Wire Transfers

The Wire Transfer service provides secure wire transfer capabilities with a streamlined, easy-to-use web browser interface. Depending on your configuration, 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.
- Approve wire templates.

Basic Terms and Features

The definitions below describe features and terms for Wire.

Approvals
Depending on the security options set up by Columbia Bank, wires may require up to two approvals before they can be released to the bank.

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 Columbia 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 approved and reviewed by other users before it is released to Columbia 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 freeform text fields at wire entry.

Token Authentication
You are required to use Token Authentication at wire release. You will be prompted for additional information when you release a wire from the transaction list. You will be prompted for your one time password - also known as your token passcode.

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 any level of approval or release can be routed for correction to the Revision List.
Wire Templates

The Wire Templates setup function allows you to save wire data entry information in templates that you can use to create wire transactions. A template stores information and reuses it each time you send a wire. Wire templates can be set up for repetitive and semi-repetitive wire applications.

Steps to Set up Wire Templates

1. Click **Setup** on the Service Menu and then click **Manage Wire Templates**.
   
   **Note:** If there are templates requiring approval the Approve Templates list will display first. To access the Template list, click the Wire Templates tab.

2. The Wire Template list screen shows all of the Active templates. To search for a specific template, or for all templates associated with a particular Application Type, enter the criteria and click **Search**.

3. To create a new template, click **Add Template**. The Add Template screen displays.

4. Select the Application Type from the Application dropdown and click **Continue >**. The Template Settings screen displays.

5. Enter the information in the data fields and click **Save** or click **Add Another Template** to create a new template for the selected Application. When you click Save, a confirmation message displays.

   Wire template saved.

6. Return to the Wire Template list screen to view the new template entry. You can change the Amount Limit for the template to set it lower than the maximum allowed or you can click the Template ID to reopen the Template Settings screen and edit entries.
Single Wires

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.

Steps to Initiate a Single Wire

1. Click Single Wire on the Function menu and then click the wire application you want to use.

2. Complete the wire entry fields and click Queue to send the wire to the Transaction List screen.

3. Click Transaction List on the Function menu to view the wire. To release the wire for processing, select the wire and click Release. Token Authentication is required.
After the Wire End of Day cut off time, click **Wire History** on the Function menu to view statuses as the wire goes through processing.

Reviewing and Approving 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 it can be released.

Steps to Review and Approve Wires

1. Once wires have been queued, review them from the Transaction List screen prior to approving or releasing them to Columbia Bank for processing. Click **Approve** to approve wires from the Transaction List.

2. You can also approve wires from the Detail Summary screens by clicking the **Amount** link for the batch or wire.
3 On the Detail Summary screen, click Approve or Approve 2 depending on your level of approval.

[Image: Approve wires in a batch on the Batch Transaction Summary screen.]

Revising Wires

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

Steps to Revise a Wire

1 On the Transaction List screen, first select the wire you wish to revise then click Revise to send it to the Revision List for repair.

2 Navigate to the Revision List by selecting Wire Repair from the top menu.

3 Click the Amount hyperlink for the wire to display the Wire Detail screen.

[Image: Wire Revision List]

4 Make changes in the detail screen and 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.
Releasing Wires

To release a wire, select the check box next to the wire in the Transaction List, and then click Release. You will be required to use Token Authentication at wire release. The system will prompt you for your one time password - also known as your token passcode.

Review wire status to confirm that the wires were released.

Wire Statuses

Entered — Initial status when a wire is created.

Approved — First-level approval completed. This only displays if [Your FI Name] requires first-level approvals.

Approved2 — Second-level approval completed. This only displays if [Your FI Name] requires 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 (domestic), this indicates the Fed has successfully received the message.

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 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 History List screen.

Steps 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.

Steps 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 transactions for which you want to view a report and then click Summary Report.

2 The Summary Report displays summary information for the wire or batch you selected. To print the report click Print.
Steps 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 beside the transactions for which you want to view a report and then click **Detail Report**.

<table>
<thead>
<tr>
<th>Tran. No.</th>
<th>Status</th>
<th>Application</th>
<th>Line ID</th>
<th>Value Date</th>
<th>Batch No.</th>
<th>Item Count</th>
<th>Customer Account No.</th>
<th>Amount</th>
<th>Bane Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1604</td>
<td>ENTERED</td>
<td>REF</td>
<td>ACME001</td>
<td>04/02/2009</td>
<td>22221234</td>
<td>500.00</td>
<td>Acme Co.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1605</td>
<td>ENTERED</td>
<td>REF</td>
<td>REPFD01</td>
<td>04/02/2009</td>
<td>12345666</td>
<td>4,612.00</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. The Detail Report displays detail information for the wire or batch you selected. To print the report click **Print**.

Steps 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 Service Menu and then click **Manage Wire Templates**. The Manage Wire Templates screen displays.
2 Select the check box beside the template you would like to include in the report and then click Run Template Report.

The Wire Template Detail Report displays the template information. To print the report, click Print.

Steps 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 Navigate to the Wire History screen by selecting Wire History from the top menu.

2 Enter your search criteria and click Search to display the list of wires you want to view.
3 The search results display on the screen.

To view Wire Details: Click the **Amount** link to display the Wire Detail or History Summary List.

To generate a report: Select a wire and click **Report** to display the History Summary Report.

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The Wire History Summary List displays summary data for each individual wire in a batch. To view the wire detail click the Amount.

### Wire History Summary List

<table>
<thead>
<tr>
<th>Trans. No.</th>
<th>Status</th>
<th>Application</th>
<th>Line ID</th>
<th>Amount</th>
<th>Beneficiary</th>
<th>Status</th>
<th>Host Ref. No.</th>
<th>Payment Net</th>
</tr>
</thead>
<tbody>
<tr>
<td>110</td>
<td>REF</td>
<td>22221234</td>
<td></td>
<td>$111,000.00</td>
<td>Acme Company</td>
<td>PROCESS</td>
<td>HOSTREFNUMBER</td>
<td>FEDREF</td>
</tr>
<tr>
<td>111</td>
<td>REF</td>
<td>1234555</td>
<td></td>
<td>$2,000.00</td>
<td>Pinnacle Associates</td>
<td>PROCESS</td>
<td>HOSTREFNUMBER</td>
<td>FEDREF</td>
</tr>
</tbody>
</table>

**b**

The Wire History Summary Report provides a summary of all the wires that have been processed.

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