

BANKOH BUSINESS CONNECTIONS 3.0

QUICK REFERENCE GUIDE

Wire - International Payments

Wire - International Payments

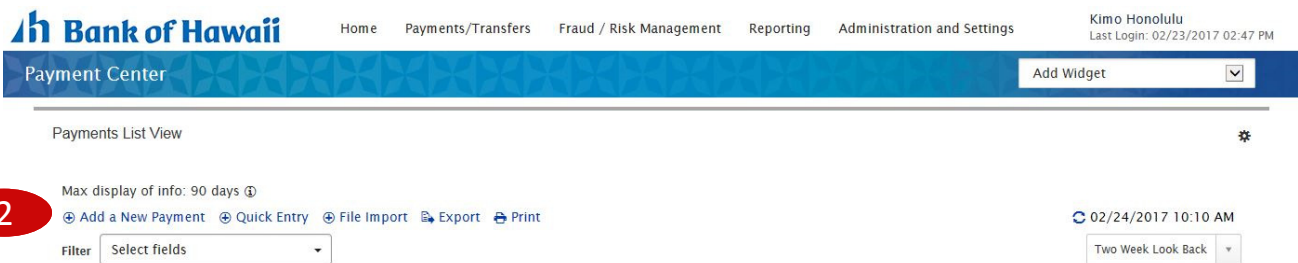
Bankoh Business Connections (BBC) 3.0

Wire - International Payments

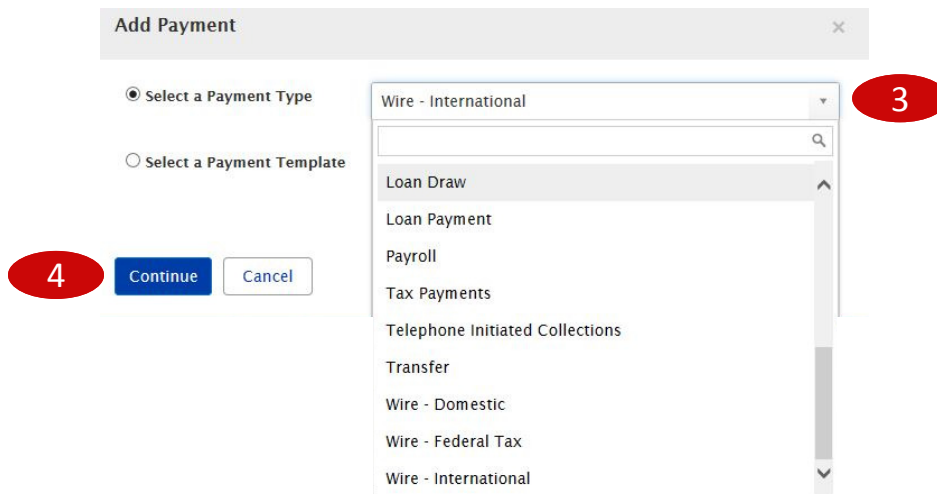
An international wire payment creates an electronic funds transfer between a payer and a payee who are in two different countries.

Creating an International Wire Payment

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



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



Wire - International Payments

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Wire - International Payments

Creating an International Wire Payment *(continued)*

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

← New International Wire Payment
Payment Total
0.00

6

Debit Account

+ Account Number

Customer Ref

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

7

Beneficiary Information

+ Name

Beneficiary Address 1

[Add Address Line](#)

Country

8

Beneficiary Bank Information

+ Account Type

+ Bank Code Type

+ Account Number

+ Bank Code

Bank Name

Beneficiary Bank Address 1

[Add Address Line](#)

Country

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Payment *(continued)*


9

Amount & Dates

Credit Debit

* Credit Amount * Credit Currency

Debit Amount USD

* Value Date 

Transaction Date

10

> Payment Details

10

> Bank To Bank Instructions

11

Payment Total

0.00 to 1 Beneficiaries on 27 Feb 2017

Save this payment as a template for future use ⓘ

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International 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** and **Client Account Name** – Account Name and Client Account Name fields will display and pre-populate upon selection of the Account Number.
- **Customer Ref** – 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. These fields are optional and can be left blank.

8. Beneficiary Bank Information

- **Account Type** – From the dropdown menu, select IBAN or Other.¹ *This field is mandatory.*
- **Bank Code Type** – From the dropdown menu, select ABA or SWIFT.² *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.

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 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.

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

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Payment *(continued)*

9. Amount & Dates

- Select **Credit** or **Debit**
 - Select Credit to send the amount entered in the Credit Amount field in the Credit Currency
 - Select Debit to send the amount entered into the Debit Amount field in US dollars
- **Credit Amount** – Enter the amount. *If the Credit radio button is selected, this field is mandatory. If the Debit radio button is selected, this field becomes optional.*
- **Credit Currency** – Select a currency from the dropdown menu. *This field is mandatory.*
Note: By default, the Credit Currency is prepopulated with the currency type of the beneficiary bank.
- **Debit Amount** – If the Debit radio button is selected, enter the amount in US dollars.
- **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.

