Bank of Hawaii

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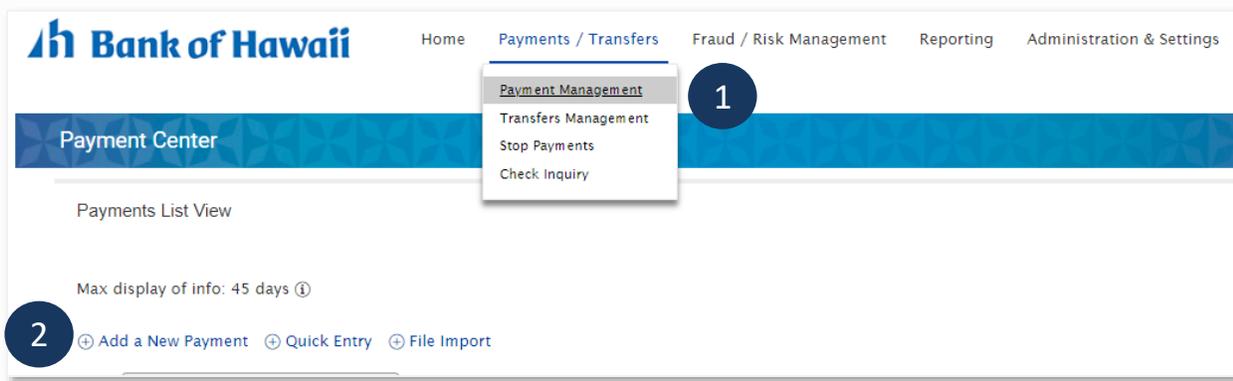
3. From the drop down list, select **Wire-International**.

Note: Dropdown will only display payment types entitled to the company.
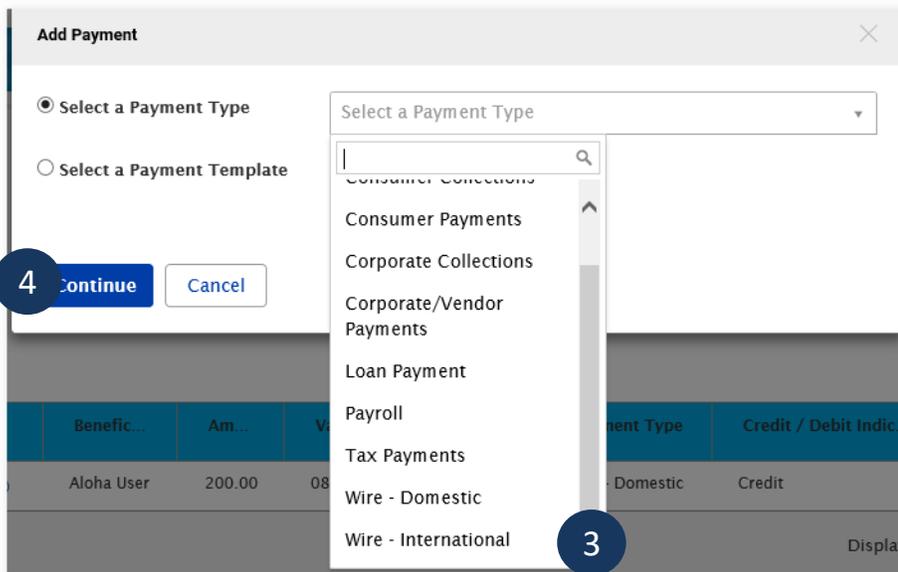
4. Click **Continue**.
5. Enter payment information on the **New Wire International Payment** window

