PAYMENTS: ACH AND WIRE PAYMENTS

City National Business Suite® User Guide

July 2023

Contents

ACH and Wire Payments

City National Business Suite allows businesses to process both wire transfers and Automated Clearing House (ACH) payments. (Business Bill Pay can also be used for many vendor/payees. See the Business Bill Pay user guide for information on that method.)

This guide combines ACH and wire transfer payments in one useful resource, since many functions of the two payment types are identical in City National Business Suite, including:

- Managing your regular payees in the Payee Center

- Approving payments

- Creating and managing templates for your payments

- Creating payments from an existing template

Note: While both ACH and wire transfers offer fast and secure payments to your payees, and are managed similarly in Business Suite, they also differ in pricing, timing of transactions, and other factors. Speak to your City National Banker if you have questions on which payment methods you should be using.

Creating Your Payees for Payments (Payee Center of Business Suite)

Save your payee's address and banking information so that you can easily create Wire or ACH payments without having to re-enter it each time. To create an ACH or Wire payment, you can first create a payee. This is accomplished as follows:

1. Hover over the **Payments** drop-down menu from the main menu bar and select **Payees.**
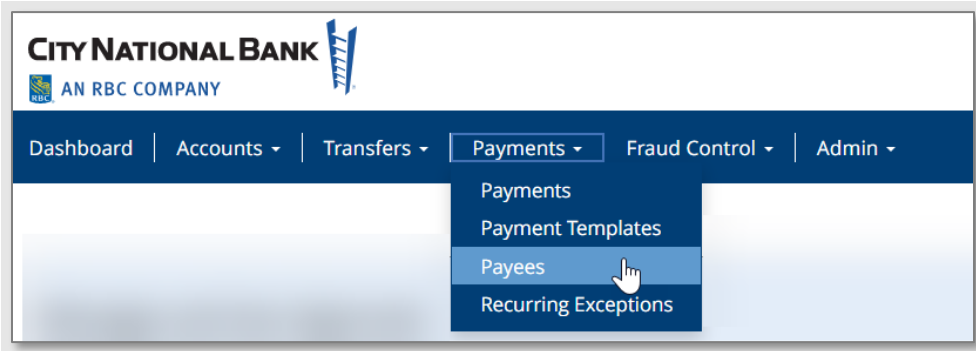
2. Click **Add a Payee**.

3. Select the required **Payee Type** as shown below.

- Business, or

- Individual, and/or

- Employee

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4. Under **Payee Information**, enter the required fields (indicated with a red asterisk). Expand the **Add Payment Account Information** section.

   Note: For International Wire, Address, City, and Country is required.

5. Click the appropriate radio button depending on whether you want to enter the beneficiary's bank information or use the beneficiary's IBAN number.

   a. **Enter Bank Information**: Enter the required information for Account Type, Account Number and Bank Routing Code. Note: If payment is going outside the United States, please enter the SWIFT Business Identifier Code or BIC.

   b. **Use IBAN**: Enter the required IBAN and currency.

6. Select Services Available to this Account.

   • For example: Corporate/Vendor payments for a Business payee. Or, Payroll for an Employee Payee.

   • Optional: Include other payment types like Wire-Domestic or Wire-International.

   • To add another account to this payee, click the **Add Another Account** link. This allows you to pay the payee from the additional account and using an additional payment service.

7. Click **Save Payee**.

Wire Transfer - Domestic

To create a domestic wire payment:

1. Hover over **Payments** from the main menu bar and select **Payments** from the drop-down menu.
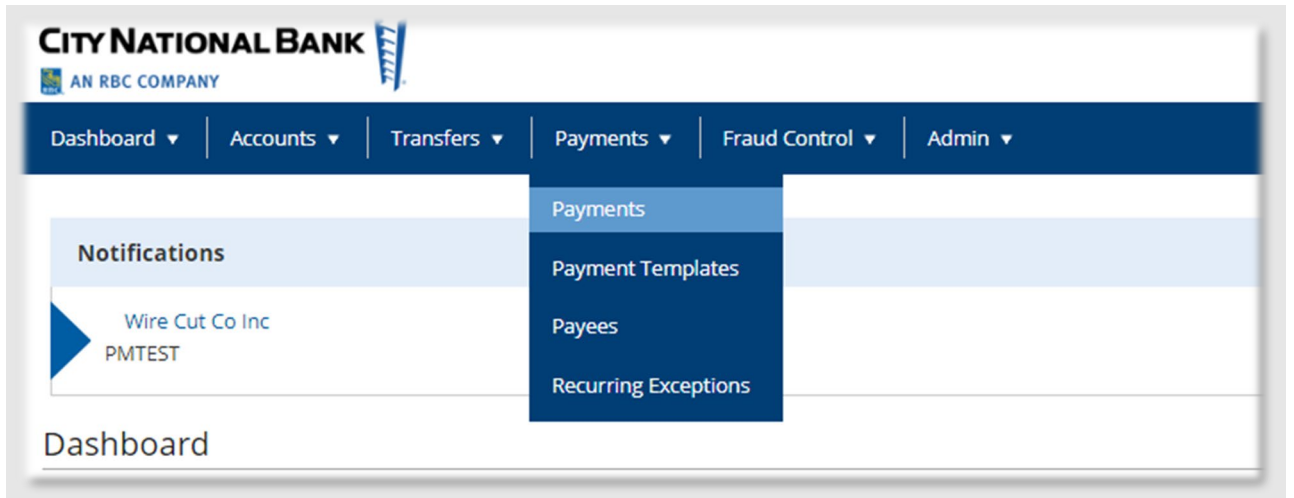
2. Click **Add a New Payment**.

