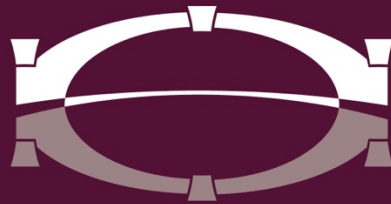


# Wire Payments User Guide

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BRIDGEWATER BANK

# Table of Contents

<b>Introduction</b> .....	<b>3</b>
<b>Online Wire Transfer FAQ's</b> .....	<b>3</b>
<b>Best Practices</b> .....	<b>5</b>
<b>Getting Started</b> .....	<b>5</b>
<b>General Information</b> .....	<b>5</b>
<b>Setup Out of Band</b> .....	<b>7</b>
<b>Establish Payees</b> .....	<b>8</b>
<b>Payee Maintenance</b> .....	<b>10</b>
<b>Create a Wire</b> .....	<b>11</b>
<b>Manage Templates</b> .....	<b>17</b>
<b>Maintenance Templates</b> .....	<b>21</b>
<b>Payment Activity</b> .....	<b>21</b>
<b>Current Activity</b> .....	<b>21</b>
<b>Activity Table</b> .....	<b>23</b>
<b>Payment Statuses</b> .....	<b>23</b>
<b>Future Payments</b> .....	<b>24</b>
<b>Filter Transactions</b> .....	<b>24</b>
<b>Payment History</b> .....	<b>24</b>
<b>Search Transactions</b> .....	<b>25</b>
<b>Recurring Transfers</b> .....	<b>25</b>

## 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.

## Online Wire Transfer FAQ's

### Who do we contact for technical support?

- The Bridgewater Support Team can be reached at 952-542-5100 or hello@bridge2bwb.com. Bank hours are Monday through Friday from 8:30 a.m. to 4:30 p.m.

### What security features does Bridgewater offer for online wire transfers?

- All users access online banking through a secure browser or soft token login. Users with access to initiate wire transfers online are required to use an Out of Band authentication code for wire processing. In addition, we strongly recommend using Dual Control.

### What is Dual Control?

- Dual Control requires all wires initiated to be approved by another user within the company and is a highly recommended as a best practice.

### What are the benefits of Dual Control?

- Dual Control reduces the risk of fraud and human error by having another user review transaction information for validation and accuracy prior to the wire being processed.

### What is Bridgewater's out of band authentication code?

- Bridgewater's out of band authentication code requires all users who originate wire transfers online to input the received emailed or texted code prior to wire being ready for release.

### What time during the day are wire transfers processed?

- Outgoing and Incoming wire transfers are processed from 8:30 a.m. until 4:00 p.m. CST, except for International Outgoing wire transfers having a cutoff of 3:00 p.m. CST.

Will a confirmation email be sent after the wire transfer is processed?

- An automated system generated message sent via email will be sent to the email/s provided at setup. The email will include an IMAD and OMAD.

What does the status of "Pending Release" mean?

- The wire has not yet been completed as it still requires a user to release it for processing. When you are ready to process the wire, view the wire under Payments & Transfers menu to select Payment Activity. Click the "release" button option for the wire so it can be received by Bridgewater Bank.

What is an International Transit/Routing Code?

- Some countries require a Transit or Routing Code to be included in the wire information for processing.

What is Bridgewater's Holiday Policy?

- You can initiate wires on these Holiday's, but they will not be sent until the following business day. For any holidays falling on Saturday, Federal Reserve Banks and branches will be open the preceding Friday. For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday. Please reference our Holiday Schedule.

