BANKOH BUSINESS CONNECTIONS 3.0

QUICK REFERENCE GUIDE

Transfers and Loan Payment

Transfers

Bankoh Business Connections (BBC) 3.0

Transfers

A Transfer is a simple transfer of money between accounts. You have the option to create a single transfer or multiple transfers by selecting the Many to One or One to Many option.

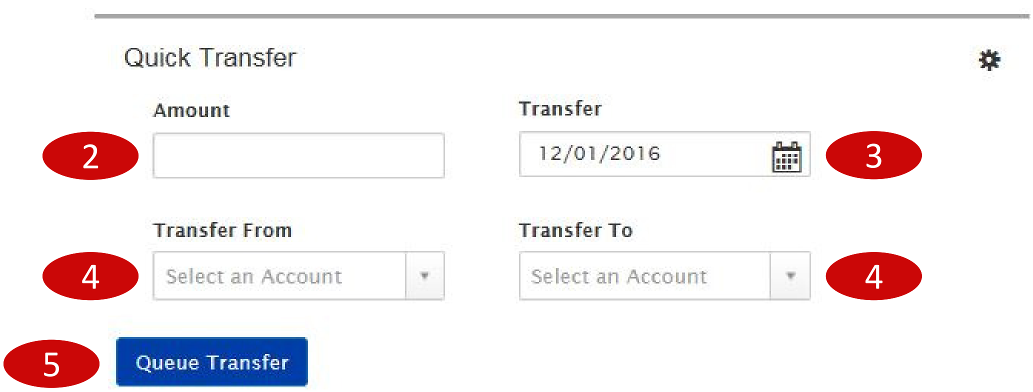
- A Many to One Transfer lets you transfer money from several different accounts to one account
- A One to Many Transfer lets you transfer money from one account to several different accounts

Creating a Single Transfer

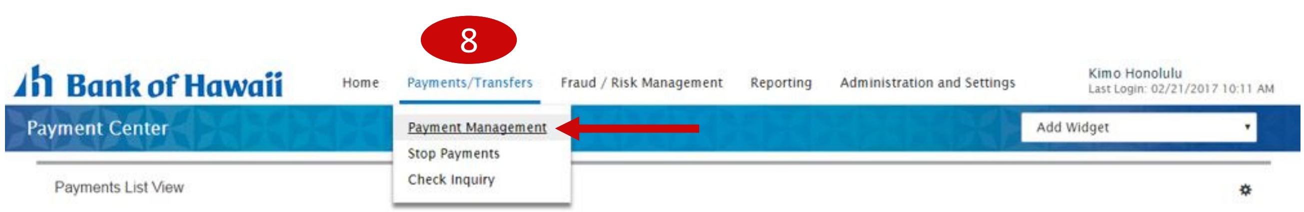
A Single Transfer can be initiated through ***Quick Transfer*** or ***Payments/Transfers***

Quick Transfer

1. Quick Transfer is a default widget on your Home page, usually located at the bottom of the page.
2. Enter the Amount.
3. 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.
4. Select an Account in the ***Transfer From*** field and in the ***Transfer To*** field.
5. Click ***Queue Transfer***.



6. A message in greenbar will appear. A payment must be approved before it is sent to the beneficiary.
7. Based on the User's permissions, if the Transfer requires additional approval, the payment will move into ***Entered*** status.
8. From ***Payments/Transfers***, select Payment Management.

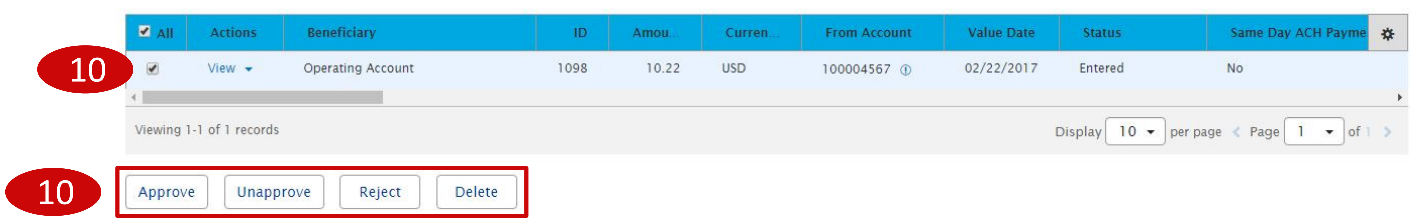


Transfers

Creating a Single Transfer > Quick Transfer *(continued)*

9. For payments in Entered status, go to Payments List View and select Approve, Delete, Modify or Reject in the ***Actions*** column.

