



# WIRE TRANSFERS

**City National Business Suite® User Guide  
November 2020**

## Contents

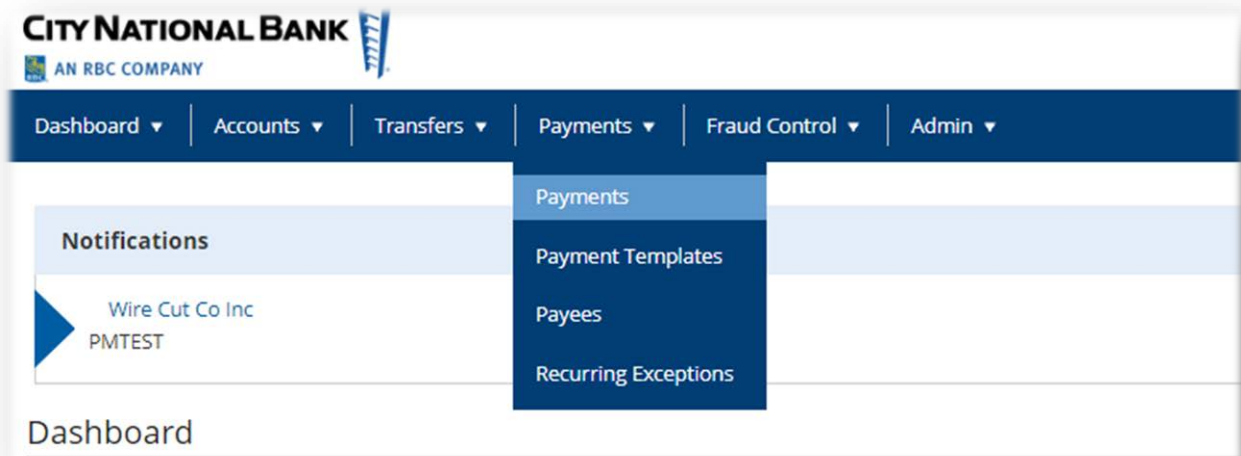
Contents.....	2
Wire Transfers – Domestic Payments .....	3
Approve/Unapprove.....	7
Wire Transfers – International Payments.....	9
To create an international wire payment:.....	9
Viewing the Consumer International Disclosure and Receipt .....	12
To view the Consumer International Disclosure and Receipt: .....	12
Payment Cancellation Deadline for Consumer International Wire Payments .....	12
Downloading the Wire Transfer Batch Detail List .....	13
Payment Statuses.....	13
Creating a Payment from a Template (for both ACH and Wires).....	14
Reviewing Payment and Template History .....	15
Sending Domestic Wires – Quick Reference Guide .....	17
Sending International Wires – Quick Reference Guide.....	18

## Wire Transfers – Domestic Payments

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

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 **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**.

Dashboard Accounts Transfers Payments Fraud Control Admin

Last Signed In: 1/17/2020 12:04:21 P.M.

### Payments

← New Wire Domestic Payment Payment Total 500.00 USD

**Originator Information**

\* Account Number: CNS FOR CASH MANAGEMEN 123456789  
\$510,045,817.15 USD Available

Customer Reference:

Internal Comment:   
Stored with the transaction, but not forwarded with the payment

Check here if Ordering Party is different from Originator

**Beneficiary Information**

\* Name: ABC Vendor

Address Line 1: 1234 Forest Lane

[Add Address Line](#)

\* Account Number: 123456789

\* Bank Code Type: ABA

\* Bank Code: 242270698 - COMM. COMMUNITY SAVINGS BANK

**Email**: recipient@abcvendor.com  
[Add Email](#)

**Date & Amount**

\* Value Date: 01/17/2020

\* Credit Amount: 500.00 USD

Payment must be approved by 01/17/2020 15:30 PST


Cutoff time now presented during payment entry.

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.

