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**Wire Transfers**

The Wire Transfer service within Treasury Net provides secure wire transfer capabilities with a streamlined, easy-to-use web browser interface. Wire transfer features allow you to:

- Create wires using a variety of templates that simplify the data entry process.
- Review and manage wires using the **Transaction List** screen.
- Correct wire errors using the **Revision List** screen.
- Review released wires using the **History List** screen.

**Basic Terms and Features**

The definitions below describe features and terms for Wire Transfers.

**Approvals**

Wires requires at least one approval prior to release to City National Bank, however if you choose you can require up to two approvals before they can be released to the bank.

**Batches**

Groups of individual transactions with the same assigned application, value date, and currency. Batches cannot be saved and are one-time use only.

**Foreign Currency Wires**

Either the Amount (always USD) or Sending Currency Amount can be entered into the application. The exchange rate is always expressed as USD/Foreign Currency.

**Holiday Table**

Wire transactions are not processed on bank holidays. The Holiday Table provides a list of holiday dates when City National Bank does not process transactions. Though you can create and release transactions on these dates, you cannot assign effective dates for dates listed in the Holiday Table.
Queuing

Once you enter a wire, you move (queue) it to the Transaction List, where it is typically approved and released by other users before it is released to City National Bank for processing.

Templates

A feature used to store payment data for wire transfers you make on a repetitive basis so that you can later apply that information when initiating a wire with the same core instructions. Templates are either “repetitive” or “semi-repetitive”. For semi-repetitive templates, users can enter optional free-form text fields at wire entry.

Release & Token Authentication

Token Authentication is required at wire release to ensure security for your company. You will be prompted for additional information when you release a wire from the transaction list. You will be prompted for your User ID and also for your one time password (known as your token code) found on the face of your assigned token. The token codes changes every 60 seconds.

Wire Applications

The data entry forms users use to create wire and templates. Form types include repetitive, semi-repetitive, and non-repetitive. Applications are typically categorized by payment method.

Wire History

A list of prior-dated transactions.

Wire Repair

A wire that does not pass a level of approval or release can be routed for correction to
Types of Wire Applications

Wire transfer applications are categorized in three ways:

Repetitive
This is a recurring transfer is one that is transferred on a specific date between the same accounts. You may be able to modify some fields for this type of transfer, such as the dollar amount.

Nonrepetitive
A money transfer where the account(s) change. All of the payment information is manually entered for each transfer. Additionally, the Batch Wire option may be used to enter data into the system. Profiles are set up to receive the electronically entered data.

Semirepetitive
This is a non-repetitive money transfer based on a profile set up as “semi-repetitive”. This allows the user to send wires more efficiently, since sending and receiving accounts or other information that is common to several transfers can be used at the time of the transfer without starting from scratch.

Setting up Wire Templates

The Wire Templates setup function allows you to save wire data entry information in a library of templates that you can use to simplify creation of repetitive or semi-repetitive wire transactions. A template stores information and reuses it each time you send a wire, speeding the data entry process and minimizing data entry errors. For example, a wire template may include account numbers and address information, as well as key data needed to route the wire to the correct banks.
You may want to set up a different wire template for each wire transaction beneficiary. For example, you may have a template for a supplier in California and another for a supplier in Florida. Each template stores information that is related to each supplier, as well as other information needed to send the wire.

Click **Setup** on the Navigation bar, and then **Manage Wire Templates**. Click the Wire Template tab on the screen.
The Template List screen shows all of the templates available. (This screen is also used to edit key template information such as the Amount Limit.)

1. Click the **Add Template** button at the bottom of the template screen.

2. Click the **Application** drop down menu and choose the type of wire application the new template will be. Click **Continue**.

3. The **Template Detail** screen shows all of the data fields that are needed to process this type of wire application. Each type of wire application has fields specific to its processing requirements. Enter the wire information and save the template.
4. The template is now ready to use for wire transactions. After the template has been set up, you will only need to enter information into a few fields to initiate a wire transfer.

