

EFT GOLD User's Guide



EFT GOLD User's Guide

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EFT GOLD User's Guide

Introduction

Welcome to the EFT GOLD™ User's Guide. This user's guide provides a brief overview of EFT GOLD and explains how to use it.

EFT GOLD is a complete browser-based wire program developed by FPS GOLD that is easy to use and can be customized to your needs. With the appropriate security, you can use EFT GOLD to create, view, edit, and print the details of wire transfers.

Wires cannot be posted to a retirement account. Wires can be processed on certificate accounts to transfer the principal balance of the certificate and close the account. The wire amount must be the balance in the account net the wire fee. If interest penalties or withholding are applicable, they must be processed first. Wires can be created by your customers on your bank website for checking and savings accounts.

EFT GOLD uses the Federal Reserve Bank's Fedwire® Funds Service. Wire transfers are sent to and received from the FRB in a matter of minutes. Before wires are sent or received, they will go through your institution's custom rules, approval and submission process, and OFAC checks.

This software has an OFAC whitelist feature, custom bank rules, alert customization, group wire limits, user wire limits, customizable reporting, two-factor authentication, and other customizable settings for your wire processes. Wire options, limits, custom rules, Autopost, and security must be set up before you begin using this product.

EFT GOLD is protected by a security system. See [Setup](#) for more information.



Getting Started

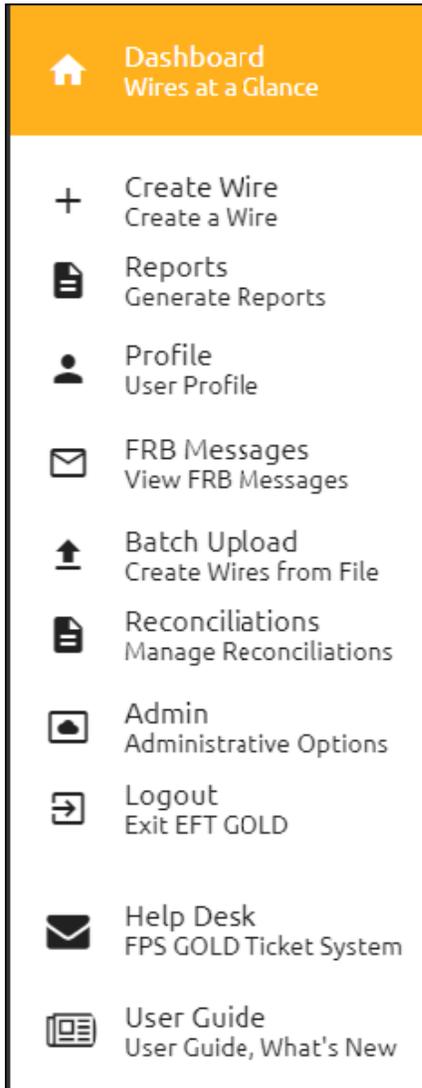
When you log into EFT GOLD, the Dashboard opens. The Dashboard allows you to view your wires at a glance.

To use a function in EFT GOLD:

1. Click the menu icon to open the EFT GOLD main menu.



2. Select an item on the menu to start that function. Use the scroll bar or the scroll wheel on your mouse to navigate through the menu.



EFT GOLD Menu



How It Works

This section explains what happens behind the scenes when wires are sent or received using EFT GOLD.

Outbound Wires

Outbound wires post as a debit to a deposit account when wires are approved. The transaction is a miscellaneous debit (transaction code 1750-03) with a descriptor of 16, 65, 68, 70, 72, 74, 76, or 78 and a transaction origination code (TORC) of 374. If an account uses the Commercial Account Analysis option, the appropriate costed service is also updated when the transactions post to the account. Outbound wires can also use a General Ledger account; they also carry TORC 374.

Inbound Wires

Inbound wires post as a credit to a deposit account. The transaction is a miscellaneous credit (transaction code 1780-03) with a descriptor of 15 or 64 and a TORC of 374. If an account uses the Commercial Account Analysis option, the appropriate costed service is also updated when the transactions post to the account. Inbound wires can also use a General Ledger account; they also carry TORC 374.

Teller Number

The teller number assigned to all wire transfers is set up in Institution Option FTLR - FRB Teller number. Your institution decides what that number is. All wire transactions use this teller number. Set up your General Ledger autopost based on the transactions and TORC specified above.

See Also:

- For information on descriptor codes, see "Descriptor Code Setup" in the help for the CIM GOLD Transaction Options screen.
- For information on costed services, see "Analysis Services list view" in the help for the CIM GOLD Commercial Analysis Defaults screen.

Handling Outbound Wires

EFT GOLD has several options for handling outbound wires.

To handle outbound wires:

1. Click on the "Outbound" tab at the top of the Dashboard.
2. Click the drop-down arrow next to **Filter Departments** if you want to filter the list of wires to only show wires for one or more specific departments. Selecting all departments or selecting no departments in this field will show all wires, including wires that have been previously retired.

Note: The filter departments list only shows departments for which you have security to view and report for. Click the arrow next to Items per page and select the number of wires you want to view on one page. This number will stay at the last setting but can be changed as needed. You can use the right and left arrows (< >) to jump to the next or previous page.



Outbound Inbound Templates

Search Start Cycle Date 7/29/2025 End Cycle Date 7/29/2025

Check All
 Approved
 Canceled
 Completed
 Search by Range
 Include All Unfinished

Uncheck All
 Created w/o Web
 Created w/ Web
 US
 INTL
 Filter Departments Lobby, Wire Room

Denied
 Error
 Needs Review
 Processing
 Submitted
 Transmitted

 Override
 Justification
 Items per page: 50

1 - 50 of 328

3. Check the box at the left of the outbound wire(s) that you would like to handle.
or

Check the box at the top of the column to check all the wires in the list.

4. Select one of the options above the list or in the Actions column. See the example below.

The options available in the Actions column depend on the wire state shown in the Status column. For explanations of all of these options, see ["Wire States in EFT GOLD"](#) in "Using the Dashboard."

Submit These		Approve These		Print View	Other	Override	Justification	Items per page: 100	1 - 100 of 1739
Wire #	Cycle Date	Function	Status	Debtor/Originator	Creditor/Beneficiary	Amount	Sender Reference #	Actions	
<input checked="" type="checkbox"/> 203964 (src: EFTGOLD) (dept: IT) (desc: 'dog dog')		CTP (1000) Pacs.008 (CTRC)	Submitted 0/1 Approvals	cheyenne ticanas DDA: 02 140000 03 RoutingNumber: 121143891	Candy Test DDA: 02 140000 00 RoutingNumber: 324377516	\$300.00	20250717151830	<input type="button" value="Edit"/> <input type="button" value="Submit"/> <input type="button" value="Approve"/> <input type="button" value="Cancel"/>	

Button/Field	Explanation
<input type="button" value="Submit These"/>	Click to submit the selected wires.
<input type="button" value="Submit"/>	Click to submit the wire on that row.
<input type="button" value="Approve These"/>	Click to approve the selected wires.
<input type="button" value="Approve"/>	Click to approve the wire on that row.
<input type="button" value="Print View"/>	<ol style="list-style-type: none"> Click to open list of print options: List, Detail, Activity Details, Wire Snapshot, Legal Acceptance Document, or OFAC Results. Select an option from the drop-down list to print it.
<input type="button" value="Other"/>	<ol style="list-style-type: none"> Click to open a list of less-used options: Deny These, Approve These w/o Fee, Cancel These, Complete Wire Manually, Send Return Request, or Skip OFAC For Wire. Select an option from the drop-down list to complete the action.
<input type="button" value="Edit"/>	Click this icon to edit this wire (only available on wires in a "Denied," "Needs Review," or "Created" state).



	This wire is on executive hold. If you have executive-level security, you can click this icon to release the hold.
<input type="checkbox"/> Override	<ol style="list-style-type: none">1. Check this box to override conditions that stopped the wire(s) from being approved.2. Then click Justification* and enter the reason for the override.



Printing Options

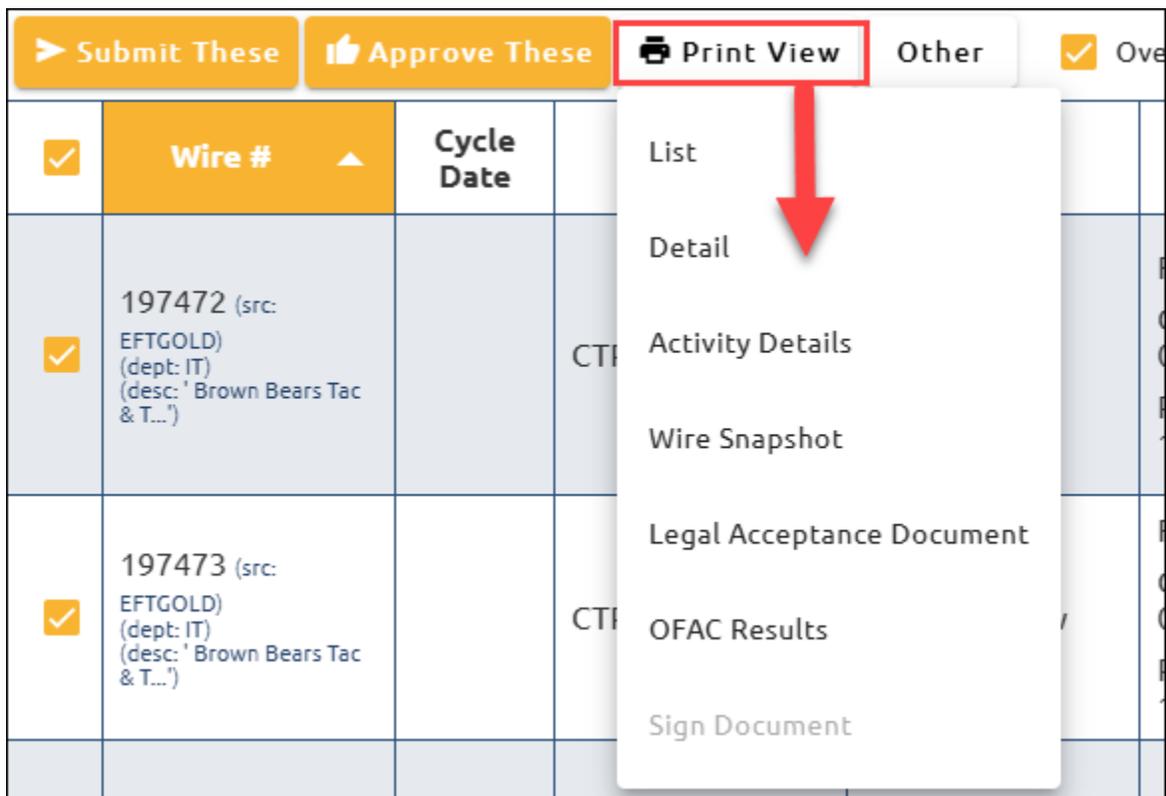
You can print various views of outbound wires.

To select a view to print:

1. Check the box next to the wire number you want to print.
2. Click <Print View>. See the example below.

A selection list opens.

3. Select the option you want from the list.
4. Click <Print>, <Mark wire(s) as printed>, or <Mark wire(s) as NOT printed> on the dialog box that opens.



The screenshot shows a table with columns for 'Wire #', 'Cycle Date', and other details. Two rows are visible, both with checked boxes in the first column. The 'Print View' button is highlighted with a red box, and a dropdown menu is open, showing options: List, Detail, Activity Details, Wire Snapshot, Legal Acceptance Document, OFAC Results, and Sign Document. A red arrow points to the 'Detail' option.

<input checked="" type="checkbox"/>	Wire #	Cycle Date	
<input checked="" type="checkbox"/>	197472 (src: EFTGOLD) (dept: IT) (desc: 'Brown Bears Tac & T...')		CTP
<input checked="" type="checkbox"/>	197473 (src: EFTGOLD) (dept: IT) (desc: 'Brown Bears Tac & T...')		CTP



Details, Actions, and Errors for Outbound Wires

You can view details in several categories for wires: Detail, OFAC Hits, Action History, Transaction History, Rules Processed, Memos, Documents, Raw Message, Questionnaire, and Alert History. For more information on each of these categories, see the following sections in this user's guide.

To see the details for a wire:

1. Click on a wire in the list. The Detail tab opens (see the example below).
2. Click on one of the tabs to view other details.

197472 (src: EFTGOLD) (desc: IT) (desc: Brown Bears Tac & T...)

CTR (1000) Created

Cheyenne Tacinas DDA: 02 140000 03 RoutingNumber: 324377516

Amii Stewart DDA: 750506543219 RoutingNumber: 324377820

\$125.00 20241230115402

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire

Outbound | 197472 | \$125.00 | Created on 2/19/25

Description:

IMAD:

OMAD:

Cycle Date:

Customer Memo:

Amount: \$4.21

Instructed Amount
Currency: USD
Amount: \$4.21

Payment Type Information
Local Instrument: Core Customer Transfer: CTRC

Foreign Information
Country: US - United States

Exchange Rate
Exchange Rate:

Transaction Account
Account Type: None
Account:

Charges
Charge Bearer: Shared

Message: CTR | 1000: Basic Funds Transfer
Domestic (US)
Source: EFTGOLD
Department: IT

Previous Message Identifier:
Group Keys

Detail Tab

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents (1) Raw Message Questionnaire

Raw Message

Messages Type: FundsTransferMessage

No FundsTransferMessage type raw messages

Raw Message Tab



[Detail](#) | [OFAC Hits](#) | [Action History](#) | [Transaction History](#) | [Rules Processed](#) | [Memos](#) | [Documents](#) | [Raw Message](#) | [Questionnaire](#) | [Alert History](#)

Outbound | 889 | \$11.05 | Completed on 7/18/25

Description: Previous Message Identifier:
 State: Completed Group Keys:
 Group: Message: Pacs.008 | Core Customer Transfer: CTRC
 Domestic (US) Source: EFTGOLD
 Department: Wire Room Purpose:

IMAD: 20250718FAKEFAKE000001
OMAD:
20250718FAKEFAKE04040601010000FT01

Cycle Date: 7/18/25

Customer Memo:

Amount: \$11.05

Instructed Amount Currency: USD Amount: \$11.05	Payment Type Information Local Instrument: Core Customer Transfer: CTRC	Foreign Information Country: US - United States
Exchange Rate Exchange Rate:	Transaction Account Account Type: DDA Account: 02 140000 03	Charges Charge Bearer: Shared

The OFAC Hits tab displays possible matches. If there are OFAC Hits, the tab label will be **red**. If the wire passed the OFAC check because of your Whitelist, the Justification column for that item will show the following: Approved .

[Detail](#) | [OFAC Hits](#) | [Action History](#) | [Transaction History](#) | [Rules Processed](#) | [Memos](#) | [Documents](#) | [Raw Message](#) | [Questionnaire](#) | [Alert History](#)

OFAC last run 7/8/25, 4:44 PM

">	Field	Confidence	Sanction Program	Entity Type	Match	Addresses	Justification
<input type="checkbox"/>	Debtor_Name: HEALTHCARE ASSOC CU	100%	NPWMD	Business	ASRE SANAT ESHRAGH COMPANY - Alias: ASE CO.		Reason* <hr style="border: 0; border-top: 1px solid #ccc; margin: 0;"/> <div style="display: flex; justify-content: space-between; padding: 0 5px;">Approve Approve & Add to Whitelist</div>
<input type="checkbox"/>	Debtor_Name: HEALTHCARE ASSOC CU	100%	TCO	Individual	Tadamasa GOTO - Alias: AJA, Chuei		Reason* <hr style="border: 0; border-top: 1px solid #ccc; margin: 0;"/> <div style="display: flex; justify-content: space-between; padding: 0 5px;">Approve Approve & Add to Whitelist</div>

Select All

OFAC Multiple Approvals (0 selected)

Reason*

Approve These



The Action History tab displays the actions performed on this wire.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents (5) Raw Message Questionnaire Alert History					
Date	Action	Message	User	End User Id	End User Name
1/16/25, 1:59 PM	Approved		JFROST (JFROST)		
1/11/21, 4:52 PM	Submitted		tomtom (tomtom)		
1/11/21, 4:52 PM	Created		tomtom (tomtom)		
1/11/21, 4:51 PM	Needs Review	Transaction authorization failed	System		
1/11/21, 4:51 PM	Submitted		tomtom (tomtom)		

The Transaction History tab displays the transactions processed for this wire.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire Alert History									
Amount	Message	Identifier Type	Identifier	Overridden	Tran Hold Key	Tran Response	Tran Time	Tran Type	Tran Source
\$11.05		DDA	02 140000 03	false		Success	7/18/25, 11:13 AM	Debit	EFT GOLD
\$5.00		DDA	02 140000 03	false		Success	7/18/25, 11:13 AM	Outbound Fee	EFT GOLD
\$11.05		Other	1530 01	false		Success	7/18/25, 11:13 AM	Credit	EFT GOLD
\$11.05		DDA	02 140000 03	false		Success	7/18/25, 11:12 AM	Debit Auth	EFT GOLD
\$5.00		DDA	02 140000 03	false		Success	7/18/25, 11:12 AM	Outbound Fee Auth	EFT GOLD

The Rules Processed tab displays the rules that were applied to this wire.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire Alert History					
ID	Description	Action Taken	State	Rule Time	Error Message
554	Could Be Foreign See IBAN	IF BENEFICIARY IDENTIFIER TYPE IS EQUAL TO 3 and BENEFICIARY IDENTIFIAR CONTAINS ONE OF a b c d e f g h i j k l m n o p q r s t u v w x y z then WIRE NEEDS REVIEW;	Submitted	7/8/25, 3:24 PM	
780	Wire Missing Originator Address Info	IF ORIGINATOR ADDRESS 1 IS EMPTY and ORIGINATOR TO BENEFICIARY INFORMATION DOES NOT CONTAIN ONE OF WebTeamIntegrationTest then WIRE NEEDS REVIEW;	Submitted	7/8/25, 3:24 PM	
776		IF ORIGINATOR FI IDENTIFIER IS NOT EMPTY and ORIGINATOR FI IDENTIFIER IS NOT EQUAL TO 103101262 then WIRE NEEDS REVIEW;	Submitted	7/8/25, 3:24 PM	



The Memos tab displays any notes entered on this wire. (For FPS GOLD internal use only.)

The screenshot shows the 'Memos' tab selected in a navigation bar. Below the navigation bar, there is a list of memo entries. Each entry consists of a text field containing a note and a timestamp. The notes are: 'asdfjkl;', 'zxcvbnm,/', and 'qwertyuiop[]\'. The timestamps are all '326:9001:JFROST 7/23/25, 11:21 AM'. At the bottom of the list, there is a 'New Memo*' label and an 'Add Memo' button.

The Raw Message tab displays the raw wire data sent to the Fed Wire System.

The screenshot shows the 'Raw Message' tab selected in a navigation bar. Below the navigation bar, there is a text area displaying raw XML data. The data includes: 'Messages Type: FundsTransferMessage', 'Message Date: 7/18/25, 11:13 AM', and 'Work Type: OutboundWork'. The XML content is as follows:

```

Raw:
<FedwireFundsIncoming xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:fedwirefunds:incoming:v001">
  <FedwireFundsIncomingMessage>
    <FedwireFundsCustomerCreditTransfer>
      <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.03">
        <Fr>
          <FIId>
            <FinInstnId>
              <ClSvcMembId>

```

The Questionnaire tab displays the customer questionnaire questions, which were required to be answered before the wire could be created, along with the answers to those questions.

The screenshot shows the 'Questionnaire' tab selected in a navigation bar. Below the navigation bar, there is a table with three rows of questions and answers:

Where is this money being sent?	Provo, UT
What is your name?	Rachel
The account the money is coming from is a valid account.	true

Setup

Before you can use EFT GOLD, setup must be completed so the product functions correctly for your institution. This section outlines this setup.

Step 1: OFAC Setup

Your institution must be on the new OFAC processing (Institution Option DFFN).

Step 2: Account Numbers



Your institution must be on the new account number conversion (Institution option NRCV).

Step 3: Establish Access to EFT GOLD

EFT GOLD is a browser-based product that can run on a Web browser like Chrome or Internet Explorer. You can also open it from inside CIM GOLD (under Other Applications). The browser communicates with an application and an SQL database that reside within the FPS GOLD network. Depending on your institution's firewall configuration and current settings, a firewall rule can need to be added to allow your institution terminals to communicate with the EFT GOLD system.

FPS GOLD will establish the URL of the service for each institution and ensure that you are pointing to the correct location. FPS GOLD will provide the IP address, and you will need to allow it through your firewall.

Step 4: Set Up Security in CIM GOLD

If your institution plans to access EFT GOLD through CIM GOLD, your institution will need to subscribe to the Browser Applications screen in Security > Subscribe to Mini Applications.