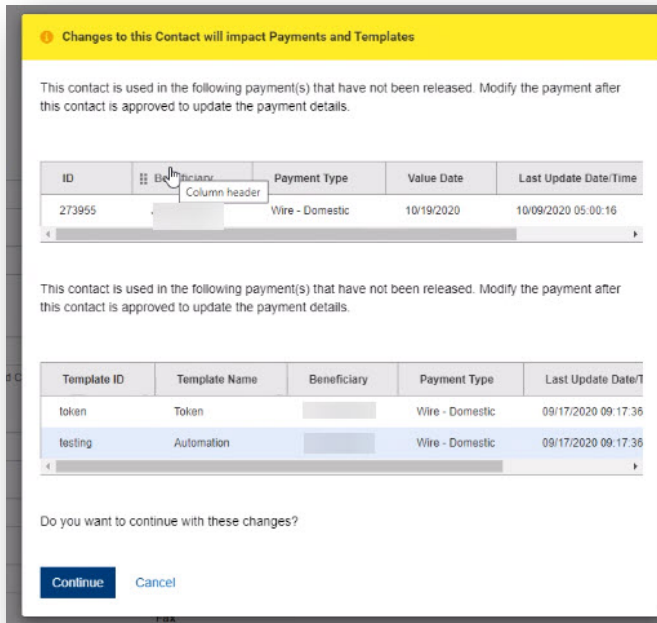
6. (Optional) In the **Customer Reference** field, enter a customer reference.

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, select a payee by clicking the lookup icon  and then selecting a payee 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. If necessary, enter the address and country for the beneficiary. If you need to add another address line, click **Add Address Line**.

**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:



10. Enter or select the **Account Type**.

11. Enter the account number.

12. 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.

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

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

16. 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.

17. (Optional) If desired, expand the **Ordering Party** section, and use the ID Type drop-down to select a type for the originator of the transaction, if any.
18. (Optional) Use the drop down menu to select the originator's ID Type. Enter the ID number in the **ID Number** field.
19. Enter a name for the originator.
20. (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**.
21. (Optional) Use the **Country** drop-down to select the originator's country.
22. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a template code (a descriptive name for the template) and template description. 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.

The screenshot shows a payment form with the following elements:

- Payment amount: **1,000.00** to **1 Beneficiary** on **20 Nov 2017**
- Checkbox:  Save this payment as a template for future use [i](#)
- Form fields:
  - \* Template ID:
  - \* Template Name:
- Checkbox:  Restrict to Specified Users
- Buttons: **Submit**, **Save for Later**, **Cancel**

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

**Note:** After you click **Approve**, 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.

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

## Approve/Unapprove

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: 180 days ⓘ

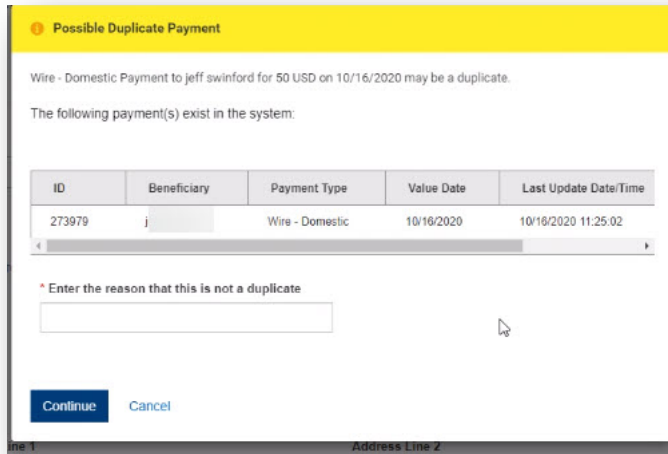
+ Add a New Payment + Quick Entry + File Import Ex

Filter

<input type="checkbox"/> All	Actions	Status	Value Date
<input type="checkbox"/>	View ▾	Entered	11/21/2017
<input type="checkbox"/>	View ▾		11/17/2017
<input type="checkbox"/>	View ▾		11/17/2017
<input type="checkbox"/>	View ▾		11/17/2017
<input type="checkbox"/>	View ▾	Entered	11/17/2017
<input type="checkbox"/>	View ▾	Entered	11/17/2017

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 wire 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.

