



First National Bank
Omaha

Wire Transfers

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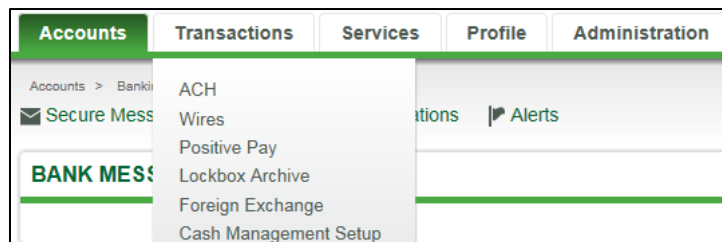
INTRODUCTION

Wire transfers are same day electronic transfer of funds from one financial institution to another. Through our Cash Management Online portal we place the wire transfer process at your fingertips and provide the convenience to execute transactions from a compatible computer. For your added protection, we include Dual Control functionality which requires two individuals to complete a wire transaction thus providing an additional layer of security.

1. WIRE TEMPLATES

1.1 Creating Online Wire Templates

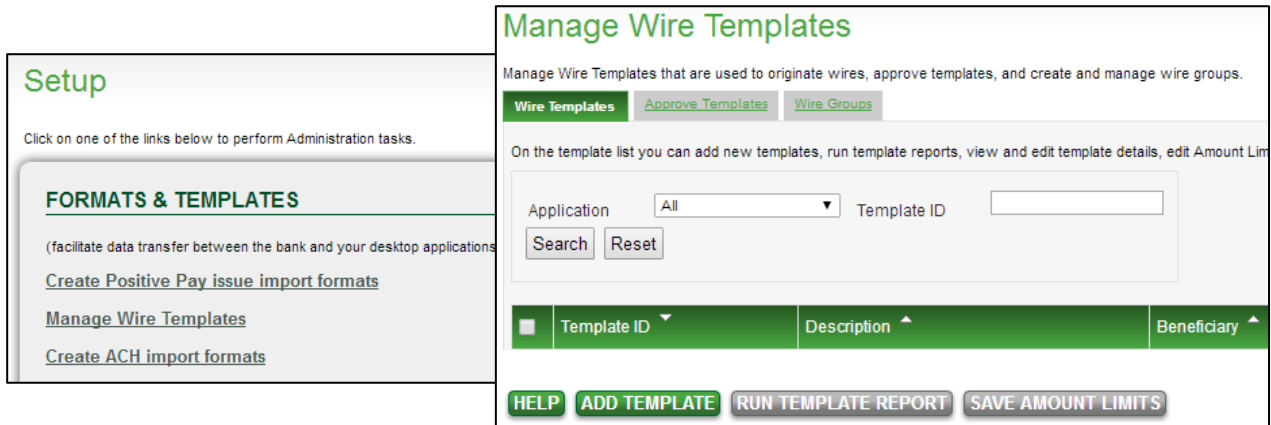
- Sign into the website, go to the Transactions drop-down, and click on Wires.



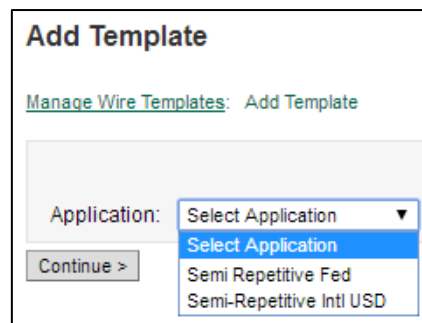
- On the far right-hand side of the page, click on the Manage Templates link.



- On the Setup screen, click on Manage Wire Templates. Then click Add Template to begin building your template.



- Choose your application from the drop down box and click Continue.



- At the Template Detail screen, you will enter in the bank and account information for your wire. After all the information has been entered, click on Save at the bottom of the screen.

If your wire transfer involves one bank, only use the Receiving Bank fields.