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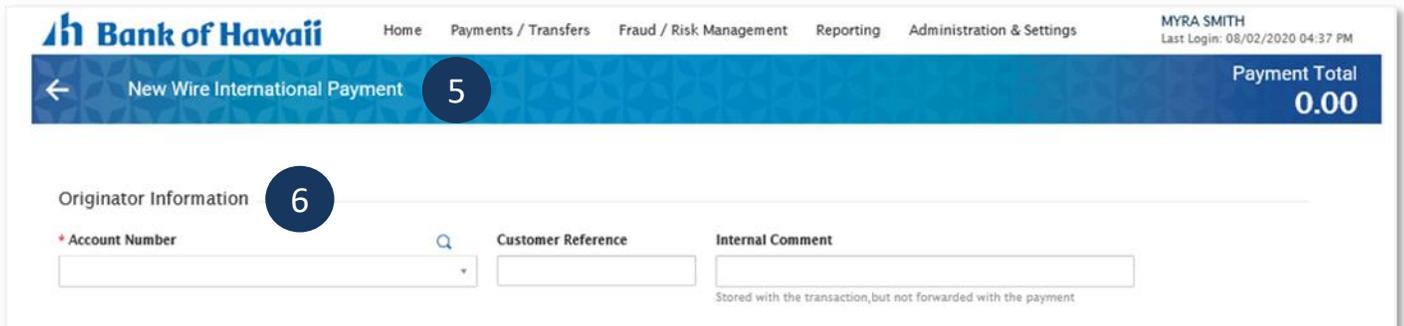
6. Originator Information

- **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.
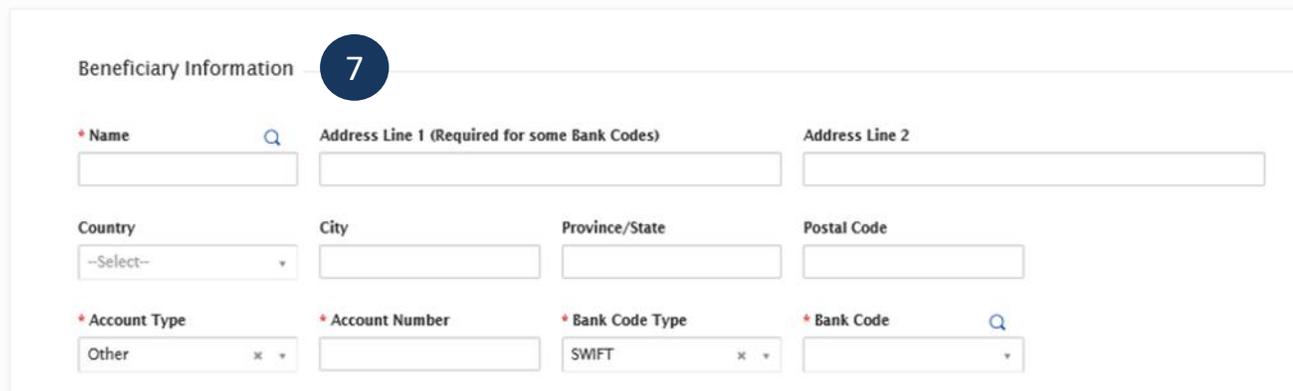
7. Beneficiary information

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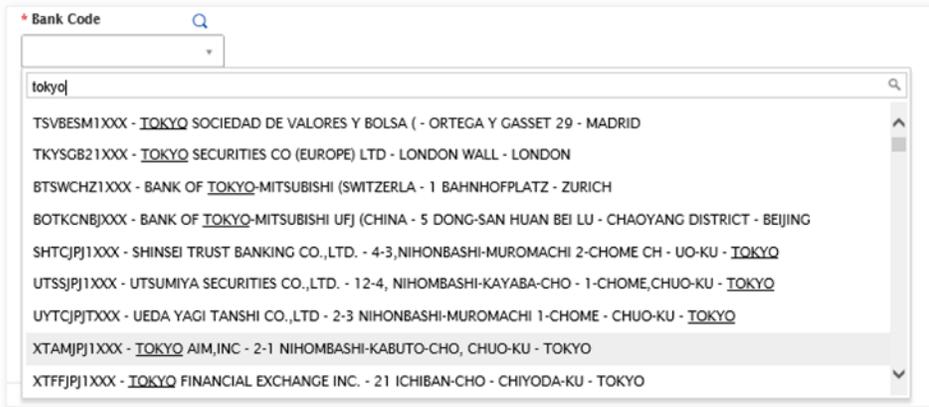
- **Bank Name** - The Bank Name will automatically show below the code when the Bank Code has been entered.

[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 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.

[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.