## Wire Transfers – International Payments

An international wire payment creates an electronic funds transfer between a payer and payee who are in two 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**.

**Originator Information**

\* Account  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)  Country   
[Add Address Line](#)

\* Account Format Type  \* Account Number  \* Bank ID Type  \* Bank ID

**Date & Amount**

\* Value Date  Charges  \* Credit Amount

5. Use the **Account** 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. If you need to add another address line, click **Add Address Line**.
10. (Optional) If needed, use the **Country** drop-down to select the beneficiary's country.
11. Use the **Account Type** drop-down to select the beneficiary's account type.
12. If IBAN is selected, which is the most common, enter the IBAN in the **Account Number** field and the Bank ID of the receiving bank will populate with the correct bank information.
13. If not IBAN, select the format
14. Enter the beneficiary's account number.
15. Select a bank ID type.
16. Select a bank ID.
17. 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.
18. Use the **Charges** drop-down to select how any charges accruing from the transaction will be handled.
  - **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 (not USD). Foreign currencies vary by the currency. For example, Canadian transactions are not eligible for an Ours charges designation.
19. For multicurrency payments, use **Enter Amount** in the drop-down to select either **Credit Currency** or **Debit Currency**. If in US Dollars, click the dropdown in the gray area to the right of the Credit Currency field to choose US Dollars.

20. 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.
21. (Optional) If this is a multicurrency payment, you can enter the ID of an exchange rate contact associated with the transaction.
22. (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.
23. (Optional) If needed, click **Add 2nd Intermediary Bank** to add another bank.
24. If you want to add more details, expand the **Payment Details** and **Bank to Bank Instructions** sections, and enter any payment details and bank-to-bank instructions that you want to accompany the payment. You can add up to six lines of bank-to-bank instructions.
25. (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.
26. 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.
27. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a Template Code (a descriptive name for the template) and Template Description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox.
28. 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.

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 Management list or payment detail screen.

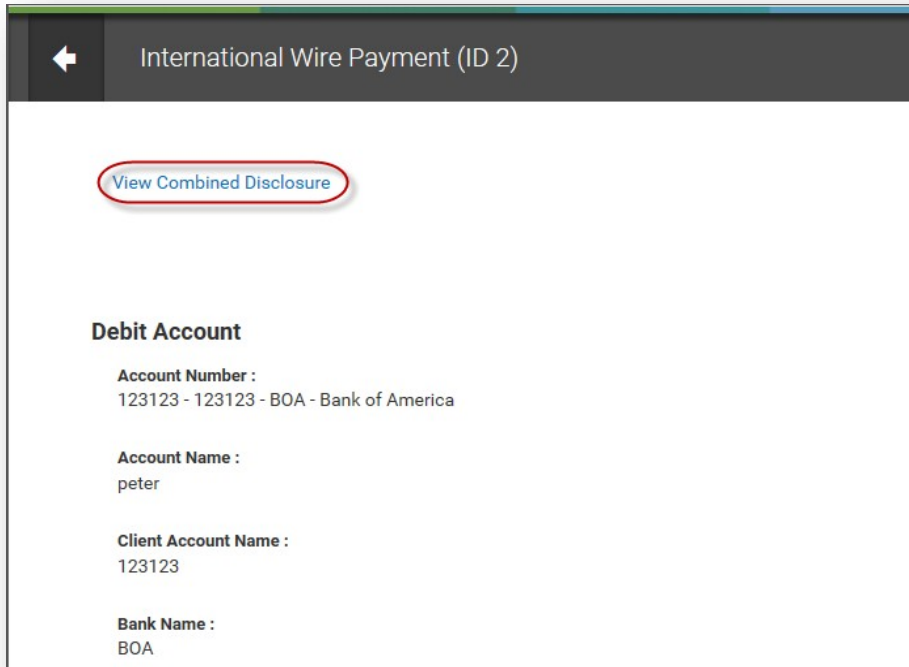
**Note:** Before approving some international wires, a disclosure form will appear indicating the fees associated with the wire. Click **Accept** to accept the terms of the disclosure. The disclosure must be accepted before the payment is approved.

