

Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass through file

“Make payments” is the only option pertaining to wires.

View Scheduled, Approved, and Declined/Failed payments.

Scheduled Payments | Approved Payments | Declined/Failed Payments

Showing all payments

Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	⚠ Company approval pending 0 of 1 received	-\$12,750.00 Next payment: 6/2/2023

Scheduled Payments	Status	Amount
May 31		
D105529_OOJU48EO-20230530T134730.ach ACH pass-through file	⚠ Company approval pending 0 of 4 received	\$4,870.00 -\$4,870.00
Payroll Payroll (PPD)	✅ Company approved	-\$12,750.00
Today		
ABC Supplies Domestic Wire	⚠ Company approval pending 0 of 1 received	

Daily limits

ACH Payment limit	\$50,000.00
ACH Collection limit	\$50,000.00
ACH Passthrough limit	\$50,000.00
Domestic Wire Payment limit	\$250,000.00
International Wire Payment limit	\$250,000.00

[More details](#)

Limits are specific to each user and may vary per TIN. Click “More details” for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as “insufficient funds” when sent to the FI unless the FI disables the account balance check).

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
 - After the end user cutoff time, the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click **Never** to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

1 Use a template

2 Enter a template name

Payroll

Clay Supplies

Cash Concentration

Pottery paint

[Add a new template](#)

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

April's fabulous wire [Edit template](#)

Funding account	Checking *0001	Template type	Domestic Wire
	Current: \$248,934.76		
	Available: \$248,934.76		

Liz Kritikos *2121

payment on invoice 23222

Beneficiary bank

anything you'd like here

4 Send On Repeats [Never](#) 5

Paying 1 customer Total \$2,500.00

Fees \$20.00

Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

The screenshot shows a web form titled "Payments". Below the title is a section "What do you want to do?" with three radio buttons: "Make payments" (selected), "Collect payments", and "Upload pass through file". Below this is a section "How do you want to pay?" with a dropdown menu set to "Make a one time payment" (callout 1). Below the dropdown is a "Funding account" section with a dropdown menu set to "BASE Checking ****0002" (callout 2), and to the right, it shows "Current: \$5,580.24" and "Available: \$5,580.24". Below the funding account is a "Payment type" section with a dropdown menu set to "Domestic Wire" (callout 3). Below the payment type is a "Payment name" section with a text input field containing the placeholder "Enter a payment name (optional)" (callout 4).

Aside from the Deliver On Date, sending a one time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments


- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.




Scheduled Payments

Approved Payments

Declined/Failed Payments

Showing all payments

Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	 Company approval pending 0 of 1 received	-\$12,750.00 Next payment: 6/2/2023

Scheduled Payments	Status	Amount
May 31		
DI05529 OQLU48EO-20230530T134730.ach ACH pass-through file	 Company approval pending 0 of 4 received	\$4,870.00 -\$4,870.00
Payroll Payroll (PPD)	 Company approved	-\$12,750.00 Cancel
Today		
ABC Supplies Domestic Wire	 Company approval pending 0 of 1 received	-\$15,400.00

Cancel is an option, which does not show if status is “Company approval pending”.

Cancel is an option, which does not show if status is “Company approval pending”.

When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent to the FI for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

Payment Activity (con't)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✓ Processed	-\$10,000.00
		Options ▼

Options: Copy
Payment, View, Print

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✗ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate
a new payment,
View, Print