

International Wire Payments Quick Reference Guide

International Wire Payments (Used to send funds outside of the United States)

To create an international wire payment:

- 1. From the Slide-out menu, select Payments & Transfers
- 2. Click "Payment Center".

<mark>csb</mark> Cambridge [.]	×
Home	
Payments & Transfers	_
Transfer Center	
Stop Payments	
Payment Center	
Reporting	+
User Management	
Other Services	+

- 3. Click **Initiate** from the drop-down menu.
 - Select International Wire

Payment Center			
PAYMENTS PAYMEN	NT TEMPLATES PAYMENT MAPS	WIRE IMPORT	
Initiate VIRE Domestic Wire International Wire	red Save As	STATUS	FROM ACCOUNT NAME



4. Use the **Currency** drop-down menu to select the payment currency.

Note: For International USD wires please select USD in the currency menu. For foreign currency wires, select the appropriate currency based on your payment instructions.

<mark>csb</mark> ≡	< Create Wire Pay	rment	0.00 EUR
	PAYMENT TYPE International Wire	CURRENCY EUR - Euro AED - UAE Dirham ANG - Netherlands Antillian Guilder	yment Information
	ORIGINATOR INFORMATION FROM ACCOUNT Select	AOA - Angola Kwanza Exa ARS - Argentine Peso Amu AUD - Australian Dollar BBD - Barbados Dollar	enery:Euro(EUR) ange Rate: 1.128927 sumt to be Debied: 0.00 USD sumt to be Sent: 0.00 EUR
	BENEFICIARY INFORMATION NAME 0/35		
4	ADDRESS LINE 1	ADDRESS LINE 2	•

- 5. Select the From Account in the Originator Information section
- 6. Enter Beneficiary name and Beneficiary address in the Beneficiary Information section

Note: Address Line 1 and 2 are mandatory for international wires



PAYMENT TYPE	CURRENCY		
International Wire	USD - US Dollar 🗸		
FROM ACCOUNT			
Test Nickname - ****1116 (\$ 🗸			
BENEFICIARY INFORMATION			
Test 4/35			
ADDRESS LINE 1	ADDRESS LINE 2		
81 wyman street	Waltham, MA		
15/35	11/35		
ADDRESS LINE 3 Optional			
02451			
5/35			

- 7. Under Payment Details:
 - Use the International List radio button.
 - Select the Beneficiary Bank's SWIFT Code

<u>Note</u>: The Beneficiary Bank's SWIFT Code will be provided by the beneficiary. If you do not have this information, please refer to your beneficiary for updated wire instructions.

• Enter the beneficiary account number or IBAN number in the account number field

PAYMENT DETAILS SELECT BANK CODE TYPE			
BANK CODE / NAME ACCOUNT	NUMBER		
Filter	0/34		
ABBLBDDH002 - AB BANK LIMITED			
ABBLBDDH004 - AB BANK LIMITED ABBLBDDH005 - AB BANK LIMITED			
ABBLBDDH006 - AB BANK LIMITED ABBLBDDH009 - AB BANK LIMITED			
0/16	•		



International Wires in USD

• For international USD wires, please enter wire amount and proceed to step 8

International Foreign Currency Wires

• For Foreign currency wires, there are two options when selecting a wire amount:

Foreign Amount: Select this option if you have an exact foreign amount that you need to pay. As an example, you need to send EUR 1,000 based on your payment instructions. Funds will be debited from your account based on the amount entered in Foreign Currency.

Payment Information

Currency: Euro (EUR) Exchange Rate: 1.13078 Amount to be Debited: 1,130.78 USD Amount to be Sent: 1,000.00 EUR

<u>USD Equivalent</u>: Use this option if you don't have an exact amount to pay but rather want to provide instructions to debit the USD equivalent for a particular amount. As an example, you want to send \$1000 USD worth of Euros. Funds will be debited from your account and convert into the Foreign Currency Selected, equivalent to the value of the USD amount entered.

Payment Information

Currency: Euro (EUR) Exchange Rate: 1.13078 Amount to be Debited: 1,000.00 USD Amount to be Sent: 884.35 EUR

IMPORTANT! For both options, Foreign Amount or USD equivalent, an indicative exchange rate and an estimated debit amount will be displayed. Please note the Exchange Rate and Amount to be Debited are estimates only and may not reflect the final foreign exchange rate applied to the transaction or the final amount debited from your account. Your wire e-mail notification after the transaction is processed will contain the actual exchange rate applied to the payment. Please note you need to be set up for wire e-mail notifications by the bank.

EXCHANGE RATE	
1.13078	
Rate may not be final	
	7/10



- 8. Enter or Select a transaction date.
- 9. Provide a purpose for the wire. (Reason for this wire i.e., vendor payment, funding payroll etc.)
- 10. Under Additional Payment Details:
 - If there are one or two intermediary bank(s) involved in the transaction, expand **the Intermediary Bank** section and select the appropriate bank code(s).
 - Input any Remittance information into the 'Originator to Beneficiary Information' fields. All four
 optional fields can be used, if needed. <u>OBI information is information provided to the beneficiary of
 the wire.</u>
 - Input any information for the receiving Bank in the 'Bank to Bank Information' (BBI) fields
- 11. Click **Confirm**. The Payment Summary screen is displayed.

8				
PAYMENT INFORMATION				
PAYMENT TYPE Wire - International	ENTERED ON 02/16/2022 02:57 PM	USD	ENTRY METHOD Freeform	
ORIGINATOR INFORMATION				
FROM ACCOUNT Test Nickname - ****1116				
BENEFICIARY INFORMATION				
NAME Test				
ADDRESS LINE 1 81 wyman street	ADDRESS LINE 2 Waitham, MA	ADDRESS LINE 3 02451		
PAYMENT DETAILS				
BANK CODE TYPE International	BANK CODE/NAME ZZZTEST123X - ZZZ TEST BANK 7 WELLINGTON STREET LEEDS, UNITED KINGDOM	ACCOUNT NUMBER ****6789	TRANSACTION DATE 02/16/2022	PURPOSE OF WIRE Paying dues
Additional Payment Details				
— Originator To Beneficiary Information				
LINE 1 Employee ID#2358				
\$2.00 SUBMIT	FOR APPROVAL MODIFY GANE	EL		

12. Review the displayed payment information for accuracy and click **Submit for Approval**.



Glossary

Beneficiary Information and Payment Details

Field Name	Description
Beneficiary Name	Name of recipient
Beneficiary Address Line 1	Street name and number
Beneficiary Address Line 2	City/State/Province
Beneficiary Address Line 3 (optional field)	Country
Beneficiary Account Number	Full account number for recipient
Amount	Amount of money the wire is for
Transaction Date	Effective Date of the wire
	Specifies why the wire is being sent
	For example:
Durpase of Wire	-funding payroll
	-Vendor payment
	For Further Credit Information, Invoice Numbers, PO#,
Originator to Beneficiary Information	Customer Identification Information and any
	Information directed to the beneficiary
	Additional information for the Beneficiary's Financial
Bank to Bank Information	Institution
BIC/SWIFT	Consists of 8-11 characters, used to identify bank,
	country, location, and branch
	International Bank Account Number, contains up to 34
IBAN	alphanumerical characters, facilitates electronic.
	payments across the Eurozone area.
	International wires can be sent in USD or Foreign
Currency	Currencies, use the Currency drop down in the
	payment workspace to select the currency needed