Harborstone

ONLINE BANKING GUIDE

Wires

Harborstone®
Credit Union

Table of Contents

Wires

Initiate a Wire

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.

Payments

What do you want to do?

- ○ Make payments   ○ Collect payments   ○ Upload pass through file

Scheduled Payments | Approved Payments | Declined/Failed Payments

Showing all payments ▾

Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	⚠ Company approval pending 0 of 1 received	-$12,750.00 Next payment: 6/2/2023

Scheduled Payments	Status	Amount
May 31		
DI05529_OQLU48EO-20230530T134730.ach ACH pass-through file	⚠ Company approval pending 0 of 4 received	$4,870.00 -$4,870.00
Payroll Payroll (PPD)	⊙ Company approved	-$12,750.00
Today		
ABC Supplies Domestic Wire	⚠ Compa... 0 of 1 r...	

Daily limits

ACH Payment limit	$50,000.00
ACH Collection limit	$50,000.00
ACH Passthrough limit	$50,000.00
Domestic Wire Payment limit	$250,000.00
International Wire Payment limit	$250,000.00

More details

> Limits are specific to each user and may vary per TIN. Click **"More details"** for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

"How much can I send?"

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as "insufficient funds" when sent to the FI unless the FI disables the account balance check).

"When can I send it?"

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

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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 beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
   - After the end user cutoff time, 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 Current: $248,934.76 Available: $248,934.76	Template type Domestic Wire

Liz Kritikos
*2121 $2,500.00

payment on invoice 23222

3

Beneficiary bank   ▓▓▓▓ FEDERAL
                          CREDIT UNION

anything you'd like here

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

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

Paying 1 customer   Total $2,500.00

Fees $20.00

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Send a One-time Wire

1. Select **Make a one-time payment**.
2. Choose **Funding Account**.
   - The FI 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 Training Guide for details.

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International Wires

When the business initiates an international wire with **current day as Send Date**, the conversion rate shows under Payment Information.

The system **does not calculate** estimated amount when:

- The FI does not upload exchange rates in Admin Platform, or

- The wire is future dated, or

- The wire is recurring.

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Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, 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 the FI 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.

Cancel is an option, which does not show if status is "Company approval pending."

When do Payments Move from Scheduled Tab to Approved Tab?

- Wires scheduled for today are sent to the FI for processing within 10 minutes.

- Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

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Payment Activity *continued*

Approved Payments: Payments that have been sent to the FI for processing.

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 the FI (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 financial institution get an email)

Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✗ Exceeds User Daily Limit	-$30.00
		Options ▼

Options: Initiate a new payment, View, Print

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Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to **"Manage Payment Templates"**.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
    - Recurring vendor payments
    - Real estate closings with frequent property buyers
    - Large dollar payments to the same beneficiary

Tips:

A user can also add a template on the Make/Collect a Payment page:
- **"Add a new template"** option in Template dropdown
- **"Save as template"** option *after* a one time payment is initiated

Manage Payment Templates Screen

Template Statuses:

- **Needs Attention:** Ex: approver declined the template, funding account is closed, invalid wire routing number
- **Approval Pending:** New and edited templates require approval (unless FI sets approver weight to 0)
- **Approved:** Only these templates can be used to initiate wires

Options: View, Edit, Delete, Print

Options: View, Print

Options: View, Make a Payment, Edit, Delete, Copy, Print

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Add a Template for a *Domestic* Wire

1. Enter a **Template Name**, which must be unique from other templates.

2. Choose **Funding Account**.
   - The FI controls funding accounts via account-level entitlements.

3. Select as the **Template Type**.
   - Business segment and user permissions determine the options that display.

4. Enter the **beneficiary**, aka to whom the funds are being wired.

Template information

Name

Wire to ABC Vendor **(1)**

Funding account

ABS Account ****0026 ▼ **(2)**

Template type

Domestic Wire ▼ **(3)**

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information **(4)**

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1	Address line 2
e.g. 124 Main Street	Optional

Zip/Postal Code	City/Town
Enter zip code	

State/Province/Region	Country
Optional	Select ▼

Bank account number

Beneficiary account number	Retype account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

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Add a Template for a *Domestic* Wire *continued*

5. Enter the **Beneficiary Bank** information.
   - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.

6. If included in the wire instructions, enter **Intermediary Bank**.
   - Entire section is optional, except as noted above.
   - FI can globally suppress this section for domestic wires, international wires, or both.