3. Use the **Payment Type** drop-down to select the desired payment.

Wire – Choose **Wire-Domestic**, or use the **Select a Payment Template** drop-down to select an existing template.

Note: Choose the **Domestic Multi Entry** free form wire feature for Domestic wires to simplify sending multiple wires, allowing you to enter up to 20 wires at a time. This option is only available for Domestic Wires for clients enrolled in the full Business Suite service.

4. Click **Continue**.

Payments

← New Wire Domestic Payment   **Payment Total** 100.00 USD

Originator Information

* Account Number		Customer Reference	Internal Comment
ABC Company Demo ~ 123456456	✕ ▾		
$0.00 USD Available			Stored with the transaction, but not forwarded with the payment

☐ Check here if Ordering Party is different from Originator ⓘ

Beneficiary Information

* Name 🔍	Address Line 1	Address Line 2
ABC Vendor	1234 Forest Lane	
	When Address information is entered, Country and City are expected.	

Add recipient email to send notification of payment submission

City	State	Postal Code	Email ⓘ
Los Angeles	California ▾	90071	recipient@abcvendor.com
			Add Email

* Account Number	* Bank Code Type	* Bank Code 🔍
0987654321	ABA ✕ ▾	242270698 - COMM... ▾
		COMMUNITY SAVINGS BANK BETHEL, OH

Date & Amount

* Value Date	* Credit Amount
07/18/2023 📅	100.00 USD
Payment must be approved by 07/18/2023 15:00 PDT	

5. Use the Account Number drop-down to select the account to be debited.

Note: If you selected a template, some fields may already be completed.

6. (Optional) In the **Customer Reference** field, enter a customer reference.

7. (Optional) Enter any comments. Comments will be stored with the transaction but will not be sent with the payment.

8. In the **Name** field, you may enter the beneficiary name. If you use the Payee Center of Business Suite, select a payee by clicking the lookup icon 🔍 and then selecting a payee from the beneficiary address book. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.

9. If necessary, enter the address for the beneficiary.

Note: When making any edits to an existing beneficiary in the **Payee Center**, the updates will automatically apply to any templates to which that beneficiary belongs.

The following message appears to remind you:

Changes to this Contact will impact Payments and Templates

This contact is used in the following payment(s) that have not been released. Modify the payment after this contact is approved to update the payment details.

ID	Beneficiary	Payment Type	Value Date	Last Update Date/Ti
283552	ABC Payee	Wire - Domestic	06/16/2023	06/08/2023 17:20:15
283554	ABC Payee	Corporate/Vendor Payments	06/16/2023	06/08/2023 17:22:10

When this contact is approved, the following templates will be updated with the changes, which will need to be re-approved after the update.

Template ID	Template Name	Beneficiary	Payment Type
holidaytest	holidaytest	ABC Payee	Wire - Domestic
Payment	Payment	ABC Payee	Wire - Domestic

Do you want to continue with these changes?

Continue   Cancel

10. Enter the account number.

11. Select the appropriate Bank Code Type.

12. Enter or select a beneficiary bank code. If you select an existing code, the beneficiary bank name and address are automatically filled in.

13. In the **Date & Amount** section, use the calendar icon to select a value date.

Note: Wire payment initiation screens show the cutoff time for the wire. The times are displayed in your local time zone. Also, when you are submitting a wire transfer after the wire cutoff time, the system automatically applies the following business day's date. In addition, if you are completing a domestic wire that is on-us (i.e., from a CNB account to another CNB account), you will be prompted with the option to send the wire on the current date instead of next day, since on-us wires have a later cutoff than wires to other banks. Click **Yes** on the prompt if you desire the on-us wire to transmit on today's business day.

14. Enter an amount.

15. (Optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.

16. (Optional) If needed, click **Add 2nd Intermediary Bank** to add another bank.

17. If you want to add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that you want to accompany the payment. You can add up to four lines of details.

18. If Ordering Party is different from originator, check the box under Originator Information to enter Ordering Party information.

19. (Optional) Use the drop-down menu to select the originator's ID Type. Enter the ID number in the **ID Number** field.

20. Enter a name for the originator.

21. (Optional) Enter an address line for the originator if it has not been filled in automatically. If you need to enter an additional line, click **Add Address Line**.

22. (Optional) Use the **Country** drop-down to select the originator's country.

23. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a Template ID (a descriptive name for the template) and Template Name . If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict to Specified Users** checkbox. The template will need to be approved before it can be used.

1,000.00 to **1 Beneficiary** on **20 Nov 2022**

☑ Save this payment as a template for future use **i**

* Template ID   * Template Name

template1   template1

☐ Restrict to Specified Users

[Submit] [Save for Later] [Cancel]

24. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

Note: After you click Submit, the system will prompt you to securely confirm the approval using your token.

After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors.

25. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the **Payments List**.

ACH Payments

Automated Clearing House (ACH) payments create the ability to send debits or credits to anywhere from one to many participating financial institutions within the United States.