**Template Approval**

Your company may require that an approval take place for templates created or edited. To do this, the approver will do the following.

1. Click Manage Wire Templates on the Setup page.
2. Click the Approve Templates tab on the screen.
3. Click the link of the Template ID to review details. To approve, click the Approve button at the bottom of the screen. Or, on the Approve Templates screen, click the box next to the Template ID’s you will approve, then click Approve at the bottom of that screen.
<table>
<thead>
<tr>
<th>Template ID</th>
<th>Description</th>
<th>Amount Limit</th>
<th>Beneficiary</th>
<th>Status</th>
<th>Modified By</th>
</tr>
</thead>
<tbody>
<tr>
<td>FUNFUNZ</td>
<td>fun fundz</td>
<td></td>
<td>blank</td>
<td>Pending Approval Add</td>
<td>Cristina Mardigal 04/12/2011 01:57 PM EDT</td>
</tr>
<tr>
<td>HUNGARIANZ</td>
<td>hungarian2</td>
<td></td>
<td>somebody</td>
<td>Pending Approval Add</td>
<td>02/11/2011 10:12 AM EST</td>
</tr>
<tr>
<td>JUR1TEST</td>
<td>Test New User</td>
<td></td>
<td>test one</td>
<td>Pending Approval Add</td>
<td>03/01/2011 03:31 PM EDT</td>
</tr>
<tr>
<td>INTTESTTEMP</td>
<td>test</td>
<td></td>
<td>up</td>
<td>Pending Approval Add</td>
<td>Sherry McFadden 04/12/2011 02:02 PM EDT</td>
</tr>
<tr>
<td>INTTESTTEMPLATE</td>
<td>training</td>
<td></td>
<td>investors bank</td>
<td>Pending Approval Add</td>
<td>Sherry McFadden 04/12/2011 01:55 PM EDT</td>
</tr>
<tr>
<td>NEWWIRE</td>
<td>$$$ money more money</td>
<td></td>
<td>jasmina marte</td>
<td>Pending Approval Add</td>
<td>01/12/2011 01:58 PM EDT</td>
</tr>
<tr>
<td>PARDELICE</td>
<td>FOSILV2</td>
<td></td>
<td>BENE NAME</td>
<td>Pending Approval Add</td>
<td>Cristina Mardigal 04/13/2011 02:17 PM EDT</td>
</tr>
<tr>
<td>PRETTPINGK</td>
<td>Glitter Money</td>
<td></td>
<td>The Spice Girls</td>
<td>Pending Approval Add</td>
<td>Paula Lopez-Cotiza 04/12/2011 01:58 PM EDT</td>
</tr>
<tr>
<td>TEMPLATE</td>
<td>description</td>
<td></td>
<td>BENE NAME</td>
<td>Pending Approval Add</td>
<td>Cristina Mardigal 04/12/2011 02:01 PM EDT</td>
</tr>
<tr>
<td>TRING T</td>
<td>TRING</td>
<td></td>
<td>JAMES DOE</td>
<td>Pending Approval Add</td>
<td>Harold Holder 04/13/2011 01:28 PM EDT</td>
</tr>
<tr>
<td>WILLIAMARTON</td>
<td>Test Wire</td>
<td></td>
<td>Name</td>
<td>Pending Approval Add</td>
<td>William Patton 04/12/2011 01:57 PM EDT</td>
</tr>
</tbody>
</table>
**Single Wire Workflow**

Single wires are single payment transactions, created individually. Single wires are typically used when you are wiring funds to a single beneficiary. Single wires can be set up to use non-repetitive, semi-repetitive, and repetitive wire applications.

1. Click **Single Wire** on the Function menu and then click the wire application you want to use.
2. If you select a repetitive or semi-repetitive wire application, a Template should be set up as described above. To initiate a template wire transfer, click the Template ID and enter the required wire information. (To review the standard information in that template, click Detail.)
3. Complete the wire entry fields on the template shown above, or the single wire screen shown below, and click **Queue** to send the wire to the Transaction List screen.

