Treasury & Payment Solutions

WebsterBank®

Quick Reference Guide
Create US Wire Payment
via Webster Web-Link®

This guide will instruct you how to initiate a domestic US wire payment or an international payment in US dollars if you have specific bank routing instructions from the party you are paying internationally.

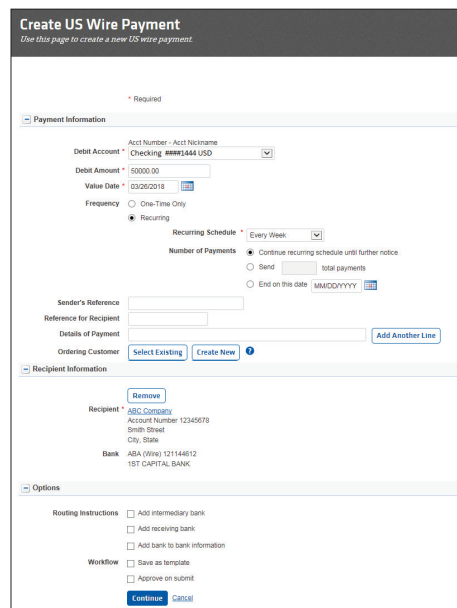The US Wire feature is located under Payments in the top navigation bar on Web-Link.

Treasury Dashboard	Accounts	Payments	Fraud Control	Check Services	File Services	Tools	Administration

Depending on your entitlements, the top navigation bar may appear different, e.g. Home instead of Treasury Dashboard.

Create US Wire Payment
Payments > Create Wire Payment > US Wire

1. Payment Information
- **Debit Account** – Select your account from which the payment will be made
- **Debit Amount** – Enter wire amount
- **Value Date** – Click calendar icon and select wire payment date
- **Frequency** – Select **One-Time Only** or **Recurring**
  Note: the recurring selection has additional fields
- **Sender 's Reference** – Optional field; do not use this field if including special characters
- **Reference for Recipient** – Optional field; use this field to provide payment details to the Recipient; this field permits the use of special characters including / - ? ( ) . , ' +
- **Details of Payment** – Optional field
- **Ordering Customer** – Optional field. Use this field to enter the name of your organization if the name is different from your Web-Link Company profile name. The name entered in this field will appear as the originator of the wire. Otherwise the Company profile name will appear as the originator Enter your organization's name, Webster account number and your organization's address (street, city/state/zip)

2. Recipient Information
The following options are available to provide the Recipient and Recipient Bank information:
1. **Select Existing** – Select from list of previously saved recipients (i.e., beneficiaries).
2. **Create New** – Select "Create New" to enter the Recipient (i.e., "beneficiary") and Recipient Bank information. The Recipient and Bank information will populate from the details entered in the Create New screen.

(See next section for details on how to complete the Create Recipient screen.)

3. Options
- **Routing Instructions** – Optional fields to add Intermediary Bank, Receiving Bank information and Bank-to-Bank information
TIP: You have the option to enter an International USD wire using the US Wire screen if you choose to enter the Receiving Bank and Intermediary Bank routing instructions. The instructions must include a Receiving "U.S. Correspondent" Bank that has a relationship with the foreign Recipient Bank.

- **Workflow**
  - Save as template - Optional Checkbox
  - Approve on submit - Checkbox will display only if you are entitled to approve your own wires. If selected, the wire is approved and released for processing in one step

4. Complete the Create Recipient Screen:
Complete the screen as follows:
- **Recipient Name** – Enter Recipient name
- **Recipient ID Type** – Select Account Number value
- **Recipient ID** – Enter Recipient's account number
- **Address Line 1** ⎤
- **Address Line 2** ⎦ Enter Recipient street, city, state
- **Address Line 3** ⎦
- **Bank** – Select one of the following three options to provide
  Recipient Bank information:
  - ▫ **Preferred Bank List** – choose from list of banks
    previously saved to the Preferred Bank list
  - ▫ **Full Bank List** – select from list of banks
  - ▫ **Enter bank information with Bank ID**
    - • Bank ID Type – select ABA value
    - • Bank ID – enter Recipient Bank ABA
- **Options** – Two optional selections are available:
  - ▫ **Save to master recipient list** – you can save the Recipient
    information for future use
  - ▫ **Add recipient contact information** – optional fields to enter recipient contact information. Preview Recipient will display. Review/submit to populate the "Create International Wire Payment" screen

5. Full Bank List Search:
To simplify your search for a bank name or ABA in the Full Bank List, add an asterisk to your search criteria (example: Chase*) and this will help to locate the Bank Name or ABA in the list.

6. View and Approve Pending Transactions:
Payments > Payment Center

1. Pending wires requiring approval display in the Payment Center with a status of Pending Approval
2. To approve or reject a wire, click the Approve or Reject box. Select All to approve multiple payments
3. After the wire has been processed through the Fedwire system, the Fed reference number will display under the Status/Confirmation Number column on the Payment Center screen.

If insufficient funds, a message will display. Ensure funds are available by the cutoff time on the effective date of the wire, or it will fail.

Optional Alerts:
Refer to the Alerts Quick Reference Guide how to enroll and a complete list of available alerts:
- **Wire Confirmation** – Provides alerts of incoming and outgoing wires, upon receipt by Web-Link of the Fed reference number. (this is the preferred Alert to enroll in in order to be notified of incoming or outgoing wire transfers)
  Note: You may receive multiple Alerts for a single wire if you also enroll in a Transaction alert for Incoming Money Transfers or a Payment Status Alert for Wire Transfers.
- **Payment Status** – Provides alerts on the status of pending and processed wire payments. You will receive more than one Alert for a single wire if you choose multiple statuses for the same payment type. Available Statuses include:
  - - **Awaiting Transmission** – payment in process of being sent to bank's wire system
  - - **Completed** – payment is in final status

- **Confirmed** – payment fully processed with Fed reference number
- **Deleted** – payment deleted
- **Failed** – bank cannot process request
- **Overdue** – payment not processed on effective date due to pending approvals or insufficient funds
- **Partially Approved** – payment requires multiple approvals
- **Pending Approva**l – payment is pending approval
- **Scheduled** – payment has completed all approvals and has value date in the future
- **Sent** – payment sent to bank's wire system
- **Future dated FX rate change** – if rate changes on effective date of international FX wire

*Note: U.S. Wires in Overdue status, due to pending approvals or insufficient funds at the time of wire cutoff, can be edited to enter a new effective date and then resubmitted for approval. This only applies to U.S. Wires. International Wires in Overdue status need to be recreated on the International Wire screen.