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



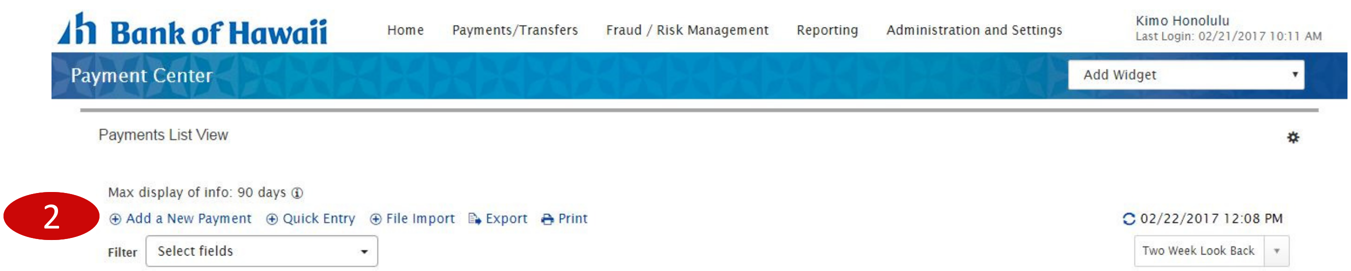
11. A confirmation message will appear in greenbar.

