

Creating International Wire Transfer Payments Reference Guide



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Creating and Working with International Wire Transfers

OVERVIEW

This document contains information on creating and working with International Wire Transfer payments and templates. **Templates** can be created and used to speed the entry of transactions with the same or similar details. Templates can contain information regarding the payment type, the account being debited, and the beneficiary or beneficiaries. Most of the steps for creating and using templates are identical to those for creating freeform payments; differences will be noted throughout this user guide. Your organization's setup and your permissions determine which items you will be able to view, create and modify.

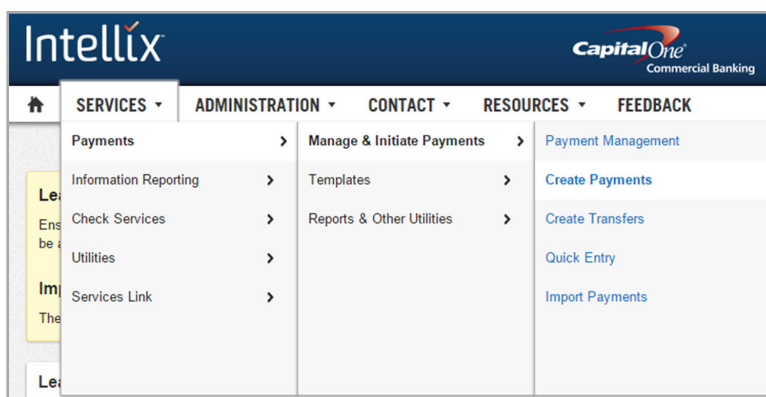
A payment or template may be created in one of five ways:

- **Freeform:** All information on the payment or template is entered manually. This method allows for the entry of payments and templates using new criteria.
- **Using an existing Payment or Template:** This option allows you to copy an approved payment or template to create a new payment or template. However, using this method, you will not be able to modify all of the fields.
- **Importing a file:** If you have a formatted file (spreadsheet or similar) that contains Wire payment data, you can import this information as a payment or a template. For Wires, each item in the file will appear as a separate payment unless you choose to import as a 'file,' in which case it will appear as a single transaction.
- **Using Quick Entry (Payments only):** Allows you to create a payment from a template, but does not allow for changes to the payment detail.
- **Recurring Payments:** If an approved template exists, this option allows you to copy that template and enter recurrence information. The system will automatically create payments based on the recurrence details.

CREATING A FREEFORM PAYMENT OR TEMPLATE

To create a freeform payment or template, use the **Create Payments** or **Create Templates** link (for this example we will use **Create Payments**, but the steps to create a template are identical unless noted):

- 1 Click **Create Payments** from the **Services** → **Payments** → **Manage & Initiate Payments** menu.



2 The *Create Payment* window is displayed. Select **Wire-International** from the drop-down menu.

The screenshot shows a window titled "Create Payment". In the top right corner, there is a link "Create From Existing" with a magnifying glass icon. Below this is a section titled "Payment Information". The "Payment Type" field is highlighted with a dropdown menu. The dropdown menu lists the following options: Cash Concentration, Cash Concentration/Disbursement, Cash Disbursement, Child Support Payments, Consumer Collections, and Wire-International. Below the dropdown menu, there are three buttons: "Continue" (highlighted in green), "Reset", and "Cancel".

3 When creating a template you will also see the following fields:

- A. **Restrict (checkbox):** This option allows you to restrict access to the template. Once this checkbox is selected, then the template can be permissioned to a role. The restrict checkbox will only be available if your organization uses confidential files.
- B. **Template Name:** This name may not exceed 8 characters.
- C. **Template Description:** Describe the template using up to 35 characters.

4 Click **Continue**.

5 Complete the **Payment Information** section.

- **Account Number:** Account number from which funds will be drawn.
- **Account Name:** Name of the account, as it appears in the account setup information in the bank records. This will pre-fill once the account number is selected.
- **Beneficiary Name:** Name of the beneficiary (payee) of the wire transfer.
NOTE: Your organization may require that the beneficiary is only selected from the Beneficiary Address Book. If this is the case, the following fields will be gray, and only the magnifying glass icon next to the Beneficiary Name (used to look up information from the Beneficiary Address Book) will be enabled.
- **Beneficiary Account Type:** IBAN or Other.
- **Beneficiary Account Number:** Destination account for the transfer. Please double-check the Beneficiary Account Number to make sure it is accurate; incorrect numbers will cause a processing delay.
- **Beneficiary Bank ID Type:** If Account Type is IBAN, this will default to SWIFT. If Account Type is Other, you will be able to choose the appropriate code.
- **Beneficiary Bank ID:** Auto-fills based on the Account Number.
- **Beneficiary Bank Name:** Auto-fills based on Account Number.
- **Credit Currency:** Defaults to the local currency of the beneficiary bank. Ensure the preferred Credit Currency for the beneficiary is selected here; you will not be able to change this later.

6 Click **Continue**.

7 Add **Customer Reference Number** and **Comments** as needed.

8 Select or enter the **Beneficiary Information** for the payment.

NOTE: You may add the beneficiary to the Beneficiary Address Book for future use by selecting the **Add Beneficiary Record** radio button and click the **Commit Changes** link.

9 **By Order of Information:** If this wire is being made on behalf of a third party, select “Yes” and complete the additional fields that display; if not, select “No”.

