Wire Transfer Enhancements

Effective May 19, 2024

New Workflow

- View wire detail and print
- Audit trail of create, edit, approval on the detail page
- Create and edit wire new description field
- Copy wire
- Save wire as template during creation process
- Submit Date Calendar blocks weekends and holidays
- New wire status “Approval Rejected”
- Recurring wire changes: has start and end date; added new options for First Business Day of Month and Last Business Day of Month

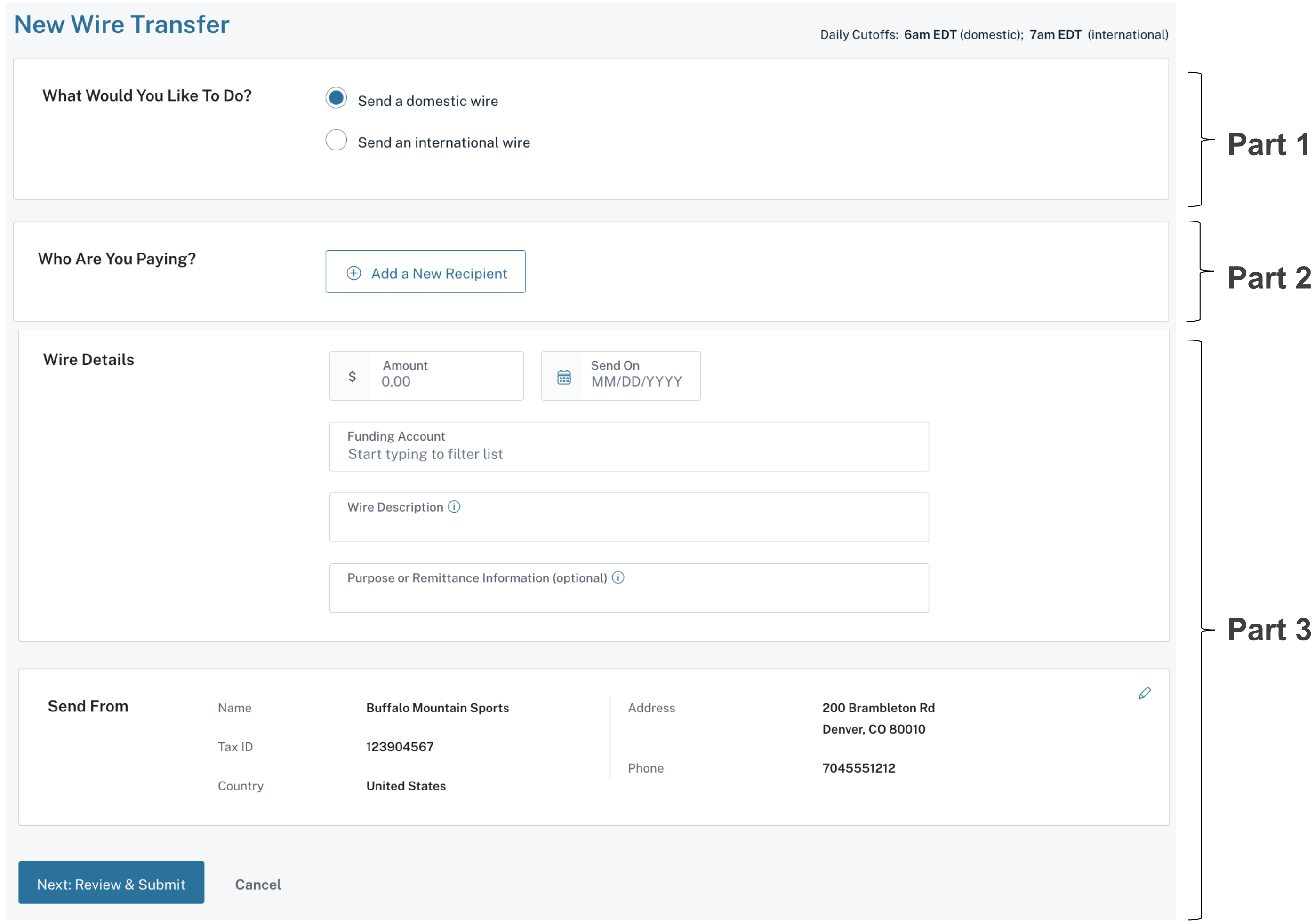
- Save wire as template
- View template detail page
- View wires created from each template
- Wire description field on create and edit templates
- Copy templates
- Print templates

Stepped Workflow - Create Wire

(w/pre-filled sender config enable)

The page builds as the user inputs information

1. Select wire type
2. Input recipient information
3. Input wire details and sender information



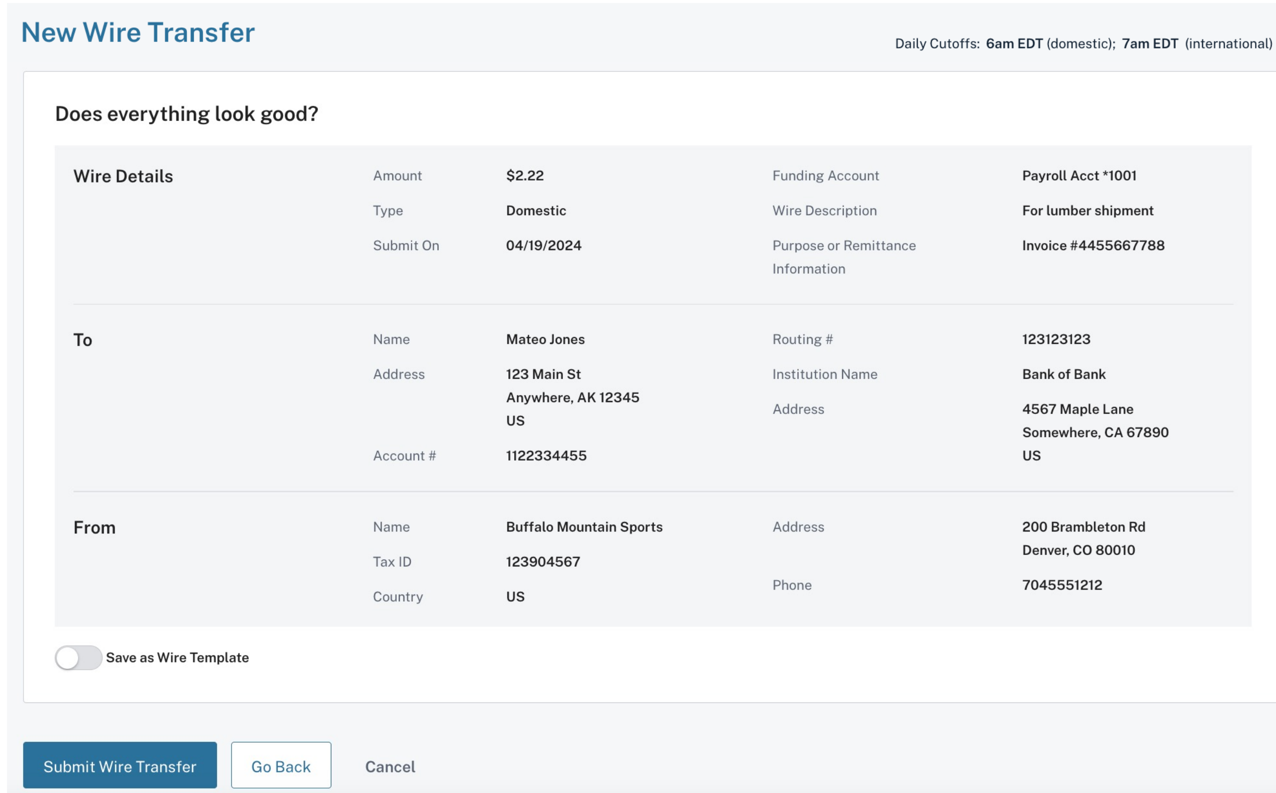
Review page

Once user clicks on **Next: Review & Submit** button from the create page a recap of the wire displays

User can submit the wire

- or –

User can submit the wire and save it as template

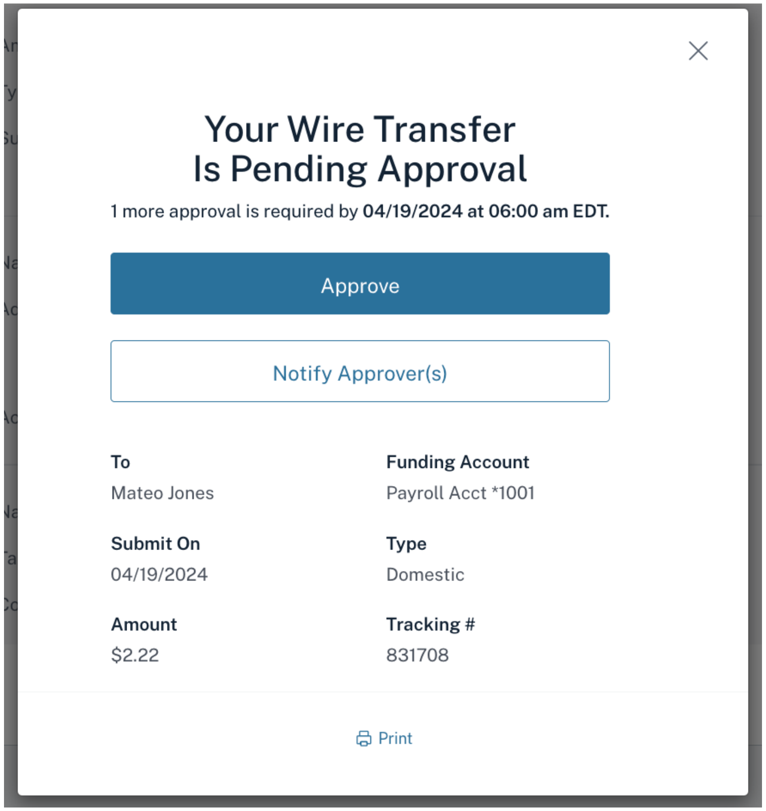


Confirmation

Upon clicking Submit Wire from the Review page, users will receive a confirmation that the wire was created.

- Users with approval privileges can approve the wire or notify approvers
- Users without approval privileges can notify approvers

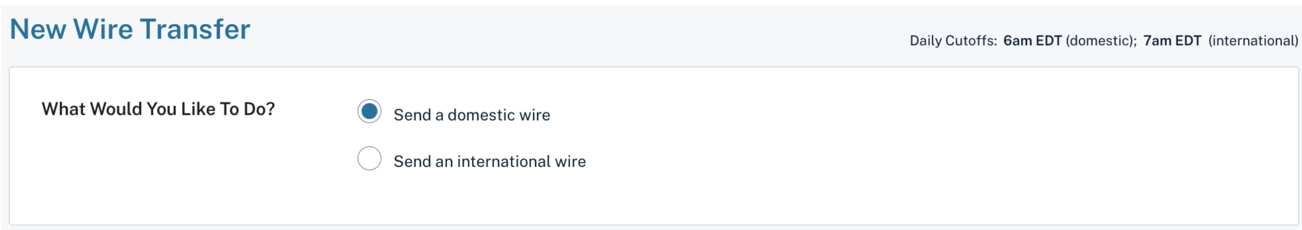
The print option will print all the information from the review page.