Transfers

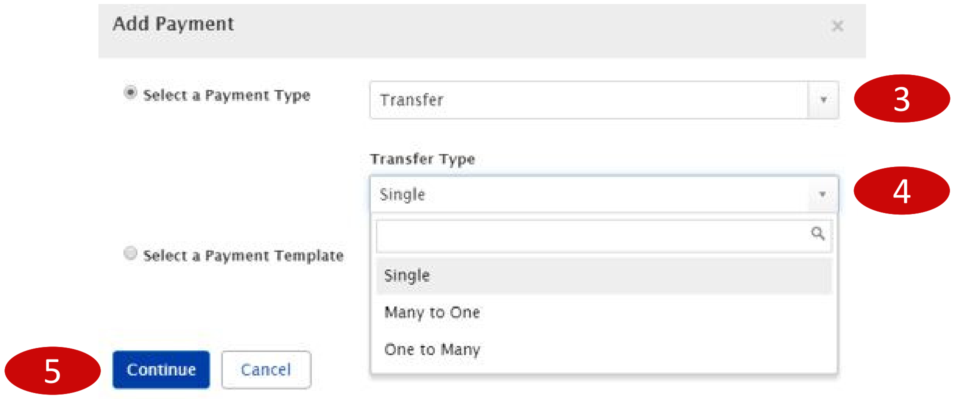
Creating a Single Transfer

Payment Center

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



3. From the ***Add Payment*** modal, select ***Transfer*** from ***Select a Payment Type***.

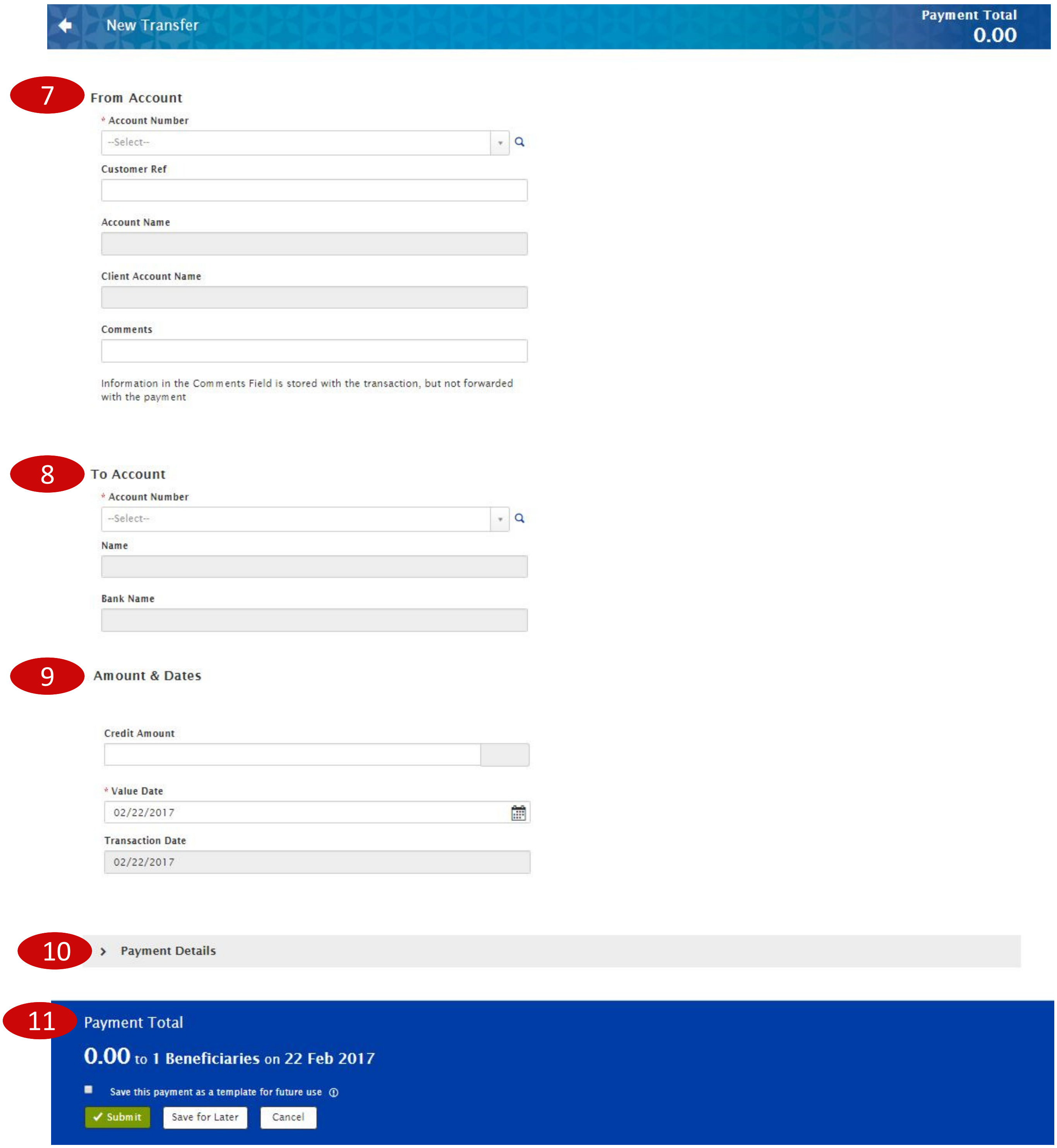


4. Select ***Single*** from ***Transfer Type***.
5. Click ***Continue***.

Transfers

Creating a Single Transfer > Payment Center *(continued)*

6. Enter payment information on the ***New Transfer*** page.



Transfers

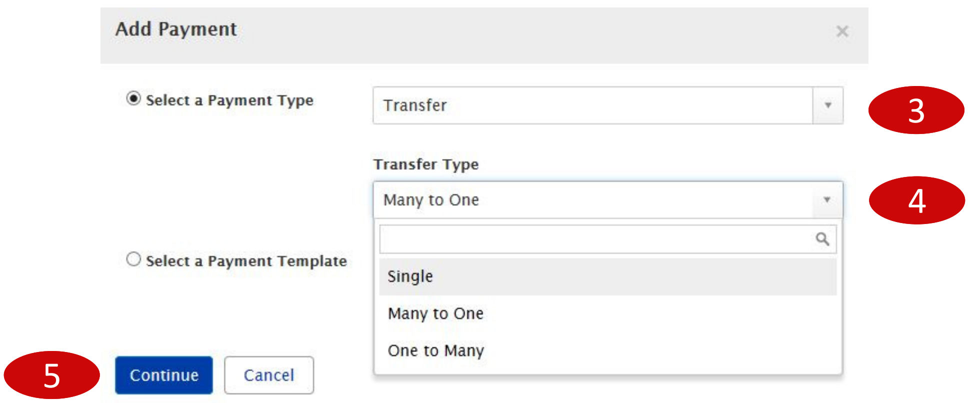
Creating a Single Transfer > Payment Center *(continued)*

7. **From Account**
    - **Account Number** – Select an account from the dropdown menu or use the lookup feature. *This field is mandatory.*
    - **Customer Ref** –This field is optional and can be left blank (limited to 20 characters/spaces; special characters not accepted).
    - **Account Name**, **Client Account Name** – These fields will automatically populate when the Account Number is selected.
    - **Comments** – Information in this field is stored with the transaction but not forwarded with the payment.
8. **To Account**
    - **Account Number** – Select an account from the dropdown menu or use the lookup feature. *This field is mandatory.*
    - **Name**, **Bank Name** – These fields will automatically populate when the Account Number is selected.
9. **Amount & Dates**
    - **Credit Amount** – 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.*
    - **Transaction Date** – The Transaction Date will prepopulate with the Value Date.
10. **Payment Details**
    - Expand this section to enter optional information (limited to 35 characters/spaces; special characters not accepted).
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
        - **Template Description** – Enter a description for the template
    - **Save For Later** – Payment information can be saved in ***Incomplete*** status for modification at a later date.
    - **Submit** – Click ***Submit*** to submit the Transfer.
12. A confirmation message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
13. Based on the User's permissions, if the Transfer requires additional approval, the payment will move into ***Entered*** status.
    - **See #8 - #11 in Single Transfer > Quick Transfer** (pages 2-3)