Beneficiary Name & Beneficiary Bank Details

Beneficiary

Name *

Account Type *

Account Number *

Beneficiary Bank

Bank ID Type *

Bank ID *

Name *

Beneficiary Address

Address Line 1

Address Line 2

Address Line 3

Country

Beneficiary Bank Address

Address Line 1

Address Line 2

Address Line 3

Country *

Beneficiary Address Book

Do not change Beneficiary Address Book Add Beneficiary Record Update Beneficiary Record [Commit Changes](#)

By Order of Information

This payment is being made by order of another party *

10 Complete the **Amounts & Dates** section:

A. Identify how you wish to define the payment amount:

- Keep the default **Payment** radio button selected to define the payment by the foreign currency amount to be paid to the beneficiary; the amount debited from your account will be based on the exchange rate.
- Select the **Debit** radio button to define the payment by the US dollar amount that should be debited from your account for this wire transfer; the amount paid to the beneficiary will be based on the exchange rate.

NOTE: If the wire is going to a foreign US dollar bank account, then defining the payment in the “Payment” or “Debit” amount is the same and there is no exchange rate.

B. Enter the **Payment Amount** or **Debit Amount**.

NOTE: For wires in a foreign currency, once this amount has been entered, an estimated exchange rate will appear. The final exchange rate will not be applied until the value date of the transaction. An authorized person will have to use the “Get Rate” function at that time to complete the transaction.

C. The **Value Date** (effective date) will default to a future business date based on the destination of the payment and the currency selected. Select a different Value Date, if needed.

- D. The **Process Date** defaults to the date of entry and can only be changed by changing the Value Date, except for transfers to Canada and Mexico which will default to one day in the future.
- E. **Charges** associated with International Wires will default to shared, but can be changed based on prior agreement to be paid by the sender (Ours).
- F. **Contract ID:** For wires greater than or equal to \$100,000.00 USD, contact the Capital One FX Desk at 1-844-485-3102 to obtain the Contract ID and Exchange Rate for your transfer.

Amounts & Dates

Payment Debit

Payment Amount* **Currency**

Debit Amount **Currency**

Payments greater than \$100K need to have a Contract ID and Rate.

Value Date*

Process Date

Charges*

Contract ID

- 11 Expand the **Optional Information** section and enter the following as needed:
 - **Payment Details:** To send additional information to the beneficiary (e.g. invoice number).
 - **Bank to Bank Instructions:** To send additional information to the receiving bank (e.g. the FX Desk may instruct you to enter the Contract ID preceded by “/BNF/”).
- 12 Click **Submit**. After submitting a payment or template, depending on your organization’s approval policy, it may need to be approved as a second step.

APPROVING OR REJECTING A PAYMENT OR TEMPLATE

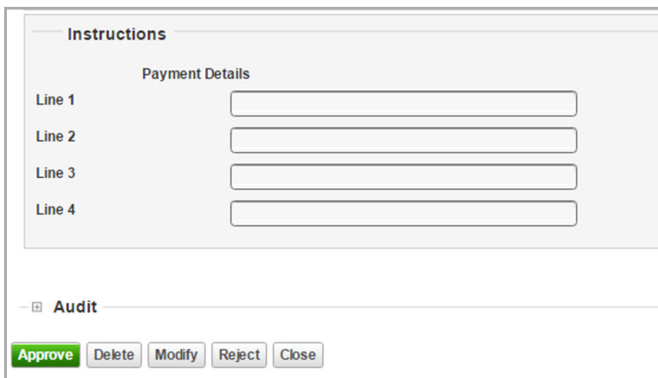
After submitting a payment or template, depending on your organization's approval policy, it may need to be approved as a second step.

For more information about Intellix approvals, refer to the *Payments Reference Guide*.

- 1 For approving payments: Select **Payment Management** from the **Services** → **Payments** → **Manage and Initiate Payments** menu.

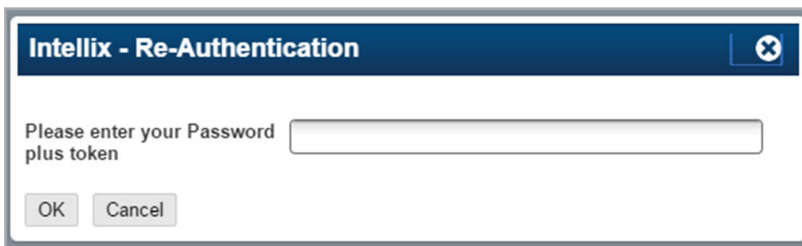
For approving templates: Select **Maintain Templates** from the **Services** → **Payments** → **Templates** menu.

- 2 Locate the payment or template.
- 3 Click on the payment or template record to open the item.
- 4 Review the item for accuracy and completeness.
- 5 If the item is acceptable, click the **Approve** button at the bottom of the screen.



The screenshot shows a dialog box titled "Instructions". Inside, there is a section labeled "Payment Details" with four input fields labeled "Line 1", "Line 2", "Line 3", and "Line 4". Below this section is an "Audit" section with a minus sign icon and the word "Audit". At the bottom of the dialog, there are five buttons: "Approve" (highlighted in green), "Delete", "Modify", "Reject", and "Close".

- 6 For payments, enter your **Password** and **Tokencode** to complete the approval.



The screenshot shows a dialog box titled "Intellix - Re-Authentication". It has a dark blue header with a close button (X). The main content area contains the text "Please enter your Password plus token" followed by a single input field. At the bottom, there are two buttons: "OK" and "Cancel".

- 7 For international wires in foreign currency that do not have a Contract ID, on the process date of the wire, an authorized person will need to accept the exchange rate (view steps on the next page).

NOTE: For international wires in foreign currency that have a Contract ID, this ends the process.