If your wire transfer involves two banks – such as an international USD wire, the Receiving Bank is the 1st bank to receive the funds. The Beneficiary Bank is the last bank to receive the funds. The wire instructions that you were provided may or may not have information for two banks. If you only have information for one bank, use the Receiving Bank fields. The Bank ID type field will let you choose the appropriate ID type (ABA, SWIFT, CHIPS, etc) from the drop down box. The gray lookup boxes can be used to lookup a bank by ID or name.

Template Detail

[Manage Wire Templates](#): Template Detail

Complete the wire template fields and click Save. Click Add to create a second template.

Semi-Repetitive Intl USD

Template ID:*

Description:*

Debit Account:*

Receiving Bank ID Type:

Receiving Bank ID:

Receiving Bank Name:*

Receiving Bank Address:*

Beneficiary Bank ID Type:

Beneficiary Bank ID:

Beneficiary Bank Name:

Beneficiary Bank Address:

Beneficiary Account:*

Beneficiary Name:*

Beneficiary Address:*

- After a template is saved, it will appear in the Approve Templates tab to be approved by a second user.

Manage Wire Templates

Manage Wire Templates that are used to originate wires, approve templates, and

[Wire Templates](#) **Approve Templates**

Approve or reject changes to wire templates.

<input type="checkbox"/>	Template ID	Description	Amount Limit
<input type="checkbox"/>	12	Payment	<input type="text"/>

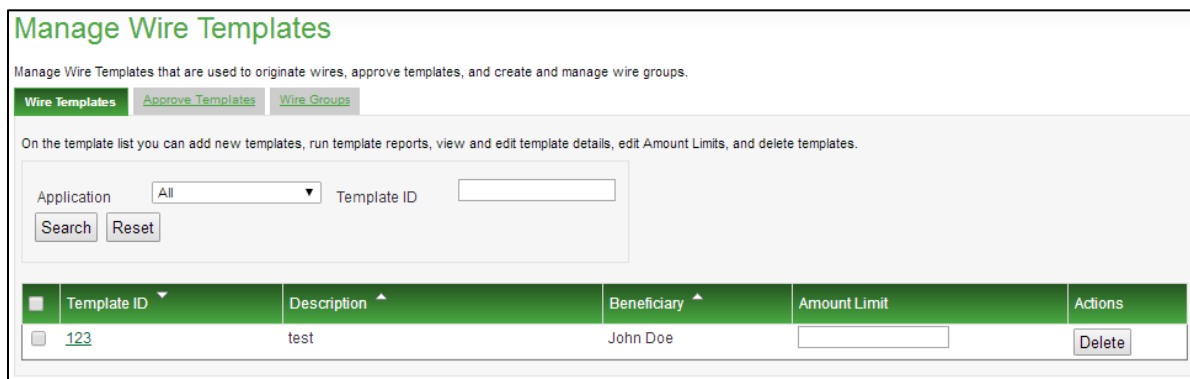
HELP **APPROVE** **REJECT** **RUN TEMPLATE REPORT**

Note:

- If your wire transfer involves one bank, only use the Receiving Bank fields.
- If your wire transfer involves two banks, the Receiving Bank is the first bank to receive the funds and the Beneficiary Bank is the last bank to receive the funds.

1.2 Editing and Deleting Existing Templates

- To edit or delete an existing template, click on Manage Templates and click on Manage Wire Templates.
- Then click on the application name for your template.
- From the Template List screen, you can click on the Template ID to make edits. A template can also be deleted from the Template List screen.
- Edits or Deletions need to be approved by second user.



Manage Wire Templates

Manage Wire Templates that are used to originate wires, approve templates, and create and manage wire groups.

Wire Templates | Approve Templates | Wire Groups

On the template list you can add new templates, run template reports, view and edit template details, edit Amount Limits, and delete templates.