## Viewing the Consumer International Disclosure and Receipt

Under Dodd-Frank rules governing consumer international wire payments, the originator of the payment should be able to view and sign the consumer international disclosure and receipt. 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.



The screenshot shows a mobile application interface for an international wire payment. At the top, there is a dark header with a back arrow and the text "International Wire Payment (ID 2)". Below the header, a button labeled "View Combined Disclosure" is highlighted with a red oval. Underneath, the section "Debit Account" is displayed with the following details:

- Account Number :** 123123 - 123123 - BOA - Bank of America
- Account Name :** peter
- Client Account Name :** 123123
- Bank Name :** BOA

3. To print the form, click the **Print** button.

## Payment Cancellation Deadline for Consumer International Wire Payments

Once a payment is created, the Payment List View offers a **View** option for that payment. Click it to see a summary for 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.

## Downloading the Wire Transfer Batch Detail List

To download or print a report of an 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 **Save** button to print out/save PDF version for easy review, or select **Export** for a CSV format file.
6. For multiple wires, select ones desired by clicking next to the wires, click on **Print** or **Export**, select details or summary as desired, then **OK**.
7. You can print or export to CSV as desired based on the above selection.

## Payment Statuses

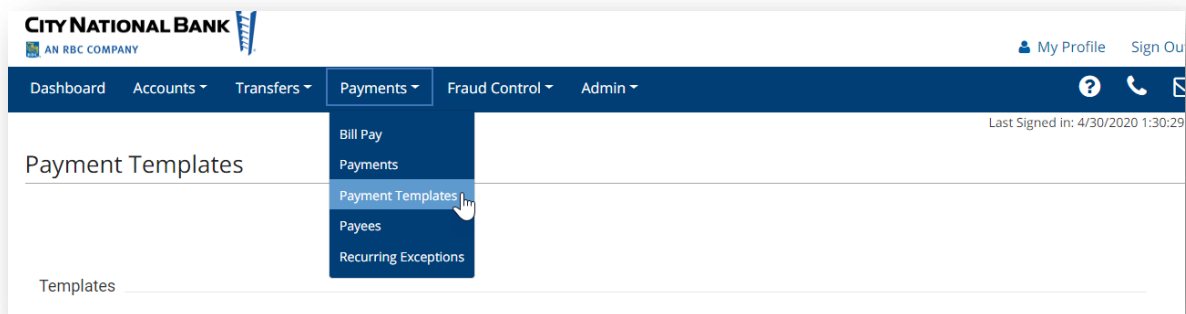
**Payment Statuses and Definitions**

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

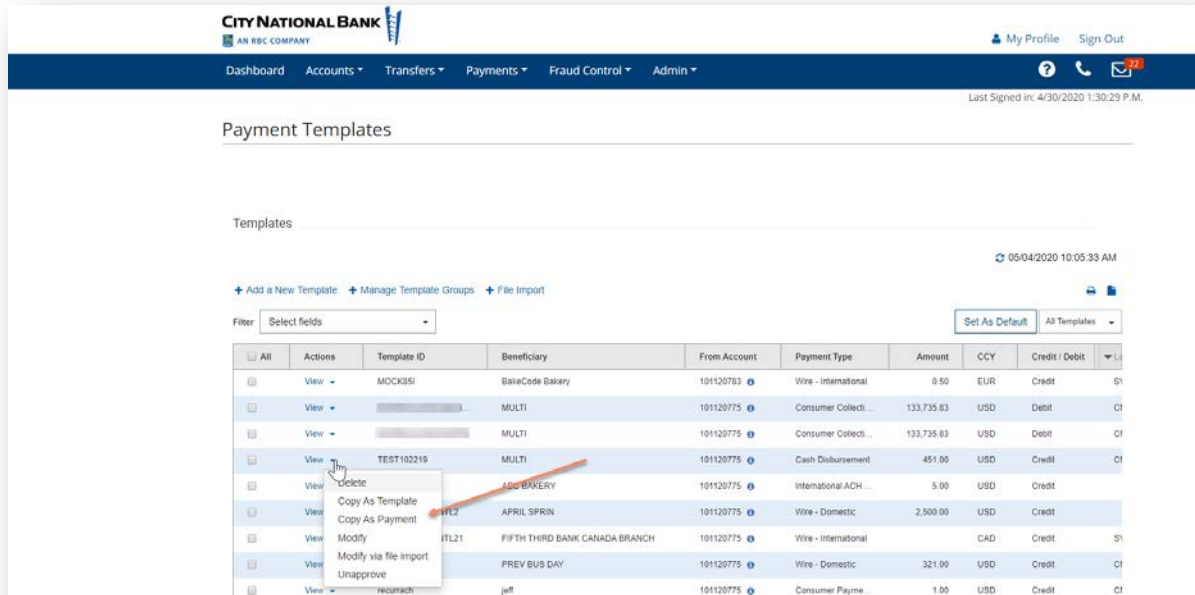
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved.
Needs Rate	Needs an exchange rate.
Released	Released to the back office. Not available for deletion or modification.
Bank Received	Received by the back office. Not available 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.

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

1. Go to **Payment Templates** from the **Payments** dropdown as shown below.



2. Find the **Template** (must be in approved status, otherwise select template and then Approve), and then click on **Copy As Payment**.



3. You can modify the amounts only for payments made from a template. You can do this here, if needed. 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**.

## 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.

- 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.

Payment History

Full Payment History