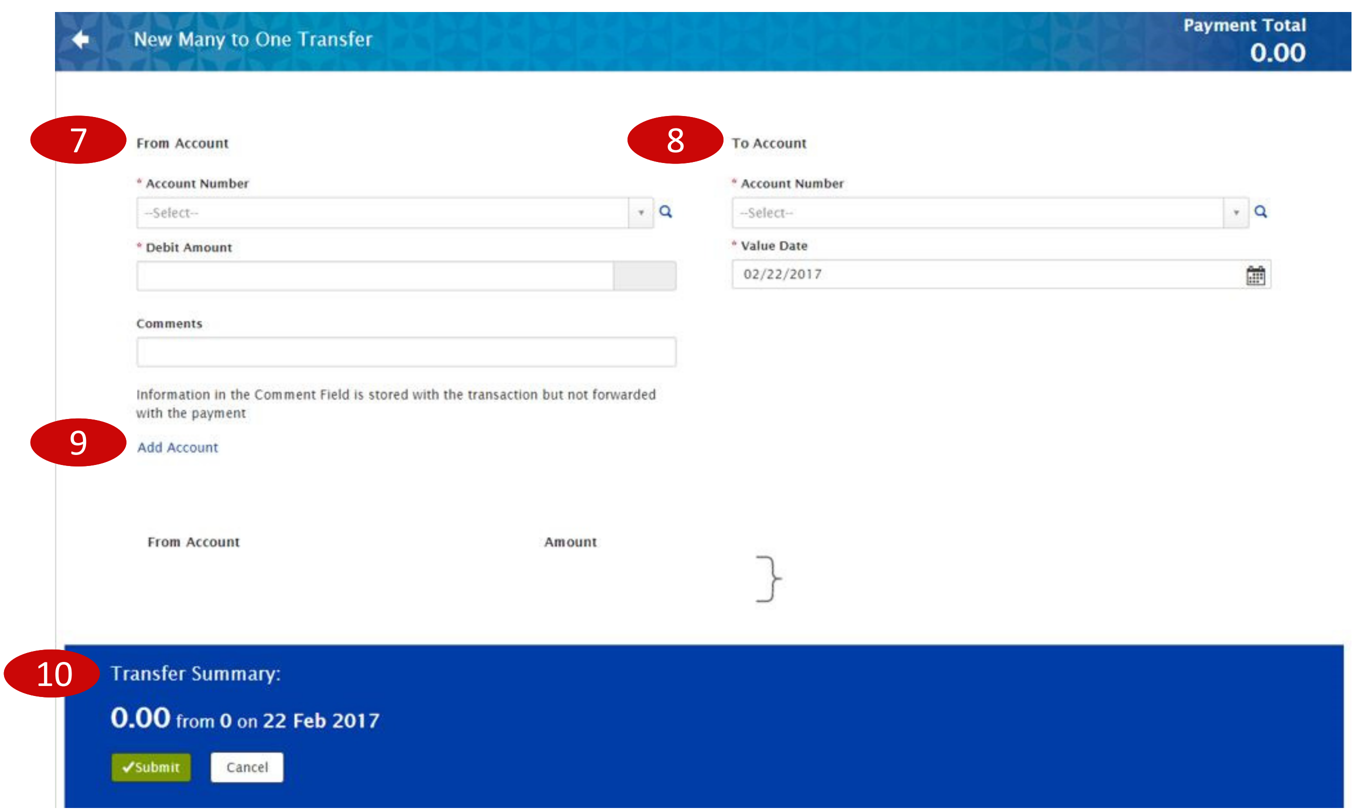
Transfers

Creating a Many to One Transfer

1. From ***Payments/Transfers***, select ***Payment Management***.
2. Click ***Add a New Payment***.
3. From the ***Add Payment*** modal, select ***Transfer*** from ***Select a Payment Type***.
4. Select ***Many to One*** from ***Transfer Type***.
5. Click ***Continue***.



6. Enter payment information on the ***New Many to One Transfer*** page.



Transfers

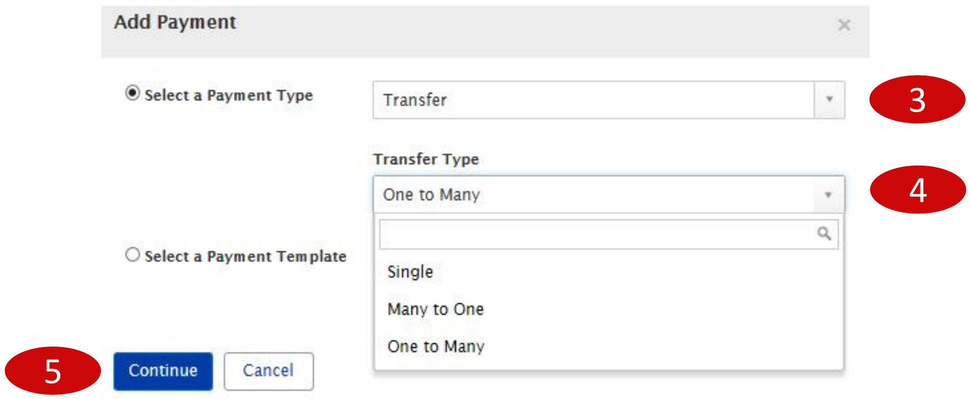
Creating a Many to One Transfer *(continued)*

