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**BANKOH BUSINESS CONNECTIONS** 

# QUICK REFERENCE GUIDE International Wire Payments

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## **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.

4	) Bank of Hawaii	Home	Payments / Transfers	Fraud / Risk Management	Reporting	Administration & Settings
X	Payment Center	X	<u>Payment Management</u> Transfers Management Stop Payments Check Inquiry	1		
	Payments List View					
	Max display of info: 45 days (j)					
2	⊕ Add a New Payment ⊕ Quick Entry ⊕	) File Impo	rt			

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

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

Add Payment						
Select a Payment Type	Select a Payment Type		Ŧ			
○ Select a Payment Template	Consumer concetions	٩				
4 continue Cancel	Consumer Payments Corporate Collections Corporate/Vendor Payments Loan Payment	^		_		
Benefic Am V	Payroll		nent Type	Credit / Del	bit Indic.	
Aloha User 200.00 03	Wire - Domestic		Domestic	Credit		
	Wire - International	3			Displa	

- 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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h Bank of Hawaii	Home Pa	yments / Transfers	Fraud / Risk Management	Reporting	Administration & Settings	MYRA SMITH Last Login: 08/02/2020 04:37 PM
New Wire International Pay	ment 5	XXX	XXXX			Payment Total 0.00
Originator Information 6						
* Account Number	Q	Customer Reference	ce Internal Com	ment		_
			Stored with the	transaction, but	not forwarded with the payment	

#### 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.

* Name	Q	Address Line 1 (Dennised)			
		Address Line T (Kequired )	for some Bank Codes)	Address Line 2	
Country		City	Province/State	Postal Code	
Select	¥				
Account Type		* Account Number	* Bank Code Type	* Bank Code Q	

#### 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.<sup>1</sup> This field is mandatory.
- Account Number Enter the beneficiary's bank account number. This field is mandatory.
- Bank Code Type From the dropdown menu, select ABA or SWIFT.<sup>2</sup> 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.



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tokyo	٩
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 <u>TOKYO</u> -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	Q
NMUCCAT1XXX - NO	v
NOMURA CANADA INC.	
2 BLOOR STREET WEST	
TORONTO	

<sup>1</sup> 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.

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

#### 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



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Value Date	Enter Amount in	Credit Amount			Debit Amount	
08/03/2020	Credit Currency *		JPY	×	0.00	USD
Payment must be approved by 08/03/2020 11:30 HST	ا م					
Post Date	Credit Currency					
08/03/2020	Debit Currency					

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

Date & Amount  • Value Date 9		Enter Amount in		Credit Amount		• Debit Amount
08/03/2020	<b></b>	Debit Currency	*	JP	( +	100,00 USD
Payment must be approv 08/03/2020 11:30 HST	ved by					<ul> <li>Exchange Rate</li> <li>1</li> </ul>
Post Date						
08/03/2020						

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

Intermediary Bank	10			
Bank Code Type		Bank Code	Q	
SWIFT	× ×		× ×	

#### 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. Select ">" to the left to expand these sections.

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V Pay	ment Details		
Lir	ne 1	Line 2	
Lir	ne 3	Line 4	
🗸 Ban	k-To-Bank Instructions		
Lir	ne 1	Line 2	
Lir	ne 3	Line 4	

#### 12. 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.

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- **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.

Save this payment as a template for future use (						
Submit	Save for Later	Cancel				

- 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.

Pay	ment Center	XXX			3424)	XXXX				
Paym	ients									
Max d	isplay of info: 45 da d a New Payment ( Select fields	ays () () Quick Entry () File	e Import						Payments Requirin	/2020 09:31 AM g My Approval 🔹
All	Actions	Beneficiary	ID	Amount	Currency	Credit / Debit Indicator	From Account	Value Date	Template Code	Template Base
	2 View -	MULTI	28	480.00	USD	Credit		10/07/2020		
	View -	DEMO HAWAII	30	1,000	JPY	Credit	۲	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*.

	All Action		ns Beneficiary		ID	Am
		View	•	MULTI	28	48
		View	•	DEMO HAWAII	30	1
3	<		App Dele	rove te		
	Viewing 1	-2 of 2 rect	Mod Reje	ify ct		
	Approve	Una	approve	Reject	Delete	]

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

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



- 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.