Application: All | Template ID:

Search | Reset

Template ID	Description	Beneficiary	Amount Limit	Actions
123	test	John Doe	<input type="text"/>	Delete

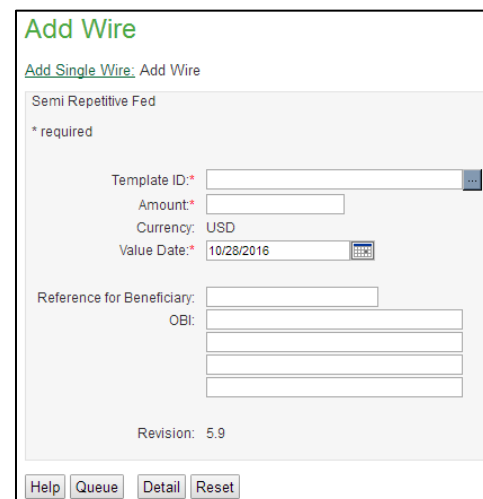
2. WIRE PROCESSES

2.1 Initiating a Wire

- Under the Transactions drop-down, click on Wires.
- Click on Single Wire from the menu bar. Select the application you will be using for your wire.

Note:

- If you are using a repetitive template for your wire, you will only need to enter the dollar amount of the wire and the value date (effective date).
- When using CMO, you can enter wires up to 4 business days prior to your effective date.
- If the wire is non-repetitive, you will need to enter in the dollar amount, beneficiary account number, name and any detail you would like included with the wire.
- After entering the wire detail, click on Queue.
- After the transaction is successfully entered, you will see the status for the Wire on the Transaction List as ENTERED.



Add Wire

[Add Single Wire](#): Add Wire

Semi Repetitive Fed

* required

Template ID:

Amount:

Currency: USD

Value Date: 10/28/2016

Reference for Beneficiary:

OBI:

Revision: 5.9

Help | Queue | Detail | Reset

Note:

- If you choose to delete the wire, it will no longer be available in the Transaction List.
- If you choose to revise the wire, it will be moved from the Transaction List to the Wire Repair list. After revising the wire, click on Queue again. This will move the wire back to the Transaction List.

Select All on this screen												
Wire # ^	Status ^	Application ^	Line ID	Value Date ^	Batch No. v	Item Count	Customer Account No. ^	Amount ^	Bene Name ^	Host Ref. No.	Payment Network Ref. No.	Date/Time ^
<input type="checkbox"/>	1235	ENTERED	HRW	1	04/24/2015		369 XYZ Inc	\$1,000.00				04/24/2015 14:07:44

TOP

2.2 Releasing a Wire

- Click on Transaction List to view the entered wire. From this screen, you can Delete, Revise, Approve or Release the wire.
- If your wires are setup to require approval before being released, a user who did not enter the wire is required to complete this step. The user should verify the wire detail and then click on Approve. After the wire has been approved, it can be released.
- If your wires do not require approval, click on Release. *With dual control, a user who did not create the wire must sign in to release the wire.* You will be prompted to enter your pin number twice. If your PIN and Confirm PIN do not match you will be prompted to re-enter it.

PIN:

Confirm PIN:



- Once the wire is successfully released, the Wire Status will change from ENTERED to PENDING_REL. During the process of entering and releasing a wire, you will see several status changes. To see a complete list of statuses, please see the Appendix at the end of this document.
- Wires must be released by 4:00pm CST to be effective same day. If your wire is not released, it will remain on the Transaction List for four days. The effective date must be updated in order to release it before it moves to Wire History at the end of the fourth day.

2.3 Wire Rollover

Entered wires will stay on the Transaction List for four days before dropping off to Wire History. This will allow you to update the effective or value date of a wire so that it can be released.