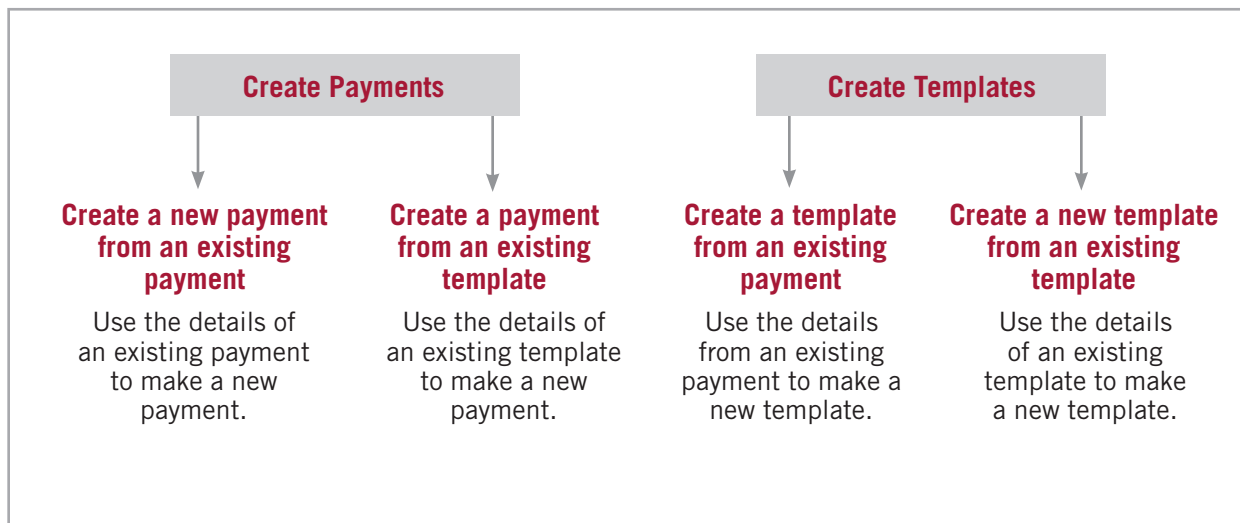
ACCEPTING THE EXCHANGE RATE FOR AN INTERNATIONAL WIRE IN FOREIGN CURRENCY

For international wire transfers involving foreign currency that do not have a Contract ID, after approval, the payments go into a status of “Needs Rate.” At this point, an authorized person must review and accept the exchange rate in effect on the process date for the transfer to be executed. This rate is available through the “Get Rate” button, by following these steps:

- 1 Locate the transfer on *Payment Management*.
- 2 Select **Get Rate** from the **Actions** drop-down menu.
- 3 Click **Accept Rate** from the **Actions** drop-down menu.

NOTE: You have **30 seconds** from the time the rate appears to click **Accept Rate**.

USE EXISTING PAYMENTS OR TEMPLATES TO CREATE ADDITIONAL PAYMENTS AND TEMPLATES

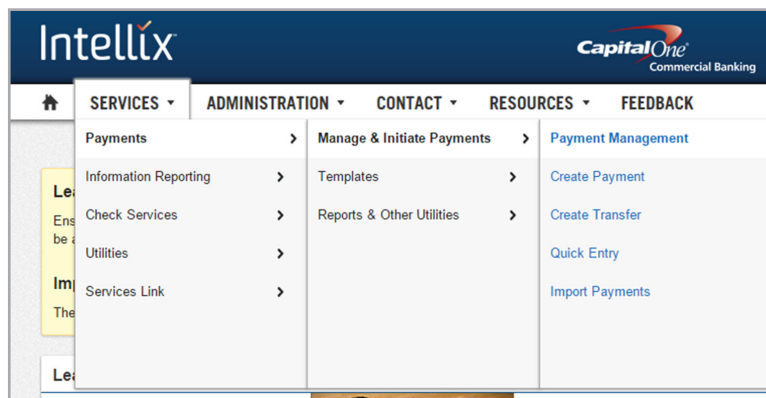


CREATING A PAYMENT OR TEMPLATE FROM AN EXISTING PAYMENT

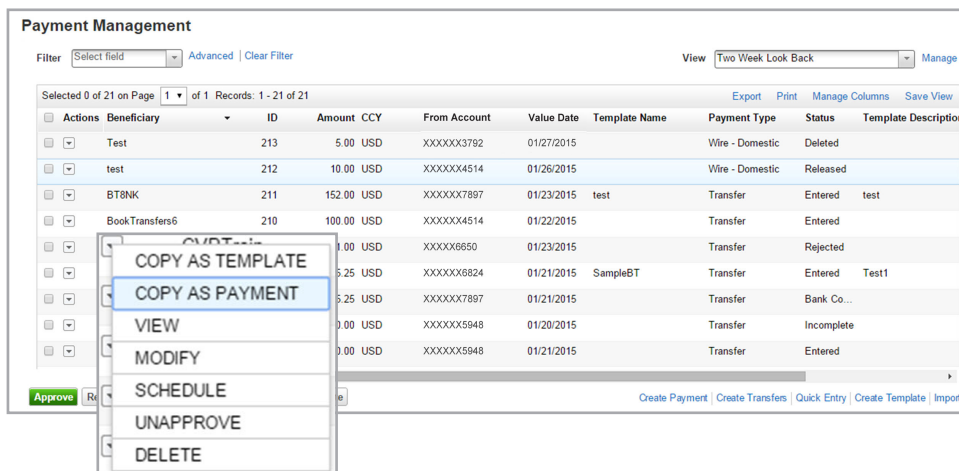
You can use an existing payment as the basis for a new payment or template and adjust certain information to make the new item unique.

To create a payment or template based on an existing payment (for this example we will use **Create Payment**, but the steps to create a template are identical unless noted):

- 1 Click **Payment Management**. The *Payment Management* window is displayed.



- 2 Click the **Actions** drop-down menu button next to the correct template and select **Copy as Payment** (or **Copy as Template**).



- 3 Make changes to the beneficiary information, payment amount and value date as needed.
- 4 Click **Submit** (or, if the item is not complete, you can click **Save Draft** to save your existing work). After submitting a payment or template, depending on your organization's approval policy, it may need to be approved as a second step.

See page 7 for an explanation of the approval process.