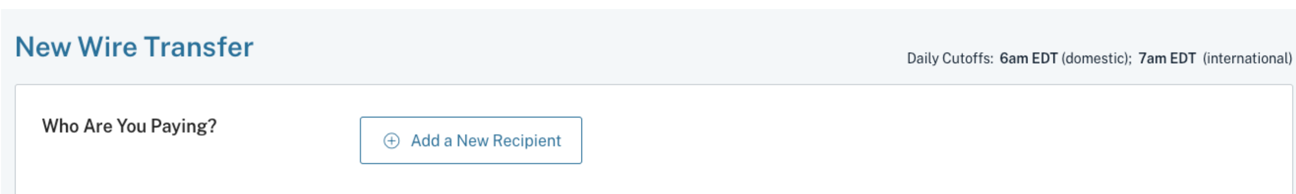
Create Wire Transfer - Part 1

Selecting the Wire Type

Users with privileges to create both domestic and international wires will need to select the wire type



Users with privileges to only create one wire type, will not see the selection. They go directly to Step 2 for the wire type (domestic or international) that they have privileges for



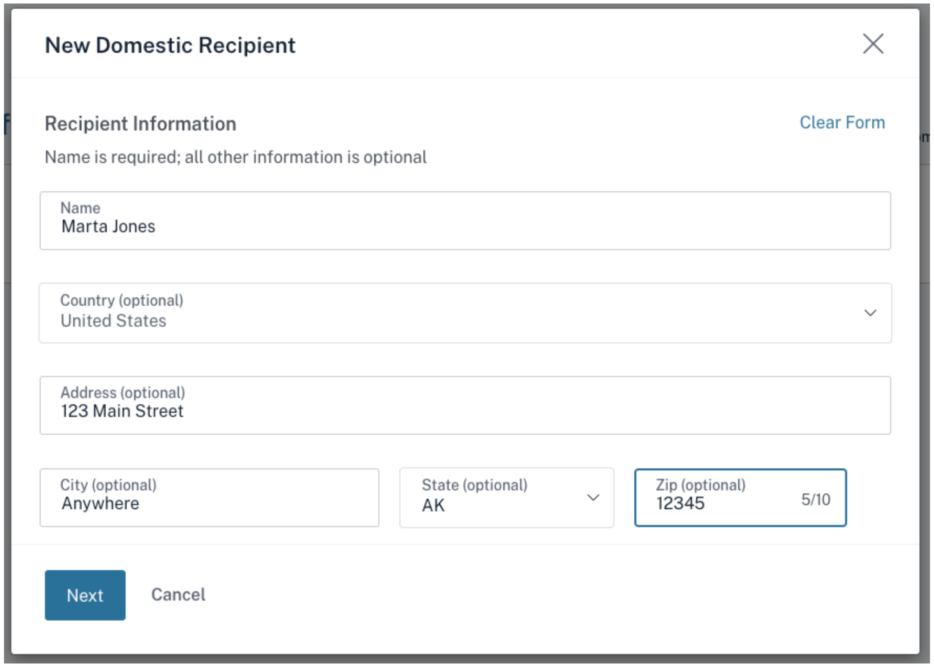
Create Wire Transfer – Part 2

Adding a Recipient

When user clicks on Add a New Recipient button from the Create screen, a modal will pop-up

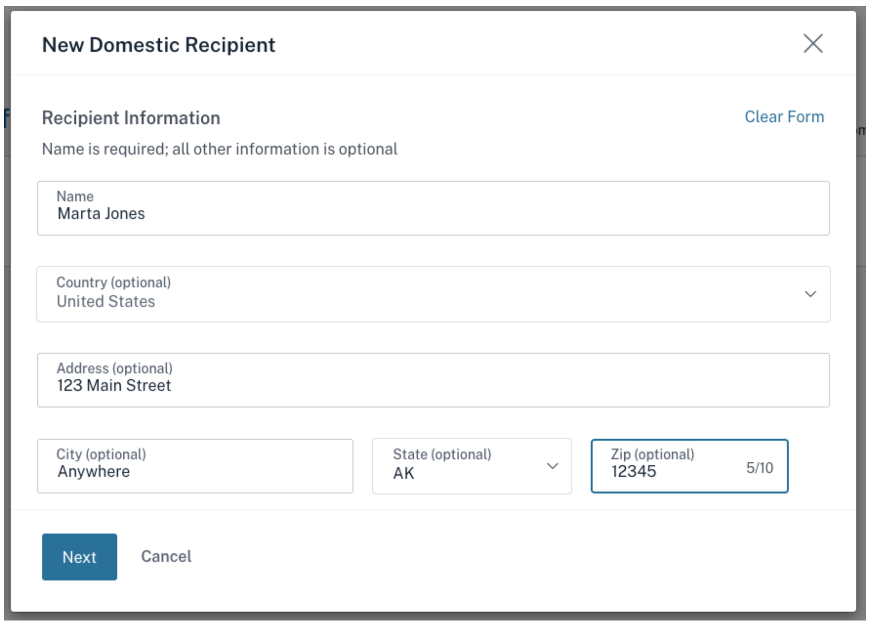
Users need to:

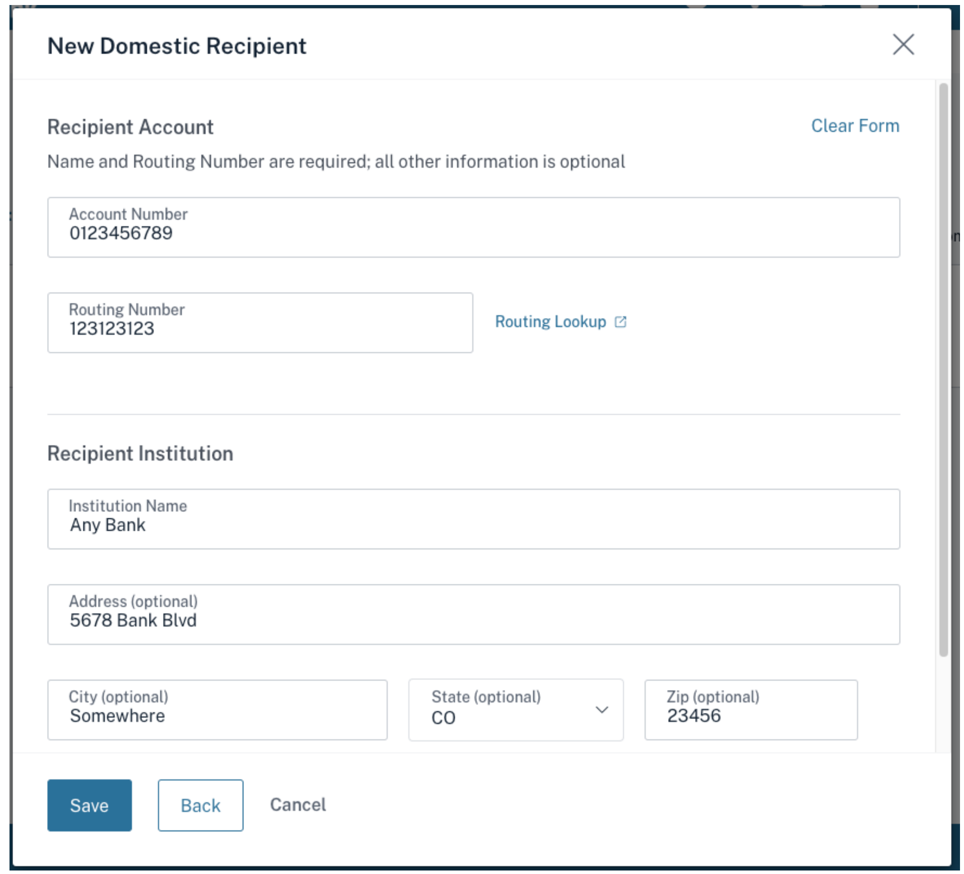
1. Input recipient name and address
    - Existing configurations your FI has will apply:
        - Recipient address can be optional or required
        - Users can be allowed to input a non-US address
2. Input recipient account and recipient FI information
    - Existing configurations your FI has will apply:
        - Recipient financial institution address can be optional or required
3. Click **Save**
4. **Save** will bring users back to the Create page and the user can proceed



Create Wire Transfer

Recipient Modal Steps

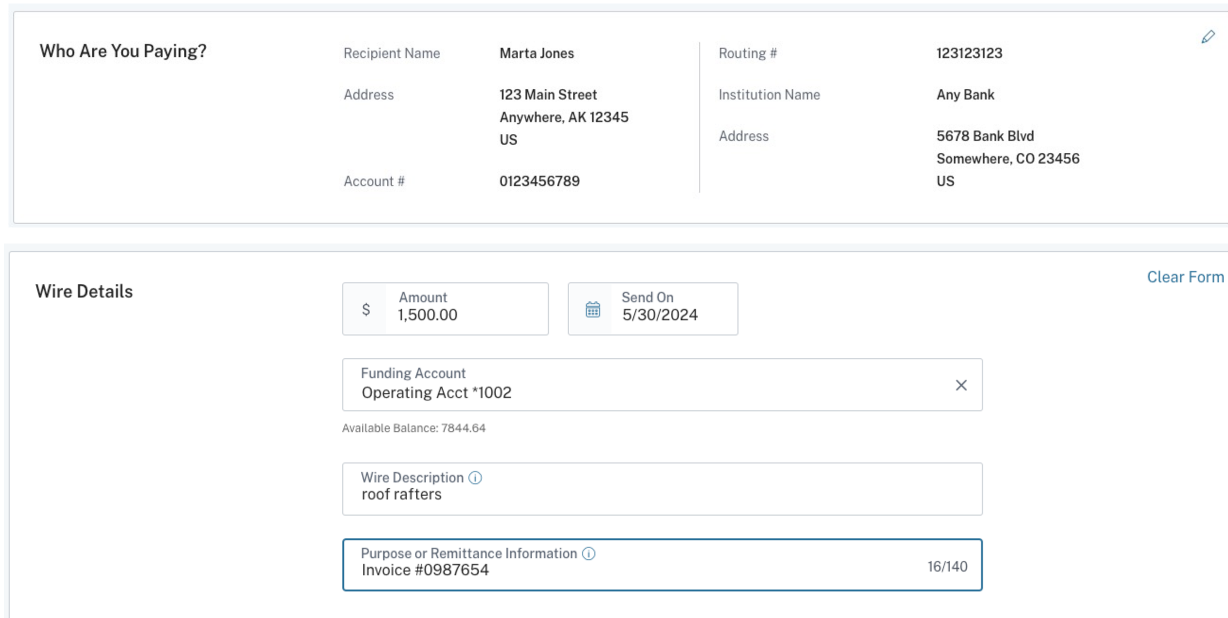




Create Wire Transfer

Wire Details

- If user needs to edit the recipient information, they can click on the pencil icon to re-initiate the recipient modal
- User needs to fill out the Wire Detail section
  - Amount
  - Funding Account
  - Wire Description
  - Purpose or Remittance Information
- Wire Description – new field and configuration
  - Can be displayed and options to require
  - Will not travel in file, only shows in human readable file
- Purpose field uses existing configuration – no change