1. Hover over **Payments** from the main menu bar and select **Payments** from the drop-down menu.
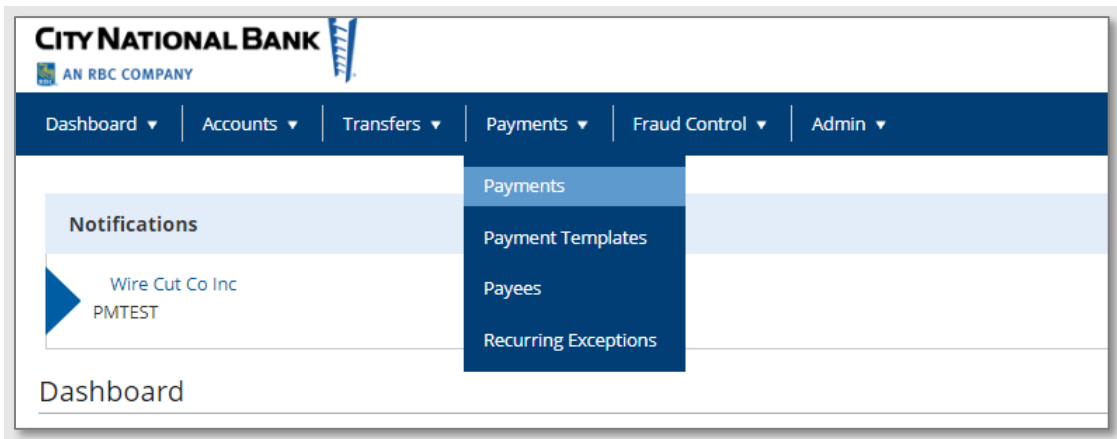
2. Click **Add a New Payment**.

3. Use the **Payment Type** drop-down to select the type of ACH Payment you would like to make, such as Corporate/Vendor Payment, Consumer Payment, etc., or use the **Select a Payment Template** drop-down to select an existing template.

4. Click **Continue**.

5. Use the **Originator ID** drop-down to select the ACH ID and predefined account to be debited.

Note: If you selected a template, some fields may already be completed.

6. The value date defaults to the next business day. If you are set up for **Same Day ACH** and wish to send the payment same day click the check box, the current day will appear automatically.

7. For **Same Day**, select current date and check the box that appears for **Same Day** confirmation.

8. (Optional) **Batch Description** defaults to a standard based on the type of payment, but can be changed by the user.

9. (Optional) **Descriptive Date** can be entered to reference an internal date, but is not required.

10. (Optional) Enter any comments. Comments will be stored with the transaction but will *not* be sent with the payment.

11. In the Name field, enter the beneficiary name or select a payee by clicking the lookup icon 🔍 and then selecting a payee from the **Payee Center** list. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.

Note: When making any edits to an existing beneficiary in the **Payee Center**, the updates will automatically apply to any templates to which that beneficiary belongs. The following message appears to remind you:

Changes to this Contact will impact Payments and Templates

This contact is used in the following payment(s) that have not been released. Modify the payment after this contact is approved to update the payment details.

ID	Beneficiary	Payment Type	Value Date	Last Update Date/Ti
283552	ABC Payee	Wire - Domestic	06/16/2023	06/08/2023 17:20:15
283554	ABC Payee	Corporate/Vendor Payments	06/16/2023	06/08/2023 17:22:10

When this contact is approved, the following templates will be updated with the changes, which will need to be re-approved after the update.
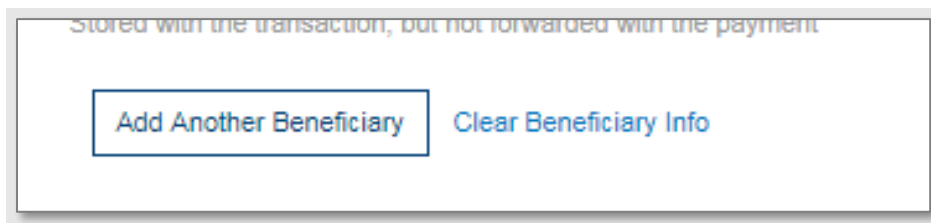
Template ID	Template Name	Beneficiary	Payment Type
holidaytest	holidaytest	ABC Payee	Wire - Domestic
Payment	Payment	ABC Payee	Wire - Domestic

Do you want to continue with these changes?

Continue   Cancel

12. Enter the receiving bank ABA in the field. The system will show matches based on the numbers entered, and you can either select the bank when it appears in the drop-down or enter the full nine digits and select the bank.

13. Enter the **Account Number** of the recipient.

14. Enter the Account Type.

15. Conditional: Select **Debit** or **Credit** (**Note:** depending on the type of ACH transaction, you may not have a choice of debit or credit).

16. Enter the **Amount**.

17. **ID** and **Discretionary Data** are optional fields.

Note: Company discretionary data can be included in the batch header of the ACH file of your payments. If required, click the optional field provided. If the payment data are identical to a payment already submitted, a pop-up warns you that this may be a duplicate payment.

18. The Create Prenote box allows you to send a zero dollar entry for account validation.

19. The Hold box allows you to create the entry but not send the transaction at this time.

20. (Optional) Addenda Code and Addenda allow you to enter payment-related remittance details if desired.

21. (Optional) Internal Comment is stored with the payment but not sent with the payment.

22. To add another beneficiary to this batch of ACH payments, click the Add Another Beneficiary box and repeat steps 10-20. You can add as many beneficiaries as needed for this payment.

23. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Next, enter a Template ID (a descriptive name for the template) and Template name. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template must be approved before it can be used.

24. Click **Submit** to submit the payment or **Save for Later** to edit the payment later. After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully, or if the payment has any errors.

25. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management List.

Note: When using ACH to process payroll payments, you may set up two receiving accounts for your employees who desire this. When setting up the payroll payment to multiple accounts, you must define the distribution to the second account by indicating the percentage or by specifying a dollar amount as shown below.