Create Payment - Wire - International ? help

Payment Information

Payment Type *

Debit Account

Account Number *

Customer Ref

Account Name

Account Name

Bank Name

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

Beneficiary Name & Beneficiary Bank Details

Beneficiary

Name *

Account Type *

Account Number *

Beneficiary Bank

Bank ID Type *

Bank ID *

Name *

Beneficiary Address

Address Line 1

Address Line 2

Address Line 3

Country

Beneficiary Bank Address

Address Line 1

Address Line 2

Address Line 3

Country *

Beneficiary Address Book

Do not change Beneficiary Address Book Add Beneficiary Record Update Beneficiary Record [Commit Changes](#)

Amounts & Dates

Payment Debit

Payment Amount * Currency

Debit Amount Currency

Value Date *

Process Date

Charges *

Contract ID

Exchange Rate

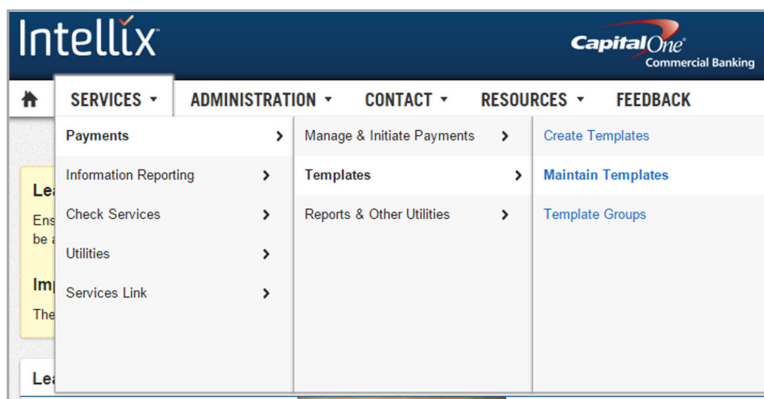
Optional Information

CREATING A PAYMENT OR TEMPLATE FROM AN EXISTING TEMPLATE

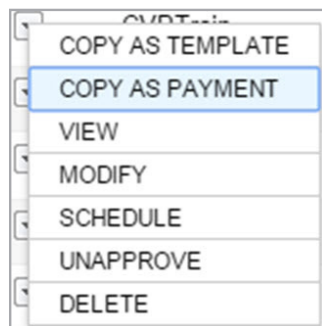
When creating a payment from a template you can only change the **Value Date** and **Payment Amounts**. If you need to change any other details you should create a new freeform payment.

To create a payment or template based on a template (for this example we will create a payment, but the steps to create a template are identical unless noted):

- 1 From the **Services** → **Payments** → **Templates** menu, click **Maintain Templates**. The *Payment Templates* window displays.



- 2 Click the **Actions** drop-down menu button next to the correct template and select **Copy as Payment** (or **Copy as Template**).



- 3 The **Create Payment** screen is displayed with the information pre-filled from the template.
- 4 Change the **Value Date** or payment amounts as necessary.

If you are creating a new template, you will also have to enter the following information:

- The new **Template Name**
- The new **Template Description**

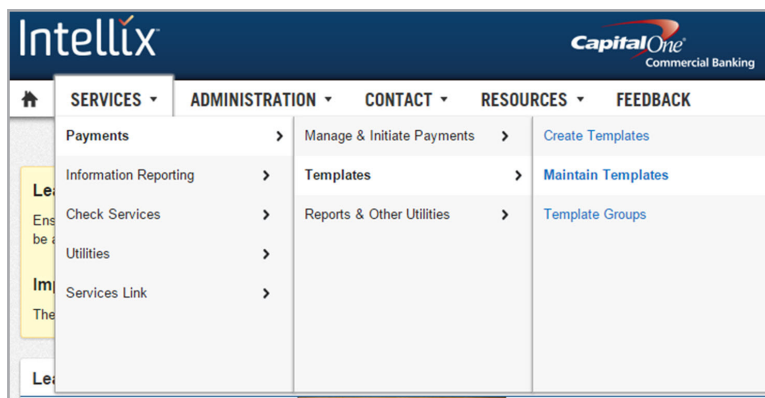
- 5 Click **Submit** (or, if the item is not complete, you can click **Save Draft** to save your existing work). After submitting a payment or template, depending on your organization's approval policy, it may need to be approved as a second step.

See page 7 for an explanation of the approval process.

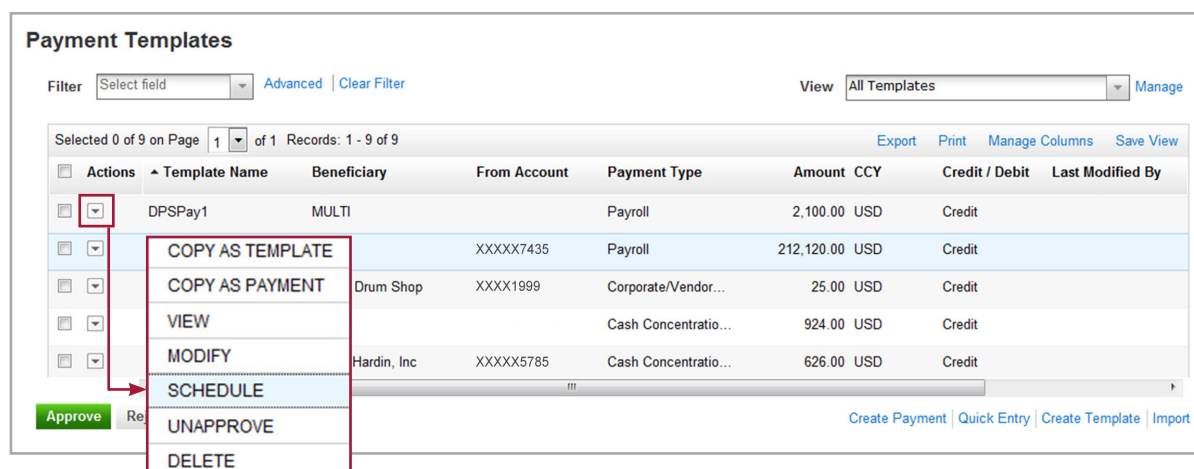
SCHEDULING RECURRING PAYMENTS

Recurring payments must be based on an approved template. Make sure to set up the template first.