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.
 - **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.

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Payment *(continued)*

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.

All	Actions	Beneficiary	ID	Amount	Currency	From Account	Value Date	Same Day ACH Payment	Template	⚙
<input checked="" type="checkbox"/>	View	Victoria Hong Kong	1108	100.00	USD	000001234 ⓘ	02/27/2017	No		
<input type="checkbox"/>	View		1107	125.16	USD	000001234 ⓘ	02/27/2017	No	Payroll2017	
<input type="checkbox"/>	View		1106	12.20	USD	000009876 ⓘ	02/27/2017	No	WireDomestic	

Viewing 1-3 of 79 records

Display 3 per page Page 1 of 27

15

Approve Unapprove Reject Delete

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Approving an International 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.

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Template

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

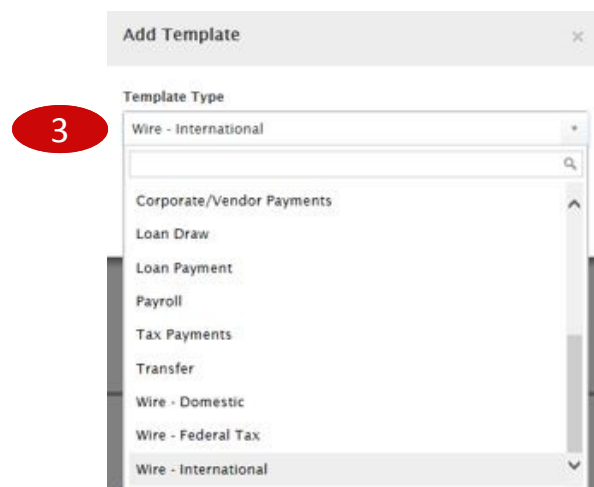
1. From **Payments/Transfers**, select **Payment Management**.
2. In the **Template List View** widget, click **Add a New Template**.

Template List View

*



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



Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Template *(continued)*

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

← New Wire-International Template
Payment Total
0.00

6

Template Information

* Template Code

* Template Description

Restricted

7

Debit Account

* Account Number

Customer Ref

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment.

8

Beneficiary Information

* Name

Beneficiary Address 1

Add Address Line

Country

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Template *(continued)*

9

Beneficiary Bank Information

* Account Type Other	* Account Number
* Bank Code Type SWIFT	* Bank Code
	Bank Name
	Beneficiary Bank Address 1
	Add Address Line
	Country --Select--

10

Amount & Dates

Credit Amount	* Credit Currency --Select--
---------------	---------------------------------

11

> Payment Details

11

> Bank To Bank Instructions

12

Payment Total

0.00 to 1 Beneficiaries

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Template *(continued)*

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. Debit Account

- **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 Ref** – 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. These fields are optional and can be left blank.

9. Beneficiary Bank Information

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

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.

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

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Template *(continued)*

10. Amount & Dates

- **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 prepopulated with the currency type of the beneficiary bank.

11 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.

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 greenbar. Based on the User’s template permissions, if the template requires additional approval, 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.

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	

15

14

15

Approve Unapprove Reject Delete

Wire - International Payments

Bankoh Business Connections (BBC) 3.0

Wire - International Payments

Creating an International Wire Template *(continued)*

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 17).
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 14-15).

All	Actions	Template Name	Beneficiary	From Account	Payment Type	Amount	Currency	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

Approve Unapprove Reject Delete

Wire - International Payments

Bankoh Business Connections (BBC)

Scheduling an International Wire Payment

You can schedule a payment using templates.

1. Select a template and click **View > Schedule** in the Actions column.

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	IntWirePayroll	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

Buttons: Approve, Unapprove, Reject, Delete

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.”

Wire - International Payments

Bankoh Business Connections (BBC)

Scheduling an International Wire Payment *(continued)*

← Schedule Payment

3 Schedule Payment

Payment Type: Wire - International Template Description: 2017 Intl Wire Payroll Template Code: IntlWirePayroll

4 Recurrence Pattern

Off Daily Weekly Monthly Yearly

5 Range of Recurrence


* Schedule Starting Date: ⓘ

02/27/2017 

▲ Earliest Value Date this recurring payment can be created for is 2017-03-02.

No end date End after: Schedule Ending Date: occurrences

Schedule Ending Date:



6 Payment Settings

For Effective Dates Falling on Non-Business Days: Select the previous business day. Select the next business day. Do not create the payment.

7

✓ Save

Cancel

Wire - International Payments

Bankoh Business Connections (BBC)

Creating Batch Wires

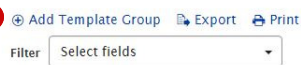
Batch Wires are groups of individual wires with the same value date and are typically used when sending a number of wires at the same time.