7. Enter the **amount** for the template.
   - Zero amount is allowed; can be edited at time of initiation.

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Add a Template for an *International* Wire

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

   3. Select **International Wire** as the Template type.
   - Shows only if international wires is part of the business segment and in the user's entitlements.
   4. Enter **Beneficiary** information.
   - Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

Tip:

Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.

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Add a Template for an *International* Wire *continued*

5. Enter **Beneficiary bank information.**

- Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Beneficiary bank information **5**

Bank Name

Beneficiary bank name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

XXXX XX XX XXX

Bank account number

IBAN/Account number (optional)

Retype IBAN/Account number

Address line 1

e.g. 124 Main Street

Address line 2

Optional

City/Town

State/Province/Region

Optional

Zip/Postal Code

Optional

Country

Select ▼

Wiring instructions

Wiring instructions (Optional)

Tips:
- The freeform **"wiring instructions"** field is helpful if the business isn't sure where to put certain info.
- This form is not customizable.

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Add a Template for an *International* Wire *continued*

6. Enter **Intermediary bank**.
- Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
- FI can globally suppress this section for domestic wires, international wires, or both

7. Enter the **payment information**.
- Send wire in US dollars.

Intermediary bank information (Optional) **6**

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is   ⦿ Domestic Bank   ◯ International Bank

Bank routing number

Routing number

Bank account number

Account number (Optional)   Retype Account number (Optional)

Payment **7**

Send exact amount in US dollars

$0.00

Fees $0.00

Send On

12/31/2024

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Approve Templates

The FI can waive template approvals by setting the Approval Weight to 0. If the weight is 1 or more, the template is routed for approval.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve wire templates.

If approval is not required, the status is Approved and the template can be initiated.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

Tips:
- The FI controls if users can approve their own templates.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

Approval Weights

In this example, 0 of 2 approval "votes" have been received. If the FI sets the weight to the maximum of 4, that means 4 votes are needed for approval. Different scenarios can get the template approved. Some examples:

- One person with an approver weight of 4 can fully approve the template.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.

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The **approval logic for ACH and Wire** payments involves factors that determine if approval is required, how many approvers are needed, and if users can approve their own payments.

Key Terms

- **Approval Threshold:** Under this amount, approval is waived; at or above this amount, approval is required. FI sets this value per payment type for the business; Primary Admins set this value per payment type for Secondary Admins and business users.

- **Approval Weight:** FIs set a maximum number of approval votes for each payment/template type that must be reached or exceeded. FI sets this value for the business; Primary Admins set this value for Secondary Admins and business users. Values can be 0 to 4.

When is approval REQUIRED?

- The payment meets or exceeds the approval threshold, **AND**
- The approval weight for the payment type is 1 or more, **AND**
- There's at least one person at the business who can approve the payment.

When is approval WAIVED?

- The payment is under the approval threshold, **OR**
- The approval weight for the payment type is 0, **OR**
- There are no other approvers at the business who can approve the payment.

Users with approval permission receive this email – EXCEPT if an approver has exceeded their approval limit.

Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.
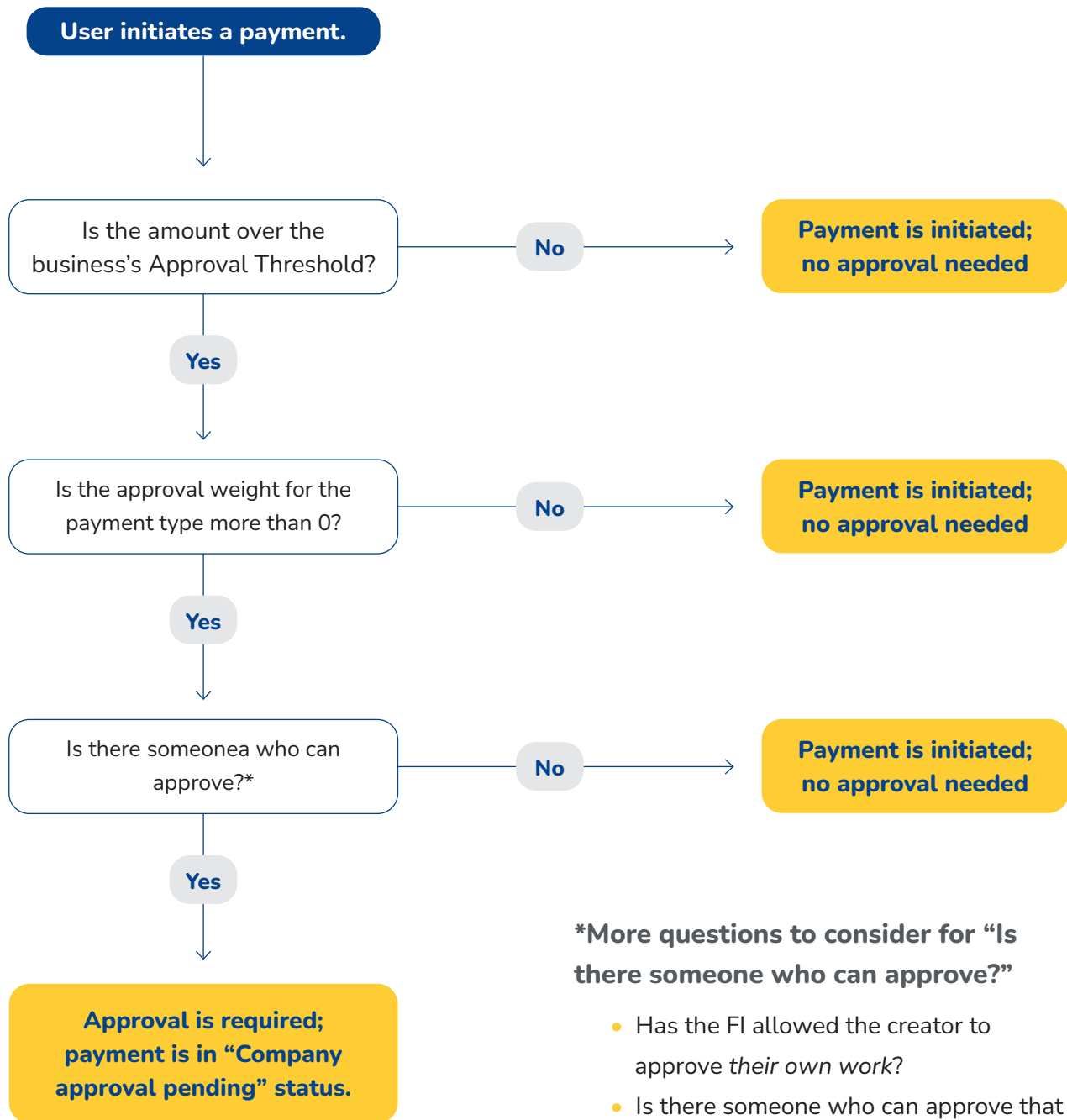
If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

Payment needing approval show on the Home page > **My Approvals widget**.

| My Accounts | Move Money | Additional Services | Reports |

Accounts — ⇄ Transfer

My Approvals

Tax ID — Classy Catering ▼

All requests ▼

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Payments Approval

User initiates a payment.

Is the amount over the business's Approval Threshold?

No → **Payment is initiated; no approval needed**

Yes

Is the approval weight for the payment type more than 0?

No → **Payment is initiated; no approval needed**

Yes

Is there someonea who can approve?*

No → **Payment is initiated; no approval needed**

Yes

Approval is required; payment is in "Company approval pending" status.

*More questions to consider for "Is there someone who can approve?"

- Has the FI allowed the creator to approve *their own work*?
- Is there someone who can approve that *payment type* for the *specific account*?
- Does that person have the necessary *approver weight* needed to approve the payment?
- Does that person's *approval limits* allow them to approve the payment?

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Payments Approval *continued*

Steps to Approve a Payment

1. Go to **My Approvals** on the home page.
2. Select the **payment name** to review details.
3. Select **Approve** for desired payment.
4. Complete **identity verification** (pg 17).

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.

Multi-select Approval Option

To approve or decline more than one payment at a time, select the checkbox next to desired items. Then select Approve or Decline button at top. A maximum of 20 can be approved at once.

Details Window

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Payments Approval *continued*

Payment Attributes

Amount: Shows the ⟳ icon if it's the next payment in repeating series.

Deliver on Date: i.e. the settlement date.

If a payment is past due, the Approve button is disabled until the approver selects a new, valid date.

The approver can also change the date for a payment that is not past due.

The date cannot be changed for an ACH pass through file, nor for a recurring payment.