- **Note:** The data shown in the illustrations is part of the required data for a specific application. Each wire application you choose will have specific data requirements and may require different data.

- Click the blue Help link at the top of each screen for definitions of the data required for the application you have chosen.

- Wire transfers will always require identification of a receiving bank and/or a beneficiary bank. The **Bank Lookup** button brings up a search tool to identify the receiving bank and/or beneficiary banks. Search for the bank. When the desired bank is located and highlighted on the search menu, click “OK” on the screen.

- When you click Queue, the validator will ensure that bank data is correct.
4. Click **Transaction List** on the top menu (the function menu) to view all queued wires. From this screen, depending upon your permissions in the system and your company’s requirements, you can approve wires, send them to the revision screen for editing, or release them.

5. To release the wire for processing, select the wire and click **Release**.
6. After the Wire End of Day cut off time, you can click **Wire History** on the top menu on the Wire Transfer page to view statuses as the wire goes through processing.

![Wire History](image)

**Consumer International Wire Procedures**

Regulations issued under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 provide protections – including disclosures, error resolution and cancellation rights – to consumers who send wire transfers to other consumers or businesses in foreign countries.

- International wires initiated on Treasury Net from consumer accounts will generate a disclosure sent via email to your company’s System Administrator.
- This process is required when initiating a U.S. Dollar international wire being sent from a consumer’s account (not from a business account). It is NOT required for wires sent in foreign currency.
  - Enter the word **CONSUMER** in the BBI field when creating a new wire from a consumer account being sent internationally in U.S. Dollars.
Batch Wire Workflow

Wire batches are groups of individual wire transactions, all with the same value date wire application and currency type. Batch wires are typically used when you are sending a number of wires at the same time. In most cases, you first set up a template for the beneficiary and then select that template and others for the batch.

Batch wires can be set up to use non-repetitive, semi-repetitive, and repetitive wire applications.

1. Click **Batch Wire** on the Function menu and then click **Add Batch Wires** on the **Batch Wire List** screen to show the **Application List**.
2. Select the application on which the wire is based.

3. Complete the value date field at the top of the screen, and the individual dollar amounts in the wire entry fields. Click **Save** to send the wire to the **Batch List** screen. After you click **Save**, the screen will confirm you have created the wires and show the wires included.
4. Click **Batch Wire List** on the top menu bar. The **Batch Wire List** screen appears with the new batch added to the list. Select the batch and click **Queue to Transaction List** to send it to the for approval and/or release.

![Batch Wire List](image)

To Review and Approve Wires

If a wire requires approval, it cannot be released until the approval has been made. Once it is approved the wire status changes and then it can be released. Releasing the wire sends it to the bank for processing.

1. Once wires have been queued, review them from the **Transaction List** screen prior to approving or releasing them to City National Bank for processing. Click **Approve** to approve wires and batches from the Transaction List.  
   **NOTE:** You can also approve wires from the Detail or Batch Transaction Summary screens by clicking the Amount link for the batch or wire.

2. On the Detail or Batch Transaction Summary screen, click Approve or Approve 2 depending on your level of approval.

3. If you do not approve all wires in a batch, the batch will have a status of “Part Approve.” The entire batch must be approved in order to release the batch.

![Transaction List](image)
To Revise Wires

If wire information is not correct, you can revise (repair) the wire on the Revision list.

1. On the Transaction List screen, click Revise to send it to the Revision List for repair.

2. Or, to revise a wire in a batch, click the Amount link for the batch and click Revise on the Batch Transaction Summary screen.

3. Click Wire Repair on the top menu to obtain the Revision List.

4. Make changes in the Wire Repair detail screen.
5. Click **Queue** to re-queue the wire. **Important Note:** If you are changing the Template ID on the Revision List, you must change the Template ID, and then click **Save** before the new template information displays.

**To Release Wires**

1. To release a wire, select the check box next to the wire or batch in the Transaction List, and then click **Release**.
2. If you are required to use Token Authentication at wire release, the system prompts you for additional information. You will be prompted for your User ID and you will be prompted for your one time password (also known as your token code).
3. Review wire status to confirm that the wires were released.
Wire Statuses

The following is a guide to the wire statuses you will see on the Treasury Net wire transfer system.