Approve/Unapprove Payments

Many items require approval when they are entered or modified. Items that need approval will usually have a status of Entered or Modified (shown in the Status column of the list). To approve an item, click or select Approve in the Actions column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

Payments

Max display of info: 31 days ⓘ

⊕ Add a New Payment   ⊕ Quick Entry   ⊕ File Import

☐ All	Actions	Status	Value Date
☐	View ▾	Entered	05/19/2023
☐	View	Approve	05/10/2023
☐	View	Delete	05/10/2023
☐	View	Modify	05/08/2023
		Reject	

In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error.

Note: A pop-up message appears if a payment is a possible duplicate payment based upon a dollar amount match with another payment to the same payee. If the item is not a duplicate, enter an explanation in the field provided to document why the payment is not a duplicate, as shown below.
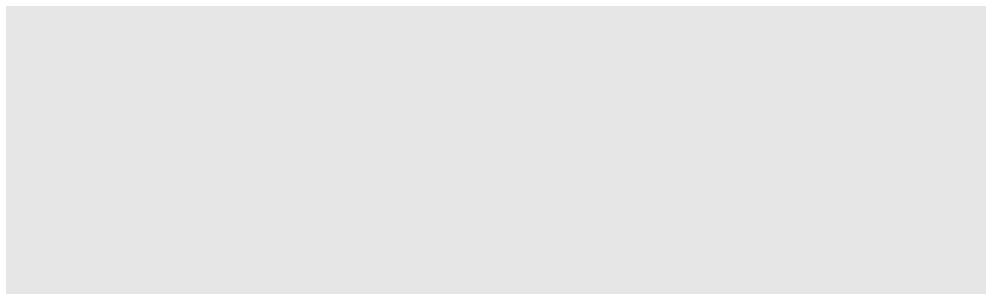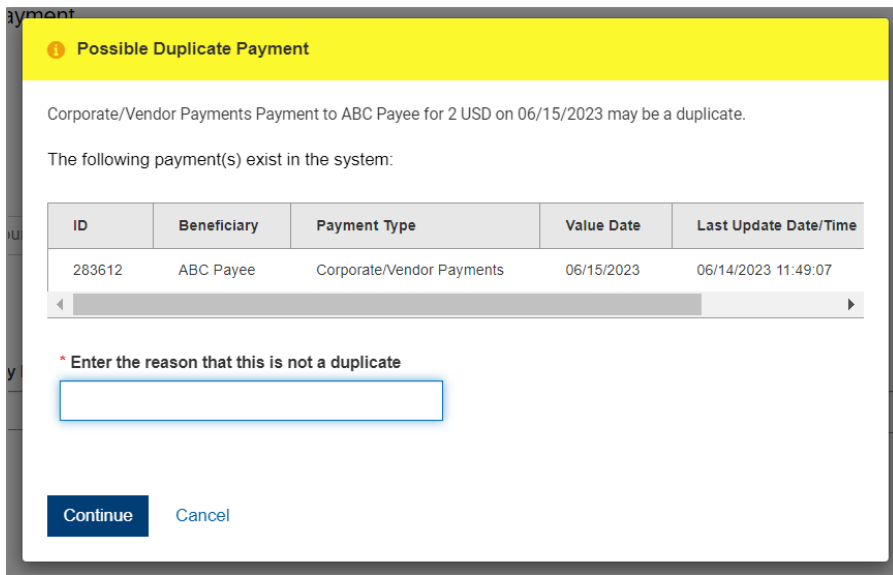
If you attempt to approve/unapprove an item or items that you are not permitted to approve, a confirmation screen may appear telling you that some of the selected items are not eligible. (**Note:** You are not eligible to approve if you select items that you submitted for payment and someone else needs to approve, or if you selected items on accounts that you are not otherwise eligible to approve because of your permissions set up for approvals, among other reasons.)

Click **Yes** to continue; otherwise, click **No**. If you click **Yes,** items that you are ineligible to approve will remain on the approval list.

Note: After you click **Approve**, the system will prompt you to securely confirm the approval using your token passcode and four-digit Personal Identification Code (PIN) entered as one continuous number in the space provided.

Wire Transfers – International

An international wire payment creates an electronic funds transfer between a payer and payee whose accounts are denominated with different currencies or different countries.

To create an international wire payment:

1. Select **Payment** from the **Payments** menu.

2. Click **Add a New Payment**.

3. Use the **Payment Type** drop-down to select **Wire - International**, or use the **Select a Payment Template** drop-down to select an existing template.

4. Click **Continue**.

Payments

← New Wire International Payment   **Payment Total** 0.00

Originator Information

* Account Number   🔍   Customer Reference   Internal Comment

[▼]   [   ]   [   ]

                                                                 Stored with the transaction,but not forwarded with the payment

Beneficiary Information

* Name   🔍   Address Line 1 (Required for some Bank Codes)   Address Line 2

[   ]   [   ]   [   ]

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

Country   City   State/Province   Postal Code   Email   ⓘ

[▼]   [   ]   [   ]   [   ]   [   ]

                                                                                            Add Email

* Account Format Type   * Account Number   * Bank ID Type   * Bank ID   🔍

[IBAN   × ▼]   [   ]   [SWIFT   × ▼]   [▼]

Date & Amount

* Value Date   Charges   Enter Amount in   * Credit Amount   Debit Amount

[06/13/2023   📅]   [▼]   [Credit Currency   ▼]   [▼]   [   ]

Payment must be approved by   Add Contract ID
06/12/2023 14:00 PDT

* Transaction Date

[06/12/2023   ]

5. Use the **Account Number** drop-down to select the account to be debited.

6. (Optional) Enter a customer reference.

7. (Optional) Enter any internal comments. Comments will be stored with the transaction but will *not* be sent with the payment.