Type: Indicates Domestic Wire, or International Wire, or the ACH transaction type, or File for an ACH pass through file.

Approval Votes: Shows votes received vs votes required. Approval logic goes by votes, not the number of approvers.

In this screen, only one person needs to approve the Domestic Wire (0 of 1 received).

For the ACH pass through file, 1 person approved, and 3 votes are still needed. The number of approvers needed depends on the approver weight for each person. The highest approval weight for an approver is 4, but that may be lower if the FI assigns the highest approval weight of 3, for example.

My Approvals

All requests ▾

PAYMENTS   Decline   Approve
3 / 20 Selected

☑ **Domestic Wire**
⚠ Past due
Paying $100.00
                4/01/2024 📅
Deliver on   ⚠ Please select a valid date.
Type   Domestic Wire
                Decline   Approve
                0 of 2 received

☑ **Commercial Payment**
Paying $100.00
                4/02/2024 📅
Deliver on
Type   Commercial (CCD)
                Decline   Approve
                0 of 2 received

☑ **Payroll**
Paying $200.00
                4/02/2024 📅
Deliver on
Type   Payroll (PPD)
                Decline   Approve
                0 of 2 received

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Payments Approval *continued*

Steps to Approve a Payment *continued*

4. A pop-up prompts the user to validate identity:

    a. **Call Me:** user answers and presses 1 (one) on the phone

    b. **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.

    c. **Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced.*

The payment no longer shows in the My Approvals widget and is queued for processing.

> **Do NOT close the pop-up window** or approval will not go through. Wait for it to automatically close after completing identity verification. With no reply, the approval window **times out after 5 minutes**.

Is this really you?

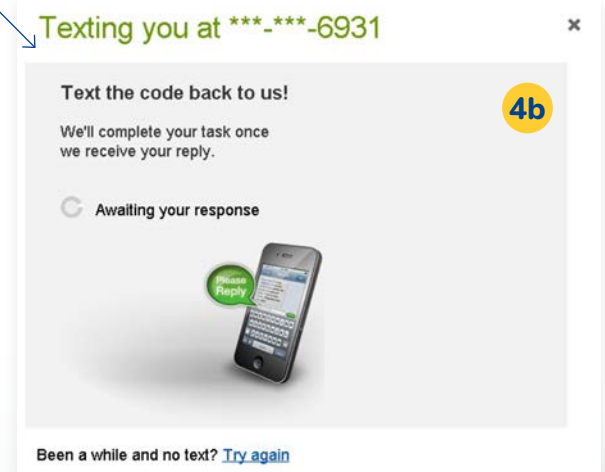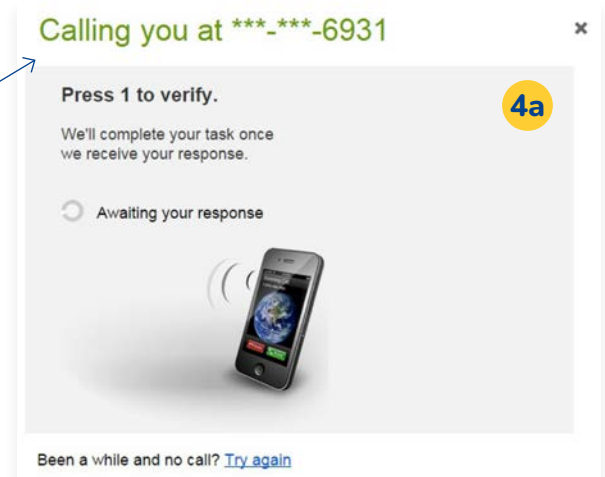For your protection, the action you are trying to perform requires that we verify your identity

Verifications option(s)?
Call me or Text me

--6931   [Call me]   [Text me]

--0252   [Call me]

Use a security device

☑ VIP Token   [Enter security Code]

Calling you at ***-***-6931

Press 1 to verify.
We'll complete your task once we receive your response.

↻ Awaiting your response

Been a while and no call? Try again

Texting you at ***-***-6931

Text the code back to us!
We'll complete your task once we receive your reply.

↻ Awaiting your response

Been a while and no text? Try again

> If the FI has enabled **approval caching**, identity verification is bypassed when approving additional payments within a certain timeframe.
>
> However, the security best practice recommendation is for MFA caching to be set to "No caching" for payment approvals.