In addition, EFT GOLD uses many security groups that will need to be set up as profiles within CIM GOLD, in Security > Setup. EFT GOLD uses several predefined security profiles as well as institution-defined profiles. Users will need to be added to appropriate profiles based on their duties. Using groups and profiles within EFT GOLD lets you control access and set limits within the system based on departments and user roles rather than individually for each employee.

Institution Defined Security Groups/Profiles: Create System Profiles in CIM GOLD to be used for wire permissions and limits. You can use existing profiles such as Teller, Personal Banker, Accounting, Loan Servicing, etc., to establish wire permissions. You can also use Active Directory security profiles to establish wire permissions.

NOTE

Options, security, limits, etc., set up in the Beta environment do not transfer to the Live environment.

Administrative Security Groups/Profiles

Add employees to these profiles based on the actions they need to perform in EFT GOLD. The actions and functions the profiles control in EFT GOLD are explained below.

WARNING

The predefined Administrative System Profiles used for EFT GOLD *should not* be changed in any way. If they are changed, your user security functions will not work.

Within EFT GOLD, the security groups are found under Admin > Users/Groups. The example below is sorted alphabetically. Your profile numbers and descriptions cannot match these.



WireAdminSecurityGroup
WireCanOverrideTransactionErrors
WireMessageReaderGroup
WireMessageUpdaterGroup
WireOfacApproverGroup
WireOfacWhitelistUpdaterGroup
WireUserAdminSecurityGroup
WireUserSecurityGroup
WireViewFrbBalanceSecurityGroup

Predefined EFT GOLD User Profiles

WireAdminSecurityGroup

The users in this group have access to all Admin functions except Users/Groups. The menu items secured by this option are found on the Admin menu under Management, Options, Provider Options, Custom Rules, Departments, Alerts, OFAC Whitelist, and System Logs.

WireCanOverrideTransactions

Users in this group can approve wires but not OFAC suspects. Dual control is used, so approvers cannot approve their own submitted wires. The user's limits are used when this action is processed.

WireMessageReaderGroup

Users in this group can view FRB wire messages. "FRB Messages/View FRB Messages" is found on the menu. Click  to open the menu.

WireMessageUpdaterGroup

Users in this group can create and send FRB messages. If you can create and send messages, you can also view them if you do not remove WireMessageUpdaterGroup from the

WireMessageReaderGroup."FRB Messages/View FRB Messages" is found on the menu. Click  to open the menu.



WireOfacApproverGroup

Users in this group can approve OFAC suspects, but not wires.

WireOfacWhitelistUpdaterGroup

Users in this group can approve OFAC suspects and add names to your Whitelist.

WireUserAdminSecurityGroup

The users in this group have access to Users/Groups functions on the menu under Admin > Users/Groups.

WireUserSecurityGroup

Every user that is going to access anything in EFT GOLD needs to be in this group. The billing for EFT GOLD is based on the users with this security.

WireViewFrbBalanceSecurityGroup

Users in this group can view your institution's FRB balance on the Dashboard. Without this security, the user cannot see the balance information.

Step 5: Set Up Options in EFT GOLD

There are many options built into EFT GOLD that can be configured to control some of its functionality. Some options can also set defaults and reduce the number of clicks and amount of data entry throughout the system. Once step 4 is complete, a member of the WireAdminSecurityGroup from your institution can log into EFT GOLD and set these options. Wire system options are found on the menu under Admin > Provider Options.

Step 6: Set Up Your General Ledger Autopost Parameters, Descriptors, and Wire Teller Number

The information needed to complete this step is found in the [How It Works](#) section of this user's guide. FPS GOLD needs to enter your teller number in Institution Option FTLR.

Step 7: Establish Departments

You can limit wires a user can create, view, or approve based on departments. User Permissions and Group Permissions are established by department. An employee can have more than one User Permission under the following circumstances: (1) if that employee is part of two or more departments or (2) if the employee is only part of one department and the Single and Daily Wire Maximum Amounts are different. An employee can also have more than one Group Permission.

Departments can be created and maintained under Admin > Departments > Departments. You can also set User Defaults and/or Group Defaults under Admin > Departments. These defaults will be used when creating a new wire or template as the default for the Wire Department. If no default is set for a user, they will select the Wire Department from a drop-down list on the Create Wire screen; this is a required field. See the "[Departments](#)" section under Administrative Options later in this user guide for details on setting up departments.

Step 8: Establish User and Group Limits and Permissions

Group Permissions are set up under Admin > Users/Groups > Group Permissions. You can set specific wire permissions for different departments and employee roles, such as creating wires, creating wire templates, submitting wires, approving wires, and wire approval limits. See "Group Permissions" under



Administrative Options > [Users/Groups](#) later in this user guide for details on setting up Group Permissions.

You can also set User Specific Permissions under Admin > Users/Groups > User Permissions. You can set up all permissions at the user level if you don't want to set up Group Permissions, or you can add more permissions and/or limits to a user in addition to the Group Permissions they have by belonging to a group. See "User Permissions" under Administrative Options > [Users/Groups](#) later in this user guide for details on setting up User Permissions.

Step 9: Schedule Employee Training

FPS GOLD will schedule webinar training before beta testing with the appropriate individuals at your institution.

Step 10: Test and Train in the Beta/Staging Environment

FPS GOLD will configure a staging site for both Internet Banking and your institution's back-office testing of EFT GOLD. If you allow it, this is also the time for you to train your customers who use your website to initiate wires. You should also consider sending an advertisement to these Web users about the enhancement and when you will be going live with the new product.

We will also configure a test connection to the FRB so that transactions can be tested end-to-end through the FRB. You must contact the Wholesale Testing group at the FRB to have your institution DIT environment pointed to the FPS GOLD test LTERM.

FPS GOLD recommends that each institution spend a minimum of four weeks in beta testing before going live. We also recommend that part of that testing include reentering and processing several days' worth of outbound wires to become familiar with where fields are and to become proficient with the product.

NOTE

Options, security, limits, etc., set up in the Beta environment do not transfer to the Live environment.

Step 11: Set a Go-Live Date

Once an institution is comfortable with the results of beta testing, a live date will be established and agreed upon with FPS GOLD and the FRB. Unless there is a compelling need to do otherwise, conversions will take place over a weekend, with the first live date on a Monday. Your institution is responsible to contact the FRB to make the changeover to the FPS GOLD live LTERM.

Step 12: Data Conversion and Go-Live

FPS GOLD will perform the following processes on the weekend before the go-live date:

- Enable the production Internet Banking wire functions.
- Make necessary host JCL changes (Verafin reporting).

Step 13: Set Up Multi-Factor Authentication (Optional)

If your institution wants two-factor authentication at login, you need to enable the EFT GOLD option for it. To do this, click the <(Re-)Enroll 2 Factor> button on the Profile > Two-Factor Enroll screen.



Once the option is set, all EFT GOLD users will be required to enroll the first time they log into EFT GOLD. EFT GOLD supports any two-factor application that uses the Google Authentication algorithm. Examples of this include Google Authenticator, DUO Mobile, Authy, and others. This feature is found under Admin > Options > Authentication > **Require Two-Factor Authentication**.



NOTE

Options, security, limits, etc., set up in the Beta environment do not transfer to the Live environment.

Step 14: Create Custom Rules (Optional)

EFT GOLD contains a powerful and flexible custom rules engine that can be used to require additional approvals, place wires in a review state, auto-approve wires, and more. These rules can be added at any time before or after conversion. They are found on the menu under Admin > Custom Rules.

NOTE

Options, security, limits, etc., set up in the Beta environment do not transfer to the Live environment.

Step 15: Configure Alerts (Optional)

EFT GOLD can send alerts to email addresses when certain events occur. These alerts can be set up and configured within EFT GOLD any time before or after the conversion. The alert options are found on the menu under Admin > Alerts.

NOTE

Options, security, limits, etc., set up in the Beta environment do not transfer to the Live environment.

Step 16: Start the System

A bank employee needs to start the system when you are ready to go live.

Start / Stop System

System currently: **Started**

Stop System Message (140 characters max)
No wires after 3:00 pm

22 / 140

Stop System



Using the Dashboard

The default function in EFT GOLD is the Dashboard. From here you can

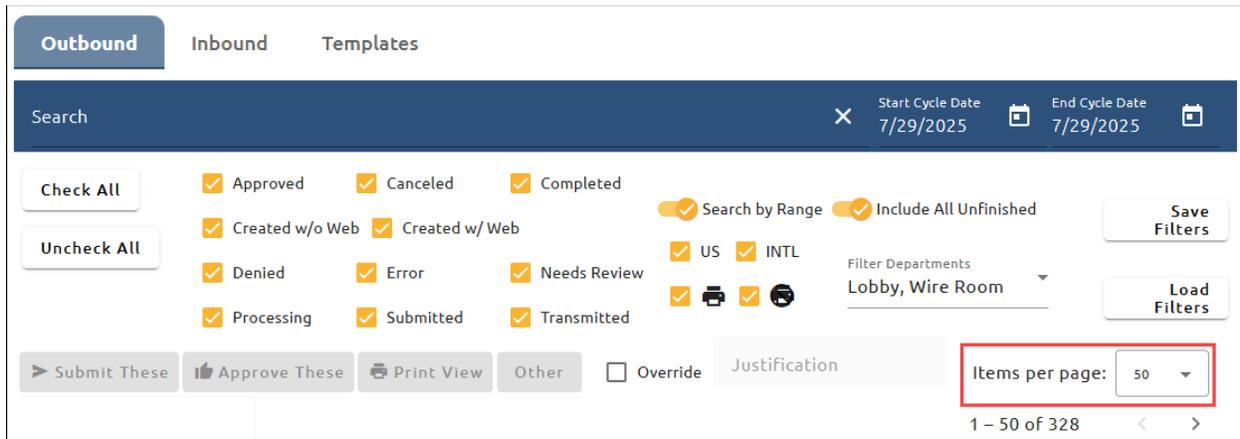
- create new Outbound Wires, Drawdown Requests, and Templates;
- review and process Inbound and Outbound Wires;
- review and update Templates;
- handle Drawdown Requests.

To return to the Dashboard at any time:

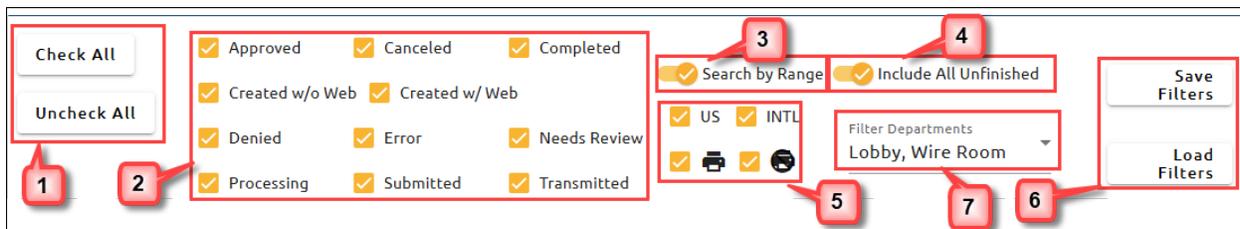
1. Click the EFT GOLD logo. 

The Dashboard has three viewing areas: Outbound, Inbound, and Templates. The wires displayed are filtered based on the check boxes selected at the top of the view. Your security controls which menu items you can select and which departments you can see. For more information on setting up security, see the Setup section earlier in this user's guide.

To begin using the Dashboard, select one of the tabs at the top and the number of items to display per page. See the following example.



Then you can filter the results further using the other fields at the top of the Dashboard. In the following example, the numbers correspond to the numbers in the table below.



The table below explains the numbered items in the example above.

Number	Button or Field	How to Use It
1	<Check All> <Uncheck All>	Click these buttons to check or uncheck <i>all</i> the filters labeled "2" in the example above. You can also select individual filters.



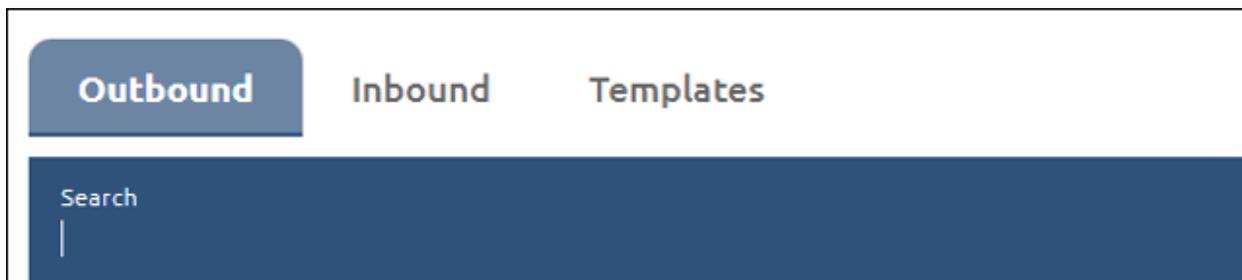
2	Filters	Check the options that describe the kinds of wires you want to view. For explanations of all of these options, see "Wire States in EFT GOLD" below.
3	Search by Range	See "Filtering with Search and Dates" below.
4	Include All Unfinished	Slide this bar to the right to include all wires that have been started but not completed, returned, or canceled regardless of the date of the wire. Move the bar to the left to remove them from your view.
5	US, INTL, Print, Don't Print	You must select or deselect these filters separately. You can't use <Check All> or <Uncheck All>.
6	<Save Filters> <Load Filters>	Click <Save Filters> if you want EFT GOLD to remember which filters you had checked. Click <Load Filters> if you want to go back to your saved filter list.
7	Filter Departments	Click this drop-down field to filter the list of wires to only show wires for one or more specific departments. Selecting all departments or selecting no departments in this field will show all wires, including wires that have been previously retired. You will only see wires for the departments you have security to view.

Filtering with Search and Dates

You can also filter what shows on the dashboard using the search feature and a date range.

To search for a wire:

1. Click the word "Search."
2. Begin typing.



The search will immediately filter the list in that view. If "Wire Count: 0" shows at the bottom of the view, no matches were found.

You can search by a range of dates or by a single date. If you do not select **Search by Range**, you can only enter one date. Once the slider is set, it is persistent, but it can be changed.



To search for wires in a date range:

1. Move the **Search by Range** slider button to the right.
2. Enter the start date and end date for the range you want to search.

The screenshot shows a search filter interface with a dark blue header. The header contains a close button (X), 'Start Cycle Date' with a calendar icon and the date '7/18/2025', and 'End Cycle Date' with a calendar icon and the date '7/18/2025'. Below the header, there are two toggle switches: 'Search by Range' (highlighted with a red box) and 'Include All Unfinished'. Underneath, there are checkboxes for 'US' and 'INTL', and a 'Filter Departments' dropdown menu. At the bottom right, there are 'Save Filters' and 'Load Filters' buttons.

Enter two dates if you select Search by Range.

At the bottom of each view, the total number and total dollar amount of wires displays.

Wire Count: 1 - 8 of 8

Page Total: \$5,050.00 Grand Total: \$5,050.00

Wire States in EFT GOLD

The following table explains each wire state possible in EFT GOLD and how to use it.

Wire State	Definition	Actions Available
Approved	This wire has been approved and is waiting to be processed and transmitted. If there is a wait time or the wire needs an Executive release, the wire will not be transmitted until each condition is met.	Deny These, Cancel These, PrintWire Snapshot, Legal Acceptance Document, OFAC Results, Sign Document, Complete Wire Manually, Send Investigation Request (Inbound only), Respond to Investigation Request (Inbound only), Skip OFAC for Wire
Canceled	This wire has been canceled.	Print List, Details, Activity Details, Wire Snapshot, Legal Acceptance Document, OFAC Results, Sign Document.
Completed	This wire was successfully transmitted to and accepted by the Fed with no errors.	Print List, Details, Activity Details, Wire Snapshot, Legal Acceptance Document, OFAC Results, Sign Document, Send Investigation Request (Inbound only), Respond to Investigation Request (Inbound only)



Created	This wire has been created and can still be edited by clicking the edit (Pencil) icon.	Edit, Submit, Deny These, Approve These w/o Fee, Cancel These, Send Investigation Request (Inbound only), Respond to Investigation Request (Inbound only), Print List, Detail, Activity Details, Wire Snapshot, Legal Acceptance Document, OFAC Results, Sign Document, Complete Wire Manually, Skip OFAC for Wire
Denied	This wire has been denied but can still be edited, submitted, or canceled.	Edit, Submit, Cancel These, Approve These w/o Fee, Complete Wire Manually, Skip OFAC for Wire, Send Investigation Request (Inbound only), Respond to Investigation Request (Inbound only)
Error	This wire has one or more errors and was rejected. This state requires help from FPS GOLD.	Contact FPS GOLD.
Needs Review	This wire needs to be reviewed because one or more conditions are preventing it from processing, including but not limited to: Hold Codes, Transaction Conditions, OFAC match, Custom Rules, etc. If the wire is rejected by the FRB, you can get more information on these errors. See Viewing FRB Messages .	Edit, Submit, Deny, Cancel These, Complete Wire Manually, Skip OFAC for Wire, Override, Send Investigation Request (Inbound only), Respond to Investigation Request (Inbound only)
Processing	The wire is processing and is waiting to be transmitted to the FRB.	None
Submitted	This wire has been submitted waiting for approval(s).	Approve, Approve These w/o Fee, Deny These, Cancel These, Complete Wire Manually, Skip OFAC for Wire
Transmitted	The wire is being transmitted to the FRB and waiting to be completed.	None

Handling Inbound Wires

EFT GOLD has several options for handling inbound wires.

To handle inbound wires:

1. Click on the Inbound tab at the top of the Dashboard.
2. Click the drop-down arrow next to **Filter Departments** if you want to filter the list of wires to only show wires for one or more specific departments.

Selecting all departments or selecting no departments in this field will show all wires, including wires that have been previously retired. You will only see Inbound wires for the departments you have



- security to view. Inbound wires will default to the Default Department set up in Admin > Options > Departments/Countries. A user with security can change the department on an Inbound Wire.
- Click the arrow next to **Items per page** and select the number of wires you want to view on one page. This number will stay at the last setting but can be changed as needed. You can use the right and left arrows (< >) to jump to the next or previous page.
 - Check the box at the left of the inbound wire(s) that you would like to handle.
or
Check the box at the top of the column to check all the wires in the list.
 - Select one of the options above the list or in the Actions column. See the example below.

Button/Field	Explanation
	<p>Click to submit the selected wires.</p> <p>Click to submit the wire on that row.</p>
	<p>Click to approve the selected wires.</p> <p>Click to approve the wire on that row.</p>
	<ol style="list-style-type: none"> Click to open list of print options: List, Detail, Activity Details, Wire Snapshot, Legal Acceptance Document, OFAC Results, or Sign Document. Select an option from the drop-down list to print it.
	<ol style="list-style-type: none"> Click to open a list of less-used options: Deny These, Approve These w/o Fee, Cancel These, Complete Wire Manually, Send Investigation Request (Inbound only), Respond to Investigation Request (Inbound only), or Skip OFAC for Wire. Select an option from the drop-down list to complete the action.
	<p>Click this icon to edit this wire (only available on wires in a "Created," "Needs Review," or "Denied" state).</p> <p>When editing a wire, you can change it from a Domestic Wire to a Foreign Wire. To do this, select a country other than United States. This action will mark the wire as</p>



	International so that the wire is assessed the appropriate wire fee for Foreign Inbound Wires.
	This wire is on executive hold. If you have executive-level security, you can click this icon to release the hold.
	<ol style="list-style-type: none"> 1. Click to return the selected wire(s). 2. Then in the Return box that appears, select the Return Reason type. Enter any additional information (if needed), and click Return Wire.
<input type="checkbox"/> Override	<ol style="list-style-type: none"> 1. Check this box to override conditions that stopped the wire(s) from being approved. 2. Then click Justification* and enter the reason for the override.



Details, Actions, and Errors for Inbound Wires

You can view details in several categories for wires: Detail, OFAC Hits, Action History, Transaction History, Rules Processed, Memos, Documents, Raw Message, Questionnaire, and Alert History. For information on each of these categories, see the following sections in this user's guide.

To see the details for a wire:

1. Click on a wire in the list.
2. Click on one of the tabs.

Wire #	Cycle Date	Function	Status	Debtor/Organizator	Creditor/Beneficiary	Amount	Sender Reference #	Actions
197481 (src: EFTGOLD) (dept: Candy's Inbound department)	12/31/24	DRW (1032)	Denied	TEST TEST DDA: 121143891 Routing Number: 124050790	TOM JONES DDA: 123456 Routing Number: 124050790	\$2,500.00	20241231100558	   

Click anywhere on a wire.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire Alert History

Inbound | 197481 | \$2,500.00 | Denied on 6/17/25

Description:

IMAD: 20241231L4B74K1C000002

OMAD:
20241231L4B74K1C00000312311217FT01

Cycle Date: 12/31/24

Customer Memo:

State: Denied
FI to FI:
Receiver FI Information:
Group:

Message: Pacs.008 | Core Customer Transfer: CTRC
Domestic (US)
Source: EFTGOLD
Department: Wire Room
Purpose:

Group Keys
Previous Message Identifier:
20241231L4B74K1C000001

Click a tab to view that information.