- 1 From the **Services** → **Payments** → **Templates** menu, select **Maintain Templates**.



- 2 Click the **Actions** drop-down menu button next to the template you would like to use.



- 3 Click **Schedule**. The *Schedule Payment* window displays.

Schedule Payment

Payment Type: <input type="text" value="Wire - International"/>	Template Description: <input type="text" value="Test International Wire Template"/>	Template Name: <input type="text" value="TestIW"/>
---	---	--

Recurrence Pattern

Off
 Daily
 Weekly
 Monthly
 Yearly

Range of Recurrence

Schedule Starting Date: ⓘ

No end date
 End after: occurrences
 Schedule Ending Date:

Payment Settings

For Effective Dates Falling on Non-Business Days:

Select the previous business day.
 Select the next business day.
 Do not create the payment.

④ To create a recurring wire transfer, there are three sections that need to be completed: **Recurrence Pattern**, **Range of Recurrence** and **Payment Setting**:

- A. Set the **Recurrence Pattern**: Daily, weekly, monthly, yearly, etc.
- B. Set the **Range of Recurrence**.

This section allows you to specify the “Schedule Starting Date” and the “End Date” for the recurrence. The dates you set for the recurrence will be dependent upon the location of your beneficiaries. See the information on pages 14 and 15 for specific details and examples of how to set your dates.

- **Schedule Starting Date** – this is not the first “Value Date;” it is the date on which Intellix begins looking for the first payment in the recurrence to determine the first “Value Date.”
 - Intellix looks for the initial payment in a recurrence pattern for International Wire Transfers starting at least three days after the “Schedule Starting Date.”
 - The recurring payment can be created in advance or up until 6:30 AM Eastern Time on the “Schedule Starting Date.”
 - If you set the payment scheduler to start earlier than the earliest schedule starting date noted, the recurring payment will begin earlier than intended.

IMPORTANT: Recurrence schedules differ for payments with beneficiaries in Canada or Mexico, and to all other countries other than Canada and Mexico. Information for beneficiaries in Canada and Mexico can be found on page 14. Information for beneficiaries outside of Canada and Mexico can be found on page 15.

Information for Beneficiaries in Canada (CA) and Mexico (MX)

For Daily recurrences:

The Schedule Starting Date **must be exactly** three business days prior to the first desired payment Value Date.

If you want the first Value Date to be: Friday, June 13

You must enter this Schedule Starting Date: Tuesday, June 10

In the above example, you can set up the recurrence up until 6:30 AM Eastern Time on Tuesday, June 10.

For Weekly, Monthly, and Annual (Yearly) recurrences:

The Schedule Starting Date needs to be **at least three business days prior** to the first desired payment Value Date.

Recurrence Pattern	If you want an Initial Value Date of:	Earliest Schedule Starting Date	Latest Schedule Starting Date
Weekly (e.g., every Friday)	Friday, June 13	Wednesday, June 4	Tuesday, June 10
Monthly (e.g., the 12th of every month)	Friday, June 13	May 11	Tuesday, June 10
Yearly (e.g., the second Friday of June)	Friday, June 13	June 11 (of the prior year)	Tuesday, June 10

In the above three examples, you can set up the recurrence up until 6:30 AM Eastern Time on Tuesday, June 10.

Information for Beneficiaries Outside of Canada and Mexico

For Daily recurrences:

The Schedule Starting Date **must be exactly** four business days prior to the first desired payment Value Date.

If you want the first Value Date to be: Friday, June 13

You must enter this Schedule Starting Date: Monday, June 9

In the above example, you can set up the recurrence up until 6:30 AM Eastern Time on Monday, June 9.

For Weekly, Monthly, and Annual (Yearly) recurrences:

The Schedule Starting Date needs to be **at least four business days prior** to the first desired payment Value Date.

Recurrence Pattern	If you want an Initial Value Date of:	Earliest Schedule Starting Date	Latest Schedule Starting Date
Weekly (e.g., every Friday)	Friday, June 13	Tuesday, June 3	Monday, June 9
Monthly (e.g., the 13th of every month)	Friday, June 13	May 10	Monday, June 9
Yearly (e.g., the second Friday of June)	Friday, June 13	June 10 (of the prior year)	Monday, June 9

In the above three examples, you can set up the recurrence up until 6:30 AM Eastern Time on Monday, June 9.

- C.** Once you have set the Recurrence Pattern and the Range of Recurrence, specify the **Payment Settings**.
- The **Creation Time** field will be prefilled with the default time.
 - Select what the system should do when the **Effective Date** falls on a non-business day.

5 Click **Save**.

NOTE: To change the details of a recurring payment:

- Two days prior to the process date of the next payment in the sequence, the payment will appear in the *Payment Management* list and can be approved, rejected or modified like any payment.
- To change the schedule of payments set to process more than two days from today, go to the *Payment Templates* list, select the template and repeat the steps above, making any necessary changes, including setting the recurrence pattern to “Off”.

The two-day range is the default setting for the system and is subject to change.