Creating a Template Group

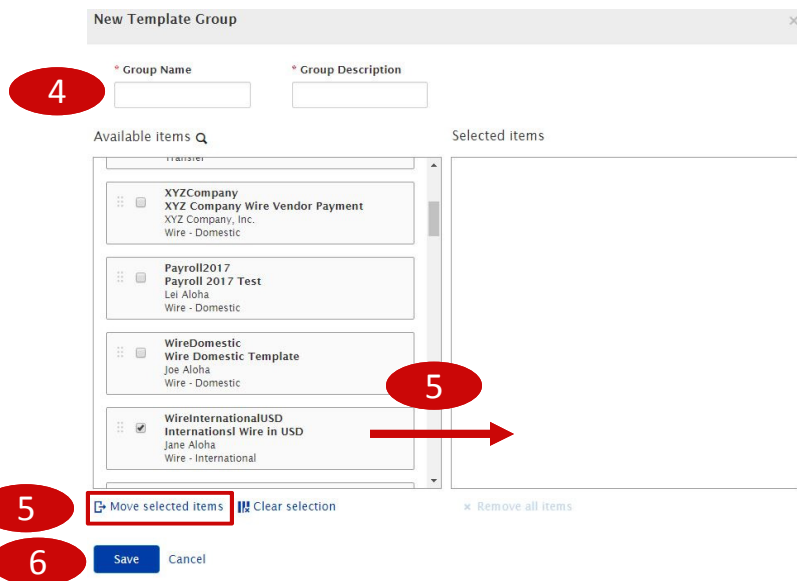
1. From **Payments/Transfers**, select **Payment Management**.
2. In **Template List View**, click **Manage Template Groups**.



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**.

Wire - International Payments

Bankoh Business Connections (BBC)

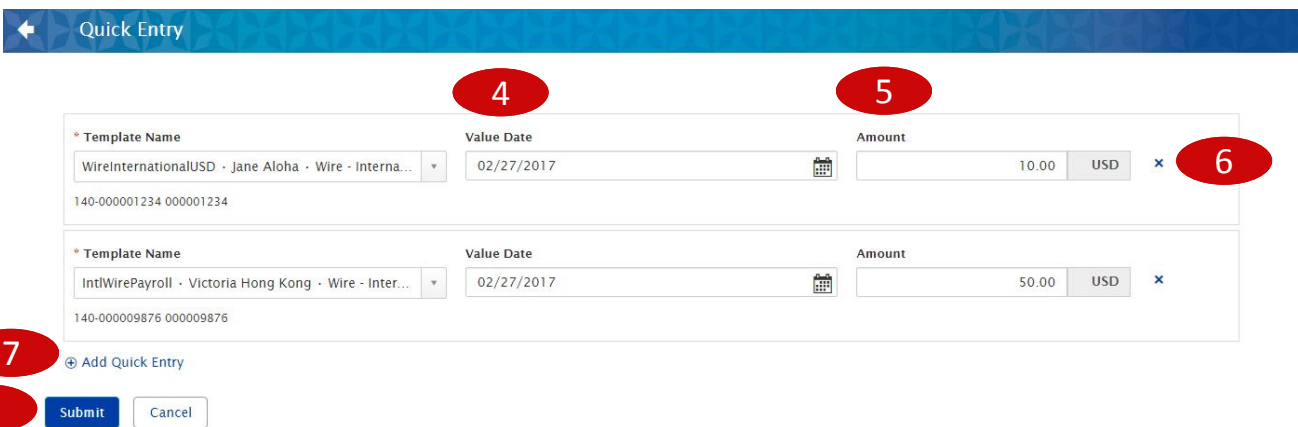
Creating Batch Wires (continued)

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 **X** 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.

Wire - International Payments

Bankoh Business Connections (BBC)

Approving a Batch Wire

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

Payments List View *

Max display of info: 90 days ⓘ

⊕ Add a New Payment ⊕ Quick Entry ⊕ File Import 📄 Export 🖨 Print 🔄 02/25/2017 02:03 PM

Filter Set As Default Payments Requiring Approval

All	Actions	Beneficiary	ID	Amount	Currency	Credit / Debit Indicator	From Account	Value Date	Same Day ACH Payment
<input checked="" type="checkbox"/>	View	Victoria Hong Kong	1110	50.00	USD	Credit	000009876 ⓘ	02/27/2017	No
<input checked="" type="checkbox"/>	View		1109	10.00	USD	Credit	000001234 ⓘ	02/27/2017	No
<input type="checkbox"/>	View		1108	100.00	USD	Credit	000009876 ⓘ	02/27/2017	No

Viewing 1-3 of 7 records Display 3 per page Page 1 of 3

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 7 – *Approving an International Wire Payment* for more information.

Payment Status

Bankoh Business Connections (BBC)

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.

FAQ

Frequently Asked Questions

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