The Detail tab displays the information on the wire record, as shown below.



[Detail](#) | [OFAC Hits](#) | [Action History](#) | [Transaction History](#) | [Rules Processed](#) | [Memos](#) | [Documents](#) | [Raw Message](#) | [Questionnaire](#) | [Alert History](#)

Inbound | 200445 | \$300.00 | **Denied** on 7/29/25

Description: Previous Message Identifier:

IMAD: 20250228L4B74K1C000001 State: Denied Message: DRC | 1031: Basic Drawdown Request Group Keys
Group: Domestic (US) Source: EFTGOLD Department: Candy's inbound department

OMAD: 20250228L4B74K1C00000102281303FT01

Cycle Date: 2/28/25

Risk Score:

Customer Memo:

Amount: \$300.00

	Instructed Amount	Foreign Information	Exchange Rate
	Currency Code: Amount:	Country: US - United States	Exchange Rate:

Transaction Account

Account Type: None
Account:

FI to FI:
Receiver FI Information:
Source: EFTGOLD
Department: Candy's inbound department

	Charges	Actual Amount Paid	Gross Amount of Remittance
	Sharing: Currency Code 1: Currency Code 1: Amount: Currency Code 2: Currency Code 2: Amount:	Currency Code 3: Currency Code 3: Amount: Currency Code 4: Currency Code 4: Amount:	Currency Code: Amount: Document Currency Code: Amount:

Amount of Negotiated Discount

Currency Code:
Amount:

The OFAC Hits tab displays possible matches. If there are OFAC Hits, the tab will be **red**. If the wire passed the OFAC check because of your Whitelist, the Justification column for that item will show the following: Approved .

[Detail](#) | [OFAC Hits](#) | [Action History](#) | [Transaction History](#) | [Rules Processed](#) | [Memos](#) | [Documents](#) | [Raw Message](#) | [Questionnaire](#) | [Alert History](#)

OFAC last run 7/8/25, 4:44 PM

<input type="checkbox"/>	Field	Confidence	Sanction Program	Entity Type	Match	Addresses	Justification
<input type="checkbox"/>	Debtor_Name: HEALTHCARE ASSOC CU	100%	NPWMD	Business	ASRE SANAT ESHRAGH COMPANY - Alias: ASE CO.		Reason* <div style="text-align: right; font-size: small;">/</div> <div style="text-align: right; margin-top: 5px;">Approve Approve & Add to Whitelist</div>
<input type="checkbox"/>	Debtor_Name: HEALTHCARE ASSOC CU	100%	TCO	Individual	Tadamasa GOTO - Alias: AJA, Chuei		Reason* <div style="text-align: right; font-size: small;">/</div> <div style="text-align: right; margin-top: 5px;">Approve Approve & Add to Whitelist</div>

Select All

OFAC Multiple Approvals (0 selected)

Reason*

/

Approve These

The Action History tab displays the actions performed on this wire.



Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents (5) Raw Message Questionnaire Alert History					
Date	Action	Message	User	End User Id	End User Name
1/16/25, 1:59 PM	Approved		JFROST (JFROST)		
1/11/21, 4:52 PM	Submitted		tomtom (tomtom)		
1/11/21, 4:52 PM	Created		tomtom (tomtom)		
1/11/21, 4:51 PM	Needs Review	Transaction authorization failed	System		
1/11/21, 4:51 PM	Submitted		tomtom (tomtom)		



The Transaction History tab displays the transactions processed for this wire.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire Alert History									
Amount	Message	Identifier Type	Identifier	Overridden	Tran Hold Key	Tran Response	Tran Time	Tran Type	Tran Source
\$11.05		DDA	02 140000 03	False		Success	7/18/25, 11:13 AM	Debit	EFT GOLD
\$5.00		DDA	02 140000 03	false		Success	7/18/25, 11:13 AM	Outbound Fee	EFT GOLD
\$11.05		Other	1530 01	false		Success	7/18/25, 11:13 AM	Credit	EFT GOLD
\$11.05		DDA	02 140000 03	false		Success	7/18/25, 11:12 AM	Debit Auth	EFT GOLD
\$5.00		DDA	02 140000 03	False		Success	7/18/25, 11:12 AM	Outbound Fee Auth	EFT GOLD

The Rules Processed tab displays the rules that were applied to this wire.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire Alert History					
ID	Description	Action Taken	State	Rule Time	Error Message
554	Could Be Foreign See IBAN	IF BENEFICIARY IDENTIFIER TYPE IS EQUAL TO 3 and BENEFICIARY IDENTIFIER CONTAINS ONE OF a b c d e f g h i j k l m n o p q r s t u v w x y z then WIRE NEEDS REVIEW;	Submitted	7/8/25, 3:24 PM	
780	Wire Missing Originator Address Info	IF ORIGINATOR ADDRESS 1 IS EMPTY and ORIGINATOR TO BENEFICIARY INFORMATION DOES NOT CONTAIN ONE OF WebTeamIntegrationTest then WIRE NEEDS REVIEW;	Submitted	7/8/25, 3:24 PM	
776		IF ORIGINATOR FI IDENTIFIER IS NOT EMPTY and ORIGINATOR FI IDENTIFIER IS NOT EQUAL TO 103101262 then WIRE NEEDS REVIEW;	Submitted	7/8/25, 3:24 PM	

The Memos tab displays any notes entered on this wire. (For FPS GOLD internal use only.)

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire Alert History									
Memos									
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> asdfjkl; 326:9001:JFROST 7/23/25, 11:21 AM </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> zxcvbnm,/ 326:9001:JFROST 7/23/25, 11:21 AM </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> qwertyuiop[]\ 326:9001:JFROST 7/23/25, 11:21 AM </div> <div style="border: 1px solid #ccc; padding: 5px; height: 20px; margin-bottom: 5px;"></div>									
New Memo* Add Memo									

Use this tab to add, download, or delete documents from this wire.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents (2) Raw Message Questionnaire									
Documents									
There are 2 documents attached.									
Description	Filename	Category	Upload Date	Actions					
Legal Acceptance Document	Legal Acceptance Document 1727885333041.pdf	Customer Approval	10/2/24, 10:08 AM	 					
Dodd Frank Disclosure Document	Dodd Frank Non Receipt 1727879119934.pdf	Dodd Frank Disclosure	10/2/24, 8:25 AM	 					
Add Document									

Documents Tab

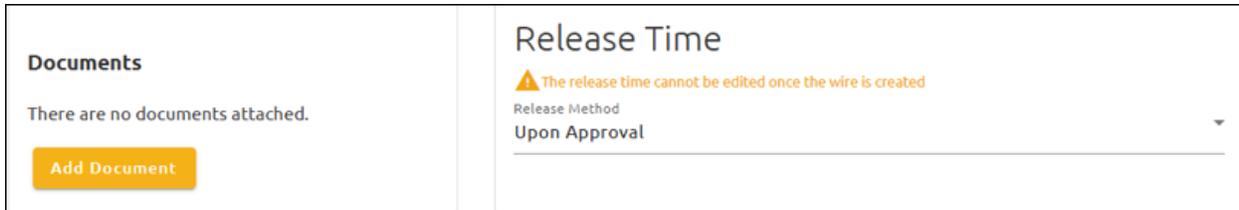


You can attach documents to wires in two ways: to a wire being created and to an existing wire. Then you can download the attachments and view them.

To attach documents to a wire being created:

1. On the Create Wire/Template Outbound page, scroll to the bottom of the page and click <Add Document>.

The Add Documents dialog box opens. See the example below.



2. Enter a description for the document.
3. Click the arrow on the **Category** field and select a category from the drop-down list.
4. Click <Browse...> and select the document you want to attach.

The document will be attached to the wire when the wire is created.



To attach documents to existing wires:

1. On the Dashboard, click on the wire to view its details.
2. Click on the Documents tab at the top right of the wire detail. See the example below.
3. Click <Add Document>.
4. Complete steps 2–4 2 in the section “To attach documents to existing wires” above.





Viewing Attached Documents

The  icon indicates that a wire has one or more documents attached. To download and open attachments, complete the following steps.

To view attached documents:

1. Complete steps 1 and 2 in the section “To attach documents to existing wires” above.
2. Click on the  next to the document you want to view. This will download the file.
3. After downloading the file, browse to where the downloaded file was saved and open the file.

You can sign and attach documents in two ways: sign at the time the wire is being created and sign for an existing wire. Then you can download the signed document and view it.

To sign and attach a Wire Acceptance document to a wire being created:

1. After creating a wire, click <Sign/Print Agreement > <eSign Agreement>, as shown below. This will render the form containing the legal information defined by your institution and will display the specific wire details.



2. Display the document to the customer to review.
3. If the customer agrees to everything, they will sign with a finger or pen, depending on the device. If a signature pad is being used, the <Sign with Signature Pad> button will be used to capture the signature.
4. Your employee will type in their initials stating they witnessed the signature.
5. Click either <Save & Submit Wire> or <Save Document>. Clicking <Save & Submit Wire> creates a PDF of the document including the signature (as shown below), which can be viewed with other documents attached to the wire. Additionally, the wire gets submitted. <Save Document> functions similarly to <Save & Submit Wire>, but the wire does not get submitted.
6. Close the browser tab displaying the Wire Agreement.



READ CAREFULLY BEFORE SIGNING THIS AUTHORIZATION FOR WIRE TRANSFER
I authorize EFT GOLD Bank to transfer funds as shown on this Authorization for Wire Transfer form. I agree for EFT GOLD Bank to charge my account for the amount of the wire and associated fee for outgoing wire transfer:
International Outgoing Wire Transfer Fee \$50.00
Domestic Outgoing Wire Transfer Fee \$30.00
Domestic Outgoing Wire Transfer Fee after 3 pm \$50.00
Per Tracer Request \$15.00
Recipients may receive less due to fees charged by the recipient's bank. I agree to hold EFT GOLD harmless from any liability if funds transferred are not received on a timely basis or misapplied.

For Bank Use Only:
Wire Fee: \$ _____

Total Collected: \$ _____

Originator Name *
DEVELOPMENT 9A

Signature



Clear

Employee Initials *
Date: 10/08/24 JAB

Notes:

If the customer does not agree to something on the wire document, decline and edit the wire.

To decline and edit the wire:

1. Click <Decline>.
2. Click <Edit wire>.
3. Correct information on the wire.
4. Click <Save> and <Submit>.
5. Click <Sign/Print Agreement> <eSign Agreement> .
6. Repeat steps 2–6 above.

To sign and attach a Wire Acceptance document to existing wires:

1. On the Dashboard, check the wire that needs the Wire Acceptance Form signed.
2. Click <Print View> and select <Sign Document>.



Submit These		Approve These		Print View	Other	<input type="checkbox"/> Override
<input checked="" type="checkbox"/>	203955 (src: EFTGOLD) (dept: Wire Room)					
<input type="checkbox"/>	203953 (src: EFTGOLD) (dept: Mortgage)	7/18/25				
<input type="checkbox"/>	203951 (src: EFTGOLD) (dept: Candy's Inbound Department)	7/18/25				

3. Complete steps 2–6 above under "To sign and attach Wire Acceptance document to a wire being created."

The Raw Message tab displays the raw wire data sent to the Fed Wire System.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents **Raw Message** Qu

Raw Message

Messages Type: FundsTransferMessage

Message Date: 7/18/25, 11:13 AM

Work Type: OutboundWork

Raw:

```
<FedwireFundsIncoming xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:fedwirefunds:incoming:v001">
<FedwireFundsIncomingMessage>
<FedwireFundsCustomerCreditTransfer>
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.03">
<Fr>
<FIId>
<FinInstnId>
<ClrSysMebId>
```

The Questionnaire tab displays the customer questionnaire questions, which were required to be answered before the wire could be created, along with the answers to those questions.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message **Questionnaire**

Where is this money being sent? **Provo, UT**

What is your name? **Rachel**

The account the money is coming from is a valid account. **true**

The Alert History tab displays the history of when an alert was sent for a specific wire. The Actions button  allows the user to resend the alert.

Detail OFAC Hits Action History Transaction History Rules Processed Memos Documents Raw Message Questionnaire **Alert History**

Type	Sent To	Source	Sent By	Sent Through	Time Sent	Actions
Email Address	jsaunders@fpgsgold.com	Completed Wire Alert	System	Customer Notification Provider	Jul 22, 2025 03:37 PM	
Email Address	greynolds@fpgsgold.com	Completed Wire Alert	System	Customer Notification Provider	Jul 22, 2025 03:37 PM	
Email Address	tibentley@fpgsgold.com	Completed Wire Alert	System	Customer Notification Provider	Jul 22, 2025 03:37 PM	
Email Address	Check Core For Address	Completed Wire Alert	System	Core Provider	Jul 22, 2025 03:37 PM	



The following steps explain how to return a wire in EFT GOLD.

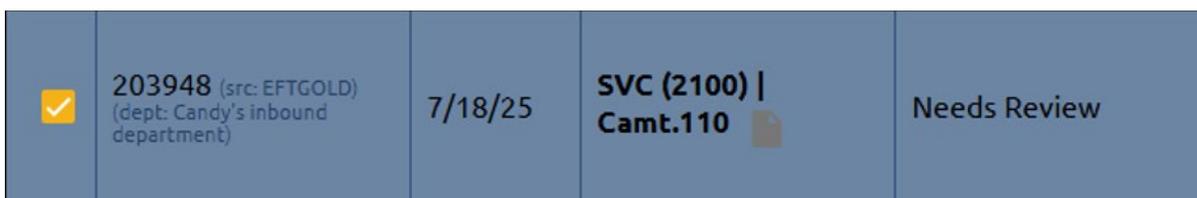
If you want to add information to the wire before returning it, click the Memos tab to add it.



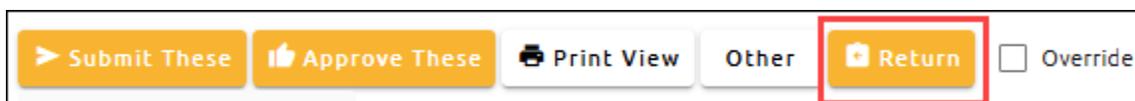
Once comments are added, you can return the wire.

To return the wire in the Inbound view:

1. Check the box to the left of the wire number.



2. Click the <Return> button next to the <Other> button.



3. A Return Reason dialog box opens (shown below). In this box, select a **Return Reason Type** from the drop-down list, enter any Additional Information (if needed), and click <Return Wire>. Click <Cancel> or click outside of the Return Reason dialog box to disregard the changes and close this dialog box.

After clicking <Return Wire>, the wire will now be in a "Pending Return" state and it will need to be approved for the return.

Approving the return will create an outbound wire with all the information populated and place it in a "Submitted" state. The wire will then have to be approved to be processed. If the return outbound needs to be edited, the state needs to be changed to a "Denied" state. After changes are made, it will need to be submitted and approved again.

When your institution receives drawdown requests, you must decide whether to honor them. The codes used for them are DRRC – Customer or Corporate Drawdown Request, DRRB – Bank to Bank Drawdown

Request, and DRW – Drawdown Payment: After you have verified that a wire can be sent, click on  shown in the Actions column. This action automatically creates the outbound wire with the details from the request and puts it in the "Approved" state.



If you choose to not send the wire, click on  in the Actions column and enter the reason you are not going to send the wire transfer requested in the **Do Not Pay Reason** field. The information will be sent to the originating bank.

<input type="checkbox"/>	Wire # ▲	Cycle Date	Function	Status	Originator	Beneficiary	Amount	Sender Reference #	Actions
<input type="checkbox"/>	198268 (src: EFTGOLD) (dept: Candy's inbound department)	1/29/25	DRC (1031) 📄	Needs Review	TIFFANY BLACKBERG DDA: 01 140000 00 Routing Number: 124050790	CHEYEE TACNIAS DDA: 02 140000 03 Routing Number: 124050790	\$33.33	20250129104143	       Do Not Pay Reason <input type="text"/>

Editing an Inbound Pain.013 Wire

When editing an inbound Pain.013 (Drawdown Request), click the <Pay> button to mark the Drawdown for payment.

Save Wire
Pay
Create as New Template
Cancel



Wire Basics in ISO 20022

Some terms to know for sending wires in the ISO 20022 format are defined in this section.

ISO Name	Description	Previously In FAIM
Debtor	The party sending the wire	Originator
Creditor	The party receiving the wire	Beneficiary

When you want to send a wire, you go to a wire vendor or *agent* that sends wires. Usually this is a financial Institution.

ISO Name	Description	Previously In FAIM
Debtor Agent	The Institution where the Debtor's account resides and the source of funds or where the funds will be taken from	Originator FI
Creditor Agent	The Institution where the Creditor's account resides and where the Funds will be delivered to	Beneficiary FI

The following terms are for vendors/institutions involved in sending the wire.

ISO Name	Description	Previously In FAIM
Instructing Agent	The Institution that is submitting the wire on behalf of the Debtor Agent	Sender DI
Previous Instructing Agent	The institution that is creating the wire on behalf of the Debtor Agent and passing it to the Instructing Agent. You can have up to 3 Previous Instructing Agents	Instructing FI

The following terms are for vendors/institutions involved in receiving the wire.

ISO Name	Description	Previously In FAIM
Instructed Agent	The institution is receiving the wire on behalf of the Creditor Agent	Receiver DI
Intermediary Agent	The Institution that is receiving the wire from the Instructed Agent and passing it to the Creditor Agent. You can have up to 3 Intermediary Agents	Intermediary Agent



The following terms are used when the Debtor and Creditor sends or receives a wire on behalf of someone else.

ISO Name	Description	Previously In FAIM
Ultimate Debtor	The party that requested the Debtor to originate the wire	"On Behalf Of"
Ultimate Creditor	The party that the Creditor is receiving the wire for	"For Further Credit To"

The following terms are used in text data sent in the wire to the Instructed Agent or the Creditor (Previously FI to FI or Originator to Beneficiary information).

ISO Name	Description	Previously In FAIM
Unstructured Remittance Information *	This is where Information to the Creditor or other text instructions to the Instructed or Creditor Agent	Originator to Beneficiary/ FI to FI Information
Structured Remittance Information **	This is where structured Information is entered like Tax Payments etc.	Originator to Beneficiary/ FI to FI Information
Instructions for Creditor Agent	Where information meant for the Creditor Agent is entered - allows for type and additional text entry	Closest we have to FI to FI Information

* Note: This is unavailable if the **Structured Remittance Information** field is used.

** Note: This is unavailable if the **Unstructured Remittance Information** field is used.



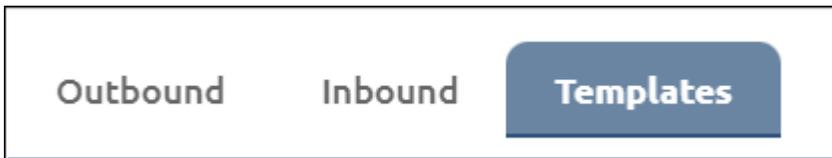
Creating a Wire or Template

With the Fed's implementation of the ISO 20022 format, we have added and deleted some fields on the Create and Edit Wire/Template screens.

To create a new wire or template:

1. Click on the Templates tab at the top of the Dashboard.

Note: The only difference between an outbound wire and a template is marking the **Template** checkbox. (See step 5 below.) Wires and templates go through the same submission and approval process.



2. Click the arrow next to **Items per page** and select the number of wires you want to view on one page. This number will stay at the last setting but can be changed as needed. You can use the right and left arrows (< >) to jump to the next or previous page.



3. Click  at the top of the screen.
4. In Step 1: Preliminary Information, select the **Department***, **Description***, **Function***, and **Local Instrument*** fields from each drop-down list, then click <Next>.
5. To save this wire as a template, check the **Template** box and enter a Template ID (up to 64 characters alphanumeric). The ID must be unique for all templates and is used to identify the template for third-party use.

Tip: The most used transaction is Core Customer Transfer: CTRC (see the example below).



6. To create this wire with no fee, check the **Waive Fee** box. The wire list will show a  to indicate the fee has been waived.
7. Enter a Customer Memo if one is needed, then click <Next>.
8. In Step 2: Required Questionnaire, answer the Required Questions that must be answered before entering the wire (if your department requires it). Then click <Next>.



2 Required Questionnaire

Required Questions

 I have verified the member has funds for the wire and the wire fee. True False

 Who is the Beneficiary of the wire? Answer

 Type of Account? Answer

 Have you checked all of the wire information? True False

 how does this work Answer

9. In Step 3: Creating Wire, all of the wire instructions are entered. In the Instructing Agent field group (previously Sender DI, the institution creating the wire request), select the **Agent Type** from the drop-down list (defaulted to “United States Routing Number Fedwire NACHA”).
10. Select the **Agent Identifier** (Instructing Agent’s ABA number(s)) from the drop-down list.