There are a few ways to update the value date of your wire so that it can be released:

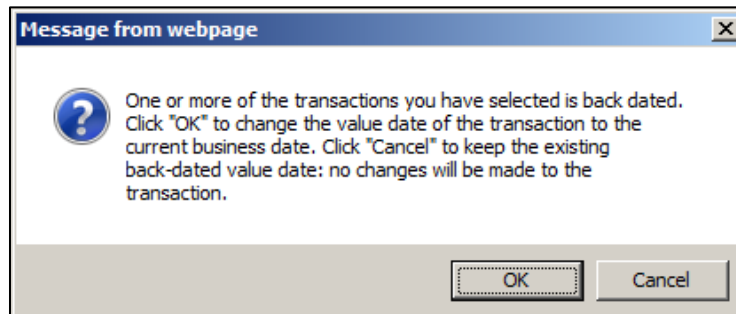
1. Update and release with your wire pin
 2. Update by approving the wire (only applicable for customers that require an approval step)
 3. Update by revising the wire
- **To update and release with your pin**, select the transaction from the Transaction List and click Release.

<input checked="" type="checkbox"/>	1709	ENTERED	0	REF	REPT_TO_WELLS	10/10/2017
<input type="checkbox"/>	1710	ENTERED	0	REF	REPTFEDNPLATTE	10/10/2017
<input type="checkbox"/>	1707	ENTERED	0	REF	LIMIT100	10/06/2017

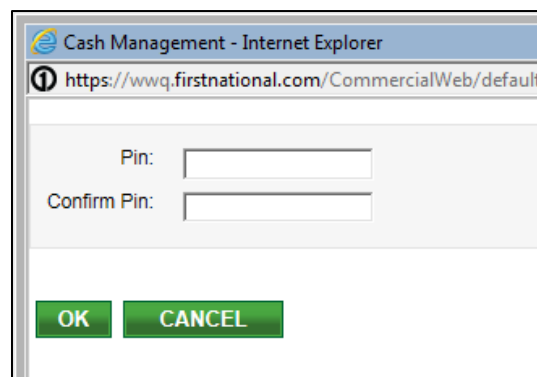
[TOP](#)

[Help](#)
[Approve1](#)
[Release](#)
[Revise](#)
[Delete](#)
[Refresh](#)
[Detail Report](#)

- Next you will see a prompt that the transaction is backdated. Click OK to change the value date.

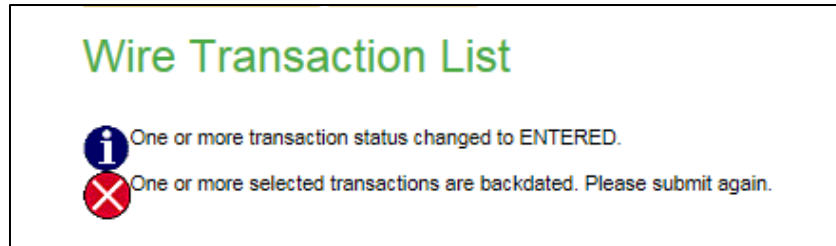


- You will be prompted to enter your PIN number.



A screenshot of an Internet Explorer browser window titled "Cash Management - Internet Explorer". The address bar shows "https://wwwq.firstnational.com/CommercialWeb/default/". The main content area contains a PIN entry form with two input fields: "Pin:" and "Confirm Pin:". Below the fields are two green buttons labeled "OK" and "CANCEL".

- Then you will be taken back to the Transaction List screen where you will see the following message. Now that the value date has been updated, you can select the transaction again to release it for processing (*Note: the first step will only update the value date and does not release the wire for processing*).



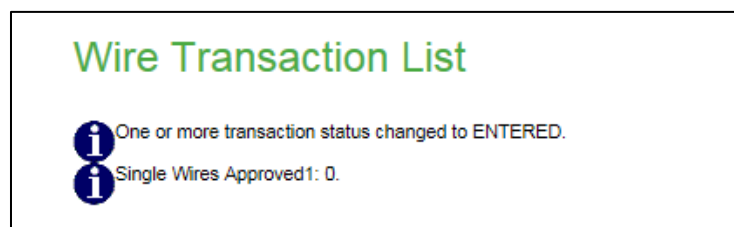
- **To update by approving the wire**, select the transaction from the Transaction List and click Approve (you will only see Approve as an option if this is what you have selected per your wire agreement).

