

Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

“Make payments” is the only option pertaining to wires.

View Scheduled, Approved, and Declined/Failed payments.

Limits are specific to each user and may vary per TIN. Click “More details” to view daily and transaction limits.

The screenshot shows the 'Payments' interface with three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass through file'. Below are tabs for 'Scheduled payments', 'Approved payments', and 'Declined/Failed payments'. A table lists recurring payments with columns for 'Recurring payments' and 'Amount'. On the right, a 'Monthly limits' section shows progress bars for ACH Payment limit (\$200,000.00), ACH Collection limit (\$200,000.00), ACH Passthrough limit (\$190,260.00), Domestic Wire Payment limit (\$443,500.00), and International Wire Payment limit (\$500,000.00).

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 2:01am CST until 2:00 am CST the following day.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to **BankFinancial** for processing.

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be scheduled up to one year in the future.
- Weekends, Federal Reserve non-processing days, and **BankFinancial**-specific non-processing days are grayed out in the calendar.

Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
 - Select one from the list, start typing to see matches or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to the beneficiary/receiving bank.
4. The **Deliver On Date** defaults to current business day (can be scheduled up to one year in the future).
 - If past the cutoff time (set by *BankFinancial*), the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click **Never** to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

1 Use a template ▼

2 Enter a template name

Payroll

Clay Supplies

Cash Concentration

Pottery paint

[Add a new template](#)

April's fabulous wire [Edit template](#)

Funding account: Checking *0001 Template type: Domestic Wire

Liz Kritikos \$2,500.00

*2121

payment on invoice 23222 3

Beneficiary bank: ABC FEDERAL BANK

anything you'd like here

4 Send On: 05/16/2019 Repeats: **Never** 5

Paying 1 customer Total: \$2,500.00

Fees: \$20.00

Note:

- A template can be used for only one repeating payment.

Send a one-time wire

1. Select **Make a one-time payment**.
2. Choose **Funding Account**.
 - **BankFinancial** controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

Make a one time payment ▼ 1

Funding account

BASE Checking ****0002 2 ▼ Current: \$5,580.24 Available: \$5,580.24

Payment type

Domestic Wire 3 ▼

Payment name

Enter a payment name (optional) 4

Aside from the Deliver On Date, sending a one-time wire involves the same steps as setting up a template. See the Wire Templates User Guide for details.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (such as funding accounts and payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to **BankFinancial** for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

The screenshot shows a payment activity interface with three tabs: "Scheduled payments", "Approved payments", and "Declined/Failed payments". A dropdown menu shows "Showing all payments". The "Scheduled payments" section is active, displaying a table with columns for "Recurring payments", "Status", and "Amount".

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Company approval pending	\$7,000.00 Next payment: 3/6/2020

Below the recurring payments, there is a section for "Scheduled payments" with a date filter set to "Feb 7". It shows a payment with ID [DI04315_D1U6AUWR-20200204T123305_ach](#) with a status of "Company approval pending" and an amount of \$4,870.00.

A callout box with a purple border points to the "APril's awesome Payroll" entry, containing the text: "Click the payment name to cancel (not an option if status is 'Company approval pending')." A red line also points from the callout box to the payment name.

When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent to **BankFinancial** for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and sent to **BankFinancial** for processing at 2:00 am CST on the deliver on date.

Payment Activity (continued)

Approved payments - payments that have been sent to *BankFinancial* for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠️ FI approval pending	-\$5,665.00
Options ▼		
Feb 18		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00
Options ▼		

Options: Copy Payment, View, Print

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by *BankFinancial* (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and *BankFinancial* get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
Options ▼		

Options: Initiate a new payment, View, Print