## Best Practices

- It is highly recommended that all new and requested modified wire instructions be verbally verified with the beneficiary prior to wire submission.
- When sending international wires, each country may require additional information that is a necessitate for wire processing. Some countries' required information examples could be any of the following items like beneficiary contact information, reason of payment, transit/routing code, etc. Please verify that all required wire information is included prior to submitting the wire.
- All computers originating wires online should have working anti-virus software, and the software should be regularly updated. All computers should also update any published patches to their operating system.
- Limit access to authorized personnel only.
- Educate employees on fraud and prevention.
- Limit activity to a small number of accounts.
- Dual Control is a highly recommended best practice to mitigate operational and fraud risk. All wires initiated online would need to be reviewed and approved by another individual within the company.
- All clients allowed online wire access are subject to an on-site risk assessment conducted by a Bridgewater Bank employee. In lieu of an on-site assessment, the Bank may ask you to conduct a self-risk assessment to ensure all obligations listed in the wire agreement are being adhered to. Failure to comply with Bank requests for information may result in the termination of online wire services.

## Getting Started

### General Information

- Contact the Bridgewater Support Team for technical support. They can be reached Monday through Friday from 8:30 a.m. to 4:30p.m. at 952.542.5100 or [hello@bridge2bwb.com](mailto: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 [\\_](#)

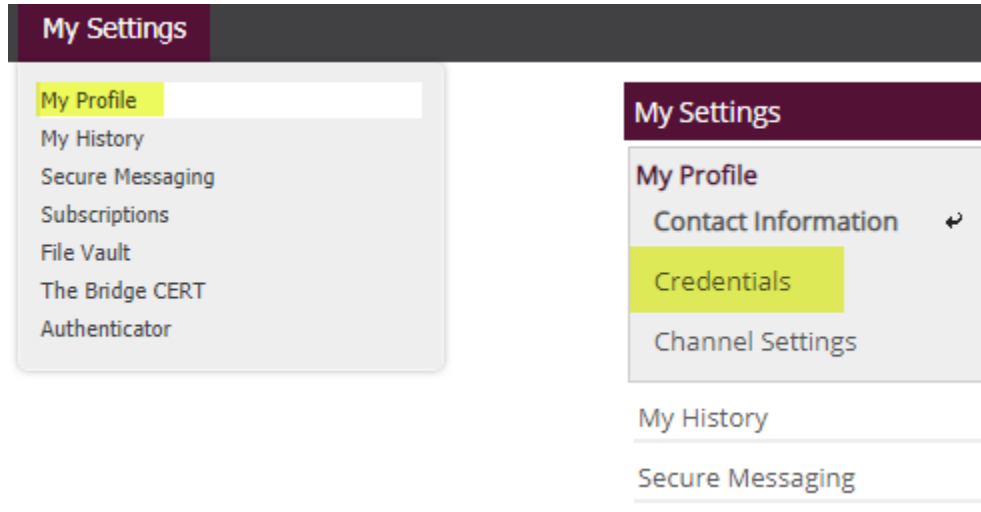
<http://www.federalreserve.gov/aboutthefed/k8.htm>.

- Bridgewater strongly recommends dual control for all online payments. For more information on user settings needed to establish this, reach out to Bridgewater Support Team.

## Setup Out of Band


An Out of Band PIN must be established prior to initiating wire transfers. Multiple layers of authentication, such as out of band authentication, is an industry best practice used to help prevent fraud with high-risk payments.

- Select My Settings – My Profile
- Select Credentials



- Enter PIN
- Select Update Credentials

Reverification Out-of-Band

 Your PIN should be at least 6 characters and contain at least one letter and one number

Enter PIN

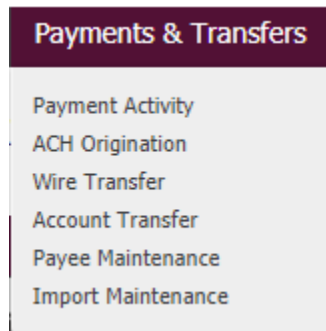
Confirm PIN

## Establish Payees

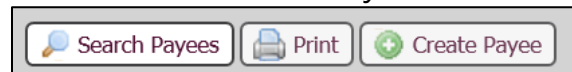
Prior to initiating your templated wires, you must ensure Payees are established. Payees are not required for one-time wires sent manually.