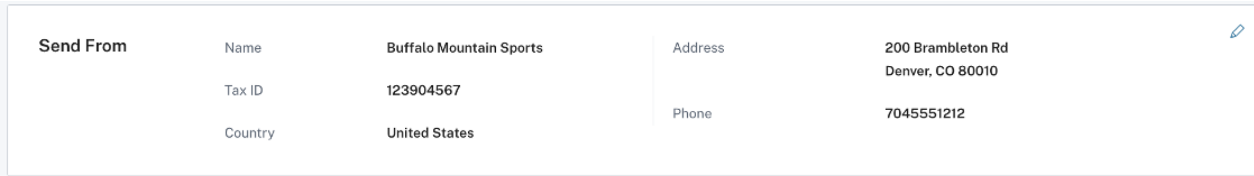


Create Wire

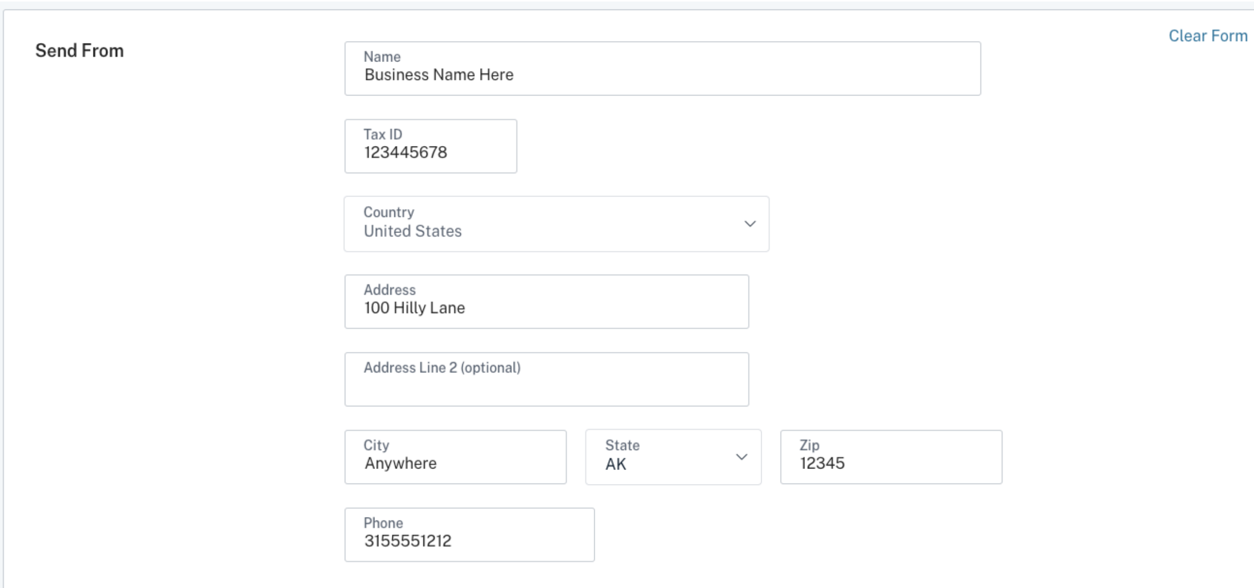
Sender Information

- Uses existing configuration to pre-fill the sender's information from the focus customer's profile
- If pre-filled, users can edit the Send From section by clicking on the pencil icon

If pre-fill configuration is enabled, users will see the Send From display like this



If pre-fill configuration is NOT enabled, users will see the Send From display like this



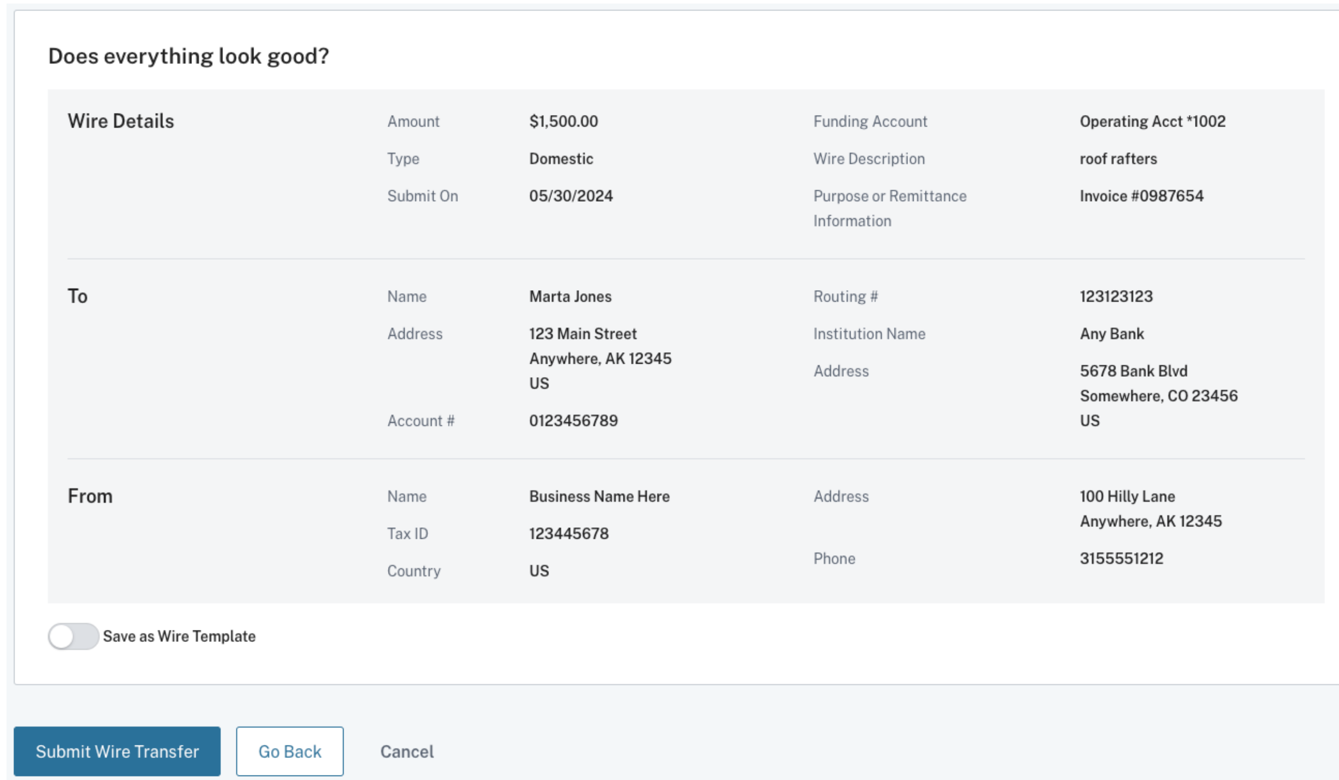
Create Wire Transfer

Review Page

- Users can review all the wire information they input on the Create page before they submit the wire
- User can submit the wire

  \- or –

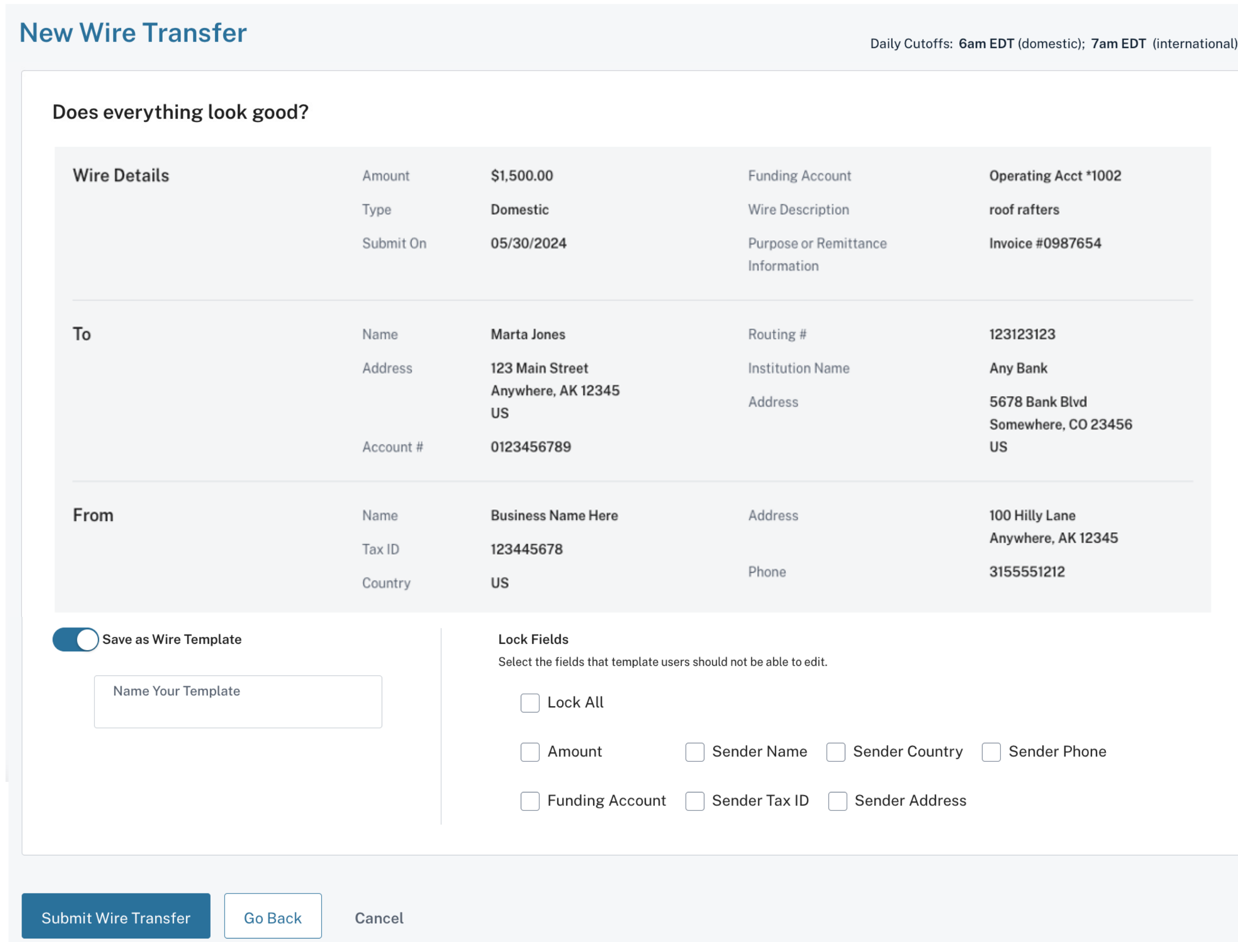
- User can submit the wire and save it as template



Review page with Save as Template enabled

To Save as Template, users will need to:

- Add a name for the template (required)
- Select to lock fields (optional)
    - If a field is locked, users who create a wire from the template would not be able to change the content of locked fields.
    - All **recipient** fields are automatically locked and cannot be changed when a user is creating a wire from a template. This is the same as current workflow.
    - If a user wants to change the information in a locked field, they must edit and save the template first before they create a wire.