<input checked="" type="checkbox"/>	1711	ENTERED	1	NEF		10/11/2017
<input type="checkbox"/>	1710	ENTERED	0	REF	REPTFEDNPLATTE	10/10/2017
<input type="checkbox"/>	1707	ENTERED	0	REF	LIMIT100	10/06/2017

[TOP](#)

[Help](#)
[Approve1](#)
[Release](#)
[Revise](#)
[Delete](#)
[Refresh](#)
[Detail Report](#)

- Click OK on the prompt that the transaction is backdated. The Transaction List will refresh and show the following message. If your wire does not require any additional approvals after this step, it can be released by a pin holder.



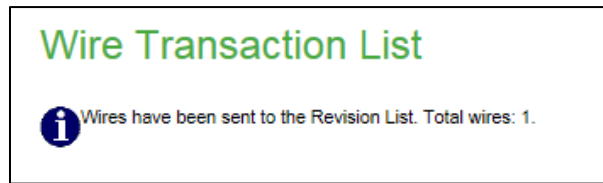
- **To update by revising the wire**, select the transaction from the Transaction List and click Revise.

<input checked="" type="checkbox"/>	1707	ENTERED	0	REF	LIMIT100	10/06/2017
-------------------------------------	------	---------	---	-----	----------	------------


[TOP](#)

[Help](#)
[Approve1](#)
[Release](#)
[Revise](#)
[Delete](#)
[Refresh](#)
[Detail Report](#)

- Then you will see the message below. Click on Wire Repair to update the value date.



- On the Wire Repair screen click on the amount to select your transaction. You will be able to change the value date on the Wire Detail screen.

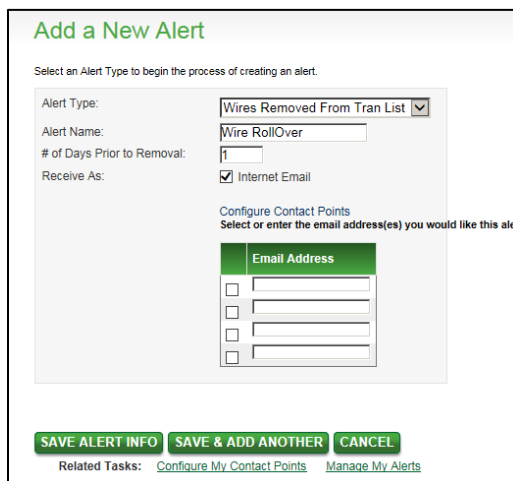
Template ID:*	<input type="text" value="LIMIT100"/>
Amount:*	<input type="text" value="\$25.00"/>
Currency:	<input type="text" value="USD"/>
Value Date:*	<input type="text" value="10/06/2017"/> 

- Click Queue and then return to the Transaction List. If your wire does not require any additional approvals after this step, it can be released by a pin holder.

2.4 Wire Alerts


Alerts are available that can be used to notify you if a wire needs to be released or if a wire is about to be removed from the Transaction List.

There are two Outgoing wire alerts to choose from – one generates multiple alerts through the day and one generates an end of day alert that there is a wire that needs to be released. There is also an alert that you can use to be reminded of any stale dated wires that you may want to update and release.



Add a New Alert

Select an Alert Type to begin the process of creating an alert.

