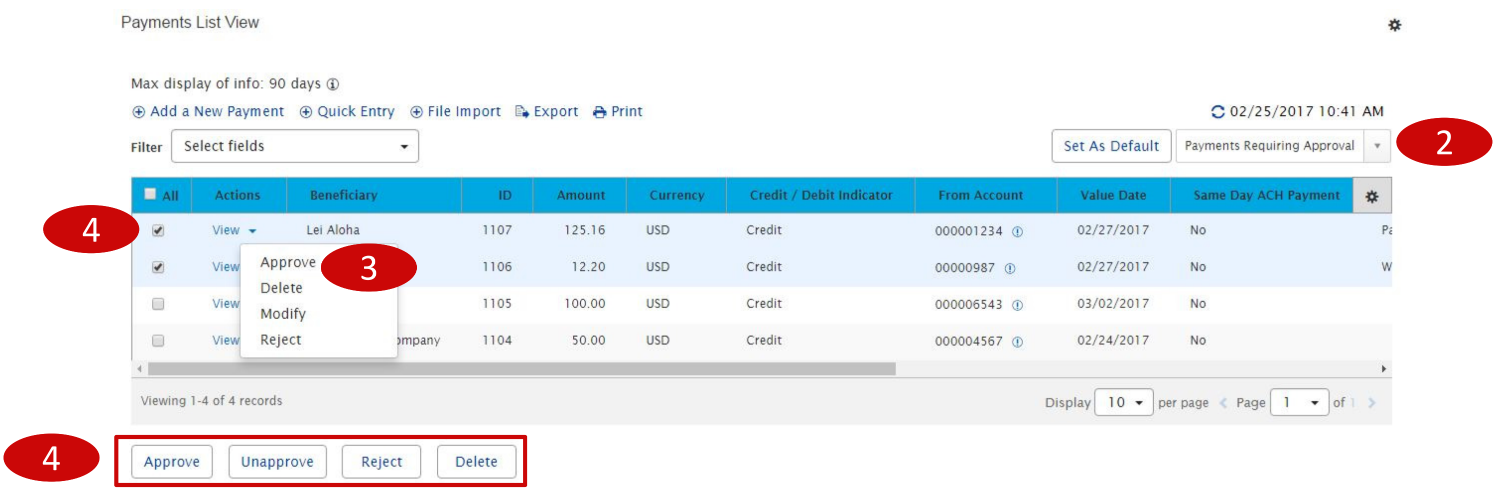
Approving a Batch Wire

1. From ***Payments/Transfers***, select ***Payment Management***.
2. In ***Payments List View***, select ***Payments Requiring Approval*** in the predefined views.



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 greenbar.
6. See page 6 – ***Approving a Domestic Wire Payment*** for more information.

Payment Status

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

Transaction History

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

A: Users assigned Audit Activity permissions may search, view, export or print transaction information through the Audit Information widget.

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: connections@boh.com