Instructing Agent

Agent Type*
United States Routing Number Fedwire NACHA

Select Agent Identifier* 124050790 | FPS GOLD Demo Bank

Sender Reference 20250709143835

✓ FPS GOLD Demo Bank

11. In the Instructed Agent field group (previously Receiver DI, the institution receiving the wire request across the Fedwire system), select the **Agent Type** from the drop-down list (defaulted to “United States Routing Number”).
12. Enter the Instructed Agent's ABA number in the **Agent Number*** field.



Instructed Agent

Agent Type*
 United States Routing Number Fedwire NACHA

Agent Number*
 124050790

✓ FPS GOLD Demo Bank

13. Enter the wire amount on the "Amount*" line.
14. Click on **More Amount** to display additional amount fields: **Instructed Amount** and **Exchange Rate**. These are useful for international wires.

Amount

Amount*

This field is required.

More Amount



Debtor and Creditor Field Group

15. Enter the **Account Number***.
16. Enter the **Name***.



Debtor

Account Number*
This field is required.

Account type
Transacting Account

Name*
This field is required.

Email

Resident Country

Account Issuer

Dodd Frank Identification
Unspecified

Debtor Account

Party Identification

Creditor

Account Number*
This field is required.

Account type
Transacting Account

Name*
This field is required.

Email

Resident Country

Account Issuer

Creditor Account

Party Identification

Debtor Agent and Creditor Agent Field Group

The Debtor Agent is almost always the same as the Instructing Agent, and the Creditor Agent is often the same as the Instructed Agent, so the values in Debtor Agent and the Creditor Agent field groups are auto-populated. Sometimes the Debtor bank is different from the Instructing Agent. If so, replace the name and values in the **Debtor Agent** field where the Debtor's account resides.

Optional Fields

17. Enter or select information in any of the optional fields that apply:

- Select the **Account type** from the drop-down list in the **Debtor** and **Creditor** field groups. This field is not part of the FRB wire record. It is used in lieu of changing an account number in the wire record. The account number used for posting is pulled first from one of the following:
 - Inbound: Transaction Account, Intermediary Agent(s), Creditor Agent, then Creditor.
 - Outbound: Transaction Account, Previous Instructing Agent(s), Debtor Agent, then Debtor.
- The **Dodd Frank Identification** field (previously **Originator Classification** field) is used to determine whether the Dodd Frank rules apply. When this field is set to "Personal," the Dodd Frank rule is applied to the wire.
- The **Previous Instructing Agent (1-3)** field(s) (previously **Instructing FI**) is (are) used to enter one to three Financial Institutions that forwarded the wire instructions from the Debtor Agent to the Instructing Agent.
- The **Intermediary Agent (1-3)** field(s) (previously **Intermediary FI**) is (are) used to enter one to three Financial Institutions that will forward the wire instructions from the Instructed Agent to the Creditor Agent.
- Address fields have changed from Unstructured (three lines) to Structured (14 available fields). When a Town Name is entered, a Country is required. The other fields are optional.
- The **FI to FI** field has been replaced with the **Unstructured Remittance Information** field and is still optional.



- The **Originator to Beneficiary** field has been removed and the **Unstructured Remittance Information** field should be used instead. This field is still optional.
- The **Instruction for Creditor Agent** has two new fields (**Instruction Type** and **Information**). **Instruction Type** has a default of “None.”
- The **Charges** field group determines whether or not certain charges are borne by the debtor, creditor, are shared between the debtor and creditor, or borne by a service level. Up to three charges can be added to an outbound wire; there is an unlimited number of charges that can be added to an inbound wire.
- The **Purpose** field group allows a user to choose the purpose of the wire from the Purpose drop-down field. “None” is the default value.
- The **Party Identification** field allows you to choose whether the party is unspecified (“None”), a “Private” Party (e.g. Person), or an “Organisation”. “None” is the default.
- To display and use additional Debtor and Creditor fields, click the respective “More” button (see below).



18. Enter other information in the appropriate fields.
19. When you have finished entering all the information for the wire, click one of the following buttons:
 - <Create Wire> - to create and save the wire.
 - <Create Template> - to create the template (appears only when creating a new template).
 - <Create and Submit Wire> - to create and submit the wire.
 - <Cancel> - to clear the information and cancel the wire or template.

Submitting a Wire from a Template

To submit a wire using a template without changing any data other than the amount:

1. Click on the Templates tab at the top of the Dashboard.



2. Click the arrow next to **Filter Departments** if you want to filter the list of templates to only show templates for one or more specific departments. Selecting all departments or selecting no departments in this field will show all templates, including templates that have been previously retired. The filter departments list only shows departments for which you have security to view and report.
3. Click the arrow next to **Items per page** and select the number of wires you want to view on one page. This number will stay at the last setting but can be changed as needed. You can use the right and left arrows (< >) to jump to the next or previous page.
4. Select the wire in the list.
5. Enter the **Amount*** and the **Unstructured Remittance** information (outlined in red in the example below). This data populates the **Originator To Beneficiary/Unstructured** field under the Creditor tab > Other section on the detail of the template record.



Template #	Description	Status	Debtor/Oriinator	Creditor/Beneficiary	Last Used	Sender Reference #	Create Wire Actions	Additional Actions
189153 (src: Web) (dest: Wire Room)		Canceled	Lynn H Bourquin DDA: 01-140457-00 Routing Number: 102189612	Rocky Mlts DDA: 8585285 Routing Number: 124000054	1932 days	1001	Amount* 22.22 Unstructured Remittance running one as a persor Customer Memo	

6. Click to create a new wire from this template, or click to create and submit a new wire from this template.

To submit a wire using a template with changes to the wire data:

1. Select the wire and click to edit this template.
2. Enter the changes. The fields available to be changed on templates are controlled by your institution under Admin > Options > Templates.
3. When you have finished entering all the information for the wire, click one of the following buttons:
 - <Create Wire> - to create and save the wire.
 - <Create and Submit Wire> - to create and submit the wire for approval.
 - <Cancel> - to clear the information and cancel the wire.

Converting a Wire to a Service Message

You can convert a completed wire into a Service Message. The Wire Type of the completed wire will determine the type of service message created. A Service Message can be created from an Inbound or an Outbound wire.

Most Wire Types will default to a Basic Service Message (1090) except the following:

- Wire Types between 1500 and 1599 will create a Foreign Service Message (1590);
- Wire Types between 1600 and 1699 will create a Settlement Service Message (1690).

To create a service message:

1. Select a completed wire from the wire list.
2. Click on "Other" and choose "Create Service Wire." See the example below.



Submit These		Approve These		Print View	Other	Override	Justification
Wire #	Cycle Date	Function					
<input checked="" type="checkbox"/> 197472 (src: EFTGOLD) (dept: IT) (desc: ' Brown Bears Tac & T...')		CTR (1000)	<div style="border: 1px solid gray; padding: 5px;"> <ul style="list-style-type: none"> Deny These Approve These w/o Fee Cancel These Complete Wire Manually <li style="border: 2px solid red;"> Create Service Msg Wire Skip OFAC for Wire </div>				
<input type="checkbox"/> 197473 (src: EFTGOLD) (dept: IT) (desc: ' Brown Bears Tac & T...')		CTR (1000)					

EFT GOLD Dashboard Wire List

Clicking "Create Service Msg Wire" copies the information in the **Sender**, **Receiver**, and **Amount** fields from the completed wire, as well as the Previous Message Identifier from the IMAD, to create the new Service Message. The message "Service Message Created" will appear at the bottom of the wire when the message is created successfully. See the example below.

Edit Wire # 200777 Outbound

Current State: Created

Function: SVC

All fields are *Optional* unless marked required.

Department* IT Previous Message Identifier: 20250226L4B74K1C000002 Template Waive Fee

Type Code* 1090: Basic Service Message

Customer Memo

Sender

Select Sender ABA Number*
124050790

FPS GOLD Demo Bank

Originator Classification: Personal | Sender Reference: 20250306230956

Receiver

Receiver DI ABA*
121042484

PACIFIC COAST BANKERS' BANK

Receiver FI Information

ABA Credited in Drawdown

Amount

Amount*
125.00

Originator

Originator Name: FPS GOLD | More Originator

Beneficiary

Service Message Created
Dismiss

International

Country: United States of America

International

Wire Details Screen

All Service Messages will appear in your Wire List.



Outbound		Inbound	Templates						
Search		Start Cycle Date: 12/22/2022		End Cycle Date: 12/22/2022					
<input type="checkbox"/> Check All <input type="checkbox"/> Uncheck All	<input checked="" type="checkbox"/> Approved <input checked="" type="checkbox"/> Canceled <input checked="" type="checkbox"/> Completed <input checked="" type="checkbox"/> Created w/o Web <input checked="" type="checkbox"/> Created w/ Web <input checked="" type="checkbox"/> Denied <input checked="" type="checkbox"/> Error <input checked="" type="checkbox"/> Needs Review	<input checked="" type="checkbox"/> Processing <input checked="" type="checkbox"/> Submitted <input checked="" type="checkbox"/> Transmitted	Save Filters: <input checked="" type="checkbox"/> Search by Range Load Filters: <input checked="" type="checkbox"/> Include All Unfinished <input checked="" type="checkbox"/> US <input checked="" type="checkbox"/> INTL <input checked="" type="checkbox"/>	<input type="button" value="Submit These"/> <input type="button" value="Approve These"/> <input type="button" value="Print View"/> <input type="button" value="Other"/> <input type="checkbox"/> Override Justification	Items per page: 5 6 - 10 of 50				
<input type="checkbox"/>	Wire #	Cycle Date	Function	Status	Originator	Beneficiary	Amount	Sender Reference #	Actions
<input type="checkbox"/>	143 (src: EFTGOLD) (dept: Wire Room)		SVC (1590)	Created	DDA: 1 1 Routing Number: 123203535	DDA: 1 1 Routing Number: 123203535	\$23.45	20221213174315	
<input type="checkbox"/>	142 (src: EFTGOLD) (dept: Wire Room)		SVC (1090)	Created	DDA: 1 1 Routing Number: 123203535	DDA: 1 1 Routing Number: 123203535	\$5.00	20221209222911	
<input type="checkbox"/>	141 (src: EFTGOLD) (dept: Wire Room)		SVC (1690)	Created	DDA: 1 1 Routing Number: 123203535	DDA: 1 1 Routing Number: 123203535	\$56.78	20221209222707	
<input type="checkbox"/>	140 (src: EFTGOLD) (dept: Wire Room)		SVC (1690)	Created	DDA: 1 1 Routing Number: 123203535	DDA: 1 1 Routing Number: 123203535	\$56.78	20221209220516	
<input type="checkbox"/>	139 (src: EFTGOLD) (dept: Wire Room)		SVC (1090)	Created	DDA: 1 1 Routing Number: 123203535	DDA: 1 1 Routing Number: 123203535	\$56.78	20221209204952	

Dashboard Wire List with Service Messages



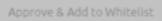
Handling OFAC Hits

Wires with an OFAC hit will display an OFAC! icon in the Status column until they are handled.

<input type="checkbox"/>	194441 (inc EFTGOLD) (dept Wire Room)	DRW (1032)	Needs Review		OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	\$800.00	20240627122331	    
<input type="checkbox"/>	194442 (inc EFTGOLD) (dept Wire Room)	DRW (1032)	Needs Review		OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	\$600.00	20240627123730	    
<input type="checkbox"/>	194443 (inc EFTGOLD) (dept Wire Room)	SVC (1033)	Needs Review		TIFFANY BLACKBERG DDA: 01 140000 00 Routing Number: 124050790	SERENA BAER DDA: 01 100839 00 Routing Number: 124050790	\$1,100.00	20240711152418	    
<input type="checkbox"/>	194444 (inc EFTGOLD) (dept Wire Room)	CTP (1008)	Needs Review		ANTHONY STEVENS TRUST UTA KALIOPE G DDA: 17394833 SWIFT_BIC: VGRDUS33HWIR	ANTHONYSTEVENS DDA: 20000030302 Routing Number: 021000021	\$0.01	7221895194F5	    

To display the OFAC matches:

1. Click on the wire to see the detail.
2. Click on the OFAC Hits tab.

<input type="checkbox"/>	Field	Confidence	Sanction Program	Entity Type	Match	Addresses	Justification
<input type="checkbox"/>	InstructingFI_AddressLine2: 455 DEVON PARK DRIVE M/S 924	100%	IRAN	Business	PARS MCS		Reason * <input type="text"/>  
<input checked="" type="checkbox"/>	InstructingFI_AddressLine3: WAYNE PA 19087- US	100%	DPRK4	Individual	Won Uk PAE		Reason * <input type="text"/>  

To handle a single OFAC hit:

A reason must be entered on the OFAC Hit to make these actions available.

1. Click on the item in the list to select it.
2. Click <Approve> to approve it.
or
Click <Approve & Add to Whitelist> to approve the hit and add it to your Whitelist.

This match should not be shown again until the OFAC match history is dropped from the system. If the selected hit is not allowed to be added to the Whitelist, this action button is replaced with the text "CANNOT be Whitelisted."

To handle multiple OFAC hits at once:

A reason must be entered under "OFAC Multiple Approvals" to make these actions available.

1. Check the box at the left to select the OFAC Hits to handle.
2. Enter the reason for all of the selected hits.
3. Click <Approve These> to approve the selected OFAC hits.

These matches should not be shown again until the OFAC match history is dropped from the system.



Creating ISO Wires

This section contains information on creating and return ISO wires.

For more information, see the following topics.

- [Creating a Pacs.008 Customer Credit Transfer Wire](#)
- [Creating a Pain.013 Drawdown Request Wire](#)
- [How to Return a Wire - ISO Pacs.004](#)
- [Creating a Camt.110 Wire Investigation Request](#)
- [Creating a Camt.111 Wire Investigation Response](#)
- [How to Create a Tax Wire](#)
- [Submitting a Wire from a Template](#)
- [Handling OFAC Hits](#)

Creating a Pacs.008 Customer Credit Transfer Wire

A Customer Credit Transfer wire (pacs.008) can be created with the following Local Instrument Codes:

Local Instrument Code		Replaces FAIM	
		Business Function Code	Type Code
CTRC	Core Customer Transfer	CTR, CTP	1000
CTRD	Customer Drawdown Transfer	DRW	1032
CTRS	Special Account Customer Transfer	CTR, CTP	1500

1. Click <+ New Wire/Template>.
2. Select the **Department**, **Function**, and **Local Instrument**, then click <Next>.

1 Preliminary Information

All fields are *Optional* unless marked required.

Department* Wire Room Description Previous Message Identifier Template Waive Fee

Function* Pacs.008: Customer Credit Transfer Local Instrument* Core Customer Transfer: CTRC

Customer Memo

Next

2 Creating Wire

3. Enter the **Instructed Agent** information and the **Amount**. (Instructing Agent is defaulted with your institution.)



Instructing Agent Agent Type United States Routing Number Fedwire NACHA Select Agent Identifier 324377516 AMERICA FIRST FED... Sender Reference 20250616151805 ✓ AMERICA FIRST FEDERAL CREDIT UNION	Instructed Agent Agent Type United States Routing Number Fedwire NACHA Agent Number* This field is required.	Amount Amount* This field is required. More Amount
---	---	--

5. Enter the Debtor **Account Number, Name, Address, Dodd Frank Identification** (required). Also enter the **Party Identification** if needed.

Your core may auto-populate data when you select an account-name combination. **Dodd Frank Identification** for international wires triggers a Dodd Frank notice when the value is set to "Personal." This may be auto-populated from the core when the Name Account pair is selected, if available.

Debtor

<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Account Number* 02 140000 03 Current Balance: 10,670.23 Available Balance: 10,680.23 Account type Transacting Account </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Name* Cheyenne Tacinas </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Email </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Resident Country </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Account Issuer </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Dodd Frank Identification Personal </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Debtor Account </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Debtor Address <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Building Number</td> <td style="width: 50%;">Department</td> </tr> <tr> <td>Street Name</td> <td>Sub Department</td> </tr> <tr> <td>PO Box 226</td> <td></td> </tr> <tr> <td>Post Box</td> <td>Building Name</td> </tr> <tr> <td>Town Name*</td> <td>Floor</td> </tr> <tr> <td>Coram</td> <td></td> </tr> <tr> <td>Country Sub Division</td> <td>Room</td> </tr> <tr> <td>NY</td> <td></td> </tr> <tr> <td>Post Code</td> <td>Town Location I</td> </tr> <tr> <td>11727</td> <td></td> </tr> <tr> <td>Country*</td> <td>District Name</td> </tr> <tr> <td>United Stat...</td> <td></td> </tr> </table> </div> <div style="border: 1px solid #ccc; padding: 5px;"> Party Identification <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"> Party Identification* None </td> <td style="width: 20%; text-align: right;"> Additional Debtor Identification Additional Debtor Identification </td> </tr> </table> </div>	Building Number	Department	Street Name	Sub Department	PO Box 226		Post Box	Building Name	Town Name*	Floor	Coram		Country Sub Division	Room	NY		Post Code	Town Location I	11727		Country*	District Name	United Stat...		Party Identification* None	Additional Debtor Identification Additional Debtor Identification
Building Number	Department																										
Street Name	Sub Department																										
PO Box 226																											
Post Box	Building Name																										
Town Name*	Floor																										
Coram																											
Country Sub Division	Room																										
NY																											
Post Code	Town Location I																										
11727																											
Country*	District Name																										
United Stat...																											
Party Identification* None	Additional Debtor Identification Additional Debtor Identification																										



- Enter the **Creditor Account Number, Name, Address** (required). Also enter the **Party Identification** if needed.

For the address, the **Town Name** and **Country** are required; the other fields are optional.

Creditor

Account Number*
2233456

Account type
Transacting Account

Name*
Eric Test

9

Email

Resident Country

Account Issuer

Creditor Account

Creditor Address

Building Number	Department
Street Name	Sub Department
Post Box	Building Name
Town Name	Floor
Country Sub Division	Room
Post Code	Town Location Name
Country	District Name

Party Identification

Party Identification*
None

Additional Creditor Identification

Additional Creditor Identification

For International Wires

Each Foreign provider can have different International fields depending on whether the rate is imported from a list or API connection.

EFT GOLD User's Guide

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To send a foreign wire:

1. In the International field group, select the Country where the Creditor Account resides.
2. Select the Foreign Currency Code.

This will default to the country's currency unless you have set **Default Foreign Currency to USD** on the Admin screen > Options tab > Foreign Correspondent Routing Numbers field group.

3. Enter the **Exchange Rate**.
 - The first field is Foreign to USD rate.
 - The second field is USD to Foreign rate.

International

Estimated Settlement Date:
7/9/25, 5:35 PM

Country
Australia

Foreign Wire Provider
WellsFargoFx

Foreign Currency Code
AUD | Australian Dollar

Consumer Dodd Frank Code Word
CTO

Contract Number

Exchange Rate AUD Exchange Rate USD
1.234 0.8104

Foreign Currency Amount
810.40

Modifying this field will change the
USD Amount above

Value Date 

International

If your International field group does not have an exchange rate, enter the **Instructed Amount** (**Currency Code** and **Amount**) and **Exchange Rate** under More Amount.



Amount

Amount*

This field is required.

More Amount ^

Instructed Amount

Currency Code

Amount

0.00

Exchange Rate

Exchange Rate

Debtor Agent

These values are defaulted from the Instructing Agent fields. Unless you originate wires for other financial institutions, this will always be your institution information.

Creditor Agent

These values are defaulted from the Instructed Agent fields.

4. If the Creditor Agent uses a correspondent bank, enter the **Creditor Agent Name, Member Identification Type, Member Identification** (routing number or transit code), or the BICFI (SWIFT code if this institution is outside of the United States).

If the **BICFI** is entered, the **Member Identification Type** should be set to "None," and **Creditor Agent Name** and address fields are not required.

5. Enter the Creditor Agent Address information. The **Town Name** and **Country** are required; the other address fields are optional.