Alert Type: 

Alert Name:

of Days Prior to Removal:

Receive As: Internet Email

Configure Contact Points
Select or enter the email address(es) you would like this alert

Email Address
<input type="checkbox"/> <input type="text"/>
<input type="checkbox"/> <input type="text"/>
<input type="checkbox"/> <input type="text"/>

SAVE ALERT INFO **SAVE & ADD ANOTHER** **CANCEL**

Related Tasks: [Configure My Contact Points](#) [Manage My Alerts](#)

To add a new Alert, click on Transactions and then on Cash Management Setup. Click on Add an Alert. Select an alert type from the drop down, create a name and add email address(es).

Note: If you would like to receive the stale dated wire alert each of the 4 days that a stale dated wire exists on the Transaction List, you can setup 4 alerts. Specify the number of days in the # of Days Prior to Removal field.

2.5 Wire History

The Wire History will show all wires from the previous 7 days. From this screen, you can view a Summary Report of any wire listed by clicking on Report.

WIRE TRANSACTION S WIRE DETAIL TRANSACTION LIST SINGLE WIRE BATCH WIRE WIRE REPAIR WIRE HISTORY WIRE IMPORT **MANAGE TEMPLATES**

Wire History

Debit Account: From Date: Ref. Number Type:

From Amount: To Date: Ref. Number:

To Amount: Status: Beneficiary Name:

Wire #	Status	Application	Line ID	Value Date	Batch No.	Item Count	Customer Account No.	Amount	Bene Name	Host Ref. No.	Payment Network Ref. No.	Date/Time
--------	--------	-------------	---------	------------	-----------	------------	----------------------	--------	-----------	---------------	--------------------------	-----------

2.6 Wire Import

If you have a large number of wires, you have the option of importing them using a delimited or fixed width file. To access the Wire Import setup, go to Transactions and click on Cash Management Setup. Then click on Manage Wire Import Formats. You can also use the Manage Templates link in the Wire Module.

FORMATS & TEMPLATES

(facilitate data transfer between the bank and your desktop applications)

[Create Positive Pay issue import formats](#)

[Manage Wire Templates](#)

[Manage Wire Import Formats](#)

[Create ACH import formats](#)

TRANSACTION LIST SINGLE WIRE BATCH WIRE WIRE REPAIR WIRE HISTORY WIRE IMPORT **MANAGE TEMPLATES**

- Click on Add to create a new format.

Manage Wire Import Formats

Use this screen to create and manage the different import formats for wires. Use Add to create a new format and Search to find an existing format

Criteria

Format Type: Delimiter Type: Format Name:

Description: From Activation Date: To Activation Date:

Wire Application Type: Wire Applications:

- Under Import Format Criteria, choose your format type, delimiter type and create a name for your template. Choose your Wire Application(s) and continue on to File Information.

Import Format Criteria

Format Type:* Delimiter Type: Format Name:*

Description: Activation Date:* Wire Application Type:*

Wire Applications*
 Click the Load Common Fields button when multiple applications are selected.
 Non Repetitive Fed
 Non-Repetitive Internal
 Non-Repetitive Intl USD

LOAD COMMON FIELDS

File Information

Include Header in file: Include Trailer in file: Date Separator:*

Record Delimiter:* Date Format:* Amount Format:*

Wire Detail Information

To set the desired sequential field order, drag and drop the rows and select the field name(s) you wish to view in the format.
 Click the Load Common Fields button in the Criteria section above to enable the Common Fields tab

Common Fields	Field Name	Default Value	Field Length	
<input checked="" type="checkbox"/>				

RESET

SAVE PREVIEW FORMAT

- Use the file Information section to indicate if Headers or Trailers are present. Make sure your date format and separator are correct as well as amount format. The Wire Detail Information will populate based on the Wire Application(s) that you select. The fields listed with a red asterisk are required or default fields. If you wish to add any others, select those fields by placing a check in the box to the left. Click on Preview Format to view and/or print your format. Click Save when complete.
- Go to Transactions and click on Wires to return to the Wire module. Then click on Wire Import. Choose your format name from the drop down box. Click Browse to find your file and click OK to start the import.