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Initiator Completes Identity Verification

If approval is not part of the workflow (see page 13), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval and are greater than the OOB threshold* trigger this OOB prompt.

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a token code – not shown here).

2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.

3. **Text me:** initiates a text with a security code; the user must text the code back.
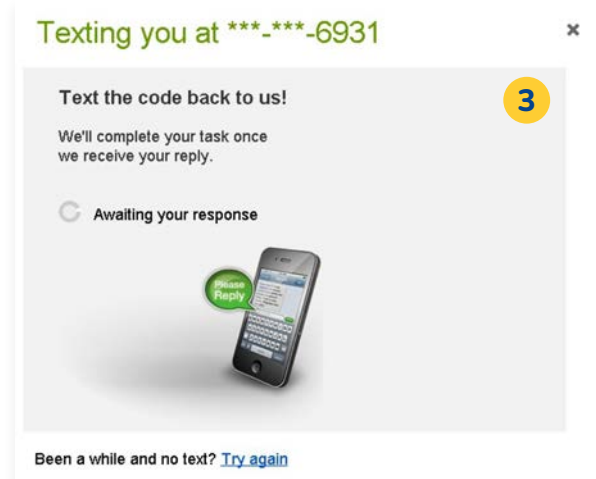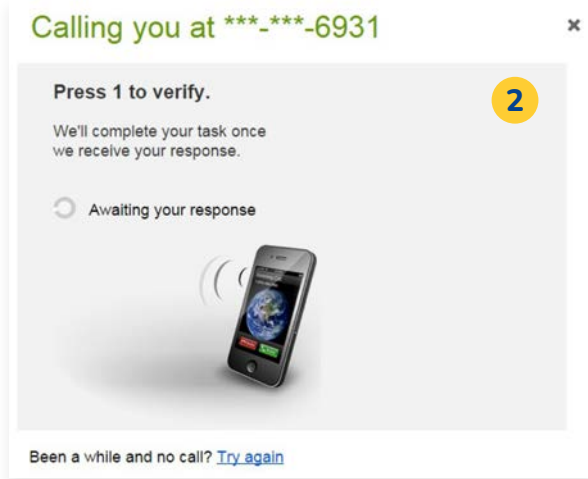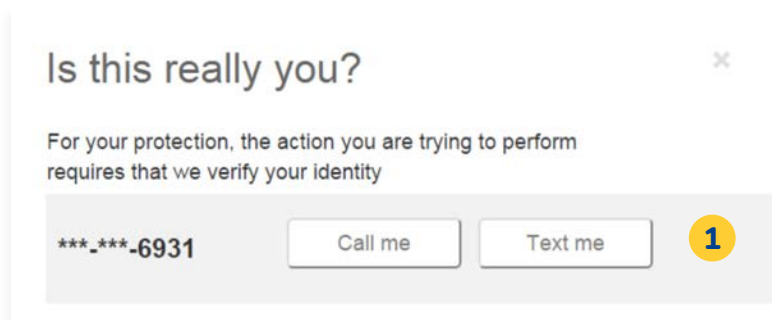
Tip: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.

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Common Questions

Q: *Why don't I see a payment under My Approvals?*

A: Various reasons: it doesn't require approval, another user already approved or declined it, a user canceled the payment, the approver doesn't have the required permissions, or the approver has exceeded their approval limits.

Q: *Why didn't a payment get routed for approval?*

A: Either the payment is under the approval threshold, OR the approval weight is 0, OR the Primary Admin initiated the payment and there are no approvers at the business.

Q: *Do I have to approve each payment in a recurring series?*

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails. If it passes the validations, the payment is queued up for approval 2 business days before the Deliver On date.

Q: *What happens if I decline a payment?*

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: *Do I have to pass identity verification for every payment?*

A: The business can multi-select payments (up to 20) and authenticate once for all selected payments. While approval caching is also a feature (where identity verification is required for the first payment but not subsequent ones within a certain timeframe), the security best practice is to not cache approvals.

Q: *How long do payments stay here awaiting approval?*

A: Indefinitely

Q: *What happens if I try to approve a "Past Due" payment?*

A: The Approve button is disabled, and the approver must select a new date.

Q: *What happens if I try to approve a payment after cutoff time?*

A: If approving a payment after a cutoff time that would make the payment past due, the same rules apply in the question above.

Q: *After a payment is approved, what happens next?*

A: Wires with current business day as Deliver Date are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 10 minutes.

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