Wire Transfer User Guide

March 2021

BRIDGEWATER BANK

Introduction

Welcome to Bridgewater Bank Online Wire Transfer Services! Wire Transfers are the fastest and most convenient way to move funds. While traditional wire services are available at every branch, you can save time and money by initiating your own wire transfers online. Funds transferred by wire are considered collected funds and made available by the beneficiary bank at the time of posting which is typically on the same business day for domestic wires. International wires may take a little more time depending on the intermediary banks and time zone differences. Online Wire Transfer Services allow you to optimize the timing of payment and maintain better control over your funds.

Getting Started

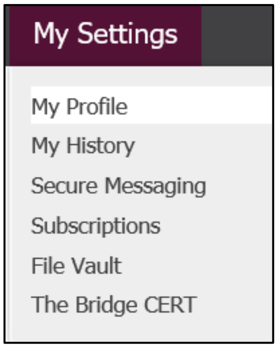
General Information

- Contact the Business Services Team for technical support. They can be reached M – F, 8:30am-4:30pm at 952-542-5100 (ask for Business Services) or hello@bridge2bwb.com.
- Three different types of wire payments can be initiated from The Bridge:
    - Domestic USD – wires sent in US funds to a beneficiary bank within the United States
    - International USD – wires sent in US funds to a beneficiary bank outside of the United States
    - Foreign Exchange – wires sent in foreign currency to a beneficiary bank outside of the United States
- The cutoff time for wires sent in USD is 4:00 pm CST and wires sent in foreign currency is 3:00 pm CST.
    - There is a notification at the top of the wire screens acknowledging the cutoff time. If wires are initiated past the cut, the next available payment date will be displayed.
- Bridgewater follows the Federal Reserve's processing dates. You can originate wires on holidays, but they will technically not be initiated until the following business day. For an up-to-date Federal Reserve Holiday calendar, reference http://www.federalreserve.gov/aboutthefed/k8.htm.
- Bridgewater strongly recommends dual control for all online payments. For more information on user settings needed to establish this, reach out to Business Services.

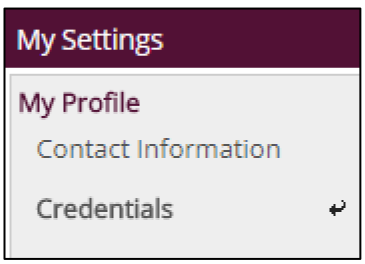
Setup Out of Band

You will need to establish your Out of Band PIN prior to initiating wire transfers. This feature allows automated multi-layered security to ensure your funds are safe.

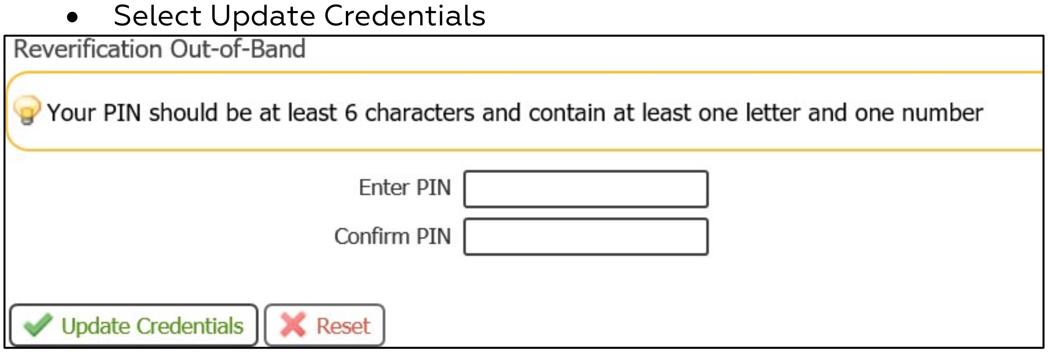
- Select My Settings – My Profile



- Select Credentials located on the right-hand side of the screen



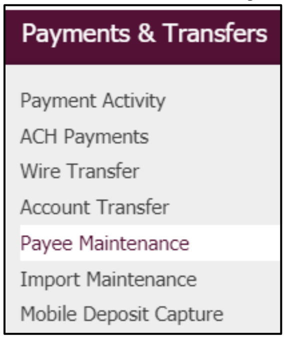
- Enter PIN
- Select Update Credentials



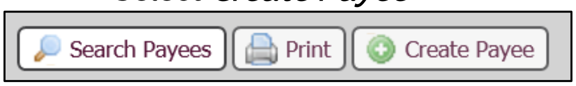
Establish Payees

Prior to initiating your templated wires, you must ensure Payees are established. Payees are not required for one-time wires sent manually.

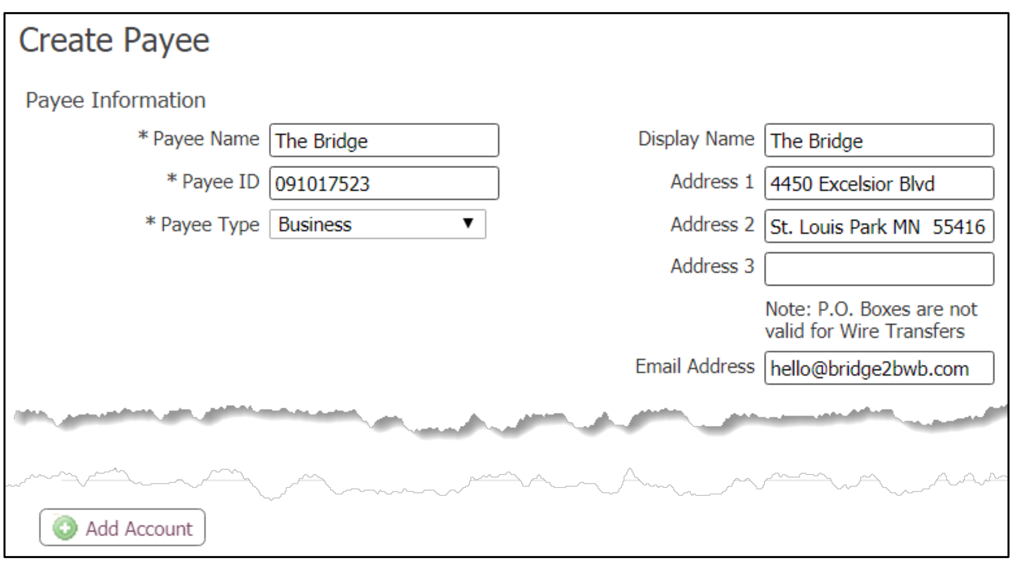
- Select **Payee Maintenance** under the Payments & Transfer Tab