CREATING AND USING A CUSTOM DETAIL IMPORT MAP

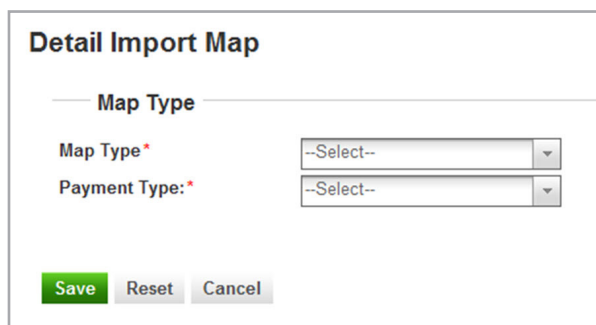
Wire Transfer files can be imported for use as payments or templates by users with the appropriate permissions to do so. Because these files do not always conform to a standard format, an import map may be required in order to import the data correctly.

To create the Detail Import Map:

- 1 Choose **File Import Maps** from the **Services** → **Utilities** menu.



- 2 Click **Add**.
- 3 Select the **Map Type**:
 - A. **Delimited**: If the file uses a delimiter, such as a comma, to separate the records.
 - B. **Fixed**: If the file is a fixed-width text file.

A screenshot of a 'Detail Import Map' dialog box. It has a title bar 'Detail Import Map'. Below the title, there is a section labeled 'Map Type'. Under this section, there are two dropdown menus: 'Map Type*' and 'Payment Type: *'. Both dropdown menus currently show '--Select--'. At the bottom of the dialog, there are three buttons: 'Save' (highlighted in green), 'Reset', and 'Cancel'.

- 4 Select the **Wire-International** from the *Payment Type* drop-down menu.

- 5 In the **Import As** field, select **Payments** or **Templates**. If you select **Payments**, at the time of import you will be able to specify whether to import the files as individual payments or a single file. If you select **Templates**, this map can only be used to create new templates.

WebSeries® (17) Notifications Home Menu Setup Help Log off

Import Map

Map Type

Map Type*

Payment Type*

Import As*

Delimited File Properties

Format Name*

Description:

Start Import At Row*

String Delimiter*

Field Delimiter*

Data Format Details

Date Format*

Date Separator

Implied Number of Positions:

Decimal Separator:

Header Indicator:

Body Indicator:

Trailer Indicator:

<input checked="" type="checkbox"/> Active	Field Name	Field Number	Match	Default Value
<input checked="" type="checkbox"/>	Bank to Bank Instructions Line 1	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Bank to Bank Instructions Line 2	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Bank to Bank Instructions Line 3	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Bank to Bank Instructions Line 4	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Bank Name	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Account Number	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Account Type	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Address Line 1	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Address Line 2	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Bank Address Line 1	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Bank Address Line 2	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Bank ABA	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Bank City	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Bank Country	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Bank ID Type	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Country	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Name	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Beneficiary Postal Code	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Charges	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Comments	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Correspondent Bank ABA	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Correspondent Bank Address Line 1	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Correspondent Bank Address Line 2	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Correspondent Bank City	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Correspondent Bank Country	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Correspondent Bank ID Type	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Correspondent Bank Name	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Customer Reference	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Debit Account	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Originator ID Type	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Originator Address 1	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Originator Address 2	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Originator Country	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Originator ID	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Originator Name	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Originator Postal Code	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Payment Amount	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Payment Details Line 1	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Payment Details Line 2	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Payment Details Line 3	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Payment Details Line 4	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Record Type	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
<input checked="" type="checkbox"/>	Value Date	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>

Welcome, Michael Schramm 15:10 EST US/Eastern

6 Complete the remaining fields as appropriate.

NOTE: These fields will vary based on the type of map selected.

Format Name: Enter the name of this map.

Description: Enter a description of this map or its use.

Start Import at Row: If the imported file has column headers, you can instruct the system to import beginning with the first row of actual data.

String Delimiter: Delimited maps only. Defines the character that delimits a string, such as a double-quote.

Field Delimiter: Delimited maps only. Defines the character that delimits a field, such as comma-separated values.

Date Format: Defines the format in which the date appears in the file.

Date Separator: The character that separates the date components in the file.

Implied Number of Positions: Designates the implied number of decimals in a numeric value in the file. For example, you would choose 3 if the number 1000000 should be interpreted as 1000.000.

Decimal Separator: The character used to indicate a decimal in the file.

Header Indicator: This indicator designates the start of the header of the file.

Body Indicator: This indicator designates the start of the body of the file.

Trailer Indicator: This indicator designates the start of the trailer of the file.

7 Complete the table at the bottom of the map:

Active: A check mark in the **Active** field indicates that a field in the file should either be imported or matched against existing data in the payment.

Field Name: The name of the field within Intellix Payments. The values in this column vary by payment type.

Field Number: Refers to the position of the field within the data.

Match: Select the **Match** checkbox if the value in the file should be matched against the value in Intellix Payments.

Default Value: Indicates what the default value should be set to if a value is not supplied in the file.

NOTE: The table at the bottom of this screen is used to indicate how the fields in the file map to the fields in the *Payment* screen.

8 Complete the remaining fields as appropriate for the data being imported. Required fields are specified below:

- **Debit Account Number**
- **Beneficiary Name**
- **Beneficiary Account Type** (IBAN or NOT IBAN)
- **Beneficiary Account Number**
- **Beneficiary Bank ID Type**
- **Beneficiary Bank ID**
- **Beneficiary Bank Name**
- **Payment Amount**
- **Reason for Payment** (for destination countries that require this information)
- **Template Name***
- **Template Description***
- **Restrict indicator*** (0 or 1)

*Only required for templates

NOTE: All of these required fields must be included in the source file being imported, in the position specified in the import map.

9 Click **Save**.

IMPORTING A PAYMENT OR TEMPLATE

Payments and templates can be imported using the import map defined above. Imported files will automatically appear in the *Payment Management* or *Payment Templates* list.

To import a file:

- 1 From the **Services** → **Payments** → **Manage & Initiate Payments** menu, select **Import Payments**.

