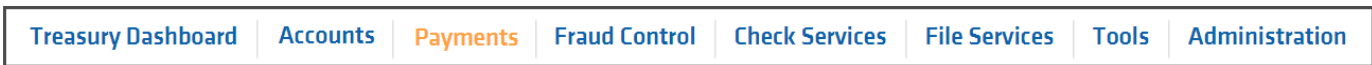


Create International Wire Payment via Webster Web-Link®

This guide details how to send international wires in foreign currency or US dollars.

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



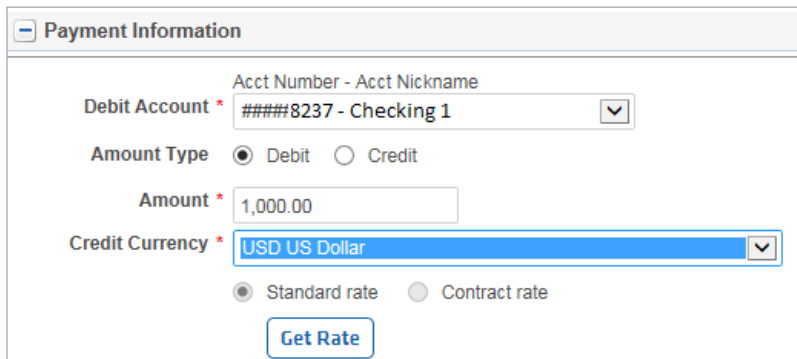
Depending on your entitlements, the top navigation bar may appear different, e.g. Home instead of Treasury Dashboard.

Create an International Wire Payment

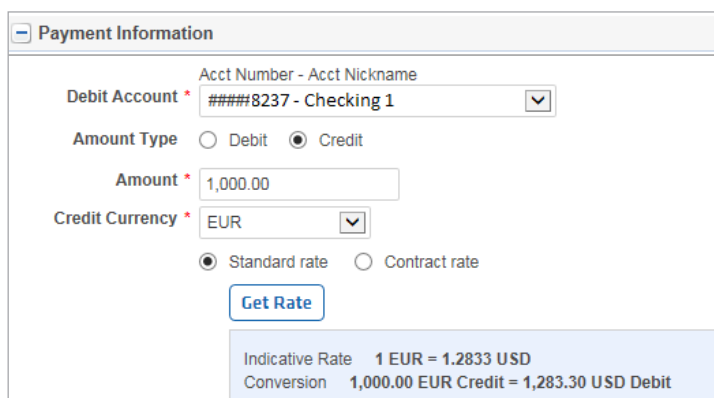
Payments > Create Wire Payment > International Wire

1. Payment Information:

- **Debit Account** – Select your account from which the payment will be made
- **Amount Type** – Choose which Amount Type, see below to differentiate between the two options:
 - **If wiring US Dollars** – Select Debit as the amount type
(When wiring US Dollars, the “Get Rate” selection will be disabled)



- **If wiring Foreign Currency** – Select Credit as the amount type if you know the foreign currency amount. The exchange rate and the US Dollar equivalent to be debited from the wire initiator’s account will display once you’ve entered the amount, selected the currency and clicked “Get Rate”



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- **Amount** – Enter US Dollar or foreign currency amount based on the amount type you have selected
- **Credit Currency** – If you are wiring foreign currency, select the currency from the dropdown
- **Standard Rate** – If you are wiring foreign currency, click Standard Rate and then Get Rate
- **Contract Rate** – Optional selection for rate negotiation - restrictions apply. Refer to the FX Rate Negotiation QRG
- **Sender's Reference** – It is not advised to use this field for any reason. Use the Details of Payment field instead

The screenshot shows a form with the following fields and buttons:

- Sender's Reference: [Text Input]
- Reference for Recipient: [Text Input]
- Details of Payment: [Text Input] **Add Another Line**
- Ordering Customer: **Select Existing** **Create New** **?**

- **Details of Payment** – Optional field. Please include an invoice number if applicable, and purpose of payment for all international wires
- **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).

Tip: For international foreign currency wires only - Because rates change daily, we recommend to enter and approve on the effective date. If you choose to future-date the wire, you must enter and approve prior to the scheduled date; it will automatically pick up the new rate on the scheduled date and be sent out.