### Create Payee

- Select Payments & Transfers – Payee Maintenance



- 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

A screenshot of a web form titled 'Create Payee'. The form is divided into two columns. The left column is titled 'Payee Information' and contains three fields: '\* Payee Name' with the value 'The Bridge', '\* Payee ID' with the value '091017523', and '\* Payee Type' with a dropdown menu set to 'Business'. The right column contains four fields: 'Display Name' with the value 'The Bridge', 'Address 1' with the value '4450 Excelsior Blvd', 'Address 2' with the value 'St. Louis Park MN 55416', and 'Address 3' which is empty. Below these fields is a note: 'Note: P.O. Boxes are not valid for Wire Transfers'. At the bottom of the right column is the 'Email Address' field with the value 'hello@bridge2bwb.com'. At the bottom left of the form is a green 'Add Account' button.



- Enter the Account Information
  - Account Name: Payee Name will default
  - Beneficiary ID Type: Select the correct Beneficiary ID Type
  - Account Number: Enter the Account Number
  - Select Wire Information
    - Note – Select ACH Information if originating ACH transfers will also be sent to this Payee (see the ACH User Guide for details)

**Add Payee Account**

Account Information

\* Account Name

\* Beneficiary ID Type

\* Account Number

---

**ACH Information**  
Account can be used in ACH Templates and Batches

---

**Wire Information**  
Account can be used in Wire Templates and Transactions

- 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

**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:

## Payee Maintenance

- Select the appropriate action on the Payee Maintenance section to Edit, Make a Payment or Delete the Payee
  - Note - Changes will affect all future payments and require approval for those utilizing dual control

### Payee Maintenance : Manage Payees

Search Payees

Display Name:  Payee ID:

Payee Type: All ▼ Payee Name:

Account Number:

Show 10 results per page, sorted by Display Name in ascending order, including summary

	Display Name ▲	Payee ID	Payee Name	Payee Type	
Prev	1 2 3 Next	Go to page 1	Showing 1 - 10 of 21	Items to display: 10 20 50	
<input checked="" type="button" value="X"/>		*2741		Business	<input checked="" type="button" value="Edit"/> <input checked="" type="button" value="Make Payment"/>
<input checked="" type="button" value="X"/>		*2557		Business	<input checked="" type="button" value="Edit"/> <input checked="" type="button" value="Make Payment"/>

## Create a Wire

- Select Payments & Transfers – Wire Transfer

Dashboard Account Information **Payments & Transfers** Administration My Settings

Wire Transfer

Payment Activity  
ACH Origination  
**Wire Transfer**  
Account Transfer  
Payee Maintenance  
Import Maintenance

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

Create 1

Single Free-Form Wire  
Multi-Template Wires

Select Template 2

Select existing wire transfer instruction template.

Select Payee 3

Create new set of wire transfer instructions for an existing payee.

Continue

\* indicates required fields  
Page generated on 09/27/2023 at 3:56 PM CDT

### Create a Free Form Wire

- Select Single Free-Form Wire
  - Note - The application saves a draft every 20 seconds while creating or editing the wire and displays a notification banner to advise the user of this action.
- Enter the Account Information
  - Select Payment Date
    - Wires can be initiated 10 days in advance
  - Select Debit Account
  - Originator Name will default from the Account
  - Originator Address will default from the Company
  - Select the appropriate payment currency
  - Enter the dollar amount

Account Information

\* Payment Date  

\* Debit Account  

\* Originator Name

\* Originator Address 1

\* Originator Address 2

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  ▼

\* Beneficiary ID

\* Address 1

\* Address 2

Address 3

Note: P.O. Boxes are not valid


\* Beneficiary Country  ▼

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)

Beneficiary Bank Information

 [Bank Lookup](#)

Name

Beneficiary Bank ID Type

Beneficiary Bank ID

Address 1

Address 2

Address 3

International Bank

\* Beneficiary Bank Country

Intl Routing Number

- 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

▼ Additional Bank Information

 [Correspondent Bank Lookup](#)

Correspondent Bank ID Type

Correspondent Bank ID (For USD Wires Only)

Correspondent Bank Name (For USD Wires Only)

- Enter Additional Reference Information if applicable
  - (Optional) Enter Purpose of Payment
  - (Optional) Enter Additional Information to Beneficiary
    - Note – If Purpose of Payment is entered, do not use the 4<sup>th</sup> field. 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 specific 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.