Format Name	Description	Payment Type	Agency	Owner
<input checked="" type="radio"/> GWTest	GW Dom Wire	Wire - Domestic	...	Client
<input type="radio"/> NACHA File Import	NACHA Format	NACHA File Import	...	System
<input type="radio"/> Wire - Domestic	Wire - Domestic CSV	Wire - Domestic	...	System
<input type="radio"/> Wire - Domestic	Wire - Domestic XML	Wire - Domestic	...	System
<input type="radio"/> Wire - International	Wire - International CSV	Wire - International	...	System
<input type="radio"/> Wire - International	Wire - International XML	Wire - International	...	System
<input type="radio"/> Transfer	Transfer CSV	Transfer	...	System
<input type="radio"/> Transfer	Transfer XML	Transfer	...	System

- 2 Select the appropriate format for the file you are importing then select whether to import the file as individual payments or a file. If the import map specifies import as a template, these options will not appear and the file will be imported as a template.
 - A. If you import the file as individual payments, each payment may be edited within Intellix. If the imported payments are from an account for which you are not authorized, the individual payments from that account will fail.
 - B. If you import the file as a single file, editing is not allowed. If the file contains accounts for which you are not authorized, you will not see the imported file on the *Payment Management* list, even if the import is successful. Refer to the *File Import Summary* report to confirm success.
- 3 Click **Browse** under **Select Import File** and select the file to be imported.
- 4 Click **Import**. A message will display letting you know the import is processing. Click the “X” to close this message. Importing large files may take a few minutes, but you can continue other work in the system; you do not need to wait for the import to finish.

After importing a payment or template, depending on your organization’s approval policy, it may need to be approved as a second step.

See page 7 for a explanation of the approval process.

NOTE: Once the import is complete, you will receive a notice in the Notifications mailbox on the menu bar at the top of your screen. Payments will appear in the *Payment Management* list. Templates will appear in the *Payment Templates* list, and can be used to initiate payments.

REPAIRING AN IMPORTED FILE

When you import a file where a required field is missing or invalid, the file will import in “Needs Repair” status. The system will not allow you to approve the payment until this situation is corrected.

To repair an imported file:

- 1 Locate the payment on *Payment Management*.
- 2 Click “Repair” from the **Actions** drop-down menu.

The payment will open and will allow editing of only the fields in question. All other data will be locked for editing.

- 3 Repair the fields as needed.
- 4 Click **Submit**.

The payment will now appear in “Entered” status.

See page 7 for an explanation of the approval process.

AUDIT INFORMATION

After a payment is successfully entered, an **Audit Trail** is created at the bottom of the detail page.

The screenshot displays the Capital One Intellix web interface for a payment detail page. The page is titled "Debit Account" and contains several sections for inputting payment information:

- Debit Account:** Fields for Account Number (XXXXXX7890), Customer Ref, Account Name (demo acct4), Account Nickname (demo acct4), and Comments.
- Beneficiary Name & Beneficiary Bank Details:** Divided into two columns. The left column includes fields for Beneficiary Name (Test Beneficiary), Account Type (DDA), and Account Number (XXXXXX7890). The right column includes fields for Bank ABA (021000021) and Bank Name (JPMORGAN CHASE BANK, NA).
- Beneficiary Address:** Three lines for address input.
- Beneficiary Bank Address:** Three lines for address input, with a State dropdown menu set to NEW YORK.
- Amounts & Dates:** Fields for Payment Amount (999.00), Currency (USD), Value Date (7/10/2015), Process Date (7/10/2015), and Charges (Shared).
- Optional Information:** A section with a plus sign icon.
- Audit:** A section with a plus sign icon that has been expanded to show a sub-section with buttons: Approve, Delete, Modify, Reject, and Close.

At the bottom of the page, there is a footer with navigation links (CONTACT US, PRIVACY, SECURITY, ACCESSIBILITY, TERMS & CONDITIONS), a disclaimer, and logos for FDIC, Equal Housing Lender, and Intellix. A "Remote Support" button is also visible in the bottom right corner.

- 1 Open the payment by clicking on it or by selecting "View" from the **Actions** menu.
- 2 Expand the Audit section by clicking on the "+" sign to the left of the title.

3 Detailed **Audit Information** displays.

The information displayed represents the most recent activity on this transaction. In the example, **Client** and **User** information is shown, as well as the **Timestamp** for the initial entry of this payment or template. If the item were modified, repaired, approved or unapproved, or if bank processing occurred, the appropriate fields would contain data. At the bottom of the form, the **Status** is shown, as well as any error codes associated with this transaction. If a payment or template requires multiple cycles of entry, modification, and approval, the **View Full Payment History** link at the top of the screen can be used to display more detailed history in a report format.

- Audit

[View Full Payment History](#)

Client ID	User ID	User Name	Timestamp
Entered			
<input type="text" value="Company 1"/>	<input type="text" value="Intellix User 2"/>	<input type="text" value="Intellix User 2"/>	<input type="text" value="07/08/2015 17:28:44"/>
Modified			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repaired			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rate Accepted			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unapproved			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank Received			
<input type="text"/>			<input type="text"/>
Bank Confirmed			
<input type="text"/>			<input type="text"/>
Bank Rejected			
<input type="text"/>			<input type="text"/>

[Next](#)

An example of the **Payment Audit History Report** is shown below.