Entered
Initial status when a wire is created.

Approved
First-level approval completed. Approved2
Second-level approval completed. This only displays if the client requests second-level approvals.

Released
Wire was sent to bank wire processing system.

Pending Release
Wire is in process of being sent to bank for processing.

Acknowledged
Processing system sent acknowledgement. This status may not appear in forms-based systems.

Processed
Network Reference No. has been received. This status may not appear in forms-based systems. For Fed wires, this indicates the Fed has successfully received the message.

Completed
(Batch wires only) Batch has been processed; Network Reference Number received.

Rejected
Bank processing system (or network) sent rejection.

Voided
Unexecuted wire/batch has been voided by the system after the end of day. This status appears on the Wire History List only.

Viewing Wire History and Running Wire Reports

You can run reports on the wires and batches that are displayed on the Transaction List. Use the Wire History list screen to review wire transactions at the end of the day.
and verify if the system accepted transactions. At the end-of-day time set by your financial institution, wires are moved from the Transaction List to the Wire History list screen.

To View a Totals Report

Totals reports provide a quick summary of the wires you originate on the Wire Transaction List Screen or the Wire Transaction Summary Screen at any point during the day. All wires and batches on the Wire Transaction List screen or Wire Transaction Summary screen appear in the report regardless of their status.

1. On the Transaction List, click the Totals Report button.
2. The Totals Report displays the status and total of all wires on the Transaction List. To print the report click Print.

To View a Summary Report

The Summary Report displays summary data for all wire transactions selected by a user on the Transaction List screen.

Note: You can also run the Summary Report from the Wire History screen.

1. On the Transaction List, select the check box beside the transaction that should be included in your report, then click Summary Report.
To View a Detail Report

The **Detail Report** provides the detailed information shown on the wire detail screen for each individual wire transaction in a batch and/or a list of selected single wires.

1. **On the Transaction List**, select the check box next to the transactions for which you need a report, then click **Detail Report** at the bottom of the screen.

2. The **Detail Report** displays detailed information for the wire or batches you selected. To print the report, click **Print**.
To View a Wire Template Report

The Wire Template Detail Report provides detailed information for the information entered in each field of a template.

1. Click Setup on the main navigation bar.
2. Click Create Wire Entry Templates or Manage Wire Templates, depending upon which version of software resides on your system.
3. Select the appropriate wire application from the list.
4. Click the checkbox next to the templates you are reviewing, then click **Report** at the bottom of the page. Your detail report of the template will appear.

![Manage Wire Templates]

**To View Wire History**

The **Wire History** screen provides an easy way to track wire history by separating the current business day’s work from the previous day’s work. Wires remain on the History List screen until the end of the retention period.

1. Click **Wire History** at the top menu.
2. Enter your search criteria and click **Search** to display the list of wires you want to
Processing Wire Transfers

3. The search results display on the screen.

4. To view wire details, click the **Amount** link to display the Wire Detail or History Summary List.

5. To generate a report, select a wire or batch and click **Report** to display the **History Summary Report**.

**Importing Wire Transfer Information to Treasury Net®**

If you use an accounting program to create wire transfers, you can import them to Treasury Net without the time-consuming task of re-entering them on Treasury Net. When you generate your files, proceed as described below. Imported files must match the Import File Format setup within the Setup menu, which are shown in the section below. A user must be entitled to create new Import File Formats.

When a wire file is imported, a wire not matching the Import format will be rejected and the reasons will be listed in the Wire Import Summary Report, accessed by clicking the
appropriate link on the Wire Import page. The system will display the last 10 import attempts on that report.

Importing a wire is similar to creating wires since the imported file becomes a newly created transaction in the system. Imported wires will be subjected to all the same security settings as a transaction. If your system is set up to require wire approvals, an authorized user must approve an imported wire before it can be released.