2. Routing Information: Options available to provide the Recipient and Recipient Bank information:

- **Select Existing Recipient** – Select from list of previously saved recipients (i.e., "beneficiaries"). Each time you enter a recipient, it can be saved to a Master Recipient List
- **Create New Recipient & Bank** – Information entered will populate the wire screen (See the Create Recipient screen)
- **Additional Routing Information** – Do not enter Intermediary or Receiving Bank. Webster directs all foreign currency and US Dollar wires entered on this screen through an international partner to route to the recipient bank. Any instructions entered will be disregarded

Tip: International USD wires only – If you prefer to select the Receiving and Intermediary Banks specified by the Recipient, use the US Wire screen to send an International US Dollar wire. Refer to the US Wire QRG.

The screenshot shows the following sections:

- Routing Information:**
 - Recipient: **Select Existing** **Create New**
 - Additional Routing Instructions: Add intermediary bank:
 - Bank: Select from list: **Preferred Bank List** **Full Bank List**
 - Enter bank information with bank ID
 - Add receiving bank:
 - Bank: Select from list: **Preferred Bank List** **Full Bank List**
 - Enter bank information with bank ID
- Payment Schedule:**
 - Value Date: MM/DD/YYYY **Get Value Date**
 - Frequency: One-Time Only Recurring
 - Recurring Schedule: **Select a Schedule** [Dropdown]
 - Number of Payments: Continue recurring schedule until further notice Send [] total payments End on this date []

3. Payment Schedule:

- **Value Date** – Select the calendar icon or Get Value Date. The field will show next available date recipient's account can be credited
- **Frequency of Payment** – One-Time Only or Recurring

4. Options:

- **Sender to Receiver Information** – Optional field
- **Charges** – You can select which wire party (originator or recipient) is responsible for paying any related bank processing fees once the wire leaves Webster. The options are as follows:
 - **Recipient** – The recipient of the wire pays all related fees
Each bank that processes the wire deducts their fee from the principal amount of the wire before passing to the next bank
 - **Shared** – The fees are shared between the originator and the recipient
 - **Ours*** – The originator of the wire pays all fees (also referred to as FullPay). Banks that process the wire send their fee request back to the originating bank for payment rather than deducting the fee from the wire. The recipient receives the full principal amount of the wire
- * **NOTE:** Originator will incur an additional FullPay Service fee via account analysis for each payment sent with a charge instruction of Ours.
- **Workflow:**
 - Save as template selection (optional)
 - 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

5. Complete the Create Recipient Screen:

- **Recipient Name** – Enter Recipient name
- **Recipient ID Type** – Select Account Number as the value
- **Recipient ID** – Enter Recipient’s account number
- **Address Line 1, 2, 3** – Enter Recipient street, city, state
- **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 SWIFT (International) value
 - Bank ID – Enter Recipient Bank SWIFT ID

See Full Bank List Search in next section

- **Options** – Two optional selections, choose one and click continue:
 - **Save to Master Recipient List**
 - **Add Recipient Contact Information**
- Preview Recipient will display. Review/submit to populate the “Create International Wire Payment” screen

Full Bank List Search

To simplify your search for a bank name or SWIFT ID in the Full Bank List, add an asterisk to your search criteria (example: “Chase*” or for SWIFT ID “CAMLGB21*”) and this will help to locate the Bank Name or SWIFT Bank ID in the list.

Bank Name	Bank ID Type	Bank ID	City	Country	Action
+ CHASE ASSET MANAGEMENT LONDON LIMIT	SWIFT (International)	CAMLGB21XXX	LONDON	UNITED KINGDOM	Select
+ CHASE BANK (KENYA) LIMITED	SWIFT (International)	CKENKENAXXX	NAIROBI	KENYA	Select
+ CHASE BANK OF TEXAS	SWIFT (International)	TCBKUSD1XXX	DALLAS, TX	UNITED STATES	Select

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 by the cutoff time on the effective date of the wire, or it will fail.

Optional Alerts for International Wires

Refer to the Alerts Quick Reference Guide for 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 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 Approval** – 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: International wires in Overdue status, due to pending approvals or insufficient funds at the time of wire cutoff can not be edited. They need to be deleted and recreated.