8. In the **Name** field in the **Beneficiary Information** section, select a payee by clicking the lookup icon 🔍 and then selecting one from the list, or enter the beneficiary name. If you select an entry from the beneficiary address book, some of the remaining fields will be automatically populated.

9. (Optional) If the beneficiary address was not automatically populated, enter the beneficiary address.

10. (Optional) If needed, use the Country drop-down to select the beneficiary's country.

11. Use the **Account Format Type** drop-down to select the beneficiary's account type.

12. Account format type defaults to IBAN. If the country requires an IBAN, please enter it here. IBAN account numbers are validated and Bank ID will auto-populate. If the format is not IBAN, select the appropriate format.

13. Enter the beneficiary's account number.

14. Select a Bank ID type from the drop-down menu.

15. Select a Bank ID. The Bank ID drop-down menu will allow selections of banks within the Bank ID type selected.

16. Select a **Value Date**.
    Note: Wire payment initiation screen show the cutoff time for the wire. The times are displayed in your local time zone.

17. Use the **Charges** drop-down menu to select how any charges accruing from the transaction will be handled. Our system defaults to Beneficiary.

    • **Beneficiary** – Charges will be paid by the beneficiary.

    • **Ours** – Charges will be paid by your company.

    • **Note**: "Ours" charges are only valid on foreign currency wires (not USD). However, charges and other foreign currency rules vary by country. For example, Canadian transactions are not eligible for an "Ours" charges designation.

18. For multi-currency payments, select **Enter Amount** in the drop-down menu to select either **Credit Currency** or **Debit Currency**. By selecting the Bank ID type and Bank ID in the steps above, the amount will automatically display the currency used by the beneficiary bank. If you are sending US Dollars rather than local currency, click the drop-down under **Credit Amount** to change from local currency to US Dollars.

19. Enter either the credit or debit amount and currency. Click the drop-down menu in the gray area next to the amount to indicate which currency is desired.

![City National Bank - An RBC Company logo]

Note: After entering the transaction value and type of receiving currency, the screen displays the bank's current exchange rate. While exchange rates fluctuate throughout the day, as long as the wire is submitted timely, the displayed rate holds otherwise the system will ask you to refresh the rate.

20. (Optional) If you have a Foreign Exchange Contract, please click the **Add Contract ID** link to enter that information.

21. (Optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and use the **Bank Code Type** and **Bank Code** drop-downs to select a code type and code for the first intermediary bank, if any. The bank name and address will be automatically filled in.

22. (Optional) If needed, click **Add 2nd Intermediary Bank** to add another bank.

23. Many countries now require additional information that can be added in the Payment Details section. We strongly recommend that you include Purpose of Payment in this section. Our Outgoing International Wire Payments Guide offers country-by-country requirements. (Optional) If desired, expand the **Ordering Party** section, and use the **ID** and **ID Type** drop-downs to select an ID and type for the originator of the transaction, if any.

24. If the Ordering Party is different from the Originator, check the box to enter the details.

25. The **Name** and **Address** fields may be filled in automatically from the information you entered before. If not, enter the originator's name and address information.

26. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a Template ID (a descriptive name for the template) and Template Name. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox.

27. Click **Submit** to submit the payment or **Save for Later** to edit the payment later.

Note: After you click Submit, the system will prompt you to securely confirm the submission using your token passcode plus your four-digit PIN, entered as one continuous number in the space provided.

After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully or if the payment has any errors.

A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment List View or Payment Detail screen.

Note: If the international wire is originating from a consumer account, you will receive a Consumer International Wire Transfer Disclosure and Receipt before the payment may be approved.

You must accept the to Disclosure to approve and send the payment to process.

Viewing the Consumer International Disclosure and Receipt

Under the Dodd-Frank rules governing consumer international wire payments, the originator of the payment should be able to view and Accept the consumer international disclosure and receipt before it can be approved and processed. This form notifies the payer of any fees associated with the payment, as well as the applicable exchange rate.

To view the Consumer International Disclosure and Receipt:

1. In the **Payments List View**, locate the international wire payment, and click **View**.

2. Click the **View Combined Disclosure** link at the top of the payment screen.

Payments

← View Wire International Payment (ID 283647)

Payment Summary

Status
Entered

Entry Method
Freeform

Entered On
06/14/2023 04:29 PM

View Combined Disclosure

3. To print the form, click the **Print** button on your browser or right-click on the form and select Print.

Payment Cancellation Deadline for Consumer International Wire Payments

From the Payments List View, you may select View from the Actions drop-down next to the payment.

Note: The Payment Cancellation Deadline in the payment summary is the deadline up to which a consumer international wire payment can be canceled. The deadline will not appear in the summary until the payment is approved.

International ACH Payments

An international ACH payment creates an electronic funds transfer between a payer and payee who are in two different countries. International ACH payments are not allowed to originate from a Consumer Account.

1. Select **Payment Management** from the Payments & Transfers menu.

2. Click **Add a New Payment**.

3. Use the **Payment Type** drop-down to select **ACH – International ACH Transaction**, or use the **Select a Payment Template** drop-down to select an existing template.

4. Click **Continue**.

5. Enter **Originator ID** for the payment.

6. Value date will default to the next business day.

7. (Optional) Batch description will auto-populate but can be changed.

8. (Optional) Descriptive date is optional for internal use.

9. (Optional) Comments will be stored with the transaction but not forwarded with the payment.

10. Select the destination currency from the drop-down list of available countries. The destination currency is the currency that your payee wishes to receive at the final receiving bank.