7. **From Account**
    - **Account Number** – Select an account from the dropdown menu or use the lookup feature. *This field is mandatory.*
    - **Debit Amount** – Enter the amount. Note: The From and To Accounts must have the same currency (e.g. US Dollars). *This field is mandatory.*
    - **Comments** – Information in this field is stored with the Transfer but not forwarded with the payment.
8. **To Account**
    - **Account Number** – Select an account from the dropdown menu or use the lookup feature. *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.*
9. **Add Account**
    - A running tally will include the From Account number(s), amount(s) and To Account number on individual line items.
    - Click on ***Add Account*** to add additional transfers.
10. **Summary Section**
    - **Submit** – Click ***Submit*** to submit the Many to One Transfer.
11. A confirmation message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
12. Based on the User's permissions, if the Many to One Transfer requires additional approval, the Transfer will move into ***Entered*** status.
    - **See #8 - #11 in Single Transfer > Quick Transfer** (pages 2-3)

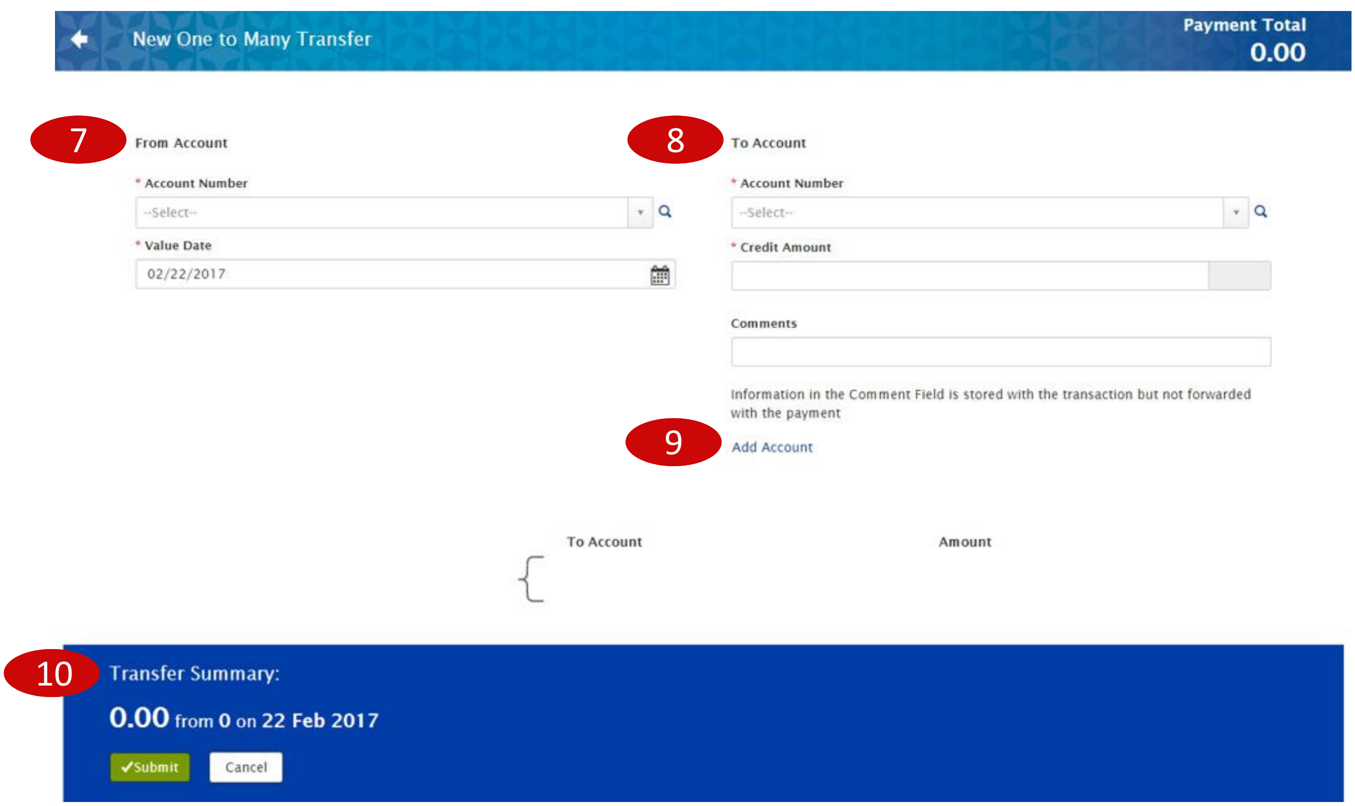
Transfers

Creating a One to Many Transfer

1. From ***Payments/Transfers***, select ***Payment Management***.
2. Click ***Add a New Payment***.
3. From the ***Add Payment*** modal, select ***Transfer*** from ***Select a Payment Type***.
4. Select ***One to Many*** from ***Transfer Type***.
5. Click ***Continue***.