The screenshot displays a web browser window titled "Payment Audit History Report". The report content is as follows:

Payment Type: Payroll
 User Group: PRODUCT
 Payment ID: 12

Payment History

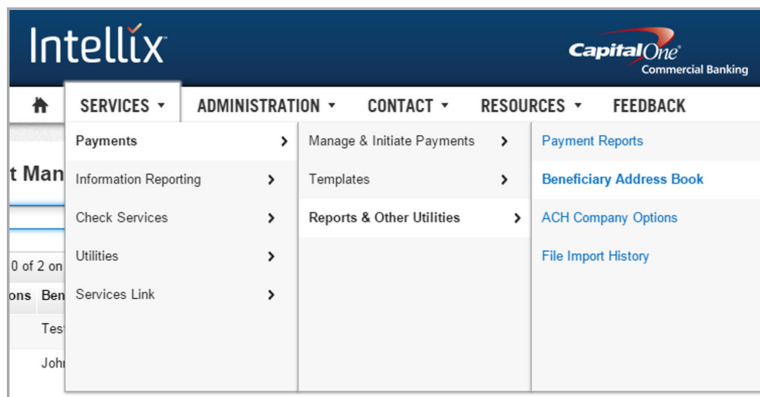
Time Stamp	Action	ID	Name	User Group
01-Jul-2014 09:57:45 AM	Payment Approved	123456	Intellix User 1	PRODUCT
<u>Field Name: Old Value -> New Value</u> Number of Signatures:0->1 Status:Entered->Approved				
01-Jul-2014 09:57:06 AM	Payment Modified	123456	Intellix User 1	PRODUCT
<u>Field Name: Old Value -> New Value</u> Status:Approver Rejected->Entered				
Detail History	10049			
<u>Field Name: Old Value -> New Value</u> Amount:624.00->614.00				
01-Jul-2014 09:56:09 AM	Payment Rejected	123456	Intellix User 1	PRODUCT
<u>Field Name: Old Value -> New Value</u> Reject reason:[blank]->Employee 2 amount is incorrect Status:Entered->Approver Rejected				
01-Jul-2014 09:54:07 AM	Payment Submitted	123456	Intellix User 1	PRODUCT

USING THE BENEFICIARY ADDRESS BOOK

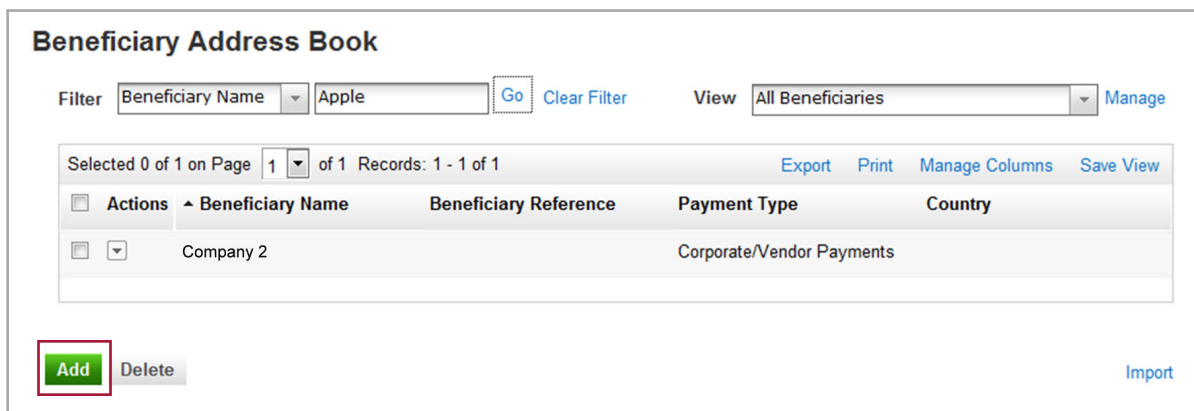
The **Beneficiary Address Book** allows you to store commonly used beneficiaries. Beneficiaries can be added to the **Beneficiary Address Book** directly, or at the time of payment or template creation. This section defines how to add beneficiaries directly.

To add a beneficiary to the **Beneficiary Address Book**:

- 1 Select **Beneficiary Address Book** from the **Services** → **Payments** → **Reports & Other Utilities** menu.



- 2 Click **Add**.

A screenshot of the 'Beneficiary Address Book' interface. At the top, there is a filter section with a dropdown menu set to 'Beneficiary Name', a text input field containing 'Apple', a 'Go' button, and a 'Clear Filter' link. To the right, there is a 'View' dropdown menu set to 'All Beneficiaries' and a 'Manage' link. Below this is a table with the following data:

Selected	Actions	Beneficiary Name	Beneficiary Reference	Payment Type	Country
<input type="checkbox"/>	<input type="checkbox"/>	Company 2		Corporate/Vendor Payments	

At the bottom left, there is a green 'Add' button and a grey 'Delete' button. At the bottom right, there is an 'Import' link. The table also includes a 'Selected 0 of 1 on Page 1 of 1 Records: 1 - 1 of 1' summary and links for 'Export', 'Print', 'Manage Columns', and 'Save View'.

3 Enter the beneficiary information:

- A. **Name:** The name of the beneficiary.
- B. **Beneficiary Reference:** This field may contain an employee number, vendor account number or ID, etc.
- C. **Address Information:** The address of the beneficiary.

4 Select **Wire-International** from the *Payment Type* drop-down menu. Additional fields will display based on the payment type selection. Complete the remaining fields as necessary. This data includes:

- A. **Name:** The name of the beneficiary will be prefilled on your earlier entry.
- B. **Beneficiary Account Currency:** Select the Beneficiary Account Currency.
- C. **Account Type:** Select IBAN or Other.
- D. **Account Number:** Enter the beneficiary bank account number.
- E. **Beneficiary Bank Bank ID Type:** Select the bank ID type for this beneficiary, e.g., SWIFT.
- F. **Bank Code:** Select the Bank Code. You may begin typing the first few letters of the code and Intellix will filter your choices based on your entry.
- G. **Bank Name:** Bank Name automatically fills once the Beneficiary Bank Bank Code is selected.
NOTE: If this beneficiary will be used for any other payment types, click the **Add Payment Type** link and repeat the process for additional payment type(s).
- H. Enter the **Beneficiary Bank Address** and **Correspondent Bank** information, if applicable.

5 Click **Save**.