Additional Reference Information

Purpose Of Payment

Additional Information For Beneficiary

Note: Do not use the 4th Additional Information For Beneficiary section if Purpose of Payment is entered.

Save As Repetitive Template

Save As Payee



[Notify Me](#)

Pending Actions: Notify via EMAIL  
Pending Release: Notify via EMAIL  
System Events: Notify via EMAIL  
Complete - Unsuccessful: Notify via EMAIL  
Complete - Successful: Notify via EMAIL  
Early Action Taken: Notify via EMAIL  
Early Action Removed: Notify via EMAIL  
Expired: Notify via EMAIL

- Select Request Transfer



- Review the transfer details and select confirm



- Complete the Out of Band Reverification

**Please Reverify** ✕

Please enter your OOB PIN

[Send One Time Passcode](#)

Please enter your one time passcode

## Approve Wire Transfer (Dual Control Only)

- Go to Payments & Transfers – Payment Activity
- Select the appropriate transfer
- Select Approve
- Complete the Out of Band Reverification
- Confirm the Approval

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings

### Payment Activity : Current Activity

	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING		\$0.00 (0)	
COMPLETE		\$0.00 (0)	
ALL		\$0.00 (0)	

[Show Status Detail](#) [Refresh](#)

Search Transactions

Prev 1 2 Next Go to page 1 Showing 1 - 10 of 16 Items to display: 10 20 50

+ / -

**DWR-** \$ Pending Approval

Payment Date: 09/27/2023

Originator: - Checking (

Beneficiary:

## Create a Wire from an Existing Template

- Enter the template name in the Select Template field
- Select the appropriate template
  - Each transfer will have the two template types
    - Repetitive Template – information defined within the template is hard-coded, the only field that can be edited is the date.
    - Semi-Repetitive Template – information defined within the template with specific fields allowed for editing, such as the dollar amount
- Enter relevant information in all required fields
- (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.
- Select Request



- Review the transfer details and select confirm

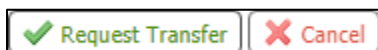


### **Create a Wire from a Payee**

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

A screenshot of a dialog box titled 'Select Payee'. Below the title is the text 'Create new set of wire transfer instructions for an existing payee.' There is a search input field with a magnifying glass icon on the right. At the bottom right of the dialog is a 'Continue' button with a green double arrow icon.

- Information associated with the Payee will map over
- Enter relevant information in all required fields
- (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 Transfer



- Review the transfer details and select confirm





# Manage Templates

## Create a New Template

- Select Payments & Transfers – Wire Transfer
- Select Manage Templates

The screenshot shows a navigation bar with 'Payments & Transfers' highlighted in yellow. Below it, a sidebar menu lists 'Payment Activity', 'ACH Origination', and 'Wire Transfer'. Under 'Wire Transfer', 'Manage Templates' is highlighted in yellow. A progress indicator shows steps 2 (Request), 3 (Review), and 4 (Complete). Below the progress indicator are two buttons: 'Select Template' and 'Select Payee'.

- Select Create Template

The screenshot shows a top navigation bar with 'Dashboard', 'Account Information', 'Payments & Transfers', 'Fraud Mgmt', 'Administration', and 'My Settings'.

### Wire Transfer : Manage Templates

The screenshot shows a 'Search Templates' form with the following fields: Template Name, Correspondent Bank ID (For USD Wires Only), Amount, Debit Account, Beneficiary Bank Name, Beneficiary Bank ID, Beneficiary Name, and Beneficiary ID. Below the form, it says 'Show 10 results per page, sorted by Last Modified in descending order, including summary'. At the bottom are buttons for 'Search Templates', 'Create Template', and 'Print Report'.