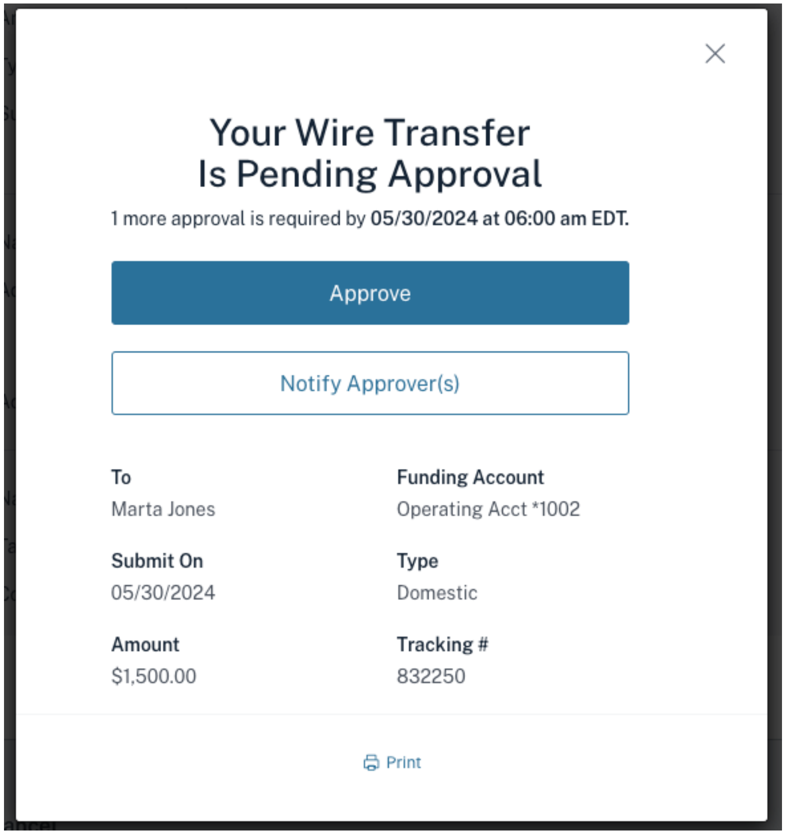
Create Wire Transfer

Confirmation

- Upon clicking Submit Wire from the Review page, users will receive a confirmation that the wire was created.

- Users with approval privileges can approve the wire or notify approvers
- Users without approval privileges can notify approvers

The print option will print all the information from the review page.

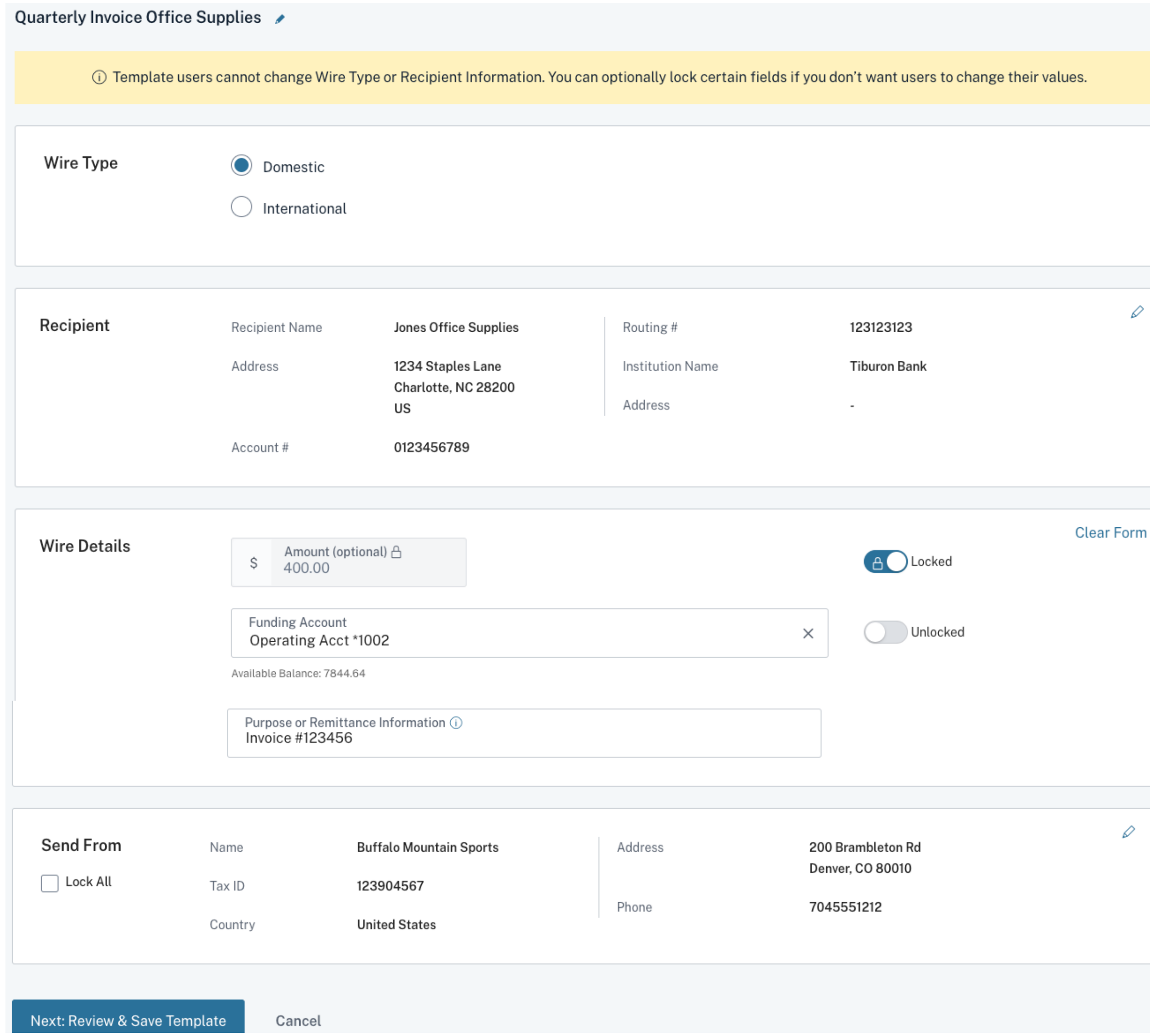


Create Template

The page builds as the user inputs information just like when creating wires.

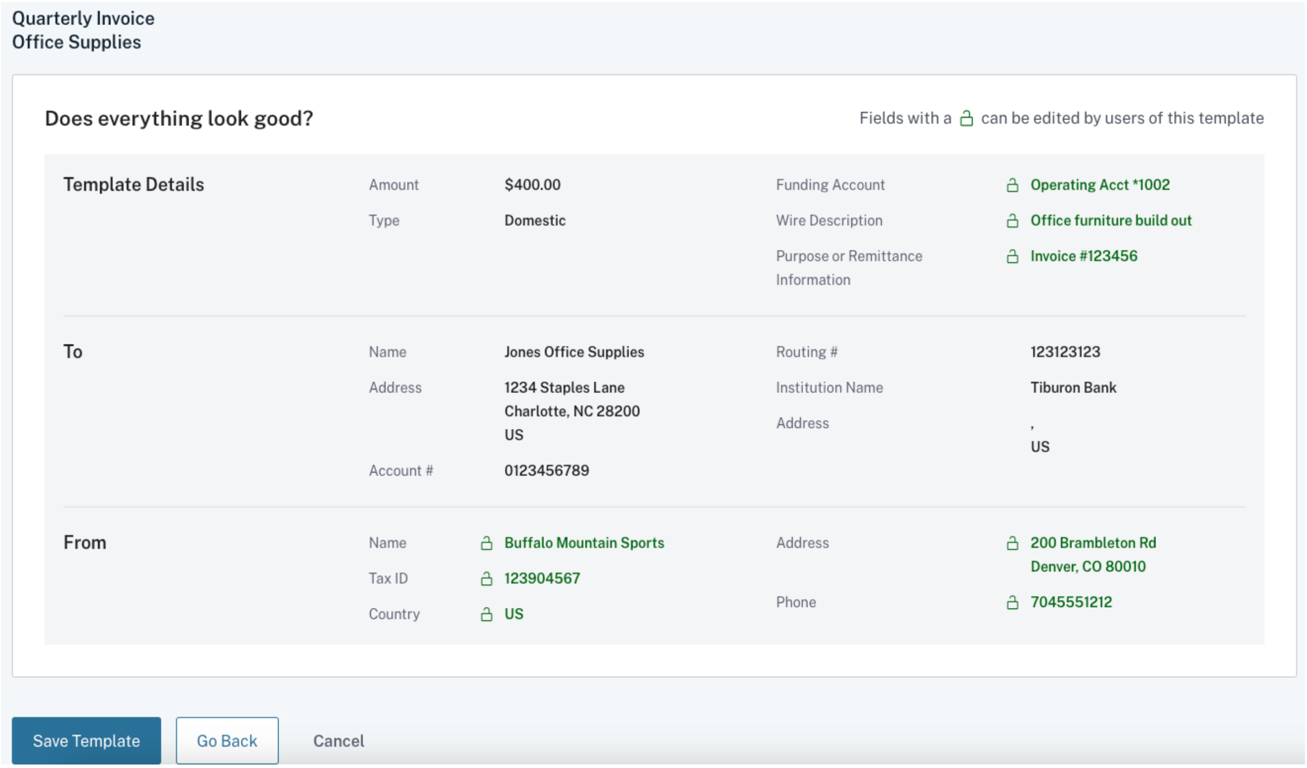
Steps:
1. Name the template
2. Select wire type
3. Input recipient information
4. Input wire details and sender information