Ah Bank of Hawaii	Home	Payments / Transfers	Fraud / Risk Management	Reporting	Administration & Settings
		<u>Payment Management</u>	1		
Payment Center	$(\mathbf{X})$	Stop Payments			
Payments List View		Check Inquiry			

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

	Template List View	*
2	↔ Add a New Template ↔ Manage Template Groups ↔ File Import	🔒 🕃 🧿 10/02/2020 05:00 PM
	Filter Select fields -	All Templates 👻

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

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Add Template	×
Template Type	
Wire - International	٣
4 Continue Cancel	

- 4. Click **Continue**.
- 5. Enter payment information on the *New International Wire* 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.
  - 9. Beneficiary Bank Information
- Account Type From the dropdown menu, select IBAN or Other.<sup>3</sup> This field is mandatory.
- **Bank Code Type** From the dropdown menu, select ABA or SWIFT.<sup>4</sup> 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.

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- 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.

<sup>3</sup> 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.

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

#### 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, 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 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.



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Template Infori • Template Code	mation 6 * Templa	te Description	Restricted	
Originator Info	rmation 7			
Account Number		Q	Customer Reference	Comments
Beneficiary Info	ormation 8		•	Stored with the transaction,but not forwarded with the payment.
Beneficiary Info <sup>•</sup> Name	ormation 8 Q Address	Line 1	•	Stored with the transaction, but not forwarded with the payment. Address Line 2
Beneficiary Info <sup>,</sup> Name	Address	Line 1 ress information is e	ntered, Country and City are expected.	Stored with the transaction, but not forwarded with the payment.
Seneficiary Info Name Country	Q Address Q Address When Add City	Line 1 ress information is e	ntered, Country and City are expected. Province/State	Stored with the transaction, but not forwarded with the payment.         Address Line 2         Postal Code
Seneficiary Info Name Country Select	Address Q Address When Add City	Line 1 ress information is e		Stored with the transaction, but not forwarded with the payment.          Address Line 2         Postal Code
Seneficiary Info Name Country Select Account Type	Address Q Address When Add City * Accourt	Line 1 ress information is e t Number	The second dependence of the second depend	Stored with the transaction, but not forwarded with the payment.  Address Line 2  Postal Code  * Bank Code  Q
Seneficiary Info Name Country Select Account Type Other	Address Address When Add City * Accour * * Accour	Line 1 ress information is e t Number	Thered, Country and City are expected.  Province/State  Bank Code Type  SWIFT * *	Stored with the transaction, but not forwarded with the payment.          Address Line 2         Postal Code         * Bank Code         *
Beneficiary Info Name Country Select Account Type Other	Address	Line 1 ress information is e t Number		Stored with the transaction, but not forwarded with the payment.          Address Line 2         Postal Code         * Bank Code         *



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Additional Information	
✓ Intermediary Bank	
Bank Code Type Bank Code Q	
SWIFT × * ×	
✓ Payment Details	
Line 1	Line 2
Line 3	Line 4
Dark To Dark Instructions	
	the 0
Line 2	
	Life 4
Make Recurring	
0.00 to 1 Beneficiary	
Save Save for Later Cancel	
Save for Later Cancer	

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.

	Action	ns Template Name	Beneficiary	From Account	↓ Payment Type	Amount	Curren	Credit / Debit Indicator	*
	View	- INTLTEMPLATE1	INTL TEMPLATE TAHITI	000001234 ()	Wire - International	40.00	XPF	Credit	1.11
	View	<ul> <li>IntlWirePayroll</li> </ul>	VICTORIA HONG KONG	000009876 ①	Wire - International	50.00	USD	Credit	
4	View	Approve Delete	INTL TEMPLATE AUS	000005678 ①	Wire - International	300.00	USD	Credit	Þ
Viewing	1-3 of 48	Modify Reject					Display 3	▼ per page < Page 1 ▼ c	of 16 🔉
Approv	e U	Schedule napprove Reject	Delete						

#### **Scheduling an International Wire Payment**

You can schedule a payment using templates.

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

Additional Info	rmation		
Intermediary Bank	t i i i i i i i i i i i i i i i i i i i		
Payment Details			
Bank-To-Bank Ins	tructions		
Make Recurring	4		
08/28/2020			
Repeat every			
1 ~	Week(s)	~	
On			
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			
Ends			
Upon further no	tice		
⊖ After 0	ccurrences		
O End by selected	date		
*If Transfer Date fail	s on a non-husiness day transfer	funds on:	
Previous busine	ss day O Next business day	O Do not transfer funds	

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- 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 *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.
  - 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."

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	Payments currently being imported are set to this temporary status and cannot be

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#### Status Definition modified, deleted or approved. Process Export In Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved. Process **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 by the back office. Not available for deletion or modification. Confirmed Rejected Rejected by the back office. Not available for workflow, deletion, or modification.



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## **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