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

- 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**

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.
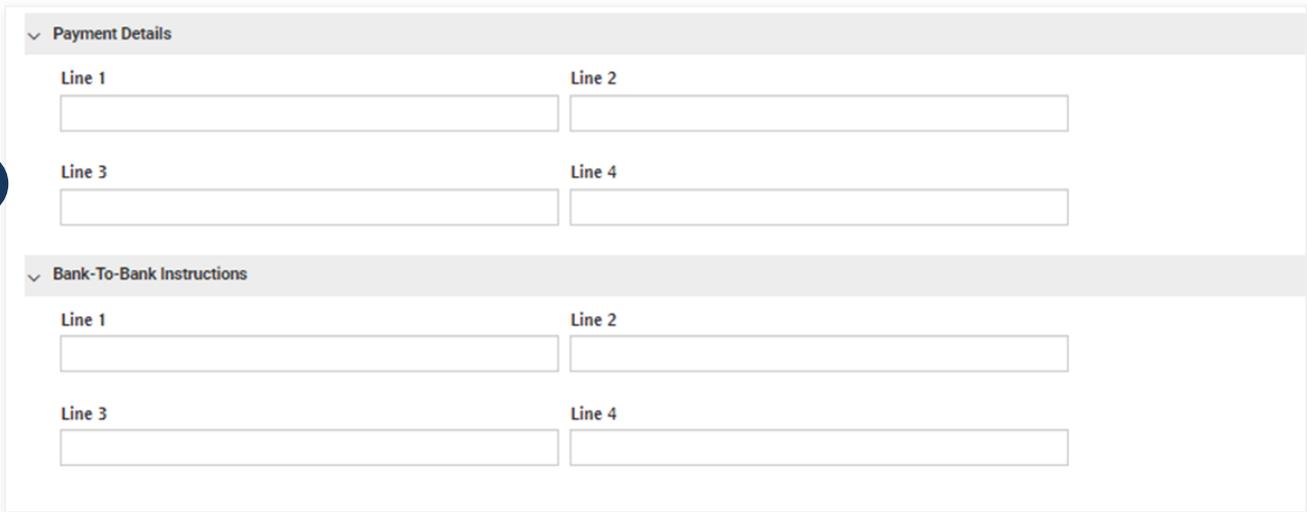
12. Summary Section

- 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.
  - *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.

- 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.

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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

Payments await your 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.

Payment Center

Payments

Max display of info: 45 days ⓘ

⊕ Add a New Payment   ⊕ Quick Entry   ⊕ File Import   🖨 📄 ↻ 10/01/2020 09:31 AM

Filter   Select fields ▾   Payments Requiring My Approval ▾

All	Actions	Beneficiary	ID	Amount	Currency	Credit / Debit Indicator	From Account	Value Date	Template Code	Template Desc
☐	View ▾	MULTI	28	480.00	USD	Credit		10/07/2020		
☐	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**.

All	Actions	Beneficiary	ID	Am
☐	View ▾	MULTI	28	48
☐	View ▾	DEMO HAWAII	30	1

Approve
Delete
Modify
Reject

Viewing 1-2 of 2 rec

Approve   Unapprove   Reject   Delete
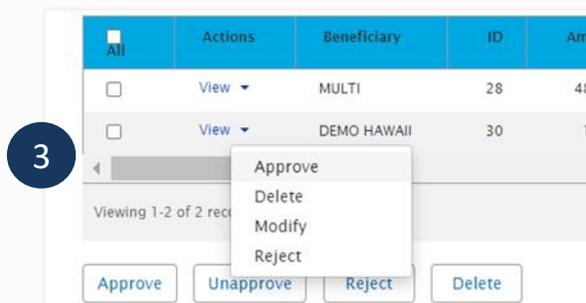
4. Or you can click into **View** to see the transaction and approve.