### Wire Transfer : Manage Templates

The screenshot shows a step titled 'Free-Form Template' with a yellow circle containing the number 1. The text says 'Create new set of stored wire transfer instructions.' and there is a 'Create' button with a green plus icon.


The screenshot shows a step titled 'Select Payee' with a yellow circle containing the number 2. The text says 'Create new set of stored wire transfer instructions for an existing payee.' Below the text is a search input field and a 'Continue' button with a green right-pointing arrow.

### Create a Free Form Template

- Select the appropriate template setting

- Repetitive Template – information defined within the template is hard-coded, the only field that can be edited is 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 Debit Account
  - Originator Name will map over from the Account
  - Originator Address will map over from the Company
  - Select the appropriate payment currency
  - Enter the dollar amount

**Account Information**


\* Debit Account  

\* Originator Name

\* Originator Address 1

\* Originator Address 2

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

\* Beneficiary ID

\* Address 1

\* Address 2

Address 3

Note: P.O. Boxes are not valid

\* Beneficiary Country

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)

**Beneficiary Bank Information**

 [Bank Lookup](#)

Name

Beneficiary Bank ID Type

Beneficiary Bank ID

Address 1

Address 2

Address 3

International Bank

\* Beneficiary Bank Country

Intl Routing Number

- 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

▼ Additional Bank Information

**Correspondent Bank Lookup**

Correspondent Bank ID Type:

Correspondent Bank ID (For USD Wires Only):

Correspondent Bank Name (For USD Wires Only):

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

Additional Reference Information

Purpose Of Payment:

Additional Information For Beneficiary:

Note: Do not use the 4th Additional Information For Beneficiary section if Purpose of Payment is entered.

Save As Repetitive Template:

Save As Payee:

- Select Save Template

### Create a Wire Template from a Payee

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

**Select Payee**

Create new set of wire transfer instructions for an existing payee.

- Information associated with the Payee will map over
- Enter relevant information in all required fields
- Select Request Transfer

- Review the transfer details and select confirm

## Maintenance Templates

- Select the appropriate action in Manage Templates to View, Edit or Delete an existing template.

Prev 1 Next Go to page 1 Showing 1 - 4 of 4 Items to display: 10 20 50

Domestic Wire - Test None Selected Semi-Repetitive Last Used : Never Edit

## Payment Activity

The Payment Activity function allows users to see information related to all payment types.

- Go to Payments & Transfers – Payment Activity

Payments & Transfers Fraud M

- Payment Activity
- ACH Origination
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Mobile Deposit Capture

## Current Activity

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

Payment Activity : Current Activity

	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
<b>PENDING</b>	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
<b>COMPLETE</b>	\$0.00 (0)	\$0.00 (0)	\$4.00 (1)	\$4.00 (1)
<b>ALL</b>	\$0.00 (0)	\$0.00 (0)	\$4.00 (1)	\$4.00 (1)

[Show Status Detail](#) [Refresh](#)

**NOTICE:** You have 41 expired payments totalling \$418.08 for previous business days that require attention!

[Search Transactions](#)

Prev 1 2 3 ... 9 Next Go to page 1 Showing 1 - 10 of 42 Items to display: 10 20 50

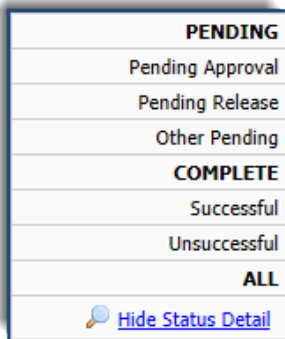
+ / -  Approve

DWR-00381171 \$2.00 Expired - 09/08/2023

Name: [REDACTED]  
 Payment Date: 09/08/2023  
 Originator: Bridge Release 20.2\*4315 - Checking [REDACTED] - Bridgewater Bank (091017523)  
 Beneficiary: [REDACTED]

## Wire Status

- Wire Status options:
  - Pending – dollar amount and number of all pending Wire transfers
  - Completed – 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