6. Enter payment information on the ***New One to Many Transfer*** page.



Transfers

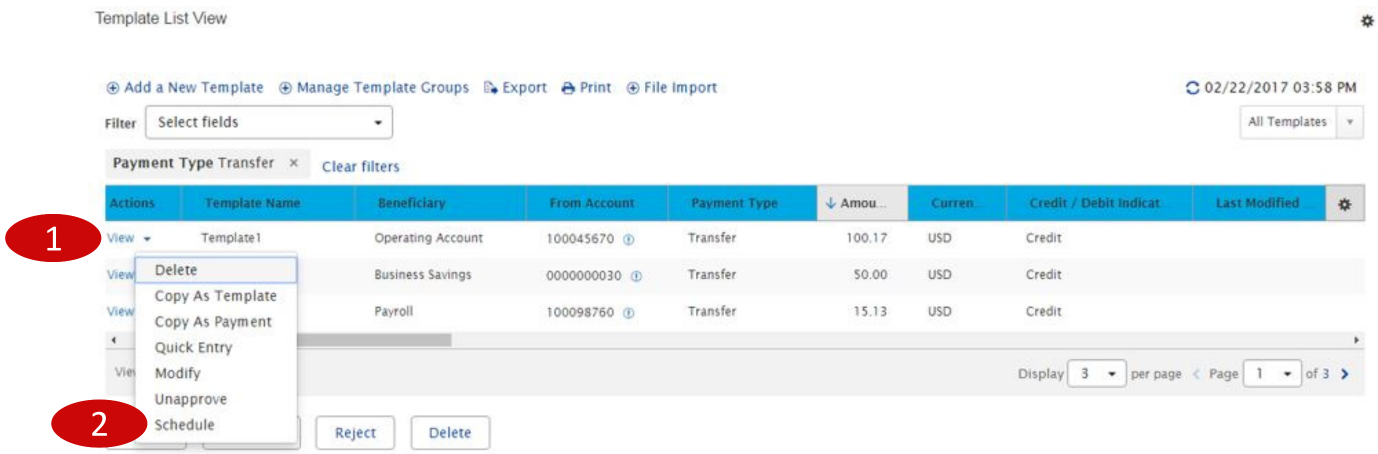
Creating a One to Many Transfer *(continued)*

7. **From Account**
    - **Account Number** – Select an account from the dropdown menu or use the lookup feature. *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.*
8. **To Account**
    - **Account Number** – Select an account from the dropdown menu or use the lookup feature. *This field is mandatory.*
    - **Credit Amount** – Enter the amount. Note: The From and To Accounts must have the same currency (e.g. US Dollars). *This field is mandatory.*
    - **Comments** – Information in this field is stored with the Transfer but not forwarded with the payment.
9. **Add Account**
    - A running tally will include the From Account number, amount(s) and To Account number(s) on individual line items.
    - Click ***Add Account*** to add additional transfers.
10. **Summary Section**
    - **Submit** – Click ***Submit*** to submit the Many to One Transfer.
11. A confirmation message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
12. Based on the User's permissions, if the One to Many Transfer requires additional approval, the Transfer will move into ***Entered*** status.
    - **See #8 - #11 in Single Transfer > Quick Transfer** (pages 2-3)

Schedule Payment

You can schedule a payment using templates.

1. From the ***Template List View*** widget, select a template by clicking ***View*** in the Actions column.
2. From the following options, select ***Schedule***.
    - Delete
    - Copy as Template
    - Copy as Payment
    - Modify
    - Unapprove
    - Schedule