5. Once approved, there will be a confirmation message at the top of the screen.
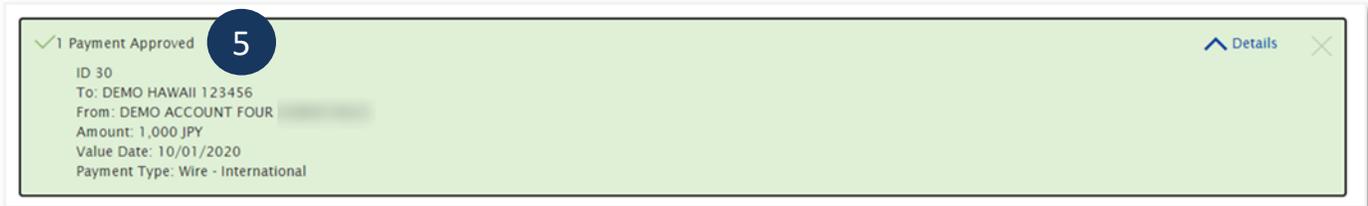
6. You can now see the wire in the payment list view.

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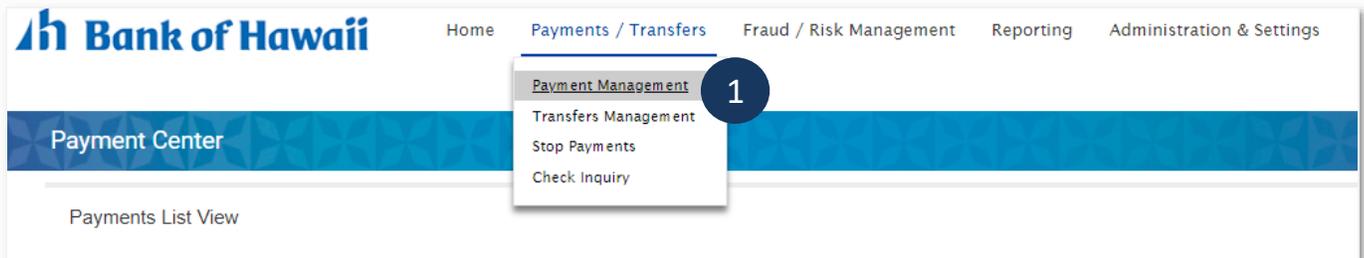
2. In the *Template List View* widget, click *Add a New Template*.

3. From the *Add Template* modal, select *Wire - International* from *Template Type*.
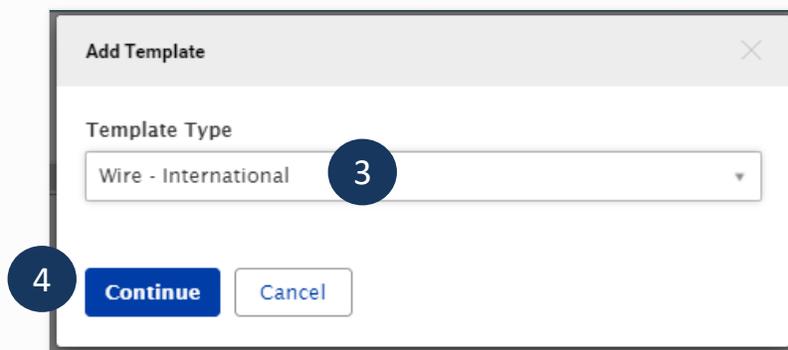
4. Click **Continue**.
5. Enter payment information on the **New International - Wire** Template page.
6. **Template Information**

- **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.[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.

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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← New Wire International Template 5

Template Information 6

* Template Code

* Template Description

☐ Restricted

Originator Information 7

* Account Number   🔍

Customer Reference

Comments

Stored with the transaction, but not forwarded with the payment.

Beneficiary Information 8

* Name   🔍

Address Line 1

Address Line 2

When Address information is entered, Country and City are expected.

Country

--Select--

City

Province/State

Postal Code

9

* Account Type

Other   ✕ ▾

* Account Number

* Bank Code Type

SWIFT   ✕ ▾

* Bank Code   🔍

Date & Amount 10

Credit Amount

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Additional Information

∨ Intermediary Bank

Bank Code Type
SWIFT ✕ ▾

Bank Code 🔍
✕ ▾

∨ Payment Details

Line 1

Line 2

Line 3

Line 4

∨ Bank-To-Bank Instructions

Line 1

Line 2

Line 3

Line 4

☐ Make Recurring

11

0.00 to 1 Beneficiary

Save   Save for Later   Cancel

12

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.

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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.
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
Process	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.

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