Creditor Agent ^

<p style="margin: 0;"><small>Creditor Agent Name</small> WELLS FARGO BANK, NA</p> <hr/> <p style="margin: 0;"><small>Member Identification Type</small> United States Routing ... ▼</p> <hr/> <p style="margin: 0;"><small>Member Identification</small> 121000248</p> <hr/> <p style="margin: 0;"><small>BICFI</small></p> <hr/> <p style="margin: 0;"><small>LEI</small></p> <hr/>	<div style="border: 1px solid #ccc; padding: 5px;"> <h4 style="margin: 0;">Creditor Agent Address ^</h4> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>Building Number</small></td> <td style="width: 50%;"><small>Department</small></td> </tr> <tr> <td><hr/></td> <td><hr/></td> </tr> <tr> <td><small>Street Name</small></td> <td><small>Sub Department</small></td> </tr> <tr> <td><hr/></td> <td><hr/></td> </tr> <tr> <td><small>Post Box</small></td> <td><small>Building Name</small></td> </tr> <tr> <td><hr/></td> <td><hr/></td> </tr> <tr> <td><small>Town Name*</small> SAN FRANCISCO</td> <td><small>Floor</small></td> </tr> <tr> <td><hr/></td> <td><hr/></td> </tr> <tr> <td><small>Country Sub Divi</small></td> <td><small>Room</small></td> </tr> <tr> <td><hr/></td> <td><hr/></td> </tr> <tr> <td><small>Post Code</small></td> <td><small>Town Location N</small></td> </tr> <tr> <td><hr/></td> <td><hr/></td> </tr> <tr> <td><small>Country*</small> United State... ▼</td> <td><small>District Name</small></td> </tr> <tr> <td><hr/></td> <td><hr/></td> </tr> </table> </div>	<small>Building Number</small>	<small>Department</small>	<hr/>	<hr/>	<small>Street Name</small>	<small>Sub Department</small>	<hr/>	<hr/>	<small>Post Box</small>	<small>Building Name</small>	<hr/>	<hr/>	<small>Town Name*</small> SAN FRANCISCO	<small>Floor</small>	<hr/>	<hr/>	<small>Country Sub Divi</small>	<small>Room</small>	<hr/>	<hr/>	<small>Post Code</small>	<small>Town Location N</small>	<hr/>	<hr/>	<small>Country*</small> United State... ▼	<small>District Name</small>	<hr/>	<hr/>
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<hr/>	<hr/>																												
<small>Country*</small> United State... ▼	<small>District Name</small>																												
<hr/>	<hr/>																												

Intermediary Agent 1

6. If the Creditor Agent uses an intermediary bank to receive wires from the Instructed Agent (correspondent bank), enter the **Agent Name**, **Member Identification Type**, **Identifier** (routing number or transit code), or the **BICFI** (SWIFT code if this institution is outside of the United States).

If the **BICFI** is entered, the **Identification Type** should be set to "None," and **Agent Name** and address fields are not required.

7. Enter the Intermediary Address information. The **Town Name** and **Country** are required; the other address fields are optional.

Intermediary Account fields are available to fill in as specified in the wire instructions.



Intermediary Agent 1 ^

Agent Name

Identification Type ▼

Identifier

BICFI
SWERMX31

LEI

Intermediary Account ^

Account Name

IBAN

Currency Code ▼

Account Type

Intermediary Address ^

Building Number	Department
Street Name	Sub Department
Post Box	Building Name
Town Name	Floor
Country Sub Division	Room
Post Code	Town Location Name
Country ▼	District Name

Detailed
 Simple

Intermediary Agent 2, Intermediary Agent 3

Up to three intermediary agents can be used. Repeat Step 8 above for each.

Ultimate Creditor

If the Creditor is receiving the wire on behalf of another party:

8. Enter the **Ultimate Creditor Name**, **Resident Country**, and **Ultimate Creditor Address** information. The **Town Name** and **Country** are required; the other address fields are optional.
9. Enter any additional information in the Additional Ultimate Creditor Identification fields. Up to two identifiers can be entered.

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Ultimate Creditor ^

Ultimate Creditor Name
Juan Diego

Resident Country
Mexico ▼

Ultimate Creditor Address ▼

Party Identification ^

Party Identification*
None ▼

Additional Ultimate Creditor Identification ^

Identification Type ▼

Identifier

Issuer

Additional Ultimate

Payment Notification Info
10. Enter these fields if requested.



Payment Notification Info ^

Notification Type Code

Email Address

Contact Name

Phone Number

Mobile Number

Fax Number

End To End Id

Unstructured Remittance Information

11. Enter the Originator to Beneficiary Information in this field.

If Structured Remittance Information is used, this option will be unavailable.

Unstructured Remittance Information

Unstructured Remittance Information
Unstructured Remittance Information

Structured Remittance Information + -

Structured Remittance Information

12. Enter Structured Remittance Information as requested.

You are limited to one structured record. If Unstructured Remittance Information is used, this option will be unavailable.

Release Time

13. Accept the default value in the **Release Method** field.

Please consult your internal policies and procedures before making changes to the default value. The release time cannot be edited after the wire is created.



Release Time

 The release time cannot be edited once the wire is created

Release Method

Upon Approval

14. Click <Create Wire> or <Create and Submit Wire>.

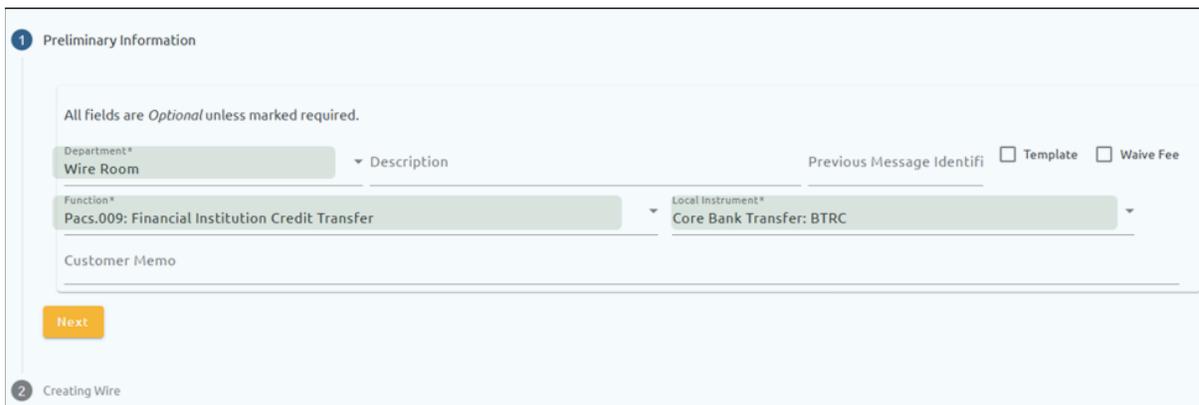
Once the wire is approved, it will be sent.

Creating a Pacs.009 Financial Institution Credit Transfer Wire

A Financial Institution Credit Transfer wire (pacs.009) can be created with the following Local Instrument Codes:

Local Instrument Code		Replaces FAIM	
		Business Function Code	Type Code
BTRC	Core Bank Transfer	BTR, CKS, DEP, FFS, FFR	1600
BTRD	Bank Drawdown Transfer	DRW	1632
BTRS	Special Account Customer Transfer	BTR	1500
COVC	Core Cover Payment	CTP	1600
COVS	Special Account Cover Payment	CTP	1600

1. Click the <+New Wire/Template> button.
2. Select the **Department**, **Function**, and **Local Instrument**, then click <Next>.



1 Preliminary Information

All fields are *Optional* unless marked required.

Department* Wire Room Description Previous Message Identifi Template Waive Fee

Function* Pacs.009: Financial Institution Credit Transfer Local Instrument* Core Bank Transfer: BTRC

Customer Memo

Next

2 Creating Wire

3. Enter the Instructed Agent information and the **Amount**. (The Instructing Agent is defaulted with your institution.)
4. **Debtor**
Enter the Debtor/Your Institution's **Account Number**, **Name**, and **Address**.



Your core may auto-populate data when you select an account-name combo. Party Identification for international wires triggers a Dodd Frank notice.

Debtor

Account Number*
02 140000 03

Current Balance: 3,539.00
Available Balance: 3,549.00

Account Type
Transacting Account

Name*
Cheyenne Tacinas

16

Email

Resident Country

Account Issuer

Dodd Frank Identification
Personal

Debtor Account

Debtor Address ^

Building Number	Department
Street Name	Sub Department
PO Box 226	
Post Box	Building Name
Town Name*	Floor
Coram	
Country Sub Division	Room
NY	
Post Code	Town Location Name
11727	
Country*	District Name
This field is required.	

Party Identification ^

Party Identification*
None

Additional Debtor Identification

Additional Debtor Identification

5. Creditor

Enter the Creditor/Receiving Institution's **Account Number, Name, Address, and Party Identification** as needed.

For the address, the **Town Name** and **Country** are required; the other fields are optional.



Creditor

Account Number*

2233456

Account Type

Transacting Account

Name*

Eric Test

9

Email

Resident Country

Account Issuer

Creditor Account

Creditor Address

Building Number

Department

Street Name

Sub Department

Post Box

Building Name

Town Name

Floor

Country Sub Divisor

Room

Post Code

Town Location Name

Country

District Name

Party Identification

Party Identification*

None

Additional Creditor
Identification

Additional Creditor
Identification



Debtor Agent

These values are defaulted from the Instructing Agent fields. Unless you originate wires for other financial institutions, this will always be your institution information.

Creditor Agent

These values are defaulted from the Instructed Agent fields.

6. Enter the **Creditor Agent Name**, **Member Identification Type**, **Member Identification** (routing number or transit code), or the **BICFI** (SWIFT code if this institution is outside of the United States).

If the **BICFI** is entered, the **Member Identification Type** should be set to “None,” and **Creditor Agent Name** and address fields are not required.

7. Enter the **Creditor Agent Address** information. The **Town Name** and **Country** fields are required; the other fields are optional.

Creditor Agent	
Creditor Agent Name*	
FPS GOLD Demo Bank	
18	
Member Identifier Type	
United States Routing Nu...	
Member Identifier	
124050790	
BICFI	
LEI	
Creditor Agent Account	
Creditor Agent Address	
Building Number	Department
Street Name	Sub Department
Post Box	Building Name
Town Name*	Floor
Provo	
Country Sub Divisi	Room
Post Code	Town Location Nai
Country*	District Name
United States ...	

Intermediary Agent 1

8. If the Creditor Agent uses an intermediary bank to receive wires from the Instructed Agent (correspondent bank), enter the **Agent Name**, **Member Identification Type**, **Identifier** (routing number or transit code), or the **BICFI** (SWIFT code if this institution is outside of the United States).

If the **BICFI** is entered, the **Identification Type** should be set to “None,” and the **Agent Name** and address fields are not required.



9. Enter the Intermediary Address information. The **Town Name** and **Country** are required; the other fields are optional.

Intermediary Account fields are available to fill in as specified in the wire instructions.

Intermediary Agent 1 ^

Agent Name

Identification Type ▼

Identifier

BICFI
SWERMX31

LEI

Intermediary Account ^

Account Name

IBAN

Intermediary Address ^

Building Numb	Department
Street Name	Sub Departme
Post Box	Building Name
Town Name	Floor
Country Sub Di	Room
Post Code	Town Location
Country ▼	District Name

Intermediary Agent 2, Intermediary Agent 3

Up to three intermediary agents can be used. Repeat steps 8, 9, and 10 for each agent.

Ultimate Creditor

10. If the Creditor is receiving the wire on behalf of another party, enter the **Ultimate Creditor Name**, **Resident Country**, and **Ultimate Creditor Address** information. For the address, the **Town Name** and **Country** are required; the other fields are optional.

11. Enter any additional information in the Additional Ultimate Creditor Identification. Up to two identifiers can be entered.



Ultimate Creditor

Name
Juan Diego

10

Resident Country
Mexico

Ultimate Creditor Address

Party Identification

Party Identification*
None

Additional Ultimate Creditor Identification

Identification Type

Identifier

Issuer

Payment Identification

12. Enter these fields if requested.



Payment Notification Info ^

Notification Type Code

Email Address

Contact Name

Phone Number

Mobile Number

Fax Number

End To End Id

13. Unstructured Remittance Information
Enter the Originator to Beneficiary Information in this field.

If Structured Remittance Information is used, this option will be unavailable.

Unstructured Remittance Information

Unstructured Remittance Information

Unstructured Remittance Information

Structured Remittance Information + -

14. Structured Remittance Information
Enter structured remittance information as requested. You are limited to one structured record.

If Unstructured Remittance Information is used, this option will be unavailable.

15. Release Time
Accept the default value in the **Release Method** field.



Please consult your internal policies and procedures before making changes to the default value. The release time cannot be edited after the wire is created.

Release Time

The release time cannot be edited once the wire is created

Release Method
Upon Approval

16. Click <Create Wire> or <Create and Submit Wire>.

Once the wire is approved, it will be sent.

Creating a Pain.013 Drawdown Request Wire

A Customer Drawdown Request wire (pain.013) can be created with the following Local Instrument Codes:

		Replaces FAIM	
Local Instrument Code		Business Function Code	Type Code
DRRC	Customer Drawdown Request	DRC	1031
DRRB	Bank Drawdown Request	DRB	1631

1. Click <+New Wire/Template>.
2. Select the **Department, Function,** and **Local Instrument,** then click <Next>.

1 Preliminary Information

All fields are *Optional* unless marked required.

Department*
Wire Room

Function*
Pacs.008: Customer Credit Transfer

Customer Memo

Description

Local Instrument*
Core Customer Transfer: CTRC

Previous Message Identifier

Template Waive Fee

Next

2 Creating Wire

Creditor Agent

3. Enter the routing number of the institution where the Creditor's Account Number resides (your financial institution's Routing Number).
Unless you originate wires for other financial institutions, this will always be your institution information.



Creditor Agent

Agent Type
 United States Routing Number Fedwire NACHA

Select Agent Identifier* Sender Reference
 324377516 | AMERICA FIRST FEDERAL CRE... 20250627114742

✓ AMERICA FIRST FEDERAL CREDIT UNION

Debtor Agent

4. Enter the routing number of the institution where the Debtor's Account Number resides.
5. If the Debtor Agent uses a correspondent bank, enter the correspondent bank's routing number in the **Agent Number** field.

Debtor Agent

Agent Type
 United States Routing Number Fedwire NACHA

Agent Number*
 121000248

✓ WELLS FARGO BANK, NA

Creditor

6. (DRRC) Enter the **Creditor's Account Number, Name, Address, and Party Identification.**
 - Party Identification for international wires triggers a Dodd Frank notice.
 - Your core may auto-populate data when you select an account-name combo.
7. (DRRB) Enter
 - Your core may auto-populate data when you select an account-name combo.
 - Party Identification for international wires triggers a Dodd Frank notice.



Creditor

Account Number* <input style="width: 90%;" type="text" value="2233456"/>	Creditor Address ^	
Account type Transacting Account v	<input style="width: 45%;" type="text" value="Building Number"/>	<input style="width: 45%;" type="text" value="Department"/>
Name* <input style="width: 90%;" type="text" value="Eric Test"/>	<input style="width: 45%;" type="text" value="Street Name"/>	<input style="width: 45%;" type="text" value="Sub Department"/>
<input style="width: 95%;" type="text" value="Email"/>	<input style="width: 45%;" type="text" value="Post Box"/>	<input style="width: 45%;" type="text" value="Building Name"/>
Resident Country v	<input style="width: 45%;" type="text" value="Town Name"/>	<input style="width: 45%;" type="text" value="Floor"/>
<input style="width: 95%;" type="text" value="Account Issuer"/>	<input style="width: 45%;" type="text" value="Country Sub Divisi"/>	<input style="width: 45%;" type="text" value="Room"/>
Creditor Account v	<input style="width: 45%;" type="text" value="Post Code"/>	<input style="width: 45%;" type="text" value="Town Location Nar"/>
	<input style="width: 45%;" type="text" value="Country"/> v	<input style="width: 45%;" type="text" value="District Name"/>
	Party Identification ^	
	Party Identification* <input style="width: 90%;" type="text" value="None"/> v	
	<input style="width: 95%;" type="text" value="Additional Creditor Identification"/> v	
	<input style="width: 95%;" type="text" value="Additional Creditor Identification"/> v	

Debtor

8. (DRRC) Enter the Debtor's **Account Number**, **Name**, **Address**, and **Party Identification** as needed. **Town Name** and **Country** are required; the rest of the address is optional.
9. (DRRB) Enter the **Debtor/Receiving Institution's Account Number**, **Name**, **Address**, and **Party Identification** as needed. **Town Name** and **Country** are required; the rest of the address is optional.



Debtor

Account Number*
02 140000 03|

Current Balance: 10,994.55

Available Balance: 11,004.55

Account type
Transacting Account ▼

Name*
Cheyenne Tacinas

Email

Resident Country ▼

Account Issuer

Debtor Account ▼

Debtor Address

Building Number	Department
Street Name PO Box 226	Sub Department
Post Box	Building Name
Town Name* Coram	Floor
Country Sub Division NY	Room
Post Code 11727	Town Location Nar
Country* ▼	District Name

This field is required.

Party Identification

Party Identification*
None ▼

Additional Debtor Identification ▼

Additional Debtor Identification ▼

10. When the Debtor Agent is a correspondent bank, enter the routing number of the institution where the Debtor's Account Number resides in the **Account Number** field and the institution name in the **Name** field.

Ultimate Debtor

11. Under the Ultimate Debtor heading, click the expander icon to open the fields.
12. Enter the consumer or business name in the **Name** field and select the **Resident Country**.

Ultimate Debtor Address

13. Enter the **Town Name** and **Country** of the Ultimate Debtor.

Party Identification

14. Select "Private."



Additional Ultimate Debtor Identification

15. Select "Customer Number" for the **Identification Type**.

13. Enter the account number from which the funds should be debited in the **Identifier** field.

The screenshot shows a form with two main sections: 'Ultimate Debtor Address' and 'Party Identification'. The 'Ultimate Debtor Address' section includes fields for Name (Eric Test), Resident Country (United States of America), Building Number, Department, Street Name, Sub Department, Post Box, Building Name, Town Name* (Albany), Floor, Country Sub Division, Room, Post Code, Town Location Name, Country* (United States of ...), and District Name. The 'Party Identification' section includes fields for Party Identification* (Private), Birth Date (MM/DD/YYYY), Birth City, Birth Province, and Country of Birth. Below the 'Party Identification' section is a sub-section titled 'Additional Ultimate Debtor Identification' which includes fields for Identification Type (Customer Number), Identifier* (2233456), and Issuer.

Initiating Party

17. Enter the name of the person or company that requested the drawdown in the **Initiating Party Name** field.

18. Select the **Resident Country** of the initiating party.



Initiating Party Address

19. Enter the address of the Initiating Party. **Town Name** and **Country** are required; the rest of the fields are optional.

This information will be defaulted from the Creditor information.

Initiating Party

Initiating Party Name

Resident Country

Initiating Party Address

Building Number	Department
Street Name	Sub Department
Post Box	Building Name
Town Name	Floor
Country Sub Division	Room
Post Code	Town Location Name
Country	District Name

Party Identification

Unstructured Remittance Information

20. Enter the Originator to Beneficiary Information in this field.

If Structured Remittance Information is used, this option will be unavailable.

Unstructured Remittance Information

Unstructured Remittance Information

Structured Remittance Information + -



Structured Remittance Information

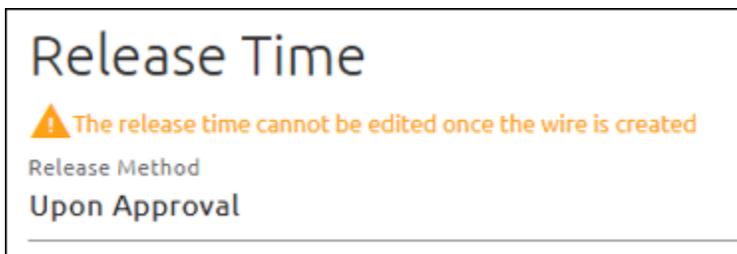
21. Enter Structured Remittance Information as requested. You are limited to one structured record.

If Unstructured Remittance Information is used, this option will be unavailable.

Release Time

22. Accept the default value in the **Release Method** field.

Please consult your internal policies and procedures before making changes to the default value. The release time cannot be edited after the wire is created.



23. Click <Create Wire> or <Create and Submit Wire>.

Once the wire is approved, it will be sent.

How to Return a Wire - ISO Pacs.004

FRB Regulations for Returned Wires

The Return Chain in a pacs.004 must identify all parties/FIs involved in the pacs.004 return payment; these parties/FIs should be identified by their role in the pacs.004 and not by their role, if any, in the original pacs.008 or pacs.009 message.

For more information, see <https://www.frbservices.org/resources/financial-services/wires/faq/iso-20022/format>.

The Return Process in ISO

The Return process in ISO has three steps:

1. Return Request (Camt.056)
2. Return Response (Camt.029) — accepted or denied. This return response is only for the negative or denied response. We consider the Pacs.004 the accepted response.
3. Return Payment (Pacs.004)

You can return wires before or after they are in a final state. Final states are Canceled, Completed, or Returned. The process of returning wires depends on the state they are in.

For more information, see the following sections:

- [Return an Inbound Wire That Is Not in a Final State](#)
- [Return an Inbound Wire in a Completed State](#)



Return an Inbound Wire That Is Not in a Final State

This section explains the process for returning inbound wires that are not in a final state. Final states are Canceled, Completed, or Returned.

FRB Regulations for Returned Wires

The Return Chain in a pacs.004 must identify all parties/FIs involved in the pacs.004 return payment; these parties/FIs should be identified by their role in the pacs.004 and not by their role, if any, in the original pacs.008 or pacs.009 message.

For more information, see <https://www.frb services.org/resources/financial-services/wires/faq/iso-20022/format>.

To return an inbound wire not in a final state:

1. On the Inbound tab, check the selection box at the left of the wire number.
2. Click the <Return> button.
3. Select the return reason from the Return Reason drop-down list.
4. Enter any other information in the two **Additional Information** fields.