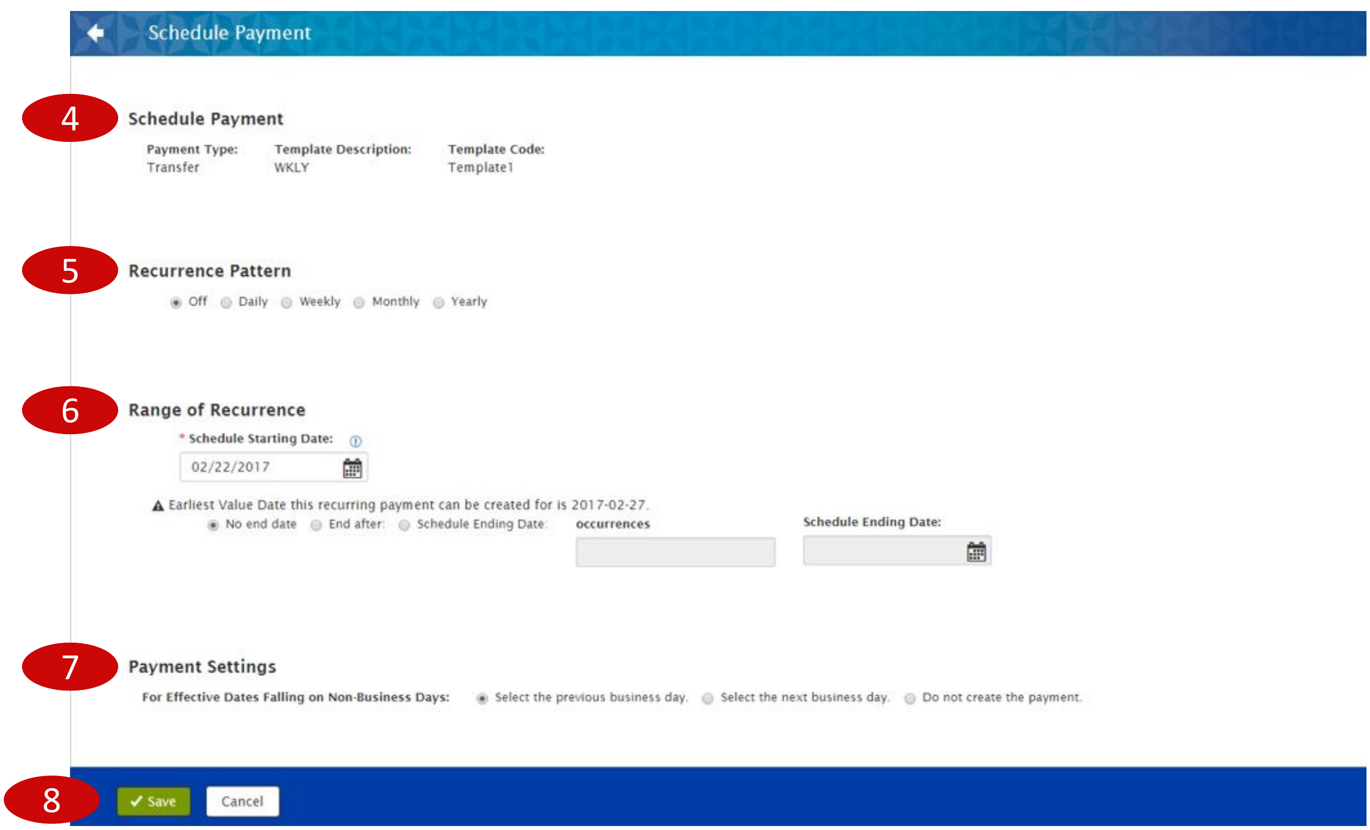
3. On the ***Schedule Payment*** page are four sections:
    - Schedule Payment
    - Recurrence Pattern
    - Range of Recurrence
    - Payment Settings

Schedule Payment

Bankoh Business Connections (BBC) 3.0

Schedule Payment *(continued)*

4. The ***Schedule Payment*** section is prepopulated with the Payment Type, Template Description and Template Code.
5. 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.
6. 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.
7. 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.
8. Click ***Save***.
9. 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."