11. Beneficiary Information.

Enter all of the required information as shown. For international ACH, the receiver's name and full address, including country, are required.
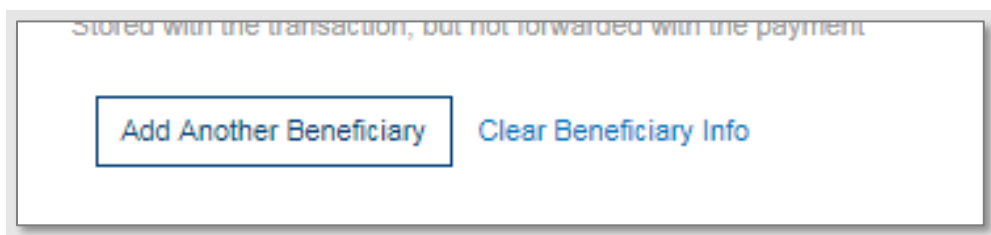
- **Bank Code Type** – e.g., MX for Mexico.

- **Bank Code** – e.g., Mexican bank routing number.

- **Account Number** – e.g., CLABE for Mexico.

- Select **Account Type**.

- **Transaction Type Code** – select appropriate code.

- **Debit/Credit** – Mexico can only receive credit payments. Domestic International ACH payments can be either credit or debit.

- **Amount** – enter the amount of the payment in USD. The conversion, if converted to another currency, will occur after the item is sent to the receiving bank.

12. Additional fields if desired:

- **Remittance** information for payment-related remittance data.

- **Correspondent Information** – if another bank is required to receive the payment first and then forward it on.

- **Beneficiary Exclusion Dates** – to start or stop payments within date ranges.

- **Internal Comment** – internal information stored with the payment but not sent to the receiver.

13. To add another beneficiary to this batch of ACH payments, click the **Add Another Beneficiary** box and repeat steps 10-12. You can add as many beneficiaries as needed for this payment.

14. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Next, enter a Template ID (a descriptive name for the template) and template name. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template must be approved before it can be used.

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15. Click **Submit** to submit the payment or **Save for Later** to edit the payment later. After the payment is submitted or saved, a message will appear at the top of the screen indicating whether the payment was submitted or saved successfully, or if the payment has any errors.

16. A payment must be approved before it is sent to the beneficiary. Payments can be approved from the **Payment List**.

17. Note: Your token passcode plus your four-digit PIN must be entered in the field provided in order to approve payments. Refer to the Payment Security Token User Guide for full instructions.

Downloading the Wire Transfer Batch Detail List

To download or print a report of a Wire or batch of wires you have transmitted, download the Wire Detail List.

1. On the top menu bar, select **Payments**, then select **Payments** from the pull down menu.

2. Filter on the right hand corner of the screen to **Wire Payments**.

3. For a single wire, locate the desired wire, then click **View** in the Action column. This will pull up details for the specific wire.

4. Go to bottom of page and select the **Print** button.

5. Select **Export As PDF** for easy review, or select **Export As CSV** or **Export As Plain Text**.

6. For multiple wires, select ones desired by selecting the checkboxes next to the wires, click on **Print** 🖶 or **Export** ↪ , select details or summary as desired

7. You can print or export to CSV as desired based on the above selection.

Creating a Payment from a Template (for both ACH and Wires)

1. Select **Payment Templates** from the Payments drop-down as shown below.
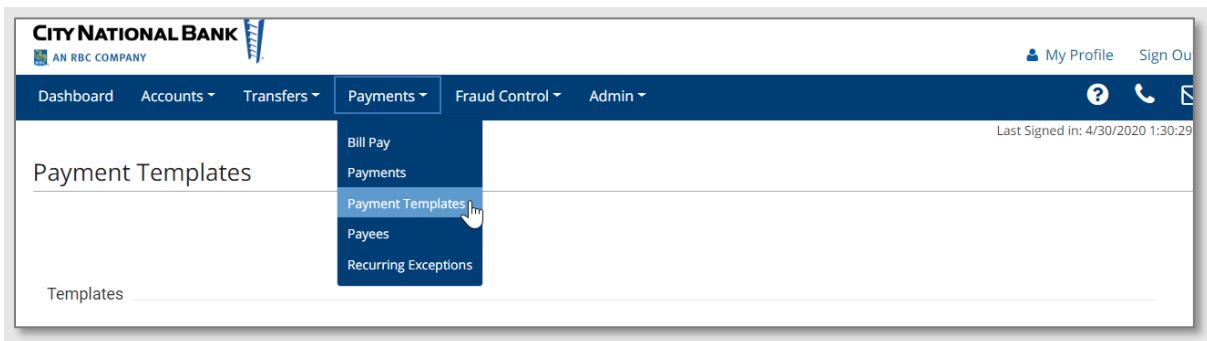
2. Find the **Template** (must be in approved status, otherwise select template and then Approve), and then click **Copy As Payment**.
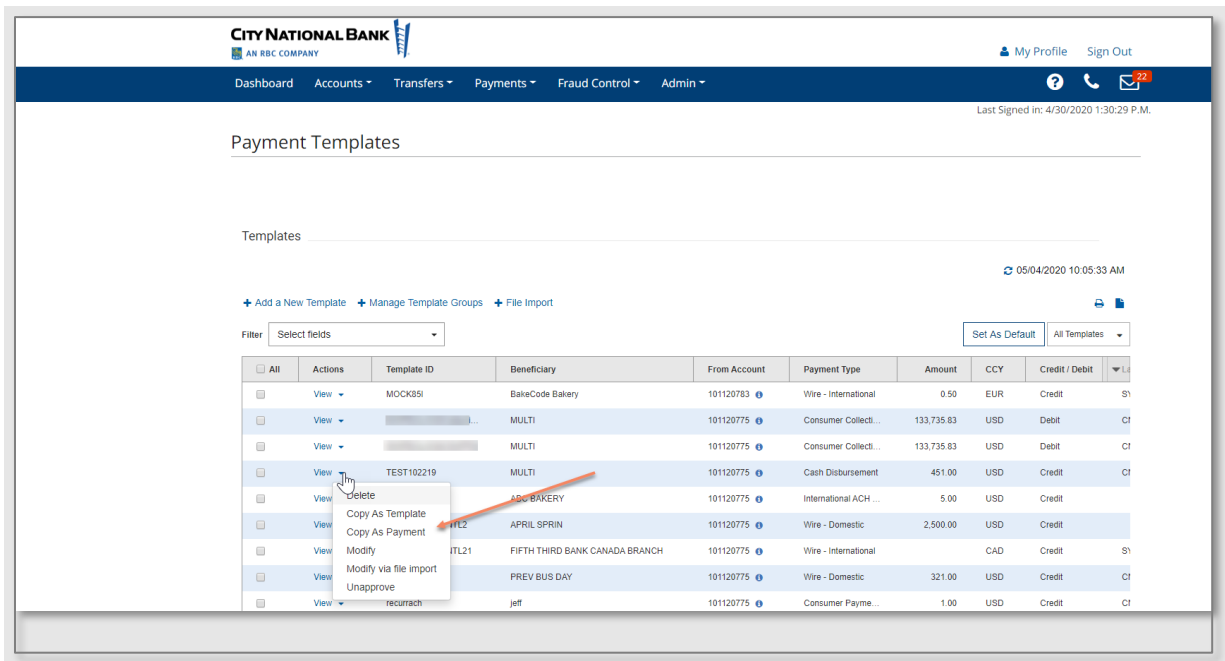
3. You can modify the amounts only for payments made from a template. Otherwise, go to the **Payments** dropdown and select **Payments**.