Return (Wire #701)

Return Reason type*
Incorrect Account Number

Additional Information
Testing returning a wire Additional Information

Cancel Return Wire

Click <Return Wire>.

Wire #	Cycle Date	Function	Status	Debtor/Organator	Creditor/Beneficiary	Amount	Sender Reference #	Actions
633 (src: EFTGOLD) (dept: Wire Room)	6/25/25	CTP (1000) Pacs.008 (CTRC)	Pending Return 0/1 Approvals	Cheyenne Tacinas DDA: 02 140000 03 RoutingNumber: 324377516	Tiffany Blackberg DDA: 01 140000 RoutingNumber: 324377516	\$100.00	20250625141728	[Edit] [Play] [Like] [Dislike] [Print]

The wire now has a "Pending Return" status and needs one approval.

5. Someone else will need to approve the wire because dual control is required.

After approval, the status will show "Returned," and no more changes can be made.



<input type="checkbox"/>	Wire #	Cycle Date	Function	Status	Debtor/Originator	Creditor/Beneficiary	Amount	Sender Reference #	Actions
<input type="checkbox"/>	633 (src: EFTGOLD) (dept: Wire Room)	6/25/25	CTP (1000) Pacs.008 (CTRC)	Returned	Cheyenne Tacinas DDA: 02 140000 03 RoutingNumber: 324377516	Tiffany Blackberg DDA: 01 140000 RoutingNumber: 324377516	\$100.00	20250625141728	

On the Outbound tab, you can now see a Pacs.004 wire in a "Submitted" state with the appropriate Monetary Instrument code matching the inbound wire.

Local Instrument Codes for the Pacs.004 Function

The following table defines the Local Instrument codes available for the Pacs.004 Function and shows the FAIM codes they replace.

Local Instrument Code		Replaces FAIM	
		Business Function Code	Type Code
CTRC	Core Customer Transfer	CTR, CTP	1002, 1008
CTRD	Customer Drawdown Transfer	DRW	N/A
CTRS	Special Account Customer Transfer	CTR, CTP	1002, 1008
BTRC	Core Bank Transfer	BTR, CKS, DEP, FFS, FFR	1602, 1608
BTRD	Bank Drawdown Transfer	DRW	N/A
BTRS	Special Account Cover Payment	CTP	1502, 1508
COVC	Core Cover Payment	CTP COVS	1502, 1508
COVS	Special Account Cover Payment	CTP COVS	1602, 1608

Return an Inbound Wire in a Completed State

FRB Regulations for Returned Wires

The Return Chain in a pacs.004 must identify all parties/FIs involved in the pacs.004 return payment; these parties/FIs should be identified by their role in the pacs.004 and not by their role, if any, in the original pacs.008 or pacs.009 message.

For more information, see <https://www.frbservices.org/resources/financial-services/wires/faq/iso-20022/format>.



How to Return an Inbound Wire in a Completed State

This section explains how to create a manual Payment Return wire (Pacs.004) for a received Customer Credit Transfer wire (Pacs.008 or Pacs.009) that is in a "Completed" state, with the following Local Instrument Codes.

Pacs.004-Pacs.008: Customer Payment Return		Replaces FAIM	
Local Instrument Code		Business Function Code	Type Code
CTRC	Core Customer Transfer	CTR, CTP	1002, 1008
CTRD	Customer Drawdown Transfer	DRW	N/A
CTRS	Special Account Customer Transfer	CTR, CTP	1002, 1008

Pacs.004-Pacs.009: Financial Institution Payment Return		Replaces FAIM	
Local Instrument Code		Business Function Code	Type Code
BTRC	Core Bank Transfer	BTR, CKS, DEP, FFS, FFR	1602, 1608
BTRD	Bank Drawdown Transfer	DRW	N/A
BTRS	Special Account Cover Payment	CTP	1502, 1508
COVC	Core Cover Payment	CTP COVS	1502, 1508
COVS	Special Account Cover Payment	CTP COVS	1602, 1608

1. Print a Wire Snapshot of the wire you want to return by clicking the <Print> button in the Actions column.
2. Copy the IMAD from the wire that is being returned:



Wire Snapshot printed by: jfrost; 8/20/25, 1:55 PM

Domestic Inbound IMAD: 20250623FAKEFAKE000001 OMAD: 20250623FAKEFAKE00000101010000null

Cycle Date: 6/23/25

Wire: 203758 State: PendingReturn

Customer Memo:

8/20/25, 1:55 PM

General Information	Instructing Agent	Instructed Agent
Wire Info	ABA: 124050790	ABA: 124050790
Function: Pacs.008	Abbrev: FPS GOLD Demo Bank	Abbrev: FPS GOLD Demo Bank
Type: Core Customer Transfer: CTRC	Class: None	Creditor Information
Amount: \$15.00	Debtor Information	Name: Tiffany Blackberg
Instructed Amount: \$15.00	Name: Cheyenne Tacinas	Account Type:TRAN
Source: EFTGOLD	Account Type:TRAN	Account Number:01 140000 00
Department: Candy's inbound department	Account Number:02 140000 03	Party Identification: None

3. Click the <+New Wire/Template> button.
4. In the Preliminary Information field group, select the **Department, Function, and Local Instrument**.
5. Paste/enter the IMAD from the wire being returned in the **Previous Message Identifier** field, then click <Next>.

1 Preliminary Information

All fields are *Optional* unless marked required.

Department* Description Previous Message Identifier* Template Waive Fee

Function* Local Instrument*

Customer Memo

Next

The Instructing Agent is defaulted with your institution information.

6. Enter the Instructed Agent information and **Amount** (the Instructing Agent from the wire snapshot).

Instructing Agent Agent Type United States Routing Number Fedwire NACHA Select Agent Identifier <input type="text" value="324377516 AMERICA FIRST FED..."/> Sender Reference <input type="text" value="20250616151805"/> <input checked="" type="checkbox"/> AMERICA FIRST FEDERAL CREDIT UNION	Instructed Agent Agent Type United States Routing Number Fedwire NACHA Agent Number* <input type="text"/> This field is required.	Amount Amount* <input type="text"/> This field is required. More Amount <input type="text"/>
--	--	--

Debtor

7. Enter the Debtor **Account Number, Name, Address, and Party Identification** (the Creditor from the wire snapshot).

Your core may auto-populate data when you select an account-name combo.

Party Identification for international wires triggers a Dodd Frank notice.



Debtor

<p>Account Number* 02 140000 03</p> <hr/> <p>Current Balance: 10,994.55</p> <p>Available Balance: 11,004.55</p> <p>Account type Transacting Account ▼</p> <hr/> <p>Name* Cheyenne Tacinas</p> <hr/> <p>Email</p> <hr/> <p>Resident Country ▼</p> <hr/> <p>Account Issuer</p> <hr/> <p>Debtor Account ▼</p>	<h3 style="margin-top: 0;">Debtor Address</h3> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Building Number</p> <hr/> <p>Street Name PO Box 226</p> <hr/> <p>Post Box</p> <hr/> <p>Town Name* Coram</p> <hr/> <p>Country Sub Division NY</p> <hr/> <p>Post Code 11727</p> <hr/> <p>Country* ▼</p> <hr style="border: 1px solid red;"/> <p style="color: red; font-size: small;">This field is required.</p> </div> <div style="width: 45%;"> <p>Department</p> <hr/> <p>Sub Department</p> <hr/> <p>Building Name</p> <hr/> <p>Floor</p> <hr/> <p>Room</p> <hr/> <p>Town Location Nar</p> <hr/> <p>District Name</p> <hr/> </div> </div>
	<h3 style="margin-top: 0;">Party Identification</h3> <p>Party Identification* None ▼</p> <hr/> <p>Additional Debtor Identification ▼</p> <hr/> <p>Additional Debtor Identification ▼</p>

Creditor

8. Enter the Creditor **Account Number**, **Name**, **Address**, and **Party Identification** as needed (the Debtor from the wire snapshot).
Town Name and **Country** fields are required; the other address fields are optional.



Creditor

Account Number* <input type="text" value="2233456"/>	Creditor Address ^	
Account type <input type="text" value="Transacting Account"/>	Building Number <input type="text"/>	Department <input type="text"/>
Name* <input type="text" value="Eric Test"/>	Street Name <input type="text"/>	Sub Department <input type="text"/>
Email <input type="text"/>	Post Box <input type="text"/>	Building Name <input type="text"/>
Resident Country <input type="text"/>	Town Name <input type="text"/>	Floor <input type="text"/>
Account Issuer <input type="text"/>	Country Sub Divisi <input type="text"/>	Room <input type="text"/>
Creditor Account v	Post Code <input type="text"/>	Town Location Nar <input type="text"/>
	Country <input type="text"/>	District Name <input type="text"/>
	Party Identification ^	
	Party Identification* <input type="text" value="None"/>	
	Additional Creditor Identification v	
	Additional Creditor Identification v	

Debtor Agent

These values are defaulted from the **Instructing Agent** fields. Unless you originate wires for other financial institutions, this will always be your institution information.

Creditor Agent

These values are defaulted from the **Instructed Agent** fields.

If the **BICFI** is entered, the **Member Identification Type** should be set to “None,” and the **Creditor Agent Name** and address fields are not required.

9. Enter the Creditor Agent Address information. **Town Name** and **Country** are required; the other fields are optional.



Creditor Agent ^

<p><small>Creditor Agent Name</small> WELLS FARGO BANK, NA</p> <hr/> <p><small>Member Identification Type</small> United States Routing ... ▼</p> <hr/> <p><small>Member Identification</small> 121000248</p> <hr/> <p><small>BICFI</small></p> <hr/> <p><small>LEI</small></p> <hr/>	<div style="border: 1px solid #ccc; padding: 5px;"> <h4 style="margin: 0;">Creditor Agent Address ^</h4> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"><small>Building Number</small></td> <td style="width: 50%; padding: 5px;"><small>Department</small></td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;"></td> <td style="border-bottom: 1px solid #ccc;"></td> </tr> <tr> <td style="padding: 5px;"><small>Street Name</small></td> <td style="padding: 5px;"><small>Sub Department</small></td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;"></td> <td style="border-bottom: 1px solid #ccc;"></td> </tr> <tr> <td style="padding: 5px;"><small>Post Box</small></td> <td style="padding: 5px;"><small>Building Name</small></td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;"></td> <td style="border-bottom: 1px solid #ccc;"></td> </tr> <tr> <td style="padding: 5px;"><small>Town Name*</small> SAN FRANCISCO</td> <td style="padding: 5px;"><small>Floor</small></td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;"></td> <td style="border-bottom: 1px solid #ccc;"></td> </tr> <tr> <td style="padding: 5px;"><small>Country Sub Divi</small></td> <td style="padding: 5px;"><small>Room</small></td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;"></td> <td style="border-bottom: 1px solid #ccc;"></td> </tr> <tr> <td style="padding: 5px;"><small>Post Code</small></td> <td style="padding: 5px;"><small>Town Location N</small></td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;"></td> <td style="border-bottom: 1px solid #ccc;"></td> </tr> <tr> <td style="padding: 5px;"><small>Country*</small> United State... ▼</td> <td style="padding: 5px;"><small>District Name</small></td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;"></td> <td style="border-bottom: 1px solid #ccc;"></td> </tr> </table> </div>	<small>Building Number</small>	<small>Department</small>			<small>Street Name</small>	<small>Sub Department</small>			<small>Post Box</small>	<small>Building Name</small>			<small>Town Name*</small> SAN FRANCISCO	<small>Floor</small>			<small>Country Sub Divi</small>	<small>Room</small>			<small>Post Code</small>	<small>Town Location N</small>			<small>Country*</small> United State... ▼	<small>District Name</small>		
<small>Building Number</small>	<small>Department</small>																												
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<small>Post Code</small>	<small>Town Location N</small>																												
<small>Country*</small> United State... ▼	<small>District Name</small>																												

Ultimate Creditor

10. If the Creditor is receiving the wire on behalf of another party, enter the **Ultimate Creditor Name**, **Resident Country**, and Ultimate Creditor Address information. **Town Name** and **Country** are required if provided (the Ultimate Debtor from the wire snapshot, if present).
11. Enter any additional information in the Additional Ultimate Creditor Identification fields. Up to two identifiers can be entered.



Ultimate Creditor
^

Ultimate Creditor Name
Juan Diego

Resident Country
Mexico

Ultimate Creditor Address
v

Party Identification
^

Party Identification*
None

Additional Ultimate Creditor Identification
^

Identification Type
v

Identifier

Issuer

Return Reason Information

12. Select the **Return Reason Type** and enter **Initiating Party Name**, **Resident Country**, and **Initiating Party Address** (optional – **Town Name** and **Country** are required).

The **Initiating Party** is the party requesting the return. This could be the debtor or the wire operator name at the institution that decided to return the wire.



Return Reason Information

Return Reason type*
Closed Account Number

Initiating Party Name

Resident Country

Initiating Party Address

Building Number	Department
Street Name	Sub Department
Post Box	Building Name
Town Name	Floor
Country Sub Division	Room
Post Code	Town Location Name
Country	District Name

Additional Return Reason Information

13. Enter additional return reason information, if desired.

14. To add information, click  .

Additional Return Reason Information

Return Reason Info #1
Enter data here

Unstructured Remittance Information

15. Enter the Originator to Beneficiary Information in this field.



If Structured Remittance Information is used, this option will be unavailable.

Unstructured Remittance Information

Unstructured Remittance Information
Unstructured Remittance Information

Structured Remittance Information + -

Structured Remittance Information

16. Enter structured information as requested. You are limited to one structured record for an outbound wire.

If Unstructured Remittance Information is used, this option will be unavailable.

Release Time

17. Accept the default value in the **Release Method** field.

Please consult your internal policies and procedures before making changes to the default value.

Important: The release time cannot be edited after the wire is created.

18. Click <Create Wire> or <Create and Submit Wire>.

Once the wire is approved, it will be sent.

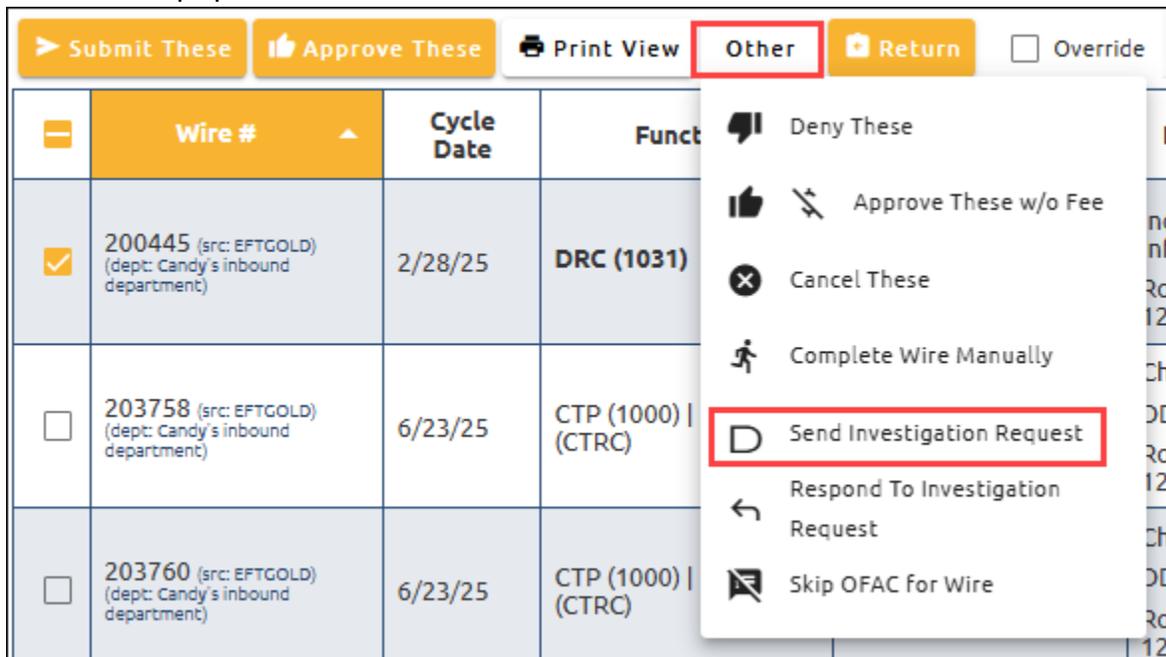
Creating a Camt.110 Wire Investigation Request

An Investigation Request (camt.110) can be created without a Local Instrument Code:

camt.110 Investigation Response		Replaces FAIM	
Local Instrument Code		Business Function Code	Type Code
N/A	Investigation Request	SVC	1090
		SVC	1590
		SVC	1690

1. On the Inbound tab, check the selection box at the left of the wire number.
2. Click <Other> and select "D Send Investigation Request" from the drop-down menu.





The Create Investigation Request For Wire dialog box opens.

3. Select the **Investigation Type Code**, **Investigation Sub Type Code**, and **Investigation Reason Type Code**.
4. Enter any Additional Information and click <Create>.

Investigation Sub Type Code, **Investigation Reason Sub Type Code**, and **Additional Information** are optional.

Create Investigation Request For Wire 200445

Investigation Type Code*
Other

Investigation Sub Type Code
Fraud

Investigation Reason Type Code*
Creditor

Investigation Reason Sub Type Code

Additional Information
Customer advises may be fraud

Cancel Return Request Create **Create**

A camt.110 Investigation Request is created on the Outbound tab in an "Approved" status.



Creating a Camt.111 Wire Investigation Response

An Investigation Request (camt.111) can be created without a Local Instrument Code:

camt.111 Investigation Response		Replaces FAIM	
Local Instrument Code		Business Function Code	Type Code
N/A	Investigation Response	SVC	1090
		SVC	1590
		SVC	1690

1. On the Inbound tab, check the **Selection** box at the left of the wire number.
2. Click <Other> and select "Respond To Investigation Request" from the drop-down menu.

The screenshot shows a wire management interface. At the top, there are buttons for 'Submit These', 'Approve These', 'Print View', 'Other', 'Return', and 'Override'. Below these is a table with columns: 'Wire #', 'Cycle Date', and 'Function'. A single wire is listed with 'Wire #' 203968 (src: EFTGOLD) (dept: Candy's inbound department), 'Cycle Date' 7/24/25, and 'Function' CTP (1000) | Pacs.008 (CTRC). Below the table, it says 'Wire Count: 1 - 1 of 1'. The 'Other' dropdown menu is open, showing options: 'Deny These', 'Approve These w/o Fee', 'Cancel These', 'Complete Wire Manually', 'Send Investigation Request', 'Respond To Investigation Request' (highlighted with a red box), 'Skip OFAC for Wire', and 'Use Store-and-Forward'.

The Respond To Investigation Request dialog box opens.

3. Select the **Status of Investigation** (defaults to "InvestigationClosed") and **Reason for Status**, then click <Create>.

Response Narrative is optional.



Respond To Investigation Request 200445

Status Of Investigation*
InvestigationClosed

Reason For Status*
Awaiting Reply From Customer

Response Narrative
Customer verified fraud

Cancel Return Request Create **Create**

A camt.111 Investigation Response is created on the Outbound tab in an "Approved" status.



How to Create a Tax Wire in EFT GOLD

To create a Tax Payment wire:

1. Select the Pacs.008 TAX Wire Function Type.

The screenshot shows the 'Create Wire/Template Outbound' interface. At the top, it says '1 Preliminary Information'. Below this, a note states 'All fields are *Optional* unless marked required.' The form contains several fields: 'Department*' with the value 'Wire Room', 'Function*' with 'Pacs.008-TAX: Simplified Tax Payment', and 'Local Instrument*' with 'Core Customer Transfer: CTRC'. There are also checkboxes for 'Template', 'Waive Fee', and 'Skip Transactions'. A 'Next' button is located at the bottom left of the form area.

2. Enter the tax Amount (including interest): \$0.01 to \$9,999,999,999.99.

The screenshot shows three sections of the form. The 'Instructing Agent' section includes 'Agent Type' (United States Routing Number Fedwire NACHA), 'Select Agent Identifier' (124050790 | FPS GOLD Demo Bank), and 'Sender Reference' (20250610125259). The 'Instructed Agent' section includes 'Agent Type' (United States Routing Number Fedwire NACHA) and 'Agent Number*' (091036164). The 'Amount' section shows 'Amount*' (2,345.88) and a 'More Amount' dropdown menu.

3. In the Debtor fields, enter the account the funds will be debited from and select the Taxpayer name.
4. In the Creditor fields, enter the taxpayer name as follows:
 - o For Business – Enter the Business name as it shows on the account.
 - o For Consumers – Enter in the following format: Last Name, First Name. See the example below.