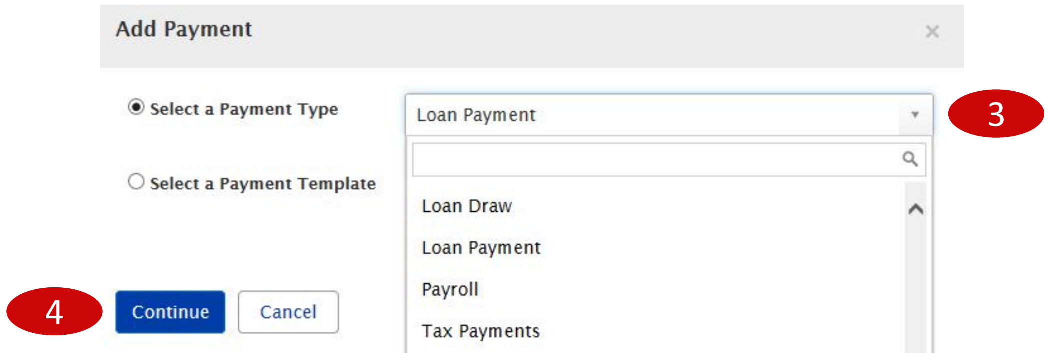


Loan Payment

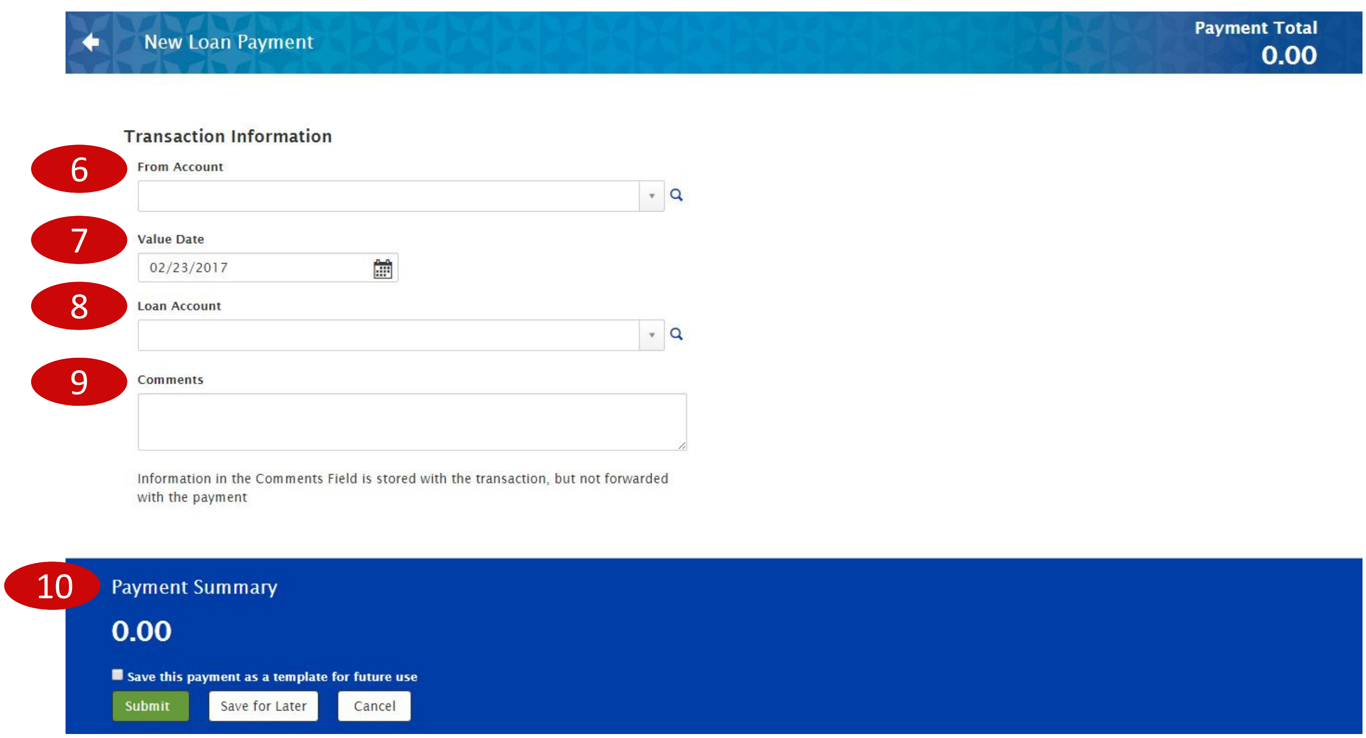
A loan payment is used to pay down an existing loan.

Creating a Loan Payment

1. From ***Payments/Transfers***, select ***Payment Management***.
2. Click ***Add a New Payment***.
3. From the ***Add Payment*** modal, select ***Loan Payment*** from ***Select a Payment Type***.
4. Click ***Continue***.



5. Enter payment information on the ***Transaction Information*** page.



Loan Payment

Creating a Loan Payment *(continued)*

6. **From Account** – Select an account from the dropdown menu or use the lookup feature.
7. **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.
8. **Loan Account** – Select an account from the dropdown menu or use the lookup feature.
9. **Comments** – Information in this field is stored with the transaction but not forwarded with the payment.
10. **Payment 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 Name** – Enter a unique name
        - **Template Description** – Enter a description for the template
        - Click on the ***Restrict*** checkbox to restrict template to users who are explicitly entitled to it. The template will need to be approved before it can be used.
    - **Save For Later** – Payment information can be saved in ***Incomplete*** status for modification at a later date.
    - **Submit** – Click ***Submit*** to submit the payment.
11. A confirmation message will appear in greenbar. A payment must be approved before it is sent to the beneficiary.
12. Based on the User's permissions, if the payment requires additional approval, the payment will move into ***Entered*** status.
    - **See #8 - #11 in Single Transfer > Quick Transfer** (pages 2-3)

FAQ

Frequently Asked Questions

Transfers

Q: Can I submit a Transfer between my Bank of Hawaii account in Hawaii and my Bank of Hawaii account in Guam?

A: No. Bank of Hawaii in Hawaii (Bank 140) and Bank of Hawaii in Guam (Bank 240) operate in separate time zones. The Transfer payment type is done in real-time and cannot cross the date line.

Loan Draw Transaction

Q: Can I submit a Loan Draw transaction from my account?

A: Loan Draw transactions are entitled only to Business Credit Flex customers.

Contact Information

Bank of Hawaii

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