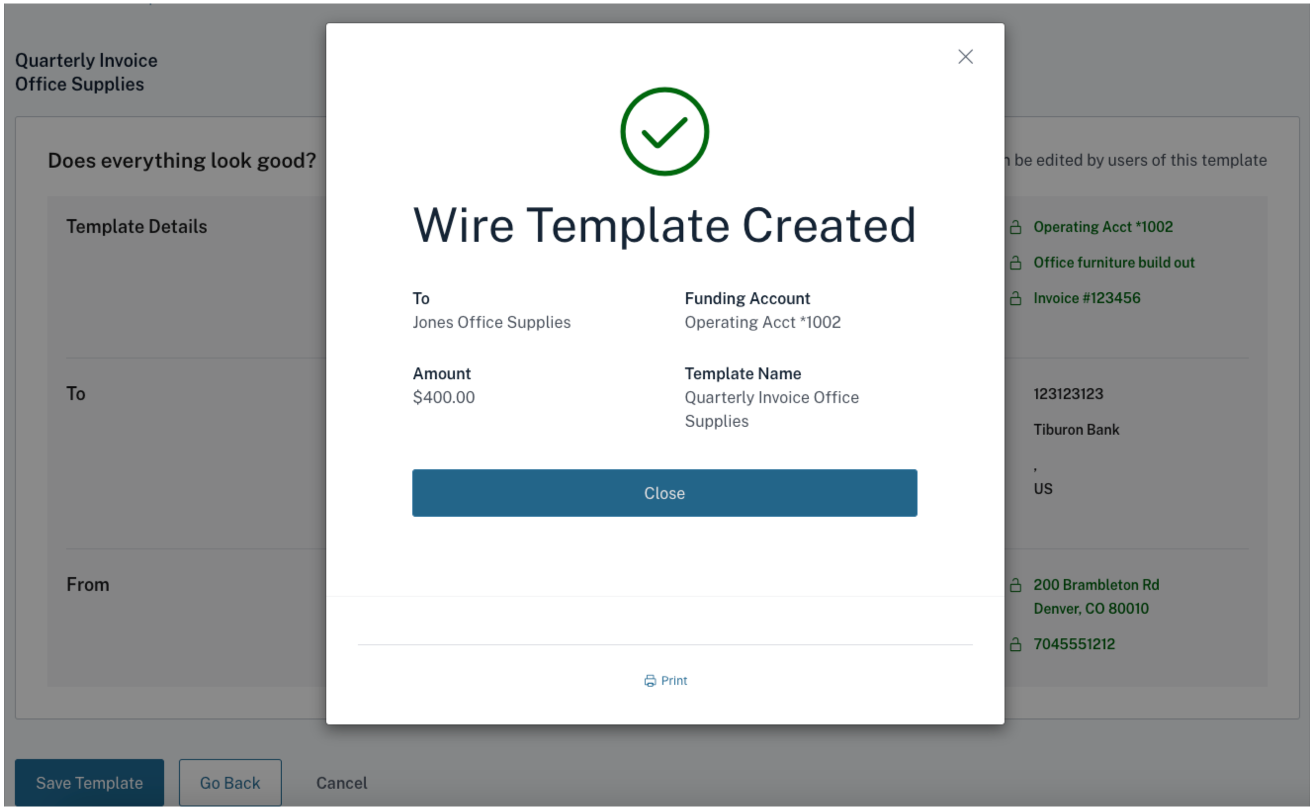
Users can lock certain fields to make them uneditable when a wire is created from the template.
- No changes from legacy on which fields can be locked in Wire Details and Send From



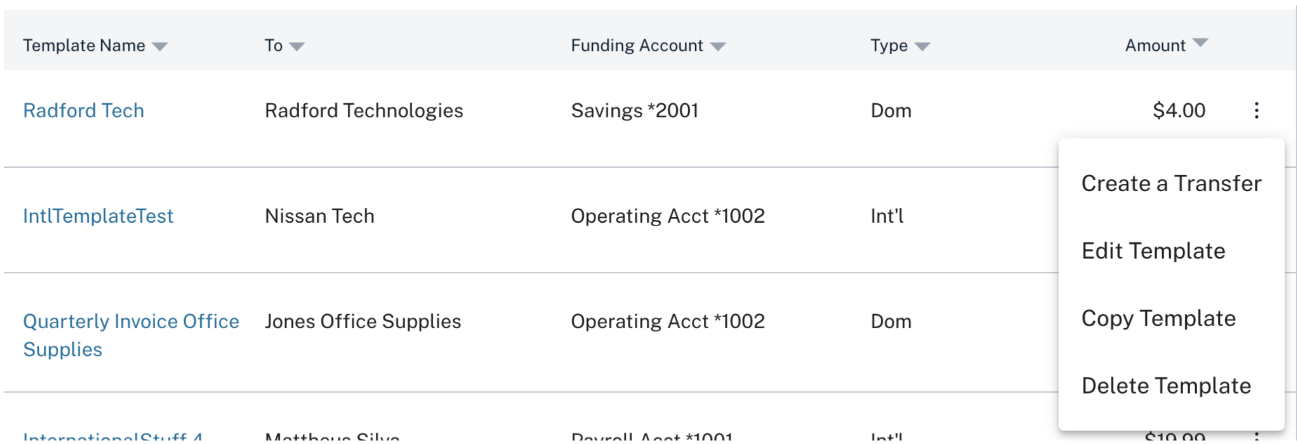
Template Review page

- Users can review all the template information they input on the Create Template page before they submit the template
- Any field that eligible to be changed when the user is creating a wire from the template will show an **unlocked** icon




Quarterly Invoice
Office Supplies
Does everything look good?
be edited by users of this template
Template Details
Operating Acct *1002
Office furniture build out
Invoice #123456
To
123123123
Tiburon Bank
US
From
200 Brambleton Rd
Denver, CO 80010
7045551212
Wire Template Created
To
Jones Office Supplies
Funding Account
Operating Acct *1002
Amount
$400.00
Template Name
Quarterly Invoice Office Supplies
Close
Print
Save Template
Go Back
Cancel

Create a Transfer



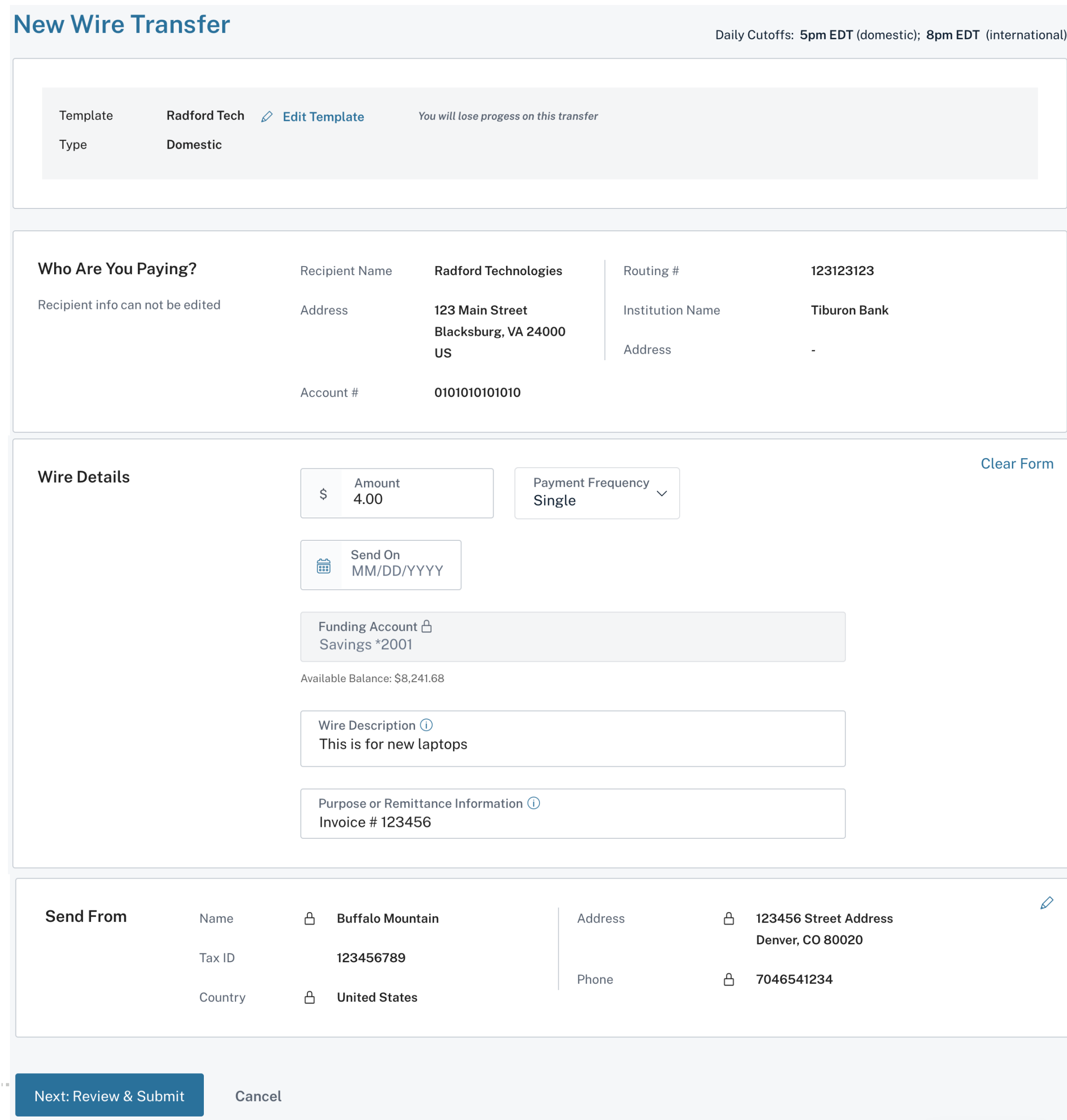
On Template list, users with Wire Editor or Wire Limited Editor privileges will see a **Create a Transfer** option for each template

Create a Wire from a Template

No changes:

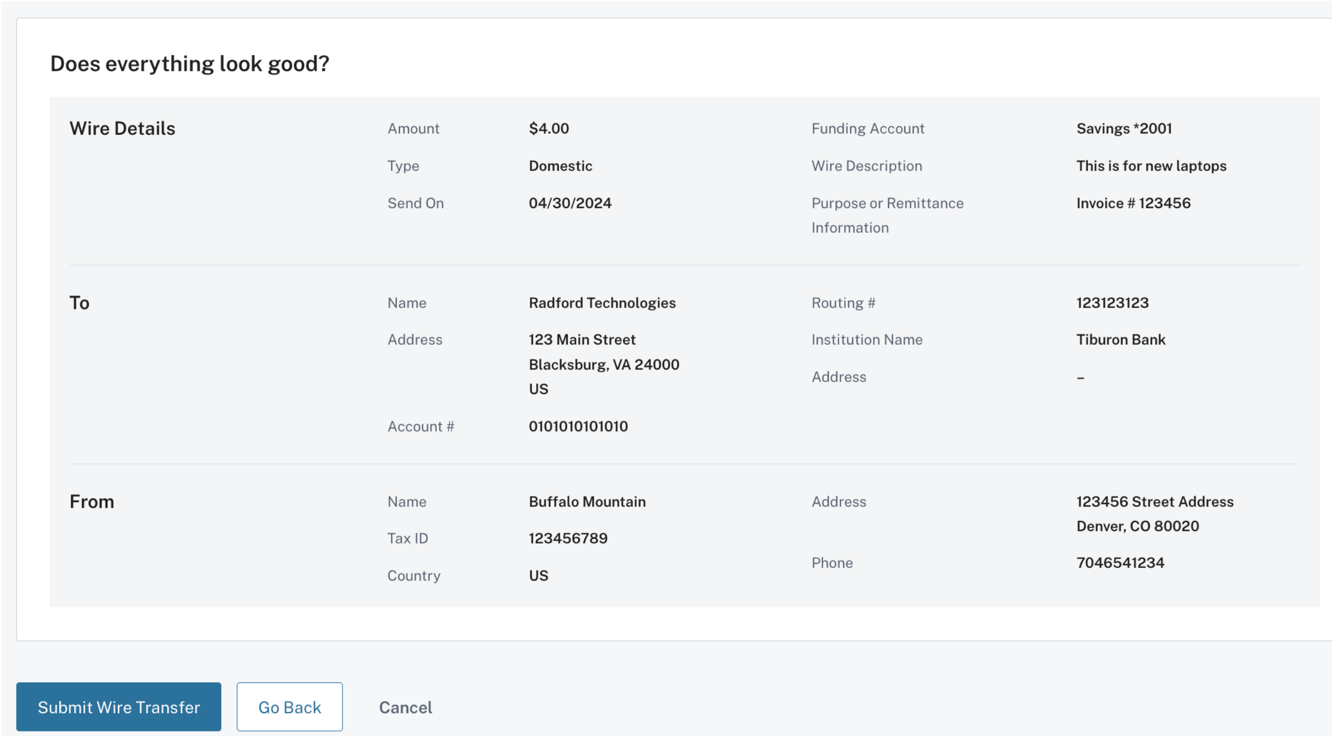
- Users' ability to leave page to go edit the template
- User **cannot** modify:
  - Template type
  - Recipient information
  - Locked fields