Debtor		Creditor	
Account Number* 02 140000 03	Debtor Address ^	Account Number* 2233456	Creditor Address ^
Current Balance: 10,670.23	Building Number Department	Account type Transacting Account	Building Number Department
Available Balance: 10,680.23	Street Name Sub Department	Name* Test, Eric	Street Name Sub Department
Account type Transacting Account	Post Box Building Name	Email	Post Box Building Name
Name* Cheyenne Tacinas	Town Name* Floor	Resident Country	Town Name Floor
Email	Country Sub Division Room	Account Issuer	Country Sub Div Room
Resident Country	Post Code Town Location I	Creditor Account	Post Code Town Location I
Account Issuer	Country* District Name		Country District Name
Dodd Frank Identification Personal	Party Identification ^		Party Identification ^
Debtor Account			

- Click the  button to add a Structured Remittance Information record.

Structured Remittance Information  

[Back](#)

- Expand the Tax Remittance Fields by clicking the expander icon .

Structured Remittance Information  

Referred Document Information   ^

Referred Document Amount ^

Creditor Reference Information ^ Invoicee ^

Tax Remittance 

Garnishment Remittance ^

- Expand the Creditor field group and enter the 9-digit Tax Id Number in the **Tax Identification** field. Numbers cannot be "000000000" or "999999999."
- Click the  button next to **Record** to open a tax record.



Tax Remittance

<p>Creditor ^</p> <p>Tax Identification 123456789</p> <p>Registration Identification</p> <p>Tax Type</p> <p>Debtor v</p> <p>Ultimate Debtor v</p> <p>Administration Zone</p> <p>Reference Number</p> <p>Method</p> <p>Total Taxable Base Amount 0.00</p> <p>Currency Code</p> <p>Total Tax Amount 0.00</p> <p>Currency Code</p> <p>Date 12/31/2024</p> <p>MM/DD/YYYY</p> <p>Sequence Number</p>	<p>Record + -</p> <p>Type 1040A</p> <p>Category</p> <p>Category Details</p> <p>Debtor Status</p> <p>Certificate Identification</p> <p>Forms Code</p> <p>Period ^</p> <p>Year 2024</p> <p>Type Twelfth Month (12)</p> <p>From Date MM/DD/YYYY</p> <p>To Date MM/DD/YYYY</p> <p>Additional Information Enter additional information here (Optional)</p>	<p>Tax Amount v</p>
--	---	----------------------------

9. In the **Type** field, enter the five-character alphanumeric tax type code (e.g., "1040A").
10. Expand the Period fields by clicking the expander icon v.
11. In the **Year** field, enter the tax year in YYYY format (e.g., "2026").
12. In the **Type** field, select "Twelfth Month (12)".
13. In the **Additional Information** field, enter any desired information (optional).

14. Click Create Wire or Create and Submit Wire.

Once the wire is approved, it will be sent.



Submitting a Wire from a Template

To submit a wire using a template without changing any data other than the amount:

1. Click on the Templates tab at the top of the Dashboard.



2. Click the arrow next to **Filter Departments** if you want to filter the list of templates to only show templates for one or more specific departments. Selecting all departments or selecting no departments in this field will show all templates, including templates that have been previously retired. The filter departments list only shows departments for which you have security to view and report.
3. Click the arrow next to **Items per page** and select the number of wires you want to view on one page. This number will stay at the last setting but can be changed as needed. You can use the right and left arrows (< >) to jump to the next or previous page.
4. Select the wire in the list.
5. Enter the **Amount**, **Customer Memo** (optional), and **Unstructured Remittance Information** (optional) (outlined in red in the example below).

The data in the **Unstructured Remittance Information** populates the **Originator to Beneficiary/Unstructured** field under the Creditor tab > Other section on the detail of the template record.

Template #	Function	Description	Status	Debtor/Organator	Creditor/Beneficiary	Last Used	Sender Reference #	Create Wire Actions	Additional Actions
204015 (src: EFTGOLD (dept: Wire Room))	DRC (1031) Pain.013 (DRRC)	Drawdown Request	Approved	Cheyene Tacinas DDA: 02 140000 03 Routing Number: 124050790	Tiffany Blackberg DDA: 01 140000 00 Routing Number: 124050790	31 days	20250728134142	Amount* 750.00 Unstructured Remittance Information This is a test. Customer Memo	

6. Click to create a new wire from this template, or click to create and submit a new wire from this template.

To submit a wire using a template with changes to the wire data:

1. Select the wire and click to edit this template.
2. Enter the changes. The fields available to be changed on templates are controlled by your institution under Admin > Options > Templates.
3. When you have finished entering all the information for the wire, click one of the following buttons:
 - <Save Template> - to save the template
 - <Save and Submit Template> - to save and submit the template for approval
 - <Create as New Wire> - to create the template as a new wire
 - <Create as New Wire and Submit> - to create the template as new wire and submit the wire for approval
 - <Create as New Template>- to create the current template as a new template



- <Cancel> - to clear the information and cancel the wire

Handling OFAC Hits

Wires with an OFAC hit will display an OFAC! icon in the Status column until they are handled.

<input type="checkbox"/>	194441 (inc EFTGOLD) (dept Wire Room)	DRW (1032)	Needs Review	OFAC!	OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	\$800.00	20240627122331					
<input type="checkbox"/>	194442 (inc EFTGOLD) (dept Wire Room)	DRW (1032)	Needs Review	OFAC!	OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	OSAMA BIN LADEN DDA: 01 140000 00 Routing Number: 124050790	\$600.00	20240627123730					
<input type="checkbox"/>	194443 (inc EFTGOLD) (dept Wire Room)	SVC (1033)	Needs Review	OFAC!	TIFFANY BLACKBERG DDA: 01 140000 00 Routing Number: 124050790	SERENA BAER DDA: 01 100839 00 Routing Number: 124050790	\$1,100.00	20240711152418					
<input type="checkbox"/>	194444 (inc EFTGOLD) (dept Wire Room)	CTP (1008)	Needs Review	OFAC!	ANTHONY STEVENS TRUST UTA KALIOPE G DDA: 17394833 SWIFT_BIC: VGRDUS33HWIR	ANTHONY STEVENS DDA: 20000030302 Routing Number: 021000021	\$0.01	7221895194FS					

To display the OFAC matches:

1. Click on the wire to see the detail.
2. Click on the OFAC Hits tab.

Detail
OFAC Hits
Action History
Transaction History
Rules Processed
Memos

Outbound | 197976 | \$8,000.00 | Needs Review on 1/24/25

Transaction

Description:

The OFAC Hits detail opens.

<input checked="" type="checkbox"/>	Field	Confidence	Sanction Program	Entity Type	Match	Addresses	Justification
<input checked="" type="checkbox"/>	Creditor_Name: Osama Bin Laden	100%	SDCT	Individual	Usama bin Muhammad bin Awad BIN LADIN - Alias: Osama BIN LADEN		Reason* <div style="text-align: right; border-top: 1px solid #ccc; padding-top: 5px;"> Approve Approve & Add to Whitelist </div>
<input checked="" type="checkbox"/>	Creditor_Name: Osama Bin Laden	100%	SDCT	Individual	Usama bin Muhammad bin Awad BIN LADIN - Alias: Osama BIN LADIN		Reason* <div style="text-align: right; border-top: 1px solid #ccc; padding-top: 5px;"> Approve Approve & Add to Whitelist </div>

To handle a single OFAC hit:

A reason must be entered on the OFAC Hit to make these actions available.

1. Click on the item in the list to select it.
 2. Click <Approve> to approve it.
- or*
- Click <Approve & Add to Whitelist> to approve the hit and add it to your whitelist.

This match should not be shown again until the OFAC match history is dropped from the system. If the selected hit is not allowed to be added to the whitelist, this action button is replaced with the text "CANNOT be Whitelisted."

To handle multiple OFAC hits at once:



A reason must be entered under “OFAC Multiple Approvals” to make these actions available.

1. Check the box at the left to select the OFAC Hits to handle.
2. Enter the reason for all of the selected hits.
3. Click <Approve These> to approve the selected OFAC hits.

These matches should not be shown again until the OFAC match history is dropped from the system.



Using Batch Upload

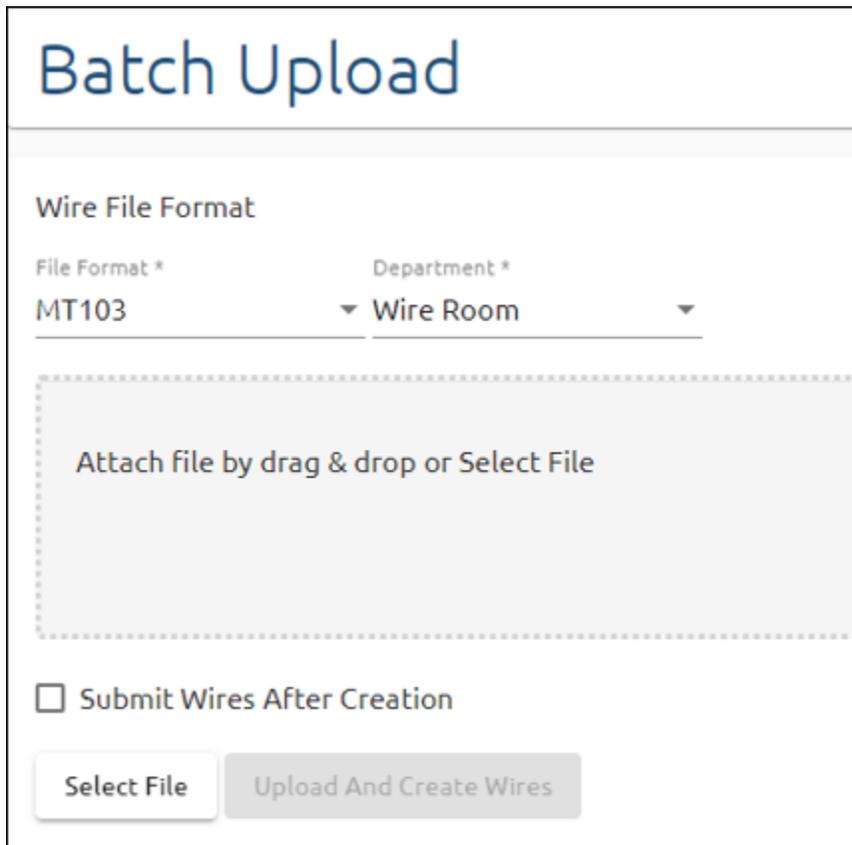
Batch Upload allows you to upload MT103, FAIM305, Encompass, and ISO20022 formatted files to process multiple wires. Output indicates whether the file was processed or there are errors in the file. See the "Output" section below.

If you require the account name on the wire to match against your core database, set **Require Name Match on Wire Upload** under Admin > Wire Upload Verification.

You must work with FPS GOLD before you begin using this feature.

To upload multiple files:

1. Select "Batch Upload" from the EFT GOLD Menu.
2. Attach the MT103, FAIM305, Encompass, or ISO20022 format file by drag and drop.
or
Click <Select File> and select a file to upload.
3. If you select **Submit Wires After Creation**, the wires will automatically go into a submitted state.
4. Click <Upload and Create Wires>.



Batch Upload

Wire File Format

File Format * Department *

MT103 Wire Room

Attach file by drag & drop or Select File

Submit Wires After Creation

Select File Upload And Create Wires

Output

After you click <Upload and Create Wires>, one of the following output messages will display.

If the batch uploads correctly, the output will look like the following example:



Batch Upload Summary

Total Wires Created
1

Wires Numbers Created
88852

Some Wires Need Review
No

Close

File Okay

If the batch uploads with errors, the output will look like the following example:



Attach MT103 format file by drag & drop or Select File

File selected:
MT103_Samples.txt

Submit Wires After Creation

Select File

Upload And Create Wires

Batch Upload Summary

Total Wires Created

0

Number of Wires File Formatted OK

0

File Format Errors

• File Data

- 0. :20:Tempus Internal Payment Reference
- 1. :23B:CRED
- 2. :32A:180820USD37950,22
- 3. :33B:USD37950,22
- 4. :50K:/Tempus' Customer's A/C# with Tempus
- 5. Tempus' Customer's Name
- 6. Address
- 7. Address
- 8. Address
- 9. :53D:/Tempus' A/C# with Reserve Trust
- 10. Tempus
- 11. :57C://FW Beneficiary Bank ABA Code
- 12. :59/Beneficiary Account Number
- 13. Beneficiary Name
- 14. Beneficiary Address
- 15. Beneficiary Address
- 16. Beneficiary Address
- 17. :70:Reference information such as invoice number
- 18. :71A:OUR

Error In File Data

Line Index: 11

Close

File with Errors



Viewing FRB Messages

If you use TIB for your wires, this function is not available.

To access the Federal Reserve Board Messages:

1. Select "FRB Messages" from the EFT GOLD Menu.
2. Click <+ New Message> to query the FRB for new messages.

You can query the FRB about two different message types through EFT GOLD:

- Account Balance
- Broadcast Messages.

Each of these types has a separate list view in EFT GOLD. Text search, date parameters, and column sorting is available on each of these list views.

Available Messages

Account Balance allows you to request the current Fed balance for a specific ABA number (Self Balance) or for your company's Master Balance.



Broadcast Messages will display specific messages that can be sent from the FRB.



Message	Last Updated	Message Status Code	Message Type
---------	--------------	---------------------	--------------



Store-and-Forward

With Store-and-Forward, you can tag a wire to instruct the system to attempt the transaction portion later without causing a delay in processing and sending the wire. If you would like to use the Store-and-Forward functionality, please reach out to your Customer Service team to get started because new special security groups will need to be set up.

To use Store-and-Forward, enter information in the Store-and-Forward field group on the EFT GOLD Admin Options screen (see the example below).

1. In the **Retry Attempts** field, enter the number of times you want the Store-and-Forward process to automatically attempt to post the transaction. The maximum number that can be entered in this field is 20. If you do not want the Store-and-Forward process to run automatically, enter 0 in this field.
2. In the **Retry Interval** field, enter a number from 5 to 60 for the number of minutes between attempts.

Store-and-Forward

Retry Attempts*

10

Number of total retry attempts per call max of 20

Retry Interval*

5

Time in whole minutes between retries. Accepted values between 5 and 60 minutes

Tagging a Wire

There are three different ways to tag a wire to use Store-and-Forward:

- Mark the Use Store-and-Forward checkbox on the Wire Create screen Preliminary Information field group,
- select a wire on the dashboard and click Other > Use Store-and-Forward, or
- automatically use a Custom Rule.

Only individuals with the new security permission will be able to manually mark a wire to use Store-and-Forward.

Once a wire has been tagged as Store-and-Forward, an icon () will appear on the dashboard in the location outlined in red below. In addition, the Transaction History screen will show that the wire is using Store-and-Forward for the transaction process.



Wire #	Cycle Date	Function	Status	Debtor/Originator	Creditor/Beneficiary	Amount	Sender Reference #	Actions
166253 (src: EFTGOLD) (Crch: Wire Room)	8/15/25	CTP (1000) Pacs.008 (CTRC)	Completed	John Smith DDA: 01 000001 RoutingNumber: 102189612	Jane Smith DDA: 2 2 RoutingNumber: 102189612	\$15.05	20250815132740	   

Amount	Message	Identifier Type	Identifier	Overridden	Tran Hold Key	Tran Response	Tran Time	Tran Type	Tran Source
\$15.05	Store-and-forward #10	DDA	01 000001	false		Store And Forward	8/15/25, 1:31 PM	Debit	EFT GOLD
\$25.00	Store-and-forward #10	DDA	01 000001	false		Store And Forward	8/15/25, 1:31 PM	Outbound Fee	EFT GOLD
\$25.00	Store-and-forward #10	Other	5678	false		Store And Forward	8/15/25, 1:31 PM	Credit	EFT GOLD
\$15.05	Store-and-forward #10	Other	1234	false		Store And Forward	8/15/25, 1:31 PM	Credit	EFT GOLD

You can view and manage your Store-and-Forward items on the Store-and-Forward screen. To open this screen, click on Store-and-Forward on the main menu. This screen lets you view current items in the Store-and-Forward queue, view previously completed items, and take actions on outstanding items.

Use the buttons above the wire list to manually retry an item one more time, retry the entire process again, temporarily pause the process, or complete the item manually, indicating that manual entries will be performed.

ID	Created Date	Status	Completed Date	Wire #	Department	Next Retry	Attempts Left	Message	Actions
6	08/05/2025 12:03 PM	Needs Review		166241	Mortgages		0	Transaction failed	    
8	08/15/2025 12:42 PM	Completed	08/15/2025 12:43 PM	166247	Wire Room		0		    
9	08/15/2025 01:13 PM	Completed	08/15/2025 01:15 PM	166250	Wire Room		0		    



Reconciliations

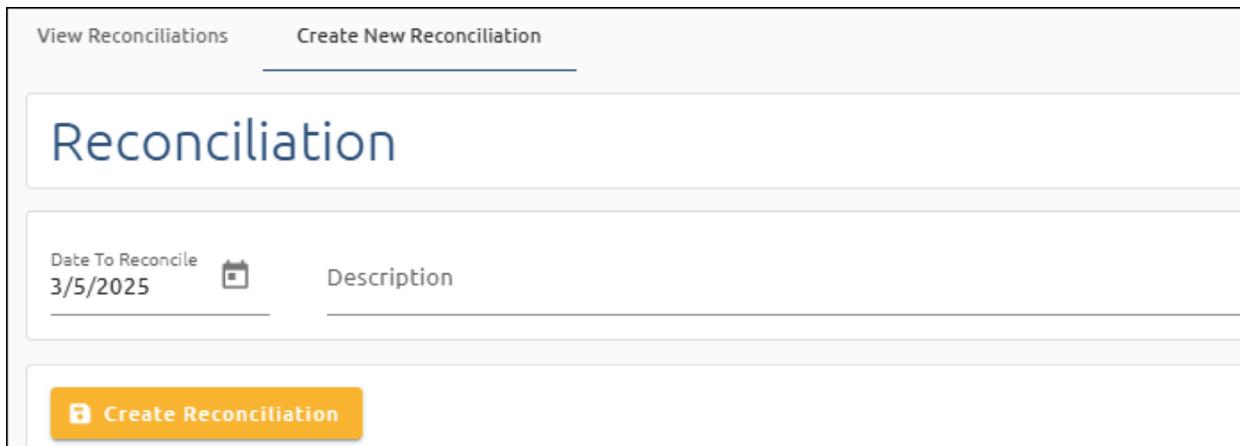
The reconciliation process is used to balance wires processed in EFT GOLD to your institution's FRB wire statement, deposit accounts, and general ledgers. We receive the FRB wire report each day, generally before midnight. There is no extra security needed for this function. A reconciliation record can be created by someone at your institution the following morning. One reconciliation record can be created for each business day, and the records are kept on file the same number of months you set for history retention in Admin > Options > Retention. Reconciliations can be deleted and recreated when necessary.

If your institution is not on FPS GOLD core, you can create and send us a predefined transaction and offset files to be used in this balancing process.

This reconciliation dialog has two tabs, one to view created reconciliation records and one to create them. Users can view, filter, sort, edit, and download .csv files. Create Reconciliations is used to build each day's balancing data.

Create a New Reconciliation

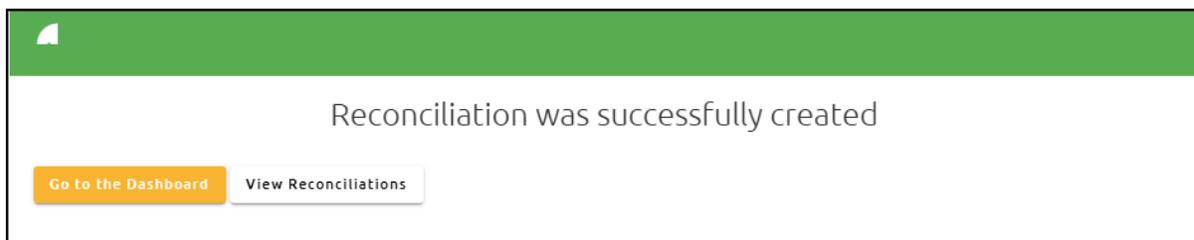
The Create New Reconciliation tab will pull the last weekday to allow you to create the reconciliation for it. You cannot create a record for today since the processing for the day is required to build the totals. Only one reconciliation can be created for each day.



To create a new reconciliation:

1. Enter a **Description** for the day if desired. This field is not required, but you can find it helpful if your institution uses some sort of standard format for one.
2. Verify the amounts and postings. You can enter a clarification on any of the items in the list.
3. When completed, click <Create Reconciliation>.