Importing a Wire from your Desktop

1. Click **Wire Import** on the top Function Menu to open the Wire Import screen.

2. Manually enter the file path to your import file or use the **Browse** button to locate the file.
3. Click **OK** to import the file.

After the file is imported, it appears on the Wire Transaction List screen along with a message identifying the wire file that was imported, the number of wires successfully validated, and the number of wires rejected during validation. You can approve, revise, release, or delete imported wires.

- All Fields marked with * are required fields. File formats must be in CSV (Comma Separated Value) without any header or trailer records and sample files are included.
### Non-Repetitive Fed Format

#### Field Name | Field Position | Default Value | Field Length | Format | Description
---|---|---|---|---|---
Record Indicator* | 1 | 02 | 2 | 02 | Lead record indicator
Wire Application ID* | 2 | NEF | 3 | NEF | Type of Wire
Wire Amount* | 3 | | 13 | ddddd.cc | Amount of wire
Value Date* | 4 | | 8 | mmddyyyy | Date of wire
ABA Number of Debit Account* | 5 | 122016066 | 9 | Numeric | 9-digit ABA of CNB account
Debit Account* | 6 | | 19 | Alphanumeric | CNB account number
Receiving Bank ID* | 7 | | 9 | Numeric | 9-digit ABA of receiving bank
Receiving Bank Name* | 8 | | 35 | Alphanumeric | Name of receiving bank
Receiving Bank Address1 | 9 | | 35 | Alphanumeric | Receiving bank address field
Receiving Bank Address2 | 10 | | 35 | Alphanumeric | Receiving bank address field
Receiving Bank Address3 | 11 | | 35 | Alphanumeric | Receiving bank address field
Beneficiary Bank ID | 12 | | 9 | Numeric | 9-digit ABA of beneficiary bank
Beneficiary Bank Name | 13 | | 35 | Alphanumeric | Beneficiary bank name
Beneficiary Bank Address1 | 14 | | 35 | Alphanumeric | Beneficiary bank address field
Beneficiary Bank Address2 | 15 | | 35 | Alphanumeric | Beneficiary bank address field
Beneficiary Bank Address3 | 16 | | 35 | Alphanumeric | Beneficiary bank address field
Beneficiary Account* | 17 | | 34 | Alphanumeric | Beneficiary account number
Beneficiary Name | 18 | | 35 | Alphanumeric | Beneficiary name
Beneficiary Address1 | 19 | | 35 | Alphanumeric | Beneficiary address field
Beneficiary Address2 | 20 | | 35 | Alphanumeric | Beneficiary address field
Beneficiary Address3 | 21 | | 35 | Alphanumeric | Beneficiary address field
Reference for Beneficiary | 22 | | 16 | Alphanumeric | Information for beneficiary
OBI1 | 23 | | 35 | Alphanumeric | Originator to Beneficiary Information
OBI2 | 24 | | 35 | Alphanumeric | Originator to Beneficiary Information
OBI3 | 25 | | 35 | Alphanumeric | Originator to Beneficiary Information
OBI4 | 26 | | 35 | Alphanumeric | Originator to Beneficiary Information
BBI1 | 27 | | 35 | Alphanumeric | Bank to Bank Information
BBI2 | 28 | | 35 | Alphanumeric | Bank to Bank Information
BBI3 | 29 | | 35 | Alphanumeric | Bank to Bank Information
BBI4 | 30 | | 35 | Alphanumeric | Bank to Bank Information
Requesting Party Account | 31 | | 24 | Alphanumeric | Requesting Party Account
Requesting Party Name | 32 | | 35 | Alphanumeric | Requesting Party Name
Requesting Party Address 1 | 33 | | 35 | Alphanumeric | Requesting Party Address 1
Requesting Party Address 2 | 34 | | 35 | Alphanumeric | Requesting Party Address 2
Requesting Party Address 3 | 35 | | 35 | Alphanumeric | Requesting Party Address 3
Transaction ID Number* | 36 | | 6 | Alphanumeric | Transaction identification