User can clear the Wire Detail section (Clear Form) but it will NOT clear data within locked fields



Review Page – Create Wire from a Template

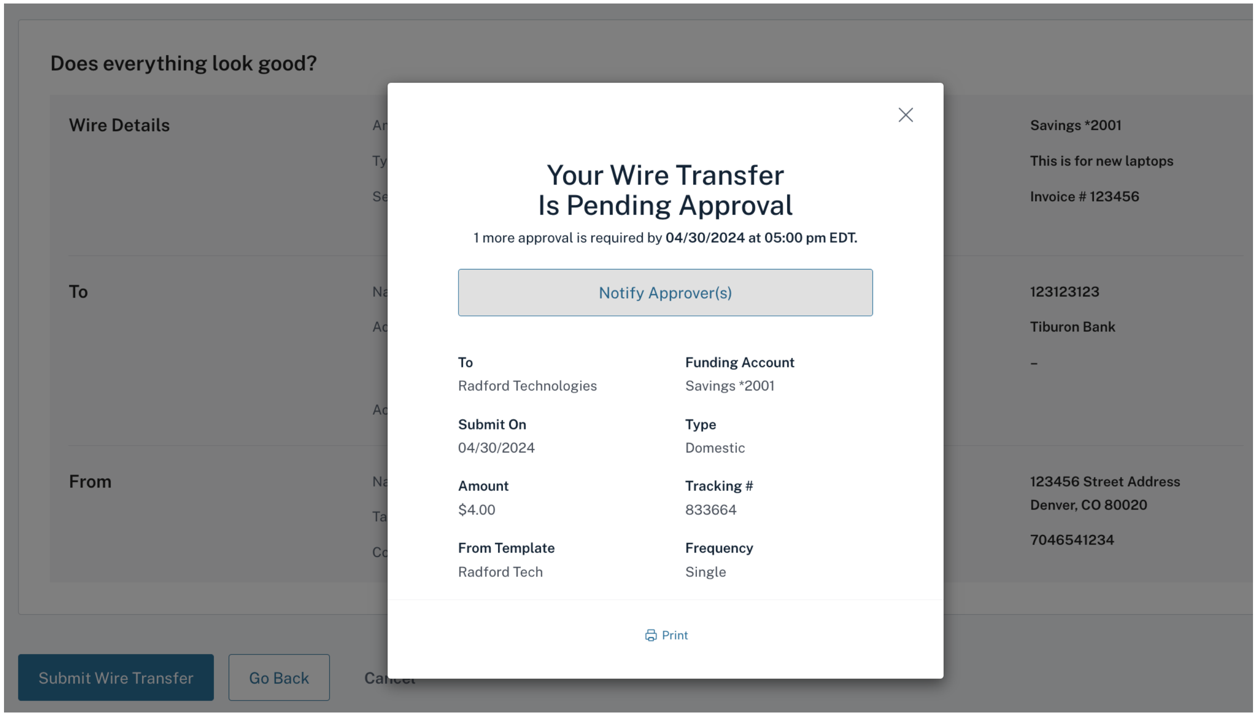
- Users can review all the wire information they input on the Create page before they submit the wire



Confirmation – Create Wire from a Template

- Upon clicking Submit Wire from the Review page, users will receive a confirmation that the wire was created.
- Users with approval privileges can approve the wire or notify approvers
- Users without approval privileges can notify approvers

The print option will print all the information from the review page.



New Wire Transfer Features

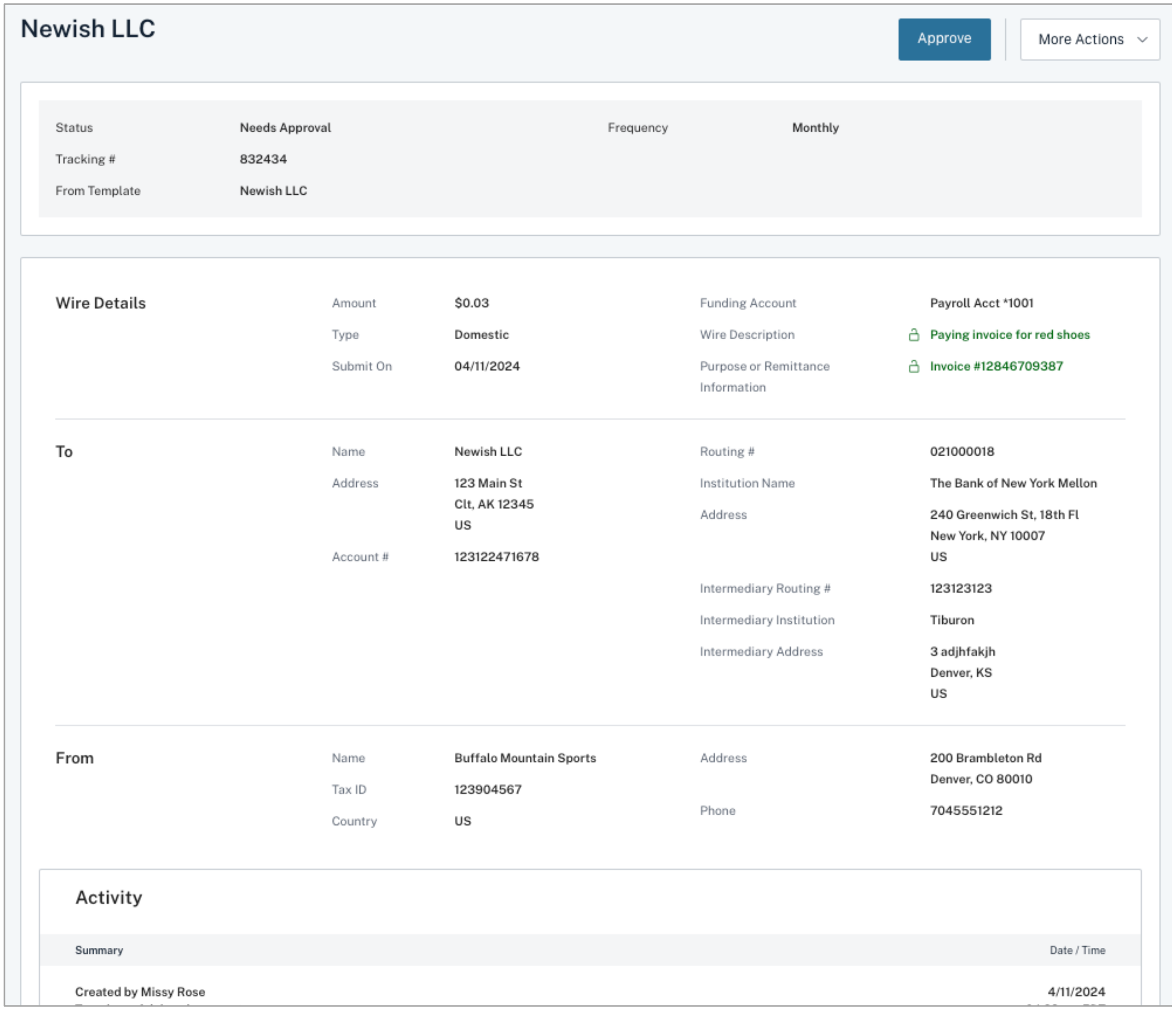
- View Wire Detail page with print
- Wire audit trail of create, edit, approval, etc. on the detail page
- Create and Edit Wire - new description field
- Copy Wires
- Save wire as template
- Submit Date Calendar blocks weekends and holidays
- New wire status – Approval Rejected
- Recurring wire changes
  - Has Start and End Date
  - Added First Business Day of Month and Last Business Day of Month as frequency options

PeoplesBank

View Wire Detail

Users can click on the Recipient name from Activity list to see the payment detail including:

- Wire status
- Tracking #
- Frequency (if recurring)
- Wire Details
- Recipient Details (To)
- Sender Details (From)
- User Activity including when created, when approvers were notified and who, when modified, when approved or rejected



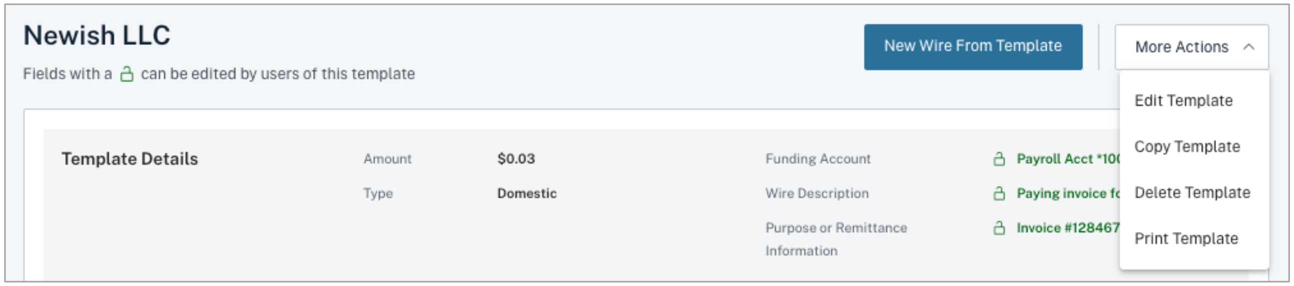
Wire Detail – Available Actions

Available actions depend on the payment status and user privileges (e.g. only users with Full or Limited approvals will see an Approve button)

Action	Wire Transfer Status
Approve	• Needs Approval
Copy	• All statuses
Delete	• Approved • Missed Cutoff • Needs Approval • Not Scheduled
Edit	• Missed Cutoff • Needs Approval • Not Scheduled
Notify Approver(s)	• Needs Approval
Print	• All statuses
Reject	• Needs Approval
Unapprove	• Approved