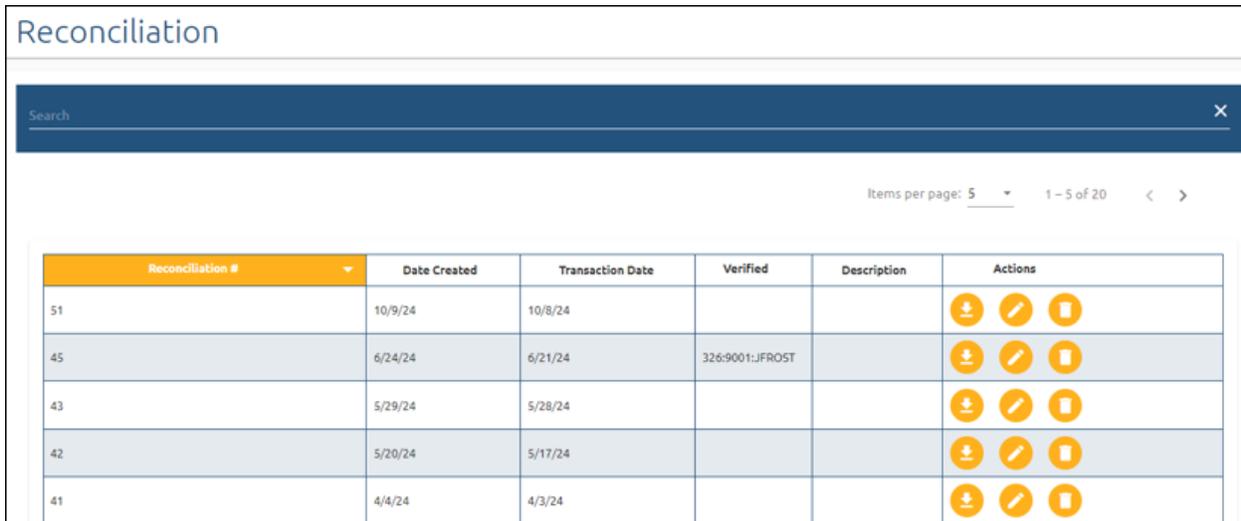
The following dialog displays:



To view all the reconciliations:

1. Click <View Reconciliations> to go to the View Reconciliations tab.
or
Click <Go to the Dashboard> to return to the Dashboard.

The screen shown below lists all the reconciliation records in reverse Reconciliation # order. From this screen, you can download a .csv report, edit, approve, and delete reconciliation records.



The screenshot shows a web interface titled "Reconciliation". It features a search bar at the top, a pagination control showing "Items per page: 5" and "1 - 5 of 20", and a table with the following data:

Reconciliation #	Date Created	Transaction Date	Verified	Description	Actions
51	10/9/24	10/8/24			  
45	6/24/24	6/21/24	326:9001:JFROST		  
43	5/29/24	5/28/24			  
42	5/20/24	5/17/24			  
41	4/4/24	4/3/24			  

To create the .csv file for the day:

1. Click  .

To view the details for the date of the reconciliation you want to work with:

1. Click  .

The details for the record are shown below.



[Save Changes](#) [Verify](#)

<input type="checkbox"/>	Direction	FRB	EFT GOLD	Account	Offset	Clarification
<input type="checkbox"/>	Inbound Wire #: 195552 BHAD: 20241908L4B74K1C000001 OHAD: 20241908L4B74K1C0000010051330FT01	\$500.00	\$500.00	Unavailable	Unavailable	Comment
<input type="checkbox"/>	Outbound Wire #: 195551 BHAD: 20241908L4B74K1C000001 OHAD: 20241908L4B74K1C00000101010000FT01	\$500.00	\$500.00	Unavailable	Unavailable	Comment
<input type="checkbox"/>	Outbound Wire #: 195556 BHAD: 20241908L4B74K1C000003 OHAD: 20241908L4B74K1C00000301010000FT01	\$1,000.00	\$1,000.00	Unavailable	Unavailable	Comment
<input type="checkbox"/>	Outbound Wire #: 195557 BHAD: 20241908L4B74K1C000004 OHAD: 20241908L4B74K1C00000401010000FT01	\$1,500.00	\$1,500.00	Unavailable	Unavailable	Comment
<input type="checkbox"/>	Inbound Wire #: 195567 BHAD: 20241908L4B74K1C000005 OHAD: 20241908L4B74K1C00000510051007FT01	\$29.66	\$29.66	Unavailable	Unavailable	Comment
	Inbound Total	\$3,029.66	\$529.66	Credit Total: 100.00	Debit Total: 200.00	Summary
	Outbound Total	\$3,029.66	\$3,029.66	Debit Total: 300.00	Credit Total: 400.00	

Reconciliation Details

To verify the items in the record:

1. Click the checkbox on the left of the screen.
2. Click <Verify>.

The record can only be verified one time. If changes need to be made, you can recreate the day's work and redo the audit and verification. You can delete the record from this screen.

Column	Description
Direction	This is the direction of the wire.
FRB	This is the FRB amount for the wire.
EFT GOLD	This is the wire amount in EFT GOLD.
Account	This is the amount in the deposit account.
Offset	This is the balance in your general ledger account for wires.
Clarification	This is any comment about the wire you want to record.

Totals at the bottom of the list are shown for inbound and outbound wires.

The **Summary** field can be used for any other information you want to record for the day's balancing.

CSV Reconciliation File

The CSV file contains 19 columns. The first 8 columns (A–H) pertain to the reconciliation as a whole and will only have information on row 2. The remaining 11 columns (I–S) contain data about each transaction individually. These columns will display information starting at row 3 until the end of the document.

The following information gives more detail about the data in the CSV reconciliation file.

Columns A–D



These columns contain data for user-entered Account and Offset corrections.

	A	B	C	D
1	Account Credit User Entry	Account Debit User Entry	Offset Credit User Entry	Offset Debit User Entry
2	100	300	400	200
3				

Inbound Total	\$3,029.66	\$529.66	Credit Total 100.00	Debit Total 200.00	Summary This is a summary of things that I wanted to clarify with you.
Outbound Total	\$3,029.66	\$3,029.66	Debit Total 300.00	Credit Total 400.00	

Columns E & F

These columns contain the Description and Summary for the Reconciliation.

E	F
Description	Summary
test for 6/4	

Reconciliation #	Date Created	Transaction Date	Verified	Description
51	10/9/24	10/8/24		test

Transactions Date	Created Date	Description
10/8/24	10/9/24	test

 Delete Reconciliation

 Save Changes

Inbound Total	\$3,029.66	\$529.66	Credit Total 100.00	Debit Total 200.00	Summary This is a summary of things that I wanted to clarify with you.
Outbound Total	\$3,029.66	\$3,029.66	Debit Total 300.00	Credit Total 400.00	

Columns G & H

These two columns show whether the wire has been verified and by whom.



G	H
Verified	Verifying User
TRUE	180:1:jfrost

Reconciliation #	Date Created	Transaction Date	Verified	Description	Actions
10089	10/9/24	10/8/24	180:1:jfrost	test for 6/4	  

Columns I-K

These columns contain wire number, IMAD, and OMAD respectively per transaction.

Columns L-O

- **EFT Amount:** amount on the Funds Transfer Message
- **FRB Amount:** amount posted from the FRB
- **Account Amount:** from Core data
- **Offset Amount:** from Core data

L	M	N	O
EFT Amount	FRB Amount	Account Amount	Offset Amount
101	101	101	101
202	202	202	202
303	303	303	303

<input type="checkbox"/>	Direction	FRB	EFT GOLD	Account	Offset	Clarification
<input type="checkbox"/>	Outbound Wire #: IMAD: 20240528B1QDRCQR005744 OMAD:	\$30,000.00	Unavailable	Unavailable	Unavailable	Comment: Looks good!

Columns P & Q

- **Close of Business Date:** the date of the transaction as received from the FRB. It's used internally.
- **Transaction Completed Date:** the date the wire was marked as completed. This is the date that is used throughout the application.

Close of Business Date	Transaction Completed Date
10/8/2024 0:00	10/8/2024 0:00
10/8/2024 0:00	10/8/2024 0:00
10/8/2024 0:00	10/8/2024 0:00

Reconciliation #	Date Created	Transaction Date	Verified	Description	Actions
54	3/7/25	3/5/25			  



Columns R & S

- **Direction:** Whether the wire is outbound or inbound.
- **Comment:** Corresponds to the Clarification column.

R	S
Direction	Comment
Inbound	Looks good

<input type="checkbox"/>	Direction	FRB ▲	EFT GOLD	Account	Offset	Clarification
<input type="checkbox"/>	Outbound Wire #: 200689 IMAD: 20250306L4B74K1C000001 QMAD: 20250306L4B74K1C00000101010000FT01	\$11.22	\$11.22	Unavailable	Unavailable	Comment: LOOKS good!

Inbound Total	\$3,029.66	\$529.66	Credit Total 100.00	Debit Total 200.00	Summary
Outbound Total	\$3,029.66	\$3,029.66	Debit Total 300.00	Credit Total 400.00	



User Profiles

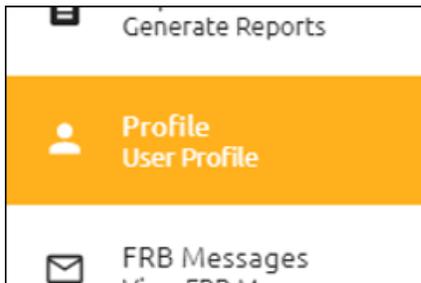
Use the User Profile screen to view user limits and to enroll the user in two-factor authentication.

Viewing User Limits

You can view your User limits and which department permission groups you belong to.

To view your user limits and groups:

1. Select "Profile" from the EFT GOLD Menu.



The Permissions page opens.

Total Daily Limit

Total Daily Limit displays the user's total daily limit for wire approval. If your institution has the **Daily Limit Method Option** set to "Max Value" (see Admin > [Options](#) > Limits section), this will display the highest Daily Max Limit found for this user. If your institution has the **Daily Limit Method Option** set to "Sum," this will display the sum of all the Daily Max Limits found for this user.



Department Permissions

The Department is the wire department these limits and permissions apply to.

The Single Wire Max limit is the maximum dollar amount that cannot be exceeded for a single wire approved by this user for this department. The maximum amount is \$9,999,999,999.99. If you are a member of multiple permission groups for the same department, the highest single wire limit will be used.

The Daily Wire Max limit is the maximum dollar amount that cannot be exceeded when combining the approved wire dollar amounts for this user for this department. The maximum amount is \$9,999,999,999.99. If you are a member of multiple permission groups for the same department, the highest limit will be used.

The Permissions column displays the permissions this user has for this department.



The Restrictions column displays any restrictions and/or allowances the user has for this department.

The Sources column displays the Security groups or User permission that you belong to that provide the permissions.

Department ▲	Single Wire Max	Daily Wire Max	Permissions	Restrictions	Sources
Teller/Frontline	\$250,000.00	$\frac{\$0.00}{\$1,000,000.00} = 0.00\%$	<ul style="list-style-type: none"> Can Approve Can Create Can Delete Documents Can Submit Can View Or Report 	⊖ x 5	<ul style="list-style-type: none"> Personal Banker Wire Dept
Test Department	\$0.00	$\frac{\$0.00}{\$0.00} = 0.00\%$	<ul style="list-style-type: none"> Can Create Or Approve Templates 	⊖ x 1	<User Permission>
Wire Room	\$9,999,999,999.99	$\frac{\$0.00}{\$9,999,999,999.99} = 0.00\%$	<ul style="list-style-type: none"> Can Approve Can Create Can Create From Template Can Create Or Approve Templates Can Delete Documents Can Executive Release Can Submit Can Update Customer Created Can View Or Report Can Self Approve 	<ul style="list-style-type: none"> ✔ x 3 ⊖ x 11 	<ul style="list-style-type: none"> <User Permission> 1 WireApproverSecurityGroup 1 WireCreatorSecurityGroup 1 WireDocumentDeleteGroup 1 WireExecutiveReleaseGroup 1 WireLimitFiveSecurityGroup 1 WireLimitFourSecurityGroup 1 WireLimitOneSecurityGroup 1 WireLimitThreeSecurityGroup 1 WireLimitTwoSecurityGroup 1 WireSubmitterSecurityGroup 1 WireUpdateCustomerCreatedWiresGroup 2 WireCreateFromTemplateSecurityGroup Personal Banker Wire Dept WireAdminSecurityGroup

NOTE

Changes to permissions and limits are made in Admin > Users/Groups.

EFT GOLD Administrative Groups

This displays the EFT GOLD administrative groups this user belongs to.

EFT GOLD Administrative Groups

JFROST is a member of these EFT GOLD administrative groups:

- WireAdminSecurityGroup
- WireCanOverrideTransactionErrors
- WireMessageReaderGroup
- WireMessageUpdaterGroup
- WireOfacWhitelistUpdaterGroup
- WireUserAdminSecurityGroup
- WireUserSecurityGroup
- WireViewFrbBalanceSecurityGroup



Two-Factor Authentication

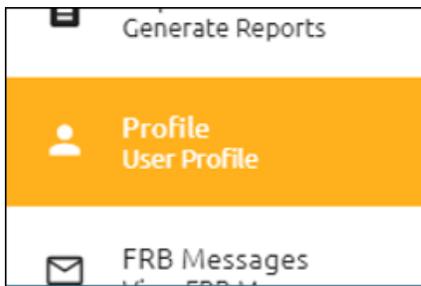
Two-Factor Authentication gives you additional security when accessing EFT GOLD or using actions that you have specified in your custom rules.

NOTE

Use Google Authenticator or another app that uses the same algorithm.

To set up two-factor authentication:

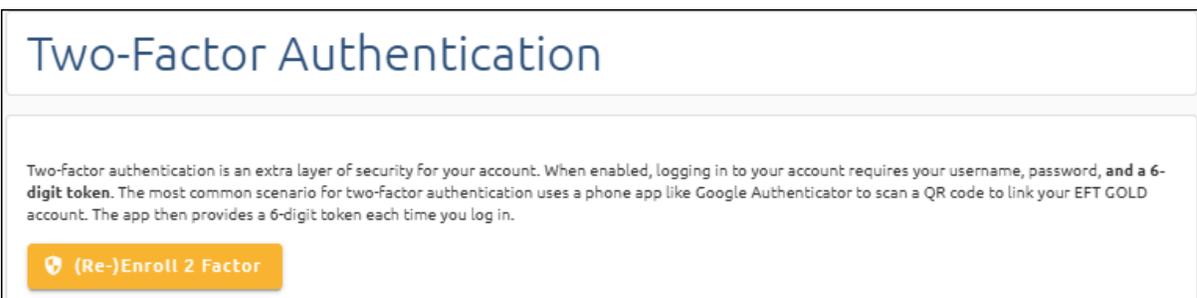
1. Select "Profile" from the EFT GOLD Menu.



2. Click the Two-Factor Enroll tab.

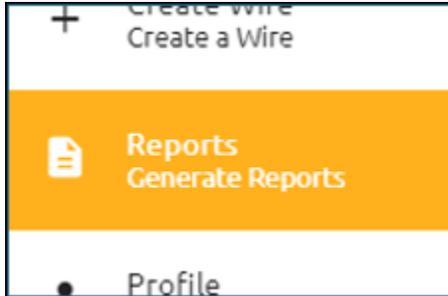


3. Click <(Re-)Enroll 2 Factor> to enroll or re-enroll in two-factor authentication.



Using Reports

To access reports, select “Reports” from the EFT GOLD Menu. Your institution sets up the reports as needed. For details on setting up reports, see the following section, “Creating Reports.”



You can search for reports or sort the list by the Name or Description column headers.

Re-Usable Reports Search ✕			
ID	Name	Description	Actions
79	All in detail ⚠	All in detail	   
104	All Templates	All Templates	   

Icon	Button Name	Explanation
	View Report	Run and display the report.
	Edit Report Options	Open the report options for editing.
	Download Report	Download the report to open in an application that uses a CSV file, such as Excel.
	Delete Report	Choose this action to delete the selected report(s).

If a report includes wires information for a department that the user does not have security to view, the following warning will appear by the report name: “This report includes departments for which you do not have reporting access. If you run this report, wires for those departments will not be included on the report.” See the example below.

The report can still be run, but only those wires for which the user has reporting access to will show on the report.



Re-Usable Reports <small>com</small>	
ID	Name
144	Last Month's Wires 
113	This report includes departments for which you do not have reporting access. If you run this report, wires for those departments will not be included on the report.

Creating Reports

To create a new report:

1. Click <+ Generate New Report>.
2. Select parameters and enter the dates and amounts for your report. Required selections show an asterisk (*) next to the field label.
3. To use the search feature, enter text data into the field. The Transaction Account, Instructing Agent Sender Reference, Instructing Agent Identifier, Instructed Agent Number, Debtor Name, Debtor Account Number, Creditor Name, and Creditor Account Number will be searched for matches.
4. Click **Only Wires With OFAC Matches** to show only those wires with suspect names.

Generate New Report

Type

Summary

Detail

Direction

Direction*
Inbound, Outbound

Geography*
US, INTL

Date

Relative Date
Specific

Start Date
3/7/2025

End Date
3/7/2025

Amount

\$ 0.00

Maximum*
\$ 0.00

Monetary*
Value, Non-Value

Group

Group Key

Search

Text Search

Status

Wire Source*
EFTGOLD, Teller System, Web, Convers...

Wire Department

Only Wires With OFAC Matches

 **Warning: Wires belonging to departments that you do not have report access to will not be included on the report.**

5. Mark the check boxes (shown below) to select what shows on the report. You can select as many as you want.
6. Click the drop-down arrow on the **Wire Source** field and select the source(s) of wires to include in the report.



Status

Wire Source*
EFTGOLD, Teller System, Web, Convers...

Wire Department

Warning: Wires belonging to departments that you do not have report access to will not be included on the report.

Only Wires With OFAC Matches

Report Only Includes Wires That Are

Approved Canceled Completed Created Denied Error Needs Review Pending Return Processing

Returned Submitted Transmitted

Report Only Includes Wires That Have

Fees Waived Fees

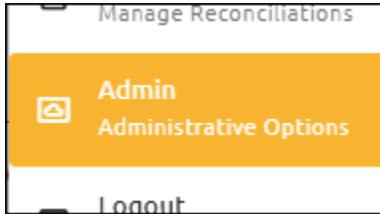
Save Report for Re-Use

7. Click the drop-down arrow on the **Wire Department** field and select the department(s) of wires to include in the report. You can select departments you don't have security to report on if other users with security to that department will use the same report. When the report is run, it will only display the wires each user has permission to report on.
8. Click <View Report> to run and display the reports, or click <Cancel>.



Administrative Options

To access the Administrative Options, select “Admin” from the EFT GOLD Menu.



There are currently nine tabs on the Admin screen. Each function is described below.



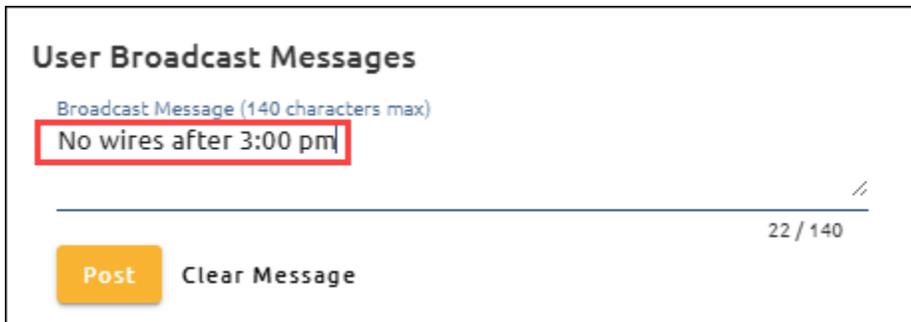
Management

On the Management Tab, you can broadcast a message that will be shown at the top middle of all the screens, to the right of the EFT GOLD logo. You can enter up to 140 characters in the message.



To broadcast a message while the wire system is running:

1. Type the message in the message field.

A screenshot of the 'User Broadcast Messages' form. The form has a white background and a dark blue header. The header contains the text 'User Broadcast Messages'. Below the header, there is a text input field with the placeholder text 'Broadcast Message (140 characters max)'. The input field contains the text 'No wires after 3:00 pm'. Below the input field is a horizontal line with a double slash icon on the right. Below the line, there is a counter '22 / 140'. At the bottom of the form, there are two buttons: 'Post' (orange) and 'Clear Message' (white).

2. Click <Post>.

To stop the wire system before broadcasting a message:

1. Enter the message in the Start/Stop System dialog box.



Start / Stop System

System currently: \$ Started

Stop System Message (140 characters max)

No wires after 3:00 pm

22 / 140

Stop System

2. Click <Stop System>.
3. Click <Start System> when you want to restart the wire system.

Options

Use the Options screen to customize your wire options. The options are described below.

Institution Info

When this information is entered in the fields, you can click a button on outgoing wires to get the information automatically populated.

Institution Info

Name
FPS GOLD Demo Bank

Department Dept	Sub Department Sub Dept
Building Number Build #	Street Name Street Name
Building Name Build Name	Floor Floor
Post Box Post Box	Room Room
Town Name* Provo	Town Location Name Town Location Name
District Name District Name	Country Sub Division UT
Post Code 84601	Country* United States

On the Debtor data for outgoing wires, click on the icon in the right corner to get the data populated with your institution information.



Originator



Originator Name

Identifier Type

D: DDA account number

Identifier*

This field is required.

More Originator ^