Timestamp	Action Mode	Company	User	User Name	Details
07/24/2020 14:08:47	Modify	CNBTEST	CNBTECA	TERR	Credit Amount:1,234.56->724.20
06/29/2020 19:00:04	Approval Window Passed	CNBTEST	_System		<ul style="list-style-type: none"> <li>*Credit Amount:1,234.56-&gt;724.20</li> <li>*Customer Account Number:101120 783</li> <li>*Payment Details 1:[blank]-&gt;Added Payment details</li> <li>*Originator ID:101 33</li> <li>*Originator Name:ACME Payroll Test Acct 775-&gt;ACME General Ckq 783</li> <li>*Status Description:Approval Window Passed-&gt;Entered</li> <li>*Value Date:06/29/2020-&gt;07/24/2020</li> </ul>
06/26/2020 19:43:29	Add	CNBTEST	CNBTECA	TERI	

Viewing 1-3 of 3 records

Display 50

Template History

Full Template History


Timestamp	Action Mode	Company	User	User Name	Details
07/24/2020 13:57:25	Approve	CNBTEST	CNBTECA	TERRY ESCOBEDOCA	
07/24/2020 13:57:25	Modify	CNBTEST	CNBTECA	TERRY ESCOBEDOCA	Maximum Amount:200.00->500.00
07/08/2020 18:03:21	Add	CNBTEST	SHILLSA	Sharon Hill	

Viewing 1-3 of 3 records


Display 50 per page Page 1 of 1



## 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.
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 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.
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 required.
17. 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.
18. After you click **Submit**, the system will prompt you to securely confirm the approval using your token
19. A payment must be approved before it is sent to the beneficiary, using **Payment Management List**.
20. After you click **Approve**, the system will prompt you to securely confirm the approval using your token

## Sending International 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-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 and country for the beneficiary. (Click **Add Address Line** if needed.)
7. Enter or select the **Account Type** (IBAN is most common) 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.

## 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 sign the consumer international disclosure and receipt. This form notifies the payer of any fees associated with the payment, as well as the applicable exchange rate. Consumers requesting wires must review the approved disclosure before the wire is sent. (See User Guide for details)

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 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 **Payment Management List**.

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.
3. To print, click the **Print** button. After you click Print, the system will prompt you to securely confirm the approval using your token.