Wire Template Detail – Available Actions

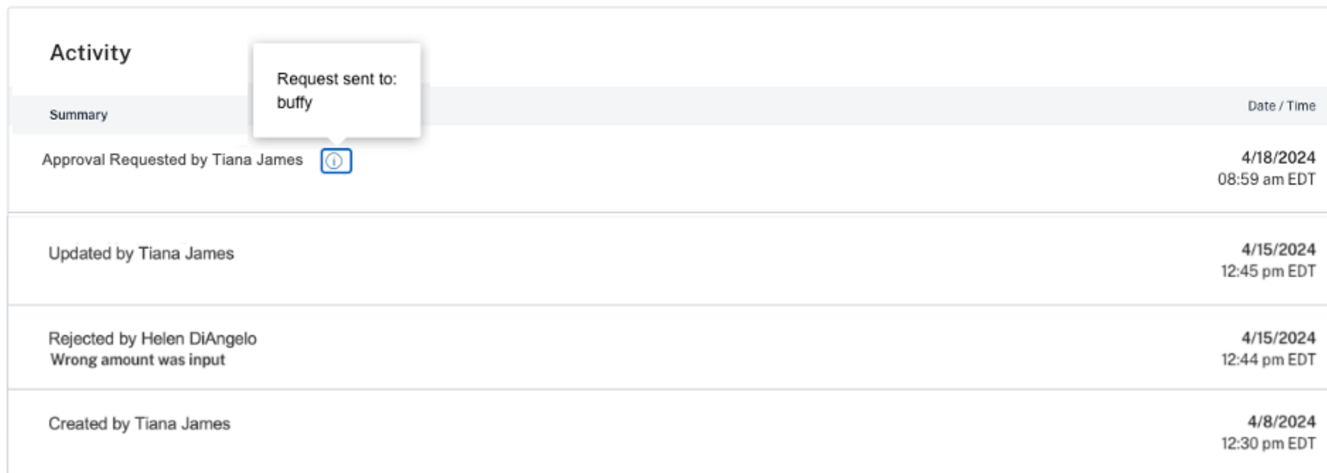
Available actions depend on user privileges (e.g. only Template editors will see Edit or Copy Template)



Wire Audit Trail

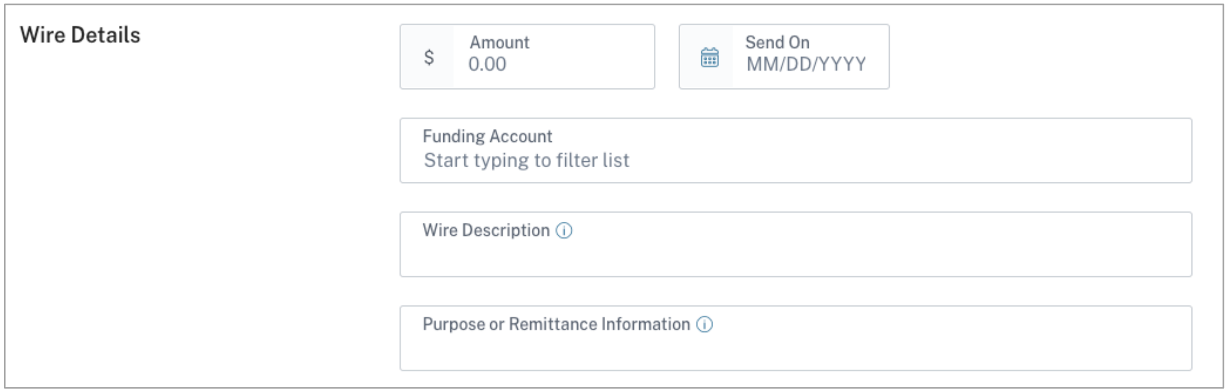
Audit Trail of the wire journey to display dates and time of:

- Creation
- Modification(s)
- Approvals
- Unapprovals
- Copy action
- Approval rejections
  - Will display rejection reason
- Notifications to approvers
  - Will display who notifications were sent to



Wire Description Field

- Users can add 140-character memo text to describe what the wire is used for
- This field does not travel with the wire. It will only appear in the human readable wire file.
- By default - the field is enabled by default and NOT required
- FI Level Setting choices (setting applies to wires and wire templates):
  - Not displayed for both domestic and international wire request
  - Displayed and required for both domestic and international wire request
  - Displayed and NOT required for both domestic and international wire request



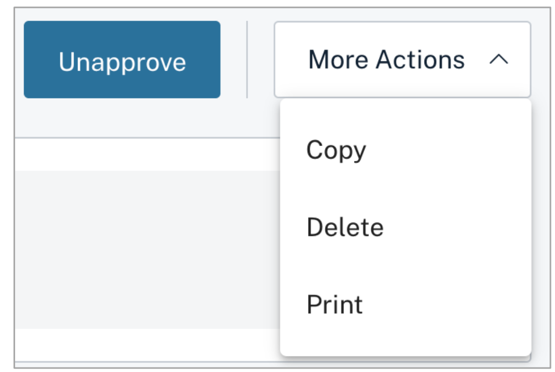
Copy Wires

Users with Wire Limited Editor privileges cannot copy wires

- Only users with Wire Transfer Editor privileges have ability to copy a wire transfers (it's essentially creating a wire from scratch)

Users can copy wires (any status) from:

- Activity list transaction rows – click on 3 ellipses
- Detail pages – click on **Copy** under More Actions



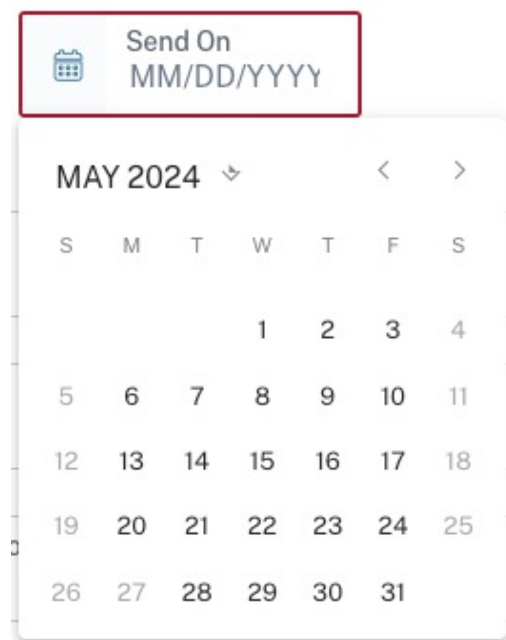
When **Copy** is selected, the wire is created and the user is automatically taken to the edit page.

All fields from the original wire are copied over except for Submit date.

On the edit page, users can modify the fields as necessary EXCEPT users cannot change the wire type

Submit Date Calendar

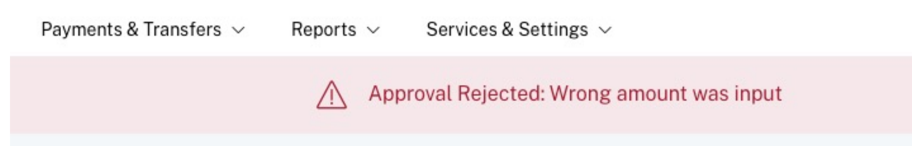
Wire Transfer date calendar blocks off all weekends and Federal Reserve observed holidays



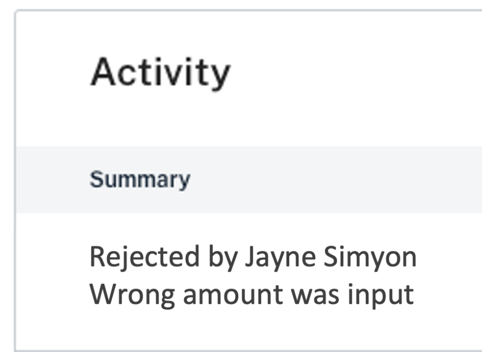
https://www.frbservices.org/about/holiday-schedules

New Wire Status – Approval Rejected

Wire approvers with Editor or Limited Editor privileges can reject a wire during approval process



Users can reject a single or multiple wires. If bulk, one rejection reason is applied to each wire.



Approvers must add a rejection reason. The reason will display on the template detail page in red bar at the top and within the Activity section

If there are multiple approvers required, the wire can be rejected by any approver

Rejected wires go into an **Approval Rejected** status. Users can then edit or delete the wire as necessary

Recurring Wire Changes

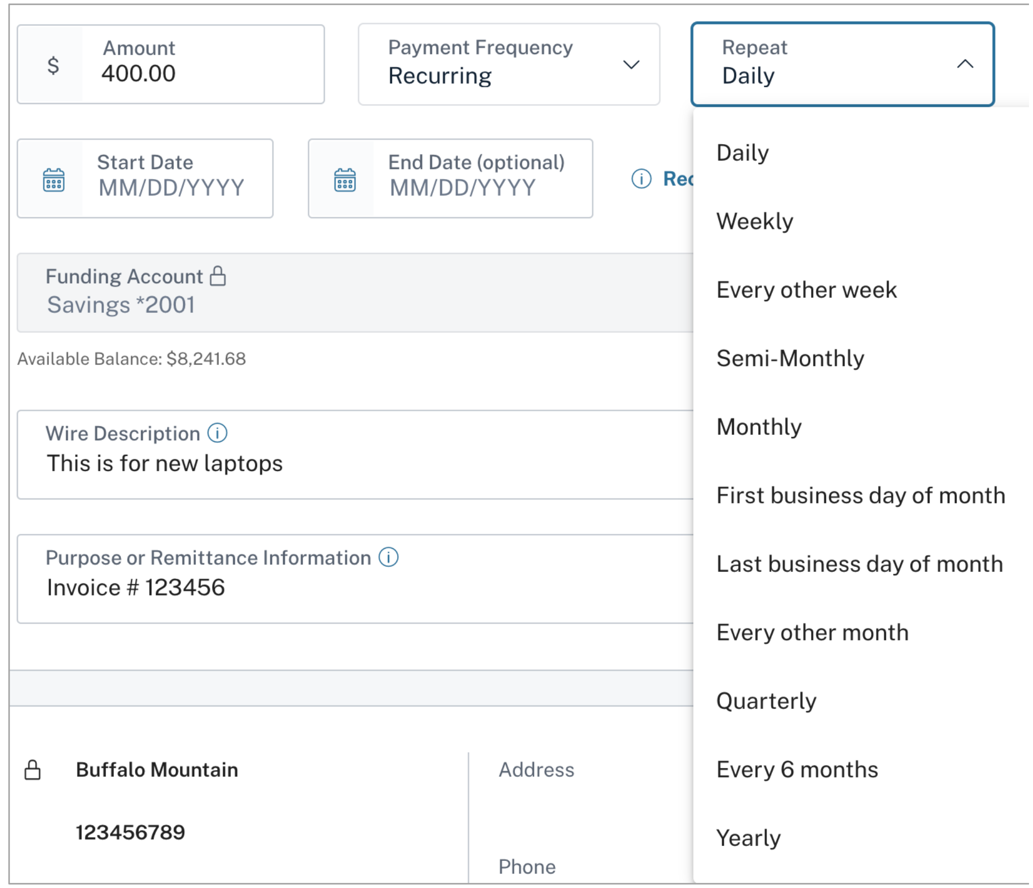
When creating a wire from a template, users can add a start and end date for the recurrence

Users can view up to 6 occurrences of the recurring wire

Users can select **First business day of month** or **Last business day** of month as recurrence options