### Payment Activity : Current Activity

	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
<b>PENDING</b>	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
<b>COMPLETE</b>	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
<b>ALL</b>	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
<a href="#">Show Status Detail</a>				<a href="#">Refresh</a>

- Enter Search criteria
  - Note - If all fields are left blank, all available wires will be displayed
- Select Search

▼ Search Transactions

ALL TRANSACTIONS | ACH Origination | **Wire Transfers** | Account Transfers

Tran Number  Payee

Name  Beneficiary

Amount  Originator

Status  Correspondent Bank ID

Entry Method  Debit Account

Import File  Sender's Reference

Recurring Payments Only

Show 10 results per page, sorted by Transaction Number in descending order

## Activity Table

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

- 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 transfer is under dual control and requires approval.
  - Note – Multiple boxes can be selected to approve the corresponding transfers
- 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.



## 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.

## Future Payments

- Under Payment Activity, select Future Payments

Dashboard Account Information **Payments & Transfers** Fraud Mgmt Administration My Settings

Payment Activity : Current Activity

	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
<b>PENDING</b>	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
<b>COMPLETE</b>	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
<b>ALL</b>	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)

[Show Status Detail](#) [Refresh](#)

**Payments & Transfers**

- Payment Activity
  - Current Activity
  - Future Payments**
  - Payment History

- A calendar will display the daily transactions set to process
- Select the transaction name to view the transaction information
  - Note – Recurring transactions will have an icon of a calendar and clock. Hovering over this icon will show the details of the recurring frequency.

## 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

▼ Filter Transactions

Product  Entry Method

Included Transactions  Import File

Instruction Type

## Payment History

- Under Payment Activity, select Payment History

Dashboard Account Information **Payments & Transfers** Fraud Mgmt Administration My Settings

Payment Activity : Current Activity

	ACH Origination	Wire Transfers	Account Transfers	ALL TRANSACTIONS
<b>PENDING</b>	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
<b>COMPLETE</b>	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)
<b>ALL</b>	\$0.00 (0)	\$2.00 (1)	\$4.00 (1)	\$6.00 (2)

[Show Status Detail](#) [Refresh](#)

**Payments & Transfers**

- Payment Activity
  - Current Activity
  - Future Payments
  - Payment History**
  - Recurring Transfers

**NOTICE:** You have 40 expired payments totalling \$416.03 for previous business days that require attention!

▶ Search Transactions



## Search Transactions

- Select the Wire Transfers tab
- Enter the 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

## Payment Activity : Payment History

ALL TRANSACTIONS   ACH Origination   **Wire Transfers**   Account Transfers

Show From  To

Tran Number <input type="text"/>	Payee <input type="text"/>
Name <input type="text"/>	Beneficiary <input type="text"/>
Amount <input type="text"/>	Originator <input type="text"/>
Status <input type="text"/>	Correspondent Bank ID <input type="text"/>
Entry Method <input type="text" value="All"/>	Debit Account <input type="text"/>
Import File <input type="text"/>	Sender's Reference <input type="text"/>

Recurring Payments Only

Show 10 results per page, sorted by Transaction Number in descending order

## Recurring Transfers

- Under Payment Activity, select Recurring Transfers
- Select the Wire Transfers tab

## Payment Activity : Payment History

ALL TRANSACTIONS   ACH Origination   **Wire Transfers**   Account Transfers

Show From 10/22/2023 To 10/22/2023

Tran Number	<input type="text"/>	Payee	<input type="text"/>
Name	<input type="text"/>	Beneficiary	<input type="text"/>
Amount	<input type="text"/>	Originator	<input type="text"/>

## Payments & Transfers

### Payment Activity

Current Activity

Future Payments

Payment History

**Recurring Transfers**

- 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

## Payment Activity : Recurring Transfers

ALL TRANSACTIONS   ACH Payments   **Wire Transfers**   Account Transfers

Name	<input type="text"/>	Beneficiary	<input type="text"/>
Amount	<input type="text"/>	Originator	<input type="text"/>
Status	<input type="text"/>		

Show 10 results per page, sorted by Status in descending order