WIRE TRANSACTIONS
WIRE DETAIL
TRANSACTION LIST
SINGLE WIRE
BATCH WIRE
WIRE REPAIR
WIRE HISTORY
WIRE IMPORT
MANAGE TEMPLATES

Wire Import

Select Import Format:

Local File to Import:

HELP OK

- Refresh your screen to access the import results. You will see a hyperlink to click on as well as import results with a hyperlink.

Wire Import

i Wire import completed at 11/15/2017 11:49:30 AM for wire file wire import test.csv. 2 imported; 0 rejected. [Click here to download the Import Status file.](#)

Select Import Format:

Local File to Import:

Date	Format Name	Import File Name	Import Status
2017-11-15 11:49:30.0	K test	WIP20171115114930701.CSV	SUCCESSFUL

- Your Import Status will say Successful or Failed. The import report will confirm file totals, the number of wires imported or not imported, and if the file failed the comments will tell you why it failed.
- If your wires imported successfully, you will see them at an Entered status on the Transaction List.

3. WIRE RESEARCH AND REPORTING

You can use Cash Management Online (CMO) to do wire research and to print reports for up to 7 days after the effective date of your wire.

3.1 Wire Detail

- Sign into the website, go to the Transactions drop-down and click on Wires. Click on Wire Detail.

WIRE TRANSACTIONS
WIRE DETAIL
WIRE TRANSACTION SEARCH
WIRE ACTIVITY REPORT
NEW WIRE ACTIVITY REPORT

Wire Transaction Search

Search Criteria

* required

Report Type: Summary Detail

Sort Field(s):*

Transaction Type:

From Date:

To Date:

Account Number:

From Amount:

To Amount:

Host Reference Number:

Mark Wire(s) Viewed:

3.2 Wire Transaction Search

The Wire Transaction Search allows you view a summary report for specific dates, transaction types and account numbers.

- To view details of the transaction, click on the Host Ref # link.

Transaction Search Summary				
Date: 11/15/17				
Account Number: 107000262/ 004				
Host Ref #	Amount (Debit)/Credit	Originator	Beneficiary	Received Time
171115001	(\$12,528.95)		DISCOVERY INC	11/15/2017 12:10:32 PM
Date: 11/15/17				
Account Number: 107000262/ 004				
Host Ref #	Amount (Debit)/Credit	Originator	Beneficiary	Received Time
171115001	(\$1,813.17)		DISCOVERY INC	11/15/2017 12:10:32 PM
Grand Totals				
Account	Total Debit Amount	Total Credit Amount	Total Items	
107000262/ 004	\$12,528.95	\$0.00	1	
107000262/ 004	\$1,813.17	\$0.00	1	
ABA	Total Debit Amount	Total Credit Amount	Total Items	
107000262	\$14,342.12	\$0.00	2	

3.3 Wire Activity Report

The Wire Activity Report allows you to view a summary report of all wire activity on your account for a specific day.

- To view details of the transaction, click on the Host Ref # link.

WIRE TRANSACTIONS
WIRE DETAIL
WIRE TRANSACTION SEARCH
WIR

Wire Activity

Wire Activity Criteria Selection

* required

Date: 04/24/2015

Report Type: Summary Detail

From Amount: To Amount:

Transaction Sort: Choose Transaction Sort

Account(s):*

Account Number	Account Name
<input type="checkbox"/> All Accounts	
<input type="checkbox"/> 147852369	XYZ Inc
<input type="checkbox"/> 43111234	ABC Company
<input type="checkbox"/> 43111478	ABC Payroll

Wire Activity Summary

Date:	11/15/17
Current Day Credits:	\$0.00
Current Day Debits:	(\$12,528.95)
Total Wire Credits:	0
Total Wire Debits:	1
Account Number:	107000262/ 004

Host Ref #	Amount (Debit)/Credit	Originator	Beneficiary	Received Time
171115001	(\$12,528.95)		DISCOVERY INC	11/15/2017 12:10:32 PM