The recurrence dropdown now defaults to ‘Single’ instead of ‘Occasional’

Note: No change to

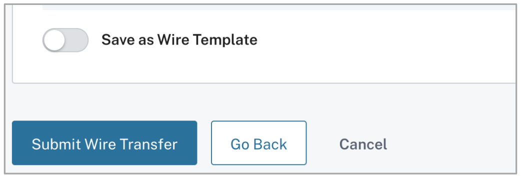


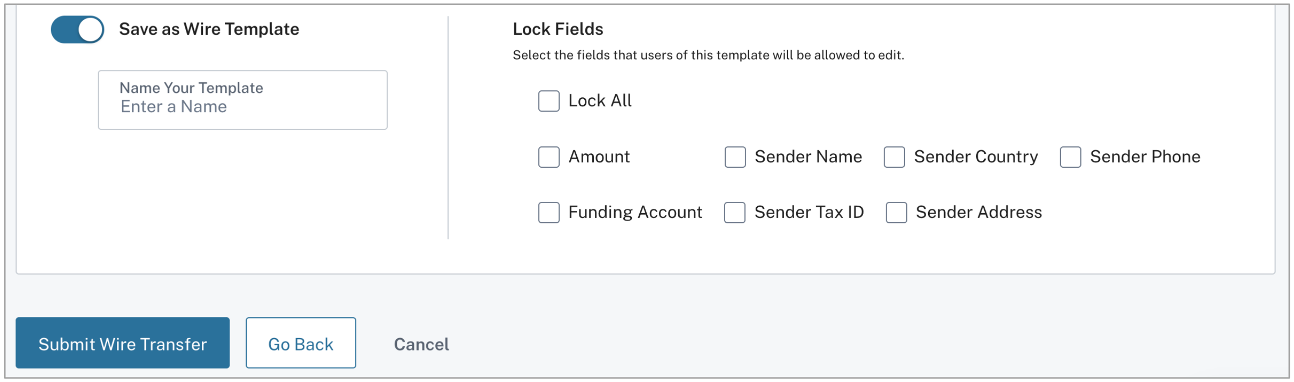
New Template Features

- Save wire as a template
- View template detail page
- View wires created from each template
- Wire description field on create and edit templates
- Copy templates
- Print templates

Save Wire as Template

- Create a template while creating or editing a wire transfer
  - Will display on edit, only if user has Template Editor privileges and wire wasn't previously saved as a template
- On the Wire Transfer review page, users can toggle to save the wire as a template
- Users will need to name their template
- Template names must be unique
- Locked fields - cannot change content when wire is created from the template
  - Amount
  - Funding Account
  - Sender Information
    - Name
    - Tax ID
    - Country
    - Address
    - Phone

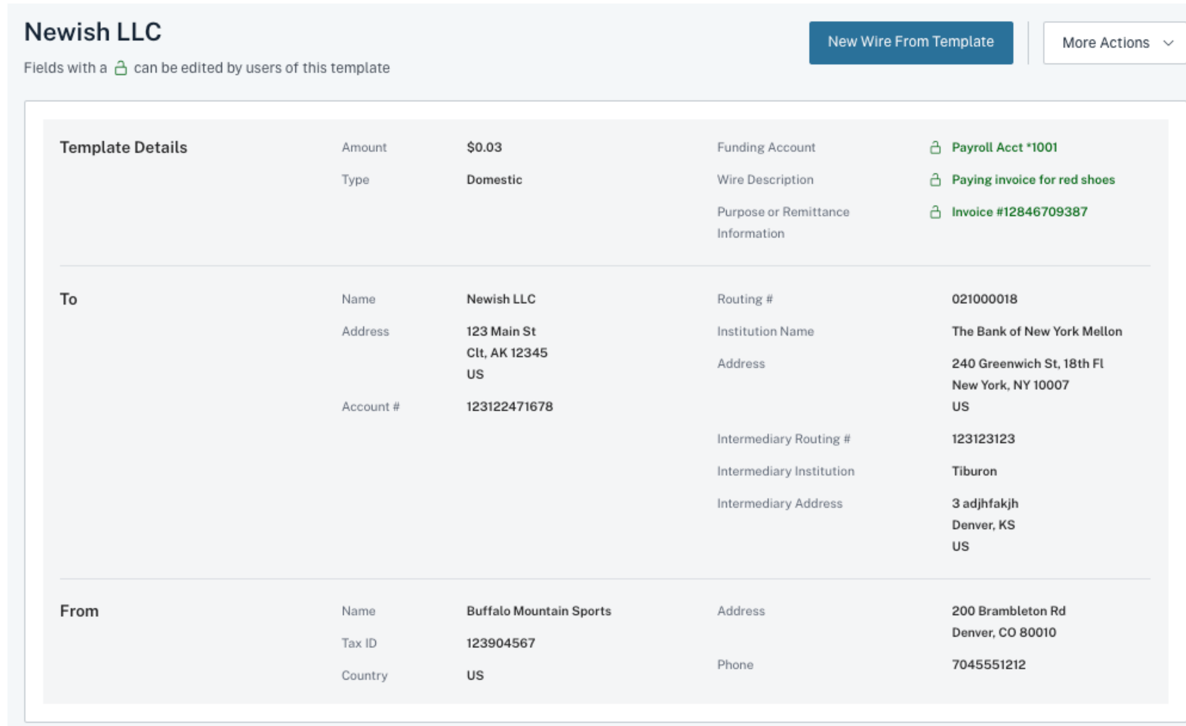




View Wire Template Detail

Users can click on the template name from Template list to see the template detail including:

- Template Name
- Fields that can be modified when creating a wire from the template (unlock icon)
- Recipient Details (To)
- Sender Details (From)



View Wires Created from Each Template

View Template Page:

Users can see all processed* wire transactions made from that template including:

- Submit Date
- Tracking #
- Funding Account
- Amount

Template Usage History

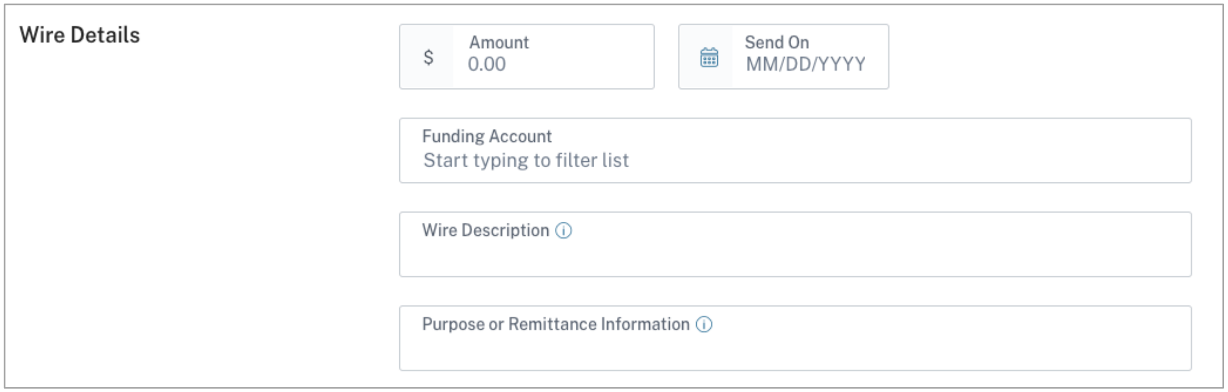
Note: Only processed wires are shown. Processed wires reflect the template settings at time of template use and do not reflect any subsequent modifications applied to the template.

Submit Date	Tracking #	Funding Acct #	Amount
04/15/2022	02919390090493272	28473018271830	$555,000,000.00

* Processed = any wire in Submitted, Confirmed, or Rejected status

Wire Description Field - Template

- Users can add 140-character memo text to describe what the wire is used for
- By default - the field is enabled by default and NOT required
- FI Level Setting choices (setting applies to wires and wire templates):
  - Not displayed for both domestic and international wire request
  - Displayed and required for both domestic and international wire request
  - Displayed and NOT required for both domestic and international wire request



Copy Templates

Users with Template Editor privileges can copy templates from:

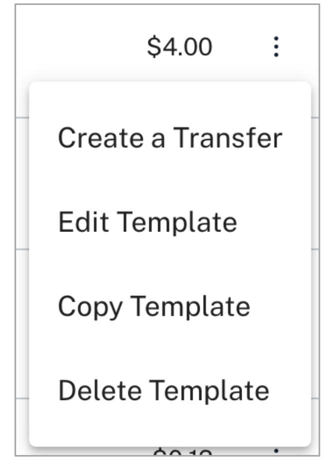
- Activity list transaction rows – click on 3 ellipses
- Detail pages – click on **Copy Template** under **More Actions** dropdown

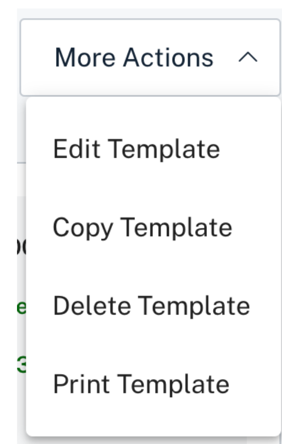
When **Copy Template** is selected, the template is created and the user is automatically taken to the edit page.

All fields from the original template are copied over including which fields are locked

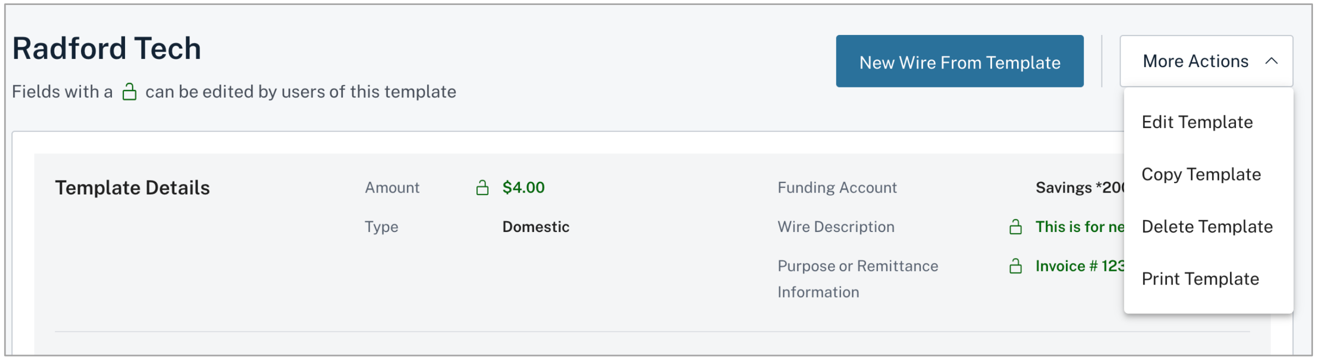
On the edit page, users can:

- Modify the fields as necessary
- On Templates, users can change the Template name from ‘Copy of <original template name>
- Users cannot change the template wire type





Print Templates



Users can print template information from the Template Detail page if they have Template Editor or Template Viewer privileges