#### Sample CSV file Output:

```
02,NEF,1000.00,11152014,122016066,1111111111,121000001,First Bank,123 Any Street,PO Box 123,"Los Angeles, CA 90010","11111111111,121000002,State Bank,234 Center Street,Ste 456,"Los Angeles, CA 90020",123456,John Smith,987 Fourth Street,"Los Angeles, CA 90003",loan for John,payback over 5 years,,apply to checking,,,,5555555555,Lucy Smith,88888 2nd Street,"LA, CA 90005",111111102,NEF,100000.00,11052014,122016066,1111111111,121000002,New Bank,,,,,,,,,23456789,Jack Johnson,,,,,,,,,,,,,,,,,,AD123
02,NEF,15000.00,11052014,122016066,1111111111,121000003,New York Bank,,,,,,,,,1111111,Sally Smith,,,,,,,,,,,,,,,,,,12345
02,NEF,3000.00,11052014,122016066,1111111111,121000002,New Bank,,,,,,,,,2222222222222,Joe Jones,,,,,,,,,,,,,,,,,,12346
02,NEF,24000.00,11052014,122016066,1111111111,121000004,Kings Bank,,,,,,,,,1111111,Sally Smith,,,,,,,,,,,,,,,,,,12347
```
Repellitive Fed Format

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Default Value</th>
<th>Field Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Record Indicator*</td>
<td>02</td>
<td>2</td>
<td>02</td>
<td>Lead Record Indicator</td>
</tr>
<tr>
<td>Template ID*</td>
<td>16</td>
<td></td>
<td>Alphanumeric</td>
<td>Name of template ID importing wire into</td>
</tr>
<tr>
<td>Wire Amount*</td>
<td>13</td>
<td></td>
<td>$ddd.dd</td>
<td>Amount of Wire</td>
</tr>
<tr>
<td>Value Date*</td>
<td>8</td>
<td></td>
<td>mmddyyyy</td>
<td>Date of wire</td>
</tr>
</tbody>
</table>

Sample CSV file Output:

02,BOB5,10000.00,10102014
02,TEMPLATE222,15000.00,11052014

Semi-Repetitive Fed Format

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Default Value</th>
<th>Field Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Record Indicator*</td>
<td>02</td>
<td>2</td>
<td>02</td>
<td>Lead Record Indicator</td>
</tr>
<tr>
<td>Template ID*</td>
<td>16</td>
<td></td>
<td>Alphanumeric</td>
<td>Name of template ID importing wire into</td>
</tr>
<tr>
<td>Wire Amount*</td>
<td>13</td>
<td></td>
<td>$ddd.dd</td>
<td>Amount of Wire</td>
</tr>
<tr>
<td>Value Date*</td>
<td>8</td>
<td></td>
<td>mmddyyyy</td>
<td>Date of wire</td>
</tr>
<tr>
<td>Reference for Beneficiary</td>
<td>16</td>
<td></td>
<td>Alphanumeric</td>
<td>Reference info for beneficiary</td>
</tr>
<tr>
<td>OBI1</td>
<td>35</td>
<td></td>
<td>Alphanumeric</td>
<td>Originator to Beneficiary Information</td>
</tr>
<tr>
<td>OBI2</td>
<td>35</td>
<td></td>
<td>Alphanumeric</td>
<td>Originator to Beneficiary Information</td>
</tr>
<tr>
<td>OBI3</td>
<td>35</td>
<td></td>
<td>Alphanumeric</td>
<td>Originator to Beneficiary Information</td>
</tr>
<tr>
<td>OBI4</td>
<td>35</td>
<td></td>
<td>Alphanumeric</td>
<td>Originator to Beneficiary Information</td>
</tr>
</tbody>
</table>

Sample CSV file Output:

02,TEMPLATE1,123000.00,10152014,to pay for invoice,invoice 1234,payment of 1.50,less discount,discount 0.17
02,4444444,15000.00,10152014,,,,,
02, TEMPLATE1,5000.00,10202014,,,,,