APPENDIX

I. Basic Terms

The terms below will help with understanding the wire transfer process:

- **Application:** A collection of data entry fields that defines each type of wire payment (i.e.: Repetitive Fed, Semi-Repetitive International). When you choose an application to build a template, the application will provide the necessary data fields for the transaction details. Some of the wire applications are listed below.
- **Template:** For recurring wires, a template can be added to the Cash Management Online system. Each template is assigned a unique ID that you create and contains the bank detail (bank, account number and name) that will remain the same for each wire. Templates can also be built into the Wire Operations department host wire system. Those templates can be accessed through the CMO application named Host Repetitive or Host Semi-Repetitive wire. Using these templates will not show you the wire detail since it is housed in the Wire Operations wire system and not in CMO.
- **Value date:** The effective date for transactions. This is the date when funds are transferred through our wire system and the FED. You assign a value date when you initiate a wire.
- **ABA or Routing/Transit number:** A nine digit number used in CMO and the wire system to identify a financial institution in the US. When you initiate a domestic wire, you must specify an ABA to determine the destination of a transfer.
- **SWIFT Code:** An 8 or 11 character code used in CMO and the wire system to identify a financial institution outside the US. Other codes that can be used for international wires are a CLABE for Mexico, an IBAN for the United Kingdom or a Transit Code for Canada.
- **Host Ref #:** A transaction number assigned by the Wire Operations department wire system. When running wire reports, the Host Ref # will show up as a link that connects you to wire detail.
- **Single Wire:** used to initiate one wire at a time in CMO.
- **OBI – Originator to Beneficiary Information:** Optional free-form text in a wire transfer instruction used to relay additional payment information from the originator to the beneficiary
- **BBI – Bank to Bank information:** Optional free-form text in a wire transfer instruction used to relay additional payment information to a financial institution
- **Batch Wire:** used to initiate several wires for one wire application.

II. Status Changes For Entering and Releasing A Wire

- **Entered** - Initial status when wire is created. It is ready to be approved or released based on customer setup.
- **Approved** - First approval completed. This only displays if first-level approvals are required.
- **Approved2** - Second approval completed. This only displays if second-level approvals are required.
- **Pending_Rel** - Wire is in process of being sent to bank for processing.
- **Released** – Wire has been sent to financial institution wire processing system.
- **Acknowledged** - Processing system sent acknowledgement. This status may not appear in forms-based systems.

- **Processed** - Network Reference Number has been received. For Fedwires, this indicates the Fed has successfully received the message.
- **Rejected** - Bank processing system (or network) is unable to process the transaction. Click the Rejected hyperlink to view the Rejection Reason screen that describes any reason for rejection. If a wire pin was used that has not been acknowledged or that has expired, the wire will reject.
- **Voided** - Wires that are not released before the 4:00 pm cut off time for the effective date will be automatically voided. The wire will have to be re-created with a new effective date to be processed.

III. Research and Reports

- The **Transaction List** will show all wires for the current day. From this screen, you can view a Detail Report, Summary Report and Totals Report.
- The **Detail Report** will show the detail of the wire that you entered in on the template settings screen.
- The **Summary Report** will show a summary of the wire data including the user who created the wire and the user who released the wire.
- The **Totals Report** will give you a summary of the wires on the Transaction List. All wires listed on this screen will appear in the report regardless of their status.

In the event that the Cash Management Online system is not available, wires can be called into the Wire Operations department at 1-800-638-9777. Please give your name and the company you are calling on behalf of to the wire operator and they will prompt you for the wire instructions needed.

The cut off for wires is 4:00pm CST. Wires initiated after the cut-off time will automatically have an effective date of the next banking day.

If you have any questions regarding Wire Transfers, please contact your Corporate Treasury Services Support Team. Thank you for choosing First National Bank!