

Payment Data Level Fields

Origination Details

From Subsidiary <i>*required*</i>	This value is defaulted to your primary Tax ID and Business Name and is not passed to the Beneficiary Financial Institution (FI). For wire payments, it is used for reporting purposes only to track from which entity a payment originated. If you would like to pay wires from multiple subsidiaries, please contact your Cash Management Advisor to discuss the options.
Account <i>*required*</i>	The account from which the payment will be drawn. The user drafting the payment must have Withdraw access to the account AND must have the account enabled for use with the Domestic Wire payment type within their User Role payment policies for the account to appear in the search list.
Process Date <i>*required*</i>	The date on which the wire will process. Wires will process same day at the time of approval if the approval occurs prior to the cutoff time. Wires scheduled in advance of the process date will process on or before 8am ET on the Process Date if they have been approved.
Recurrence	Set a recurring schedule if the wire is to repeat on a set interval with all of the exact same information. The approval action will only need to be taken once and the wire will process on the schedule, provided the drafting user is still active and has access to the draft account.

Recipient Information

Recipient/Account <i>*required*</i>	Select the recipient/account for the payment via search. The selection will reference all the related details within the Recipient’s record in the Recipient List necessary for Domestic Wire Payments. See “Recipient Details for Domestic Wires” below for more information about how to add a Recipient for Domestic Wire Payments.
Amount <i>*required*</i>	The amount of the wire payment.

Optional Wire Information

The Optional Wire Information is used on each payment (or stored within a template) to provide the Beneficiary more information regarding how to apply the payment.

Message to Beneficiary (OBI)	Aka: “Originator to Beneficiary Information,” this field contains a message to the Beneficiary of the wire such as a FFC (For Further Credit) details or other instructions for how to apply the funds. Maximum character spaces: 140.
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Reference for Beneficiary	Additional reference information for the Beneficiary such as an invoice number or internal account number. <i>**This field is limited to 15 characters and is not always received by the Beneficiary FI.</i>
Description	Use the description field for your own reference when reviewing this payment online if there are added details you would like to maintain for reporting reasons. This data is no transmitted to the receiving bank.

Recipient Details for Domestic Wires

Recipient details are part of the Recipient List record that can be used within payments or templates. Sending an actual payment references the recipient data stored within the Recipient List.

Display Name <i>*required*</i>	The name of the recipient displayed within Digital Banking. This value is not transmitted along with the wire and is purely for display within the Recipient List for search.
Email Address	Optional value that when populated can also be notified when a payment from a template is initiated.

Recipient Accounts

Multiple accounts can be added. See **Recipient Accounts** on the next page for details.

Recipient Details

The Recipient Details are used to identify the actual recipient (beneficiary) that remain consistent across all Accounts added to the Recipient record and for all Payment Types.

Recipient Details Int'l Payments Require an Address ^

Wire Beneficiary <input type="text"/>	ACH Name <input type="text"/>	ACH ID <input type="text"/>
Country <input type="text" value="United States"/>	Address 1 <input type="text"/>	Address 2 <input type="text"/>
City <input type="text"/>	State <input type="text" value="Select State"/>	ZIP <input type="text"/>

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Wire Beneficiary <i>*required*</i>	Use for the name of the individual or business that is the beneficiary of the payment.
ACH Name	This field can be left blank for Wire Only Payment Type.
ACH ID	This field can be left blank for Wire Only Payment Type.
Country	Set to United States by default on Domestic Wire payments.
Address 1, Address 2, City, State and Postal Code	The street address for the Wire Beneficiary (not the Beneficiary Financial Institution). Please enter a street address and not a PO Box Address to avoid processing delays.

Recipient Account

Each recipient may have multiple Accounts added, each available for selection within a Wire Payment. The first account is required, but additional accounts can be created using the “+ Add account” text link.

Payment Types <i>*required*</i>	<ol style="list-style-type: none">1. ACH and Wire – Use if the recipient will be used for both ACH and Domestic Wires – this will activate ACH-specific fields not listed here.2. Wire Only – Use if the recipient will be used for either Domestic or International Wires
Beneficiary Type <i>*required*</i>	<ol style="list-style-type: none">1. Domestic2. International (Only available with Wire Only Payment Type) – see International Wire Field Reference for more details.
Account <i>*required*</i>	Enter the Account Number at the Beneficiary FI
Financial Institution (FI)	Search for the Beneficiary FI by name or by wire routing number. On selection, Beneficiary FI fields below will be auto-populated. Leave this blank if you want to manually enter the Beneficiary FI details.

Beneficiary FI

The Beneficiary FI is the institution at which the beneficiary’s account resides. This information will be auto-populated if you have searched above using the financial institution (FI) search feature, but can be entered manually if needed.

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Beneficiary Financial Institution ⓘ

Name *	Country *	FI ABA Number *
<input type="text" value="TEXAS NATIONAL BANK"/>	<input style="border: none; background-color: #f0f0f0; text-align: center; font-size: small; color: #666; cursor: pointer; width: 100%;" type="text" value="United States"/>	<input type="text" value="111317569"/>
Address 1 *	Address 2	City *
<input type="text" value="400 E Broadway"/>	<input type="text"/>	<input type="text" value="Sweetwater"/>
State *	Postal Code *	
<input style="border: none; background-color: #f0f0f0; text-align: center; font-size: small; color: #666; cursor: pointer; width: 100%;" type="text" value="Texas"/>	<input type="text" value="79556"/>	

Name <i>*required*</i>	The legal name of the Beneficiary Institution (not the Beneficiary).
Country	Set to United States by default on Domestic Wire payments.
FI ABA Number <i>*required*</i>	The Wire Routing/ABA number for the Beneficiary FI.
Address 1, Address 2, City, State and Postal Code	The street address for the Beneficiary FI.

Receiving FI

The Receiving FI is the “first” intermediary that would receive the wire payment and follow the instructions to either route the wire to the Intermediary FI (listed below) or directly to the Beneficiary FI. Only specify the Receiving FI if your beneficiary has provided instructions that indicate that an intermediary should be used.

Receiving Financial Institution ⓘ

Name	Wire Routing Number
<input type="text"/>	<input type="text"/>

Name	The legal name of the Receiving Institution.
Wire Routing Number	The Wire Routing/ABA number for the Receiving FI. named above.

Intermediary FI

The Intermediary FI is most often used in international wire payments, but may be specified for

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domestic wire payments depending on what your beneficiary has provided for instructions. Only use this section if your wire instructions indicate that a second intermediary should be used.

Intermediary Financial Institution ⓘ

Name	Country	Wire Routing Number
<input type="text"/>	United States <input type="button" value="v"/>	<input type="text"/>
Address 1	Address 2	City
<input type="text"/>	<input type="text"/>	<input type="text"/>
State	Postal Code	
Select State <input type="button" value="v"/>	<input type="text"/>	

Name	The legal name of the Intermediary Institution.
Country	Set to United States by default on Domestic Wire payments.
Wire Routing Number	The Wire Routing/ABA number for the Intermediary FI.
Address 1, Address 2, City, State and Postal Code	The street address for the Intermediary FI. <i>The address is not required; however, you cannot enter a partial nor PO Box address.</i>