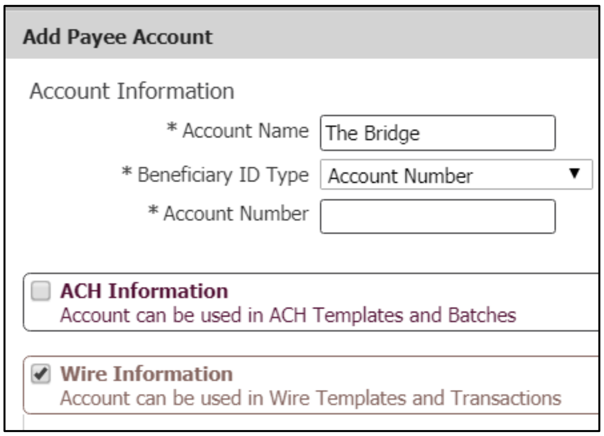
- Select ***Create Payee***



- Enter the ***Payee Information***
  - **Payee Name**: Enter Name of Payee
  - **Payee ID**: Enter ID associated with Payee
  - **Payee Type**: Enter if this Payee is a Business or Individual
  - **Display Name**: Enter Nickname of Payee
  - **Address** (Optional): Enter Address of Payee
  - **Email** (Optional) Enter Email of Payee (this can be used to send receipt of payment)
- Select ***Add Account***



- Enter the *Account Information*
  - **Account Name**: Payee Name will flood over
  - **Beneficiary ID Type**: Select the correct Beneficiary ID Type (typically Account Number unless used for International Wires)
  - **Account Number**: Enter the Account Number
  - Select the Wire information box
    - You can also select ACH Information if you intend to originate ACH transfers to this Payee. See the ACH User Guide for details.



- Enter the Beneficiary Information
  - Beneficiary Bank ID
  - Beneficiary Bank Name
  - Beneficiary Bank Address
  - Beneficiary Bank Country
  - International Routing Number (if applicable)
  - Beneficiary ID Type
  - Beneficiary ID
  - Beneficiary
  - Country
  - (Optional) Contact Name
  - (Optional) Phone Number
  - Correspondent Bank ID (if applicable)
  - Correspondent Bank ID Type (if applicable)
  - Correspondent Bank Name (if applicable)
- Select Save

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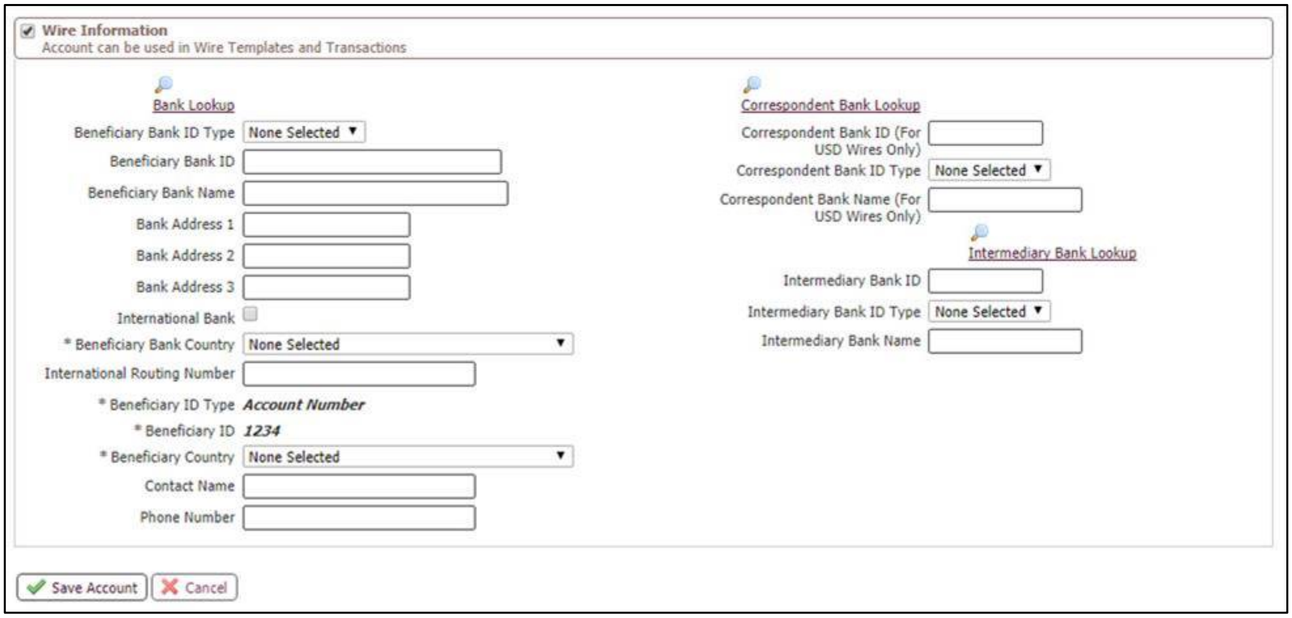
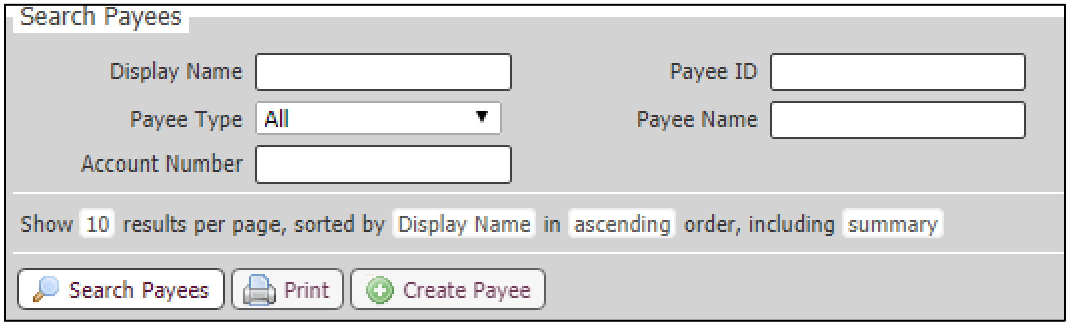

Wire Information
Account can be used in Wire Templates and Transactions
Bank Lookup
Beneficiary Bank ID Type
None Selected
Beneficiary Bank ID
Beneficiary Bank Name
Bank Address 1
Bank Address 2
Bank Address 3
International Bank
* Beneficiary Bank Country
None Selected
International Routing Number
* Beneficiary ID Type
Account Number
* Beneficiary ID
1234
* Beneficiary Country
None Selected
Contact Name
Phone Number
Correspondent Bank Lookup
Correspondent Bank ID (For USD Wires Only)
Correspondent Bank ID Type
None Selected
Correspondent Bank Name (For USD Wires Only)
Intermediary Bank Lookup
Intermediary Bank ID
Intermediary Bank ID Type
None Selected
Intermediary Bank Name
Save Account
Cancel

Payees Table

The Payee Table displays summary information about payees and their accounts. Users can view payee details, edit or delete a payee, or make a payment from this location.

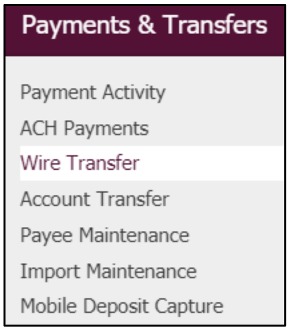


- Each row of the table contains a summary of a single payee.
    - **Edit** – Select Edit to edit the details of the Payee.
        - **Note**: The user will be notified the changes being saved will affect all future payments and may require approval for those utilizing dual control.
    - **Make Payment**- Select Make Payment to initiate a payment from the Payee section.
- Table data can be sorted by clicking on the table headings ***Display Name***, ***Payee ID***, ***Payee Name***, and ***Payee Type***. The heading which is currently being used to sort the table will display a triangle to the right. Selecting the triangle will change the order from ascending to descending.