4. You will see the payment in the **Payments List** view in Entered status. Select dropdown and click **Approve**.

Note: Your token passcode plus your four-digit PIN must be entered in the field provided in order to approve payments. Refer to the Payment Security Token User Guide for full instructions.

Reviewing Payment and Template History

When viewing or modifying a payment or template, the **Payment/Template History** section displays the full audit history of the item, including the old and new values of fields that were modified.

- From the Payment list or Template list, click on View under Action column on the desired Payment or Template. Scroll to the bottom of the page under Payment History or Template History.

- Hover over details field to display the full details, shown in the **Payment History**.

• Or, click on the (i) icon to display in a pop-up.

Downloading the ACH Batch Detail List

To download or print a report of an ACH batch you have transmitted, download the ACH Batch Detail List.

1. On the top menu bar, select Payments, then select Payments from the drop-down menu.

2. Filter on the right-hand corner of the screen to ACH Payments.

3. Locate the desired Batch, then click **View** in the **Action** column. This will pull up both batch totals and individual transactions.

4. Go to bottom of page and select the **Print** button.

5. Select **Export As PDF** for easy review, or select **Export As CSV** or **Export As Plain Text**

Payment Statuses

A list of payment statuses is shown on the following page.

You can also download or print Templates, by going to Payments>Templates. Select ACH or Wire, or all, whatever is desired. Select **All** and **Export/Print – Details** for all entry details.

Status	
Approved	An approved payment is ready for extraction to the back office and cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified/deleted.
Bank Confirmed	Confirmed by the back office. Not available for deletion / modification.
Bank Received	Received by the back office. Not available for deletion/ modification.
Deleted	Not available for workflow or modification.
Entered	Entered without errors, ready for approval workflow. Can be modified/deleted.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
High Value	Requires secondary approval for high-value payments. Not available for modification or deletion.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved.
Incomplete	Saved in an incomplete status. Can be modified/deleted.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
Needs Rate	Needs an exchange rate.
Needs Repair	Needs repair, usually due to an error in a file import validation.
Rejected	Rejected by the back office. Not available for workflow, deletion or modification.
Released	Released to the back office. Not available for deletion/modification.

Sending Domestic Wires – Quick Reference Guide

1. Hover over main menu bar>Payments and click **Payments** from the menu.
2. Click Add a New Payment>Payment Type>Wire-Domestic then click Continue.
3. Use Account Number drop-down to select the account to be debited.
3. Enter **Customer Reference** if desired and any comments. Comments are *not* sent with payment.
4. For **Name**, select payee by clicking the lookup icon 🔍 and then clicking a payee from the list (or enter the payee name).
5. If necessary, enter the address and country for the beneficiary. (Click **Add Address Line** if needed.)
6. Enter or select the Account Type and Account Number.
7. Select beneficiary bank code. If it's already in the system, the bank name and address are pre-filled.
8. In the **Date & Amount** section, use the calendar icon to select a value date, then enter amount.
9. If needed, expand the Intermediary Bank section, and select a bank code for the first intermediary bank. If needed, click **Add 2nd Intermediary Bank** to add another bank.
10. If you want to add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that should accompany the payment. (Up to four lines).
11. If desired, expand the Ordering Party section, and use the ID Type drop-down to select the type used by the originator of the transaction and the originator's ID.
12. Enter a name for the originator.
13. Enter an address line for the originator if it has not been filled in automatically. If you need to enter an additional line, click **Add Address Line**.
14. Use the Country drop-down to select the originator's country.
15. To save this payment as a template, check **Save this payment as a template** for future use. Enter a Template ID and Template Name. To ensure only certain users can view, check the **Restrict** checkbox. Template approval will be required.
16. Click **Submit** or **Save for Later** to edit later. A message will appear at the top of the screen indicating the status and whether the payment has any errors.
17. After you click **Submit**, the system will prompt you to securely confirm the approval using your token.
18. A payment must be approved before it is sent to the beneficiary, using **Payments List**.
19. After you click **Approve**, the system will prompt you to securely confirm the approval using your token and your four-digit PIN as one continuous number entered into the space provided.

Sending International Wires – Quick Reference Guide

1. Hover over main menu bar > Payments and select **Payments** from the menu.
2. Click Add a New Payment>Payment Type>Wire-International then click Continue.
3. Use Account Number drop-down to select the account to be debited.
4. Enter **Customer Reference** if desired and any comments. Comments are *not* sent with payment.
5. For **Name**, select payee by clicking the lookup icon 🔍 and then clicking a payee from the list (or enter the payee name).
6. If necessary, enter the address, city and country for the beneficiary. (Click **Add Address Line** if needed.)
7. Enter or select the **Account Type** and **Account Number.**
8. Select beneficiary bank code. If it's already in the system, the bank name and address are prefilled.
9. In the **Date & Amount** section, use the calendar icon to select a value date, then enter amount. For multi-currency payments, use the **Enter Amount in** drop-down, to select and enter either **Credit Currency** or **Debit Currency**.) If this is a multi-currency payment, you can enter the ID of an exchange rate contact associated with the transaction
10. If needed, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank. If needed, click **Add 2nd Intermediary Bank** to add another bank.

11. If you want to add more details, expand the **Payment Details** and **Bank-to-Bank Details** sections, and enter any payment details and bank-to-bank instructions that should accompany the payment. (Up to four lines).
12. If desired, expand the **Ordering Party** section, and use the ID Type drop-down to select the type used by the originator of the transaction and the originator's ID.
13. Enter a name for the originator.
14. Enter an address line for the originator if it has not been filled in automatically. If you need to enter an additional line, click **Add Address Line**.
15. Use the **Country** drop-down to select the originator's country.
16. To save this payment as a template, check **Save this payment as a template for future use**. Enter a template code (descriptive name for template) and description. To ensure only certain users can view, check the **Restrict** checkbox. Template approval will be required.
17. Click **Submit** or **Save for Later** to edit later. After the payment is submitted or saved, a message will appear at the top of the screen indicating the status and whether the payment has any errors.
18. A payment must be approved before it is sent to the beneficiary, using **Payments List** by selecting Approve in the Action column, or select multiple wires as desired and scroll to the bottom to Approve You will be prompt to enter your token passcode plus your four-digit PIN entered as one continuous number in the space provided.

Wire Transfers – Quick Reference Guide
For City National Business Suite®

CITY NATIONAL BANK
AN RBC COMPANY

Consumer International Disclosure and Receipt

Under Dodd-Frank rules governing *consumer* international wire payments, the originator of the payment must be able to view and Accept the consumer international disclosure and receipt before it can be approved and processed. This form notifies the payer of any fees associated with the payment, as well as the applicable exchange rate.

To review the disclosure, go to **Payments List View**, locate the international wire payment, and click **View**.

1. Click the **View Combined Disclosure** link at the top of the payment screen. To print, click the **Print** button on your browser or right-click on the form and select Print.

Domestic ACH Payments Quick Reference Guide

1. Hover over main menu bar>Payments and click **Payments** from the menu.

2. Click Add a New Payment>Payment Type>ACH> {type} then click Continue.

3. Use the Originator ID drop-down to select the ACH ID and predefined account to be debited.

4. Value date defaults to the next business day. If you are entitled for Same Day ACH, you can change the date to the current business day.

5. Enter the beneficiary **Name or** select saved payee by clicking the lookup icon 🔍 and then clicking a payee from the list.

6. Enter receiving bank ABA number.

7. Enter or select the Account Number and Account Type.

8. Select **Debit** or **Credit** (Note: depending on the type of ACH transaction, you may not have a choice of debit or credit).

9. Enter the **Amount**. (**Create Prenote** box if validating with $0 amount.)

10. Hold box allow you to create but not send the transaction at this time. **Addenda Code and Addenda** allow you to enter payment related remittance details if desired.

11. To add another beneficiary to this batch of ACH payments, click on the **Add Another Beneficiary** box and repeat the above steps.

International ACH Payments Quick Reference Guide

1. Hover over **main menu bar>Payments** and click **Payments** from the menu.

2. Click Add a New Payment>Payment Type>ACH> {ACH – International) then click Continue.

3. Use the **Originator ID** drop-down to select the ACH ID and predefined account to be debited.

4. Select a **Value Date.**

5. Enter the beneficiary **Name**, select payee by clicking the lookup icon 🔍 and then clicking a payee from the list (or enter the payee name).

6. Enter the Address, City, Province, Country and Postal Code.

7. Default **Bank+Account** selected.

8. Enter or select the payee **Account Number** and **Account Type**.

9. Select the appropriate **Bank Code Type** and **Bank Code.**

10. Select the appropriate **Transaction Type**.

11. **Hold** box allows you to create but not send the transaction at this time. Remittance 1 and Remittance 2 fields allow you to enter payment related remittance details if desired.

12. After you click **Submit**, the system will prompt you to securely confirm the approval using your token plus your four-digit PIN entered as one continuous number in the space provided.

13. Click Submit or Save for Later to edit later. A message will appear at the top of the screen indicating the status and whether the payment has any errors.

14. A payment must be approved before it is sent to the beneficiary, using Payment List.

15. After you click Approve, the system will prompt you to securely confirm the approval using your token plus your four-digit PIN entered as one continuous number in the space provided.