Create a Wire

The creation of a wire occurs in four steps (*Select*, *Request*, *Review*, *Complete and Release*).

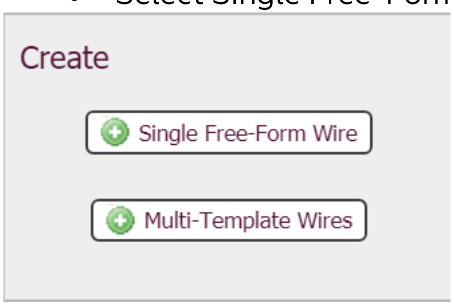
- Select **Wire Transfer** under the Payments & Transfer tab



Create a Free Form Wire

1.) Select

- Select Single Free-Form Wire



To view how to setup templates, go to Manage Wire Templates section

NOTE: The application saves a draft every 20 seconds while creating or editing a batch or template and displays a notification banner to advise the user of this action.

2.) Request

- Enter the Account Information
  - Select Payment Date
    - Wires can be initiated 10 days in advance
  - Select Debit Account
  - Originator Name will flood from the Company
    - Note: Origination information will be sent with information on the actual account which may differ from how the online banking profile is titled.
  - Originator Address will flood from the Company
  - Select the appropriate payment currency
  - Enter the dollar amount

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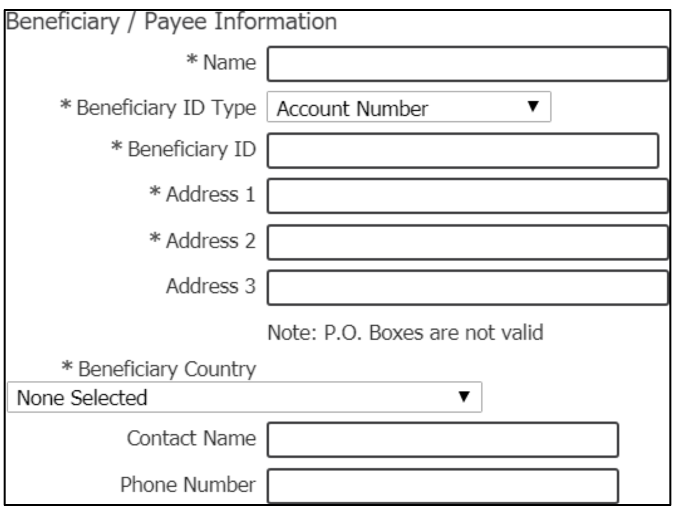
Account Information

* Payment Date: 02/25/2021
* Debit Account:
* Originator Name: The Bridge
* Originator Address 1: 4450 Excelsior Blvd
* Originator Address 2: St. Louis Park, MN 55416

Originator Address 3:

* Payment Currency:
* Amount:

- Enter the Beneficiary Information
  - Enter Beneficiary Name
  - Select the Beneficiary Account Type
  - Enter the Beneficiary ID
  - Enter the Beneficiary Address
  - Select the Beneficiary Country
  - (Optional) Enter the Beneficiary Contact Name
  - (Optional) Enter the Beneficiary Contact Phone Number



Beneficiary / Payee Information

* Name:
* Beneficiary ID Type: Account Number
* Beneficiary ID:
* Address 1:
* Address 2:

Address 3:

Note: P.O. Boxes are not valid

* Beneficiary Country: None Selected

Contact Name:

Phone Number:

- Enter the Beneficiary Bank Information
  - Select **Bank Lookup** to search for the Beneficiary Bank by Bank Name, Bank ID, City, or State Abbreviation
  - Enter the **Beneficiary Bank Name**
  - Select the **Bank ID Type**
  - Enter the **Beneficiary Bank ID**
  - Enter the **Beneficiary Bank Address**
  - Select **International Bank** if applicable
  - Select the **Beneficiary Bank Country**
  - Enter the **International Routing Number** if applicable

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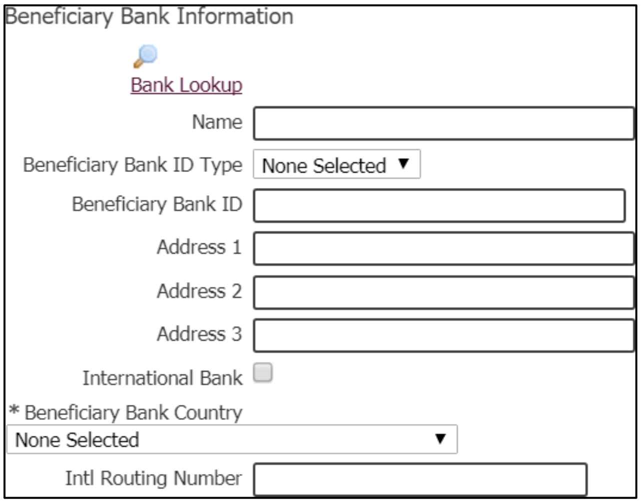
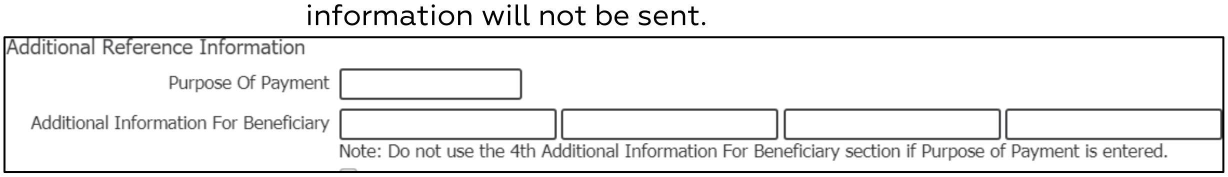


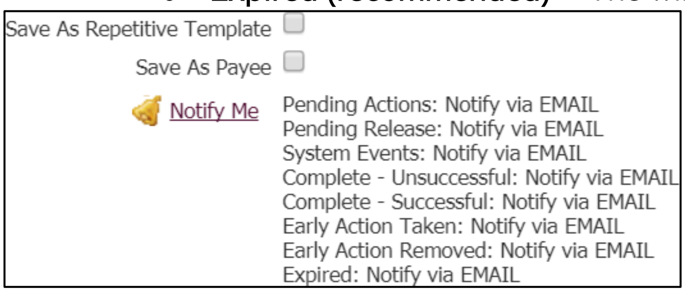
- If a Correspondent Bank is required, expand Additional Bank Information
- Enter the Correspondent Bank details
    - Select **Bank Lookup** to search for the Correspondent Bank by Bank Name, Bank ID, City, or State Abbreviation
    - Select Correspondent Bank ID Type
    - Enter Correspondent Bank ID
    - Enter Correspondent Bank Name

- Enter Additional Reference Information if applicable
    - (Optional) Enter Purpose of Payment
    - (Optional) Enter Additional Information to Beneficiary
        - Note: Do not use the 4th field if Purpose of Payment is entered. This information will not be sent.



- (Optional) Save As Repetitive Wire – the payment will be saved as a repetitive template
    - Note: Repetitive templates allow for the creation of a wire with the exact same details including dollar amount. No modifications can be made.

- (Optional) Save As Payee – the beneficiary information will be saved as a Payee to use for future payments
- (Optional) Select Notify Me to receive notifications on this particular wire.Status changes include:
    - **Pending Actions (recommended)** – Action needed
        - The wire may require approval or modifications.
    - **System Events** – The wire has been delivered to the financial institution.
    - **Complete – Unsuccessful (recommended)** – The wire delivery attempt failed.
    - **Complete – Successful (recommended)** – The wire delivery attempt was successful.
    - **Early Action Taken** – The wire is dated for the future and was approved prior to the day it is scheduled to be sent to the financial institution.
    - **Early Action Removed** – The wire is part of a recurring series or is dated for the future and transaction information, such as a payee, has been canceled or deleted.
    - **Expired (recommended)** – The wire has expired.

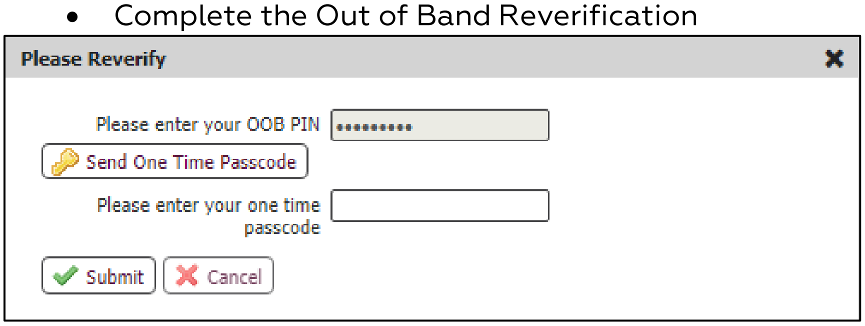


- Select Request Transfer

3.) Confirm

- Review the transfer details and select confirm

- Complete the Out of Band Reverification



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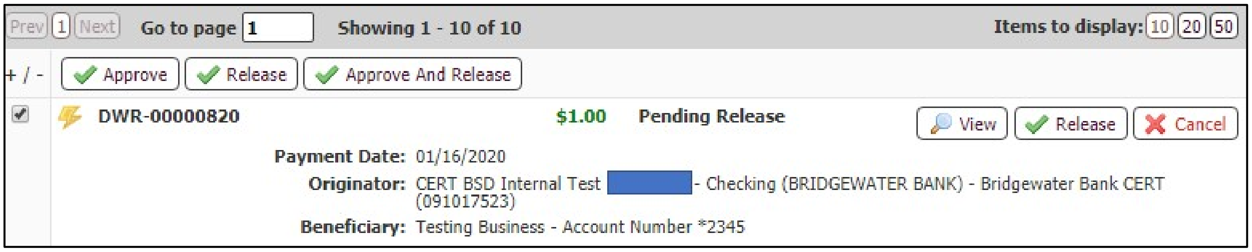
4.) Approve and Release

- Go to Payments & Transfers – Payment Activity
- Select the box on the left-hand side of the appropriate transfer
- Select **Release**
    - Those under dual control will need to **Approve and Release**



- Confirm the Approval

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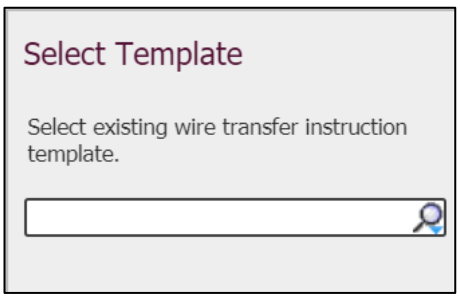
Create a Wire from an Existing Template

Wires can be created from existing templates.

1.) Select

- Enter any portion of the template name in the Select Template field
- Select the appropriate template
    - Each transfer will have the two template types on the right-hand side of the name
        - **Repetitive Template** will populate with information defined within the template and only allow the date field to be edited
        - **Semi-Repetitive Template** (more commonly used) will populate with information defined within the template and allow specific fields, such as the dollar amount, to be edited each time.



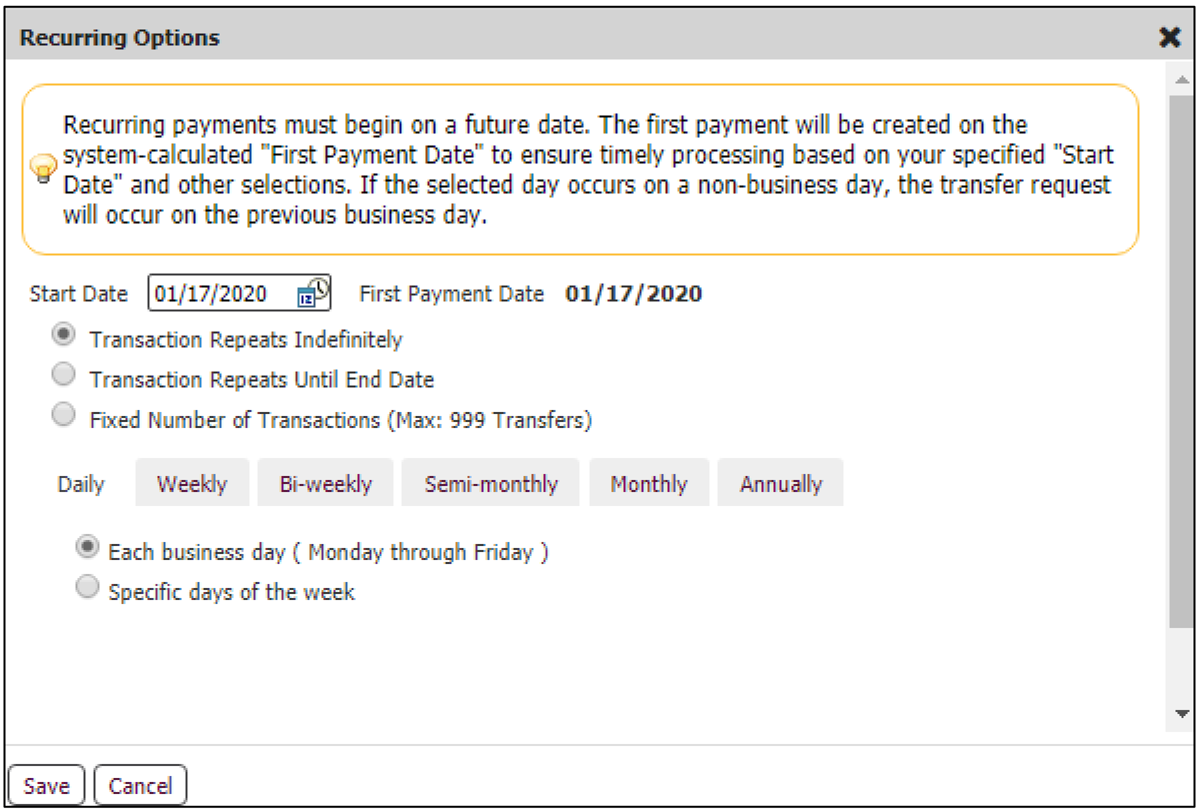
2.) Request

- Enter all required fields that are editable
- (Optional) Select Notify Me to be notified of wires on this template
    - **Pending Actions (recommended)** – Action needed
        - The wire may require approval or modifications.
    - **System Events** – The wire has been delivered to the financial institution.
    - **Complete – Unsuccessful (recommended)** – The wire delivery attempt failed.
    - **Complete – Successful (recommended)** – The wire delivery attempt was successful.
    - **Early Action Taken** – The wire is dated for the future and was approved prior to the day it is scheduled to be sent to the financial institution.
    - **Early Action Removed** – The wire is part of a recurring series or is dated for the future and transaction information, such as a payee, has been canceled or deleted.
    - **Expired (recommended)** – The wire has expired.
- (Optional) Select Recurring Options
    - Select the Start Date
    - Select End Date
        - Transaction Repeats Indefinitely – wire will continue until terminated by the user

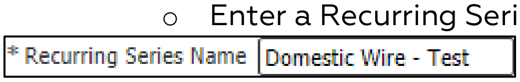
- Transaction Repeats Until End Date – wire will continue for a limited time defined by the End Date selected by the user
- Fixed Number of Transactions – wire will continue for a fixed number of transactions which will need to be defined by the user

o Select Transfer Frequency
  - Daily – user can select Monday thru Friday or specific days
  - Weekly – user can select the specific day of the week
  - Bi-Weekly – user can select specific date of the transfer every other week
  - Semi-monthly – user can select the two times each month the transfer will take place
  - Monthly – user can select the specific day each month
  - Annually – user can select the specific date each year

o Select Save



o Enter a Recurring Series Name



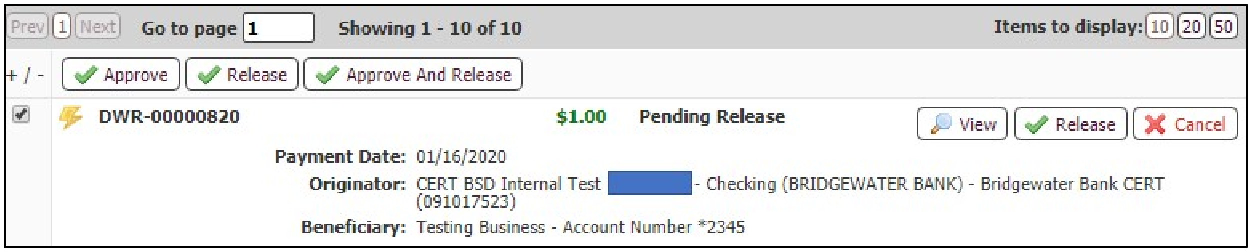
- Select Request

3.) Confirm

- Review the transfer details and select confirm

4.) Approve and Release

- Go to Payments & Transfers – Payment Activity
- Select the box on the left-hand side of the appropriate transfer
- Select **Release**
  - Those under dual control will need to **Approve and Release**



- Confirm the approval

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Create a Wire from a Payee

1.) Select

- Enter any portion of the payee name in the Select Payee field

2.) Request

- Information associated with the Payee will flood over
- Enter all required fields that are editable
- (Optional) Select Notify Me to be notified of wires on this particular template
    - **Pending Actions (recommended)** – Action needed
        - The wire may require approval or modifications.
    - **System Events** – The wire has been delivered to the financial institution.
    - **Complete – Unsuccessful (recommended)** – The wire delivery attempt failed.
    - **Complete – Successful (recommended)** – The wire delivery attempt was successful.
    - **Early Action Taken** – The wire is dated for the future and was approved prior to the day it is scheduled to be sent to the financial institution.
    - **Early Action Removed** – The wire is part of a recurring series or is dated for the future and transaction information, such as a payee, has been canceled or deleted.
    - **Expired (recommended)** – The wire has expired.
- Select Request

3.) Confirm

- Review the transfer details and select confirm

4.) Approve and Release

- Go to Payments & Transfers – Payment Activity
- Select the box on the left-hand side of the appropriate transfer
- Select **Release**
    - Those under dual control will need to **Approve and Release**

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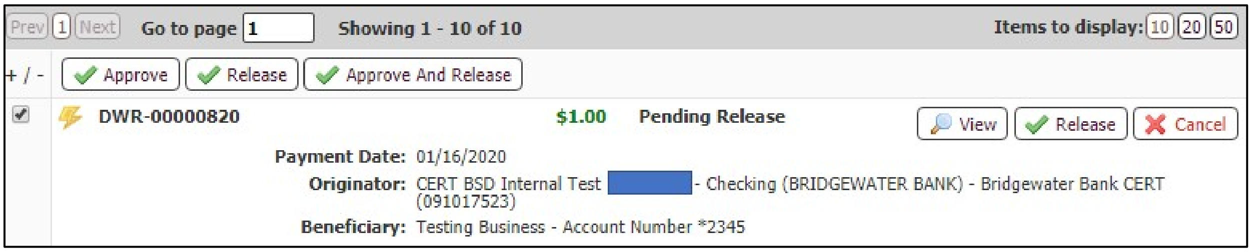
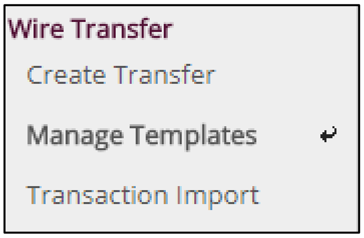

Prev 1 Next Go to page 1 Showing 1 - 10 of 10
Items to display: 10 20 50
+ / -
Approve
Release
Approve And Release
DWR-00000820
$1.00
Pending Release
View
Release
Cancel
Payment Date: 01/16/2020
Originator: CERT BSD Internal Test [redacted] - Checking (BRIDGEWATER BANK) - Bridgewater Bank CERT (091017523)
Beneficiary: Testing Business - Account Number *2345

Manage Wire Templates

View, create, edit, and delete wire templates from ***Manage Templates***.

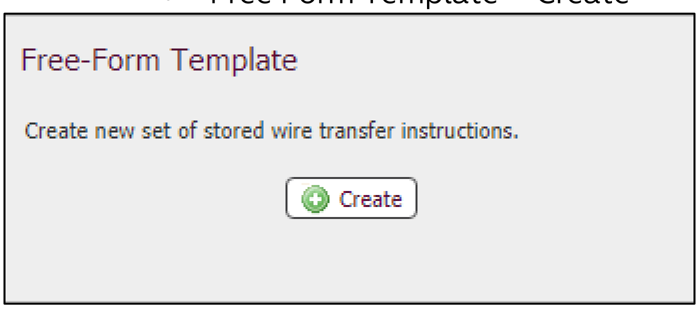
- **Select Manage Templates on the right-hand side of the screen**



Create Templates

- Select Create Template

- Free Form Template – Create



- Select the appropriate template setting
  - **Repetitive Template** – information defined within the template is hard-coded, the only field that can be edited it the date.
  - **Semi-Repetitive Template** – information defined within the template with specific fields allowed for editing, such as the dollar amount

- Enter the **Template Name**
- Enter the Account Information
  - Select Payment Date
    - Wires can be initiated 10 days in advance
  - Select Debit Account
  - Originator Name will flood from the Company

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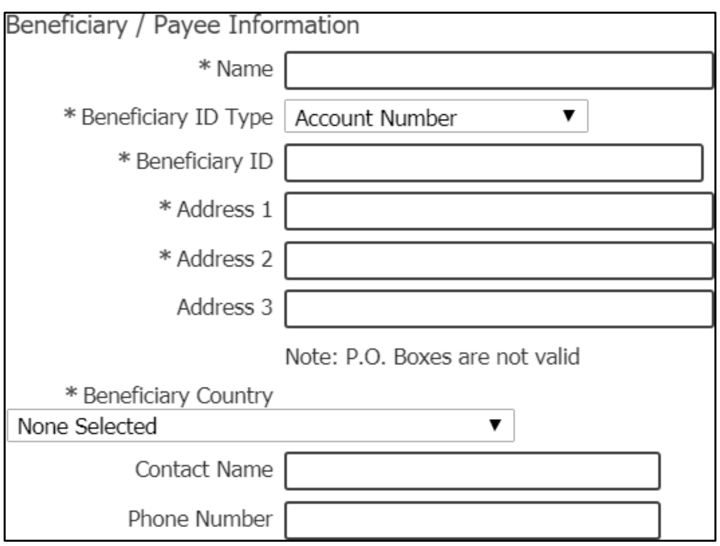
- Note: Origination information will be sent with information on the actual account which may differ from how the online banking profile is titled.

  - Originator Address will flood from the Company
  - Select the appropriate payment currency
  - Enter the dollar amount

- Enter the Beneficiary Information
  - Enter Beneficiary Name
  - Select the Beneficiary Account Type
  - Enter the Beneficiary ID
  - Enter the Beneficiary Address
  - Select the Beneficiary Country
  - (Optional) Enter the Beneficiary Contact Name
  - (Optional) Enter the Beneficiary Contact Phone Number



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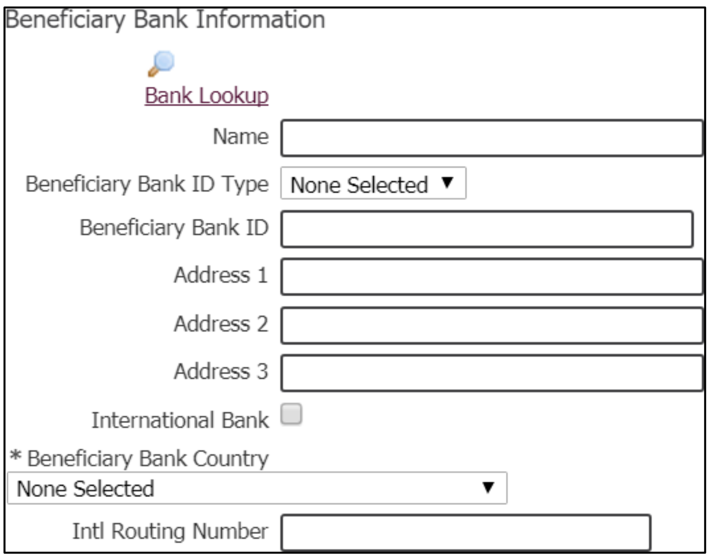
- Enter the Beneficiary Bank Information
    - Select **Bank Lookup** to search for the Beneficiary Bank by Bank Name, Bank ID, City, or State Abbreviation
    - Enter the **Beneficiary Bank Name**
    - Select the **Bank ID Type**
    - Enter the **Beneficiary Bank ID**
    - Enter the **Beneficiary Bank Address**
    - Select **International Bank** if applicable
    - Select the **Beneficiary Bank Country**
    - Enter the **International Routing Number** if applicable



  - If a Correspondent Bank is required, expand Additional Bank Information
  - Enter the Correspondent Bank details
    - Select **Bank Lookup** to search for the Correspondent Bank by Bank Name, Bank ID, City, or State Abbreviation
    - Select **Correspondent Bank ID Type**
    - Enter **Correspondent Bank ID**
    - Enter **Correspondent Bank Name**

  - Enter **Additional Reference Information** if applicable
    - (Optional) Enter Purpose of Payment

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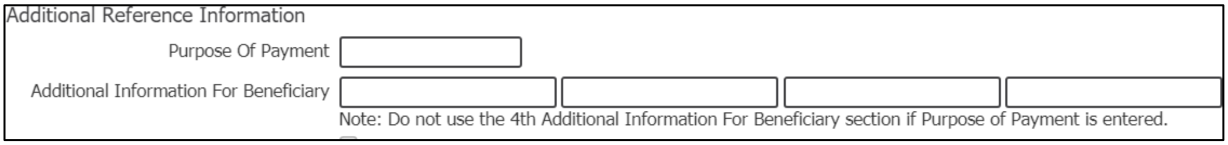
- (Optional) Enter Additional Information to Beneficiary
    - Note: Do not use the 4th field if Purpose of Payment is entered. This information will not be sent.



- Select Save Template

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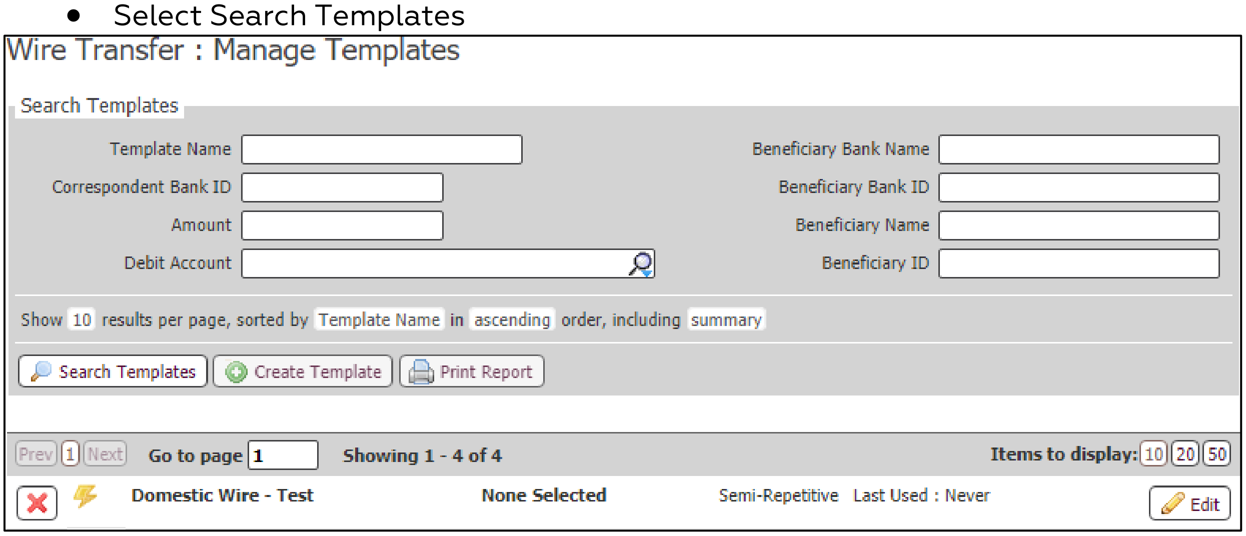
Maintenance Templates

- Select **Manage Batch Templates**
- Select **Edit** to edit details within the template
    - Note: Edits to the template will affect all future and recurring payments initiated from the template and may need to be re-approved
- Select the Red X on the left-hand side of the template to **Delete**

Search Templates

- Enter the search criteria to locate a specific template.
    - Note: If all fields are left blank, all available templates will be displayed
    - Enter any portion of the **Template Name**
    - Enter Correspondent Bank ID
    - Enter Amount
    - Select the appropriate Debit Account
    - Enter Beneficiary Bank Name
    - Enter Beneficiary Bank ID
    - Enter Beneficiary Bank Name
    - Enter Beneficiary ID
- Select Search Templates



- Templates can be maintenance from this screen
    - Select **Edit** to edit details within the template
        - Note: Edits to the template will affect all future and recurring payments initiated from the template and may need to be re-approved

- Select the Red X on the left-hand side of the template to **Delete**
- Note – users who only have auditing capabilities will have the option to select **View**

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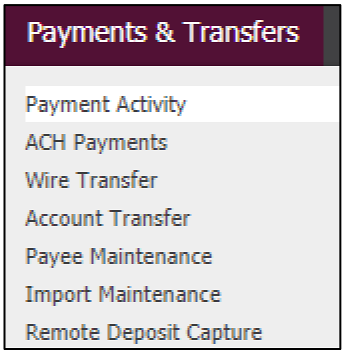
Payment Activity

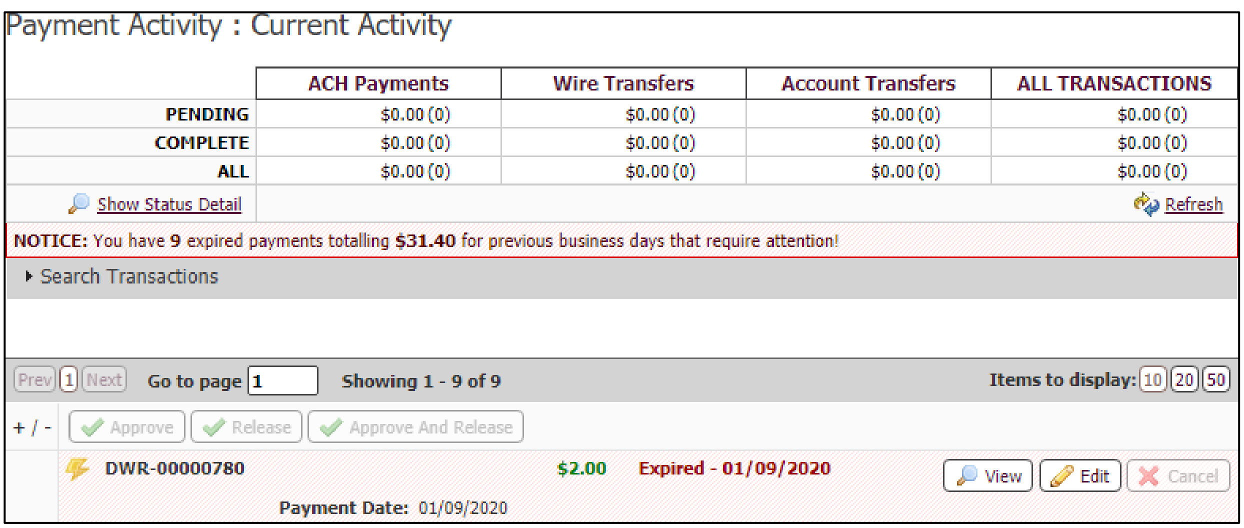
The Payment Activity function allows users to see information related to all payment types (ACH, Wires, Account Transfers.

- Go to Payments & Transfers – **Payment Activity**



Current Activity

- The user is brought to the **Current Activity** page which provides the following information
    - Dollar amounts of payments
    - Ability to view details of specific transactions
    - Status of transactions
    - Option to Edit
    - Approval needs



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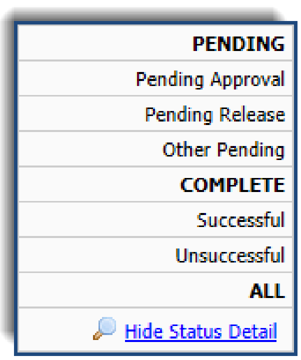
Wire Search Results

- The Wire Search Results include the following details
  - Pending – dollar amount and number of all pending Wire transfers
  - Completed options – dollar amount and number of all completed Wire transfers
  - All – dollar amount and number of all Wire activity which will be delivered to the Bank
  - Show Status Detail – provides a more granular view of the pending and completed transactions
    - Pending Approval – dollar amount and number of wire transactions pending approval
    - Pending Release – dollar amount and number of wire transactions pending release
    - Other Pending – wire transactions that are pending delivery to the bank
    - Successful – dollar amount and number of all completed wire payments delivered to the Bank
    - Unsuccessful – dollar amount and number of Wire transactions which failed their delivery to the Bank.



  - Refresh – select refresh if the user made any changes and would like to update the dashboard
  - Enter Search criteria
    - Note: If all fields are left blank, all available templates will be displayed
    - Enter any portion of the **Tran Number** (Transaction ID) affiliated with the wire
    - Enter any portion of the **Name** of the Recurring Series
    - Enter the **Amount**
    - Select the **Status**
    - Select the **Entry Method** – manual or imported
    - Enter the **Import File** name

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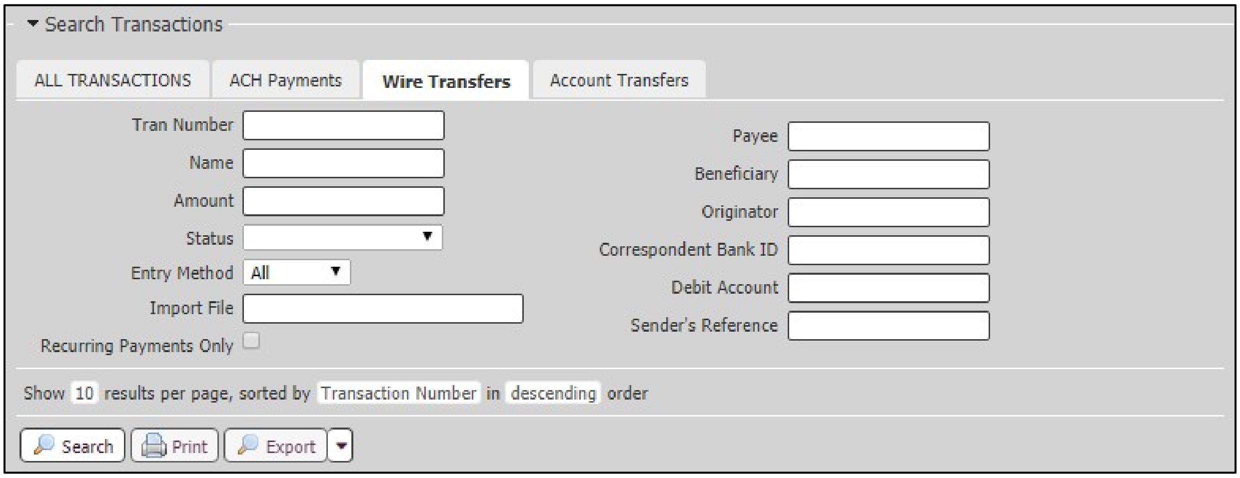
- Enter any portion of the **Payee**
- Enter any portion of the **Beneficiary** Name
- Enter any portion of the **Originator**'s Name
- Enter the **Correspondent Bank ID**
- Enter the **Debit Account**
- Enter the Sender's Reference
- Select Recurring Payments Only

o Select Search



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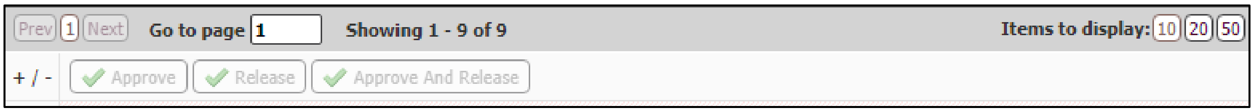
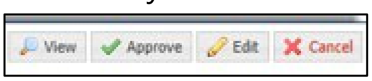
Activity Table

The *Activity Table* displays summary information about current day wire transfers.

- **Approve** – approve wire transfer is under dual control and requires approval.
    - **Note: All wires must also be Released**
    - Note: You can bulk approve by selecting multiple boxes of the corresponding payments and selecting Approve
- Release – allows the wire to be released to the Bank
- Approve and Release – wires under dual control can be approved and released in one step



- **View** – Allows the user to view the content of the wire transaction.
    - Users under dual control can **Reject** the transfer from this option to require the transfer to be edited
- **Approve** – approve Wire Transfers under dual control
- **Edit** – Allows the user to edit wire transactions with the status of Rejected or Pending Approval.
- **Cancel** – Allows the user to cancel the Wire transactions.
    - **Note**: Because of how quickly wires are sent, contact Business Services if you need to cancel a wire.



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Payment Statuses

- **Canceled** – The wire transaction has been canceled by a user and not sent to the Bank.
- **Completed**- The wire transaction was successful delivered to the Bank.
- **Expired** – The wire transaction was under dual control, not approved prior to the cut-off time, and not delivered to the Bank.
- **Pending Delivery** – The wire transaction has been completed by the user and is pending delivery to the Bank.
- **Pending Approval** – The wire transaction requires approval by another user with approval entitlements.
- **Pending Release** – The wire transaction must be released to be sent to the Bank.
- **Rejected** – The wire transaction has been rejected by the approver and is able to be edited by the initiator. Once the modifications are complete, the initiator can resubmit the payment.
- **Reversed** – The wire transaction was reversed.
- **Unsuccessful** – The wire transaction was not delivered to the Bank.

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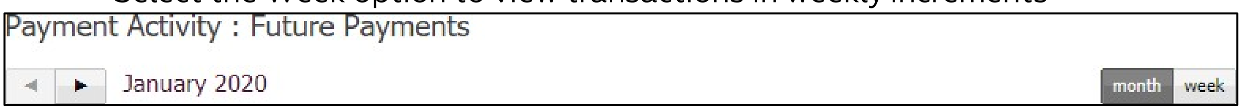
Future Payments

- Under Payment Activity, select Future Payments on the right-hand side of the screen

- A calendar will display the transactions that will process on that day
- Select the Forward Arrow on the left-hand side to advance to the next month
- Select the Week option to view transactions in weekly increments



- Select a single transaction on the calendar by clicking on the transaction name or ID.
- If there are multiple transactions in the day, click on the white space of that date to view the additional transactions.
- Recurring transactions will have an icon of a calendar and clock. Hovering over this icon will show the details of the recurring frequency.

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Filter Transactions

- Expand the Filter Transactions section to filter future dated transaction activity.
    - Product – select the payment type
    - Included Transactions – all, recurring, or one-time
    - Entry Method – manual or imported files
    - Import File – enter a portion of the name of the imported file
- The information will display immediately beneath this section

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Payment History

- Under Payment Activity, select Payment History

Search Transactions

- Select the Wire Transfers tab
- Enter the Search Criteria
    - Enter Search criteria
        - Note: If all fields are left blank, all available templates will be displayed
        - Enter any portion of the **Tran Number** (Transaction ID) affiliated with the wire
        - Enter any portion of the **Name** of the Recurring Series
        - Enter the **Amount**
        - Select the **Status**
        - Select the **Entry Method** – manual or imported
        - Enter the **Import File** name
        - Enter any portion of the **Payee**
        - Enter any portion of the **Beneficiary** Name
        - Enter any portion of the **Originator**'s Name
        - Enter the **Correspondent Bank ID**
        - Enter the **Debit Account**
        - Enter the Sender's Reference
        - Select Recurring Payments Only
    - Select Search
    - User can also Print or Export this information

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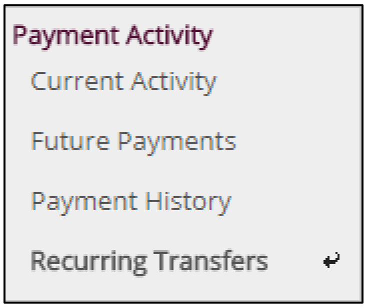
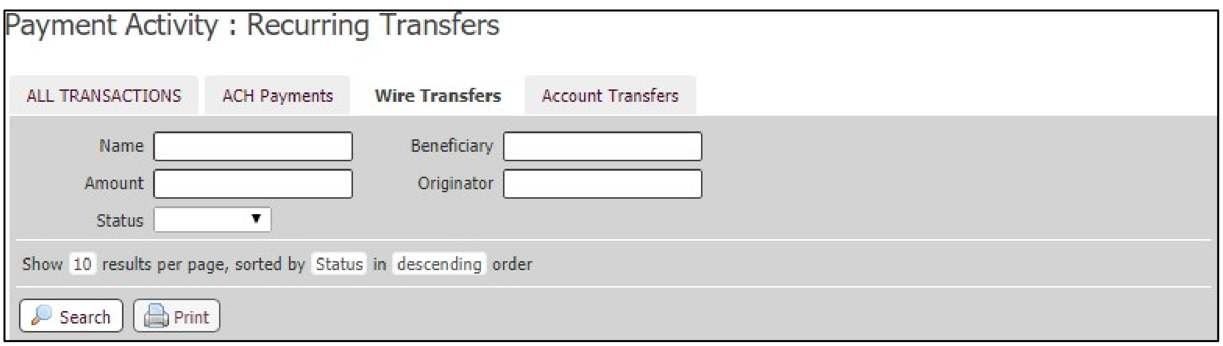
Recurring Transfers

- Under Payment Activity, select Recurring Transfers



- Select the Wire Transfers tab
- Enter the Search Criteria
    - Name - enter any portion of the transaction's name
    - Amount – enter the amount of the transaction
    - Status – select the status of the transaction
    - Beneficiary – enter a portion of the beneficiary's name
    - Originator – enter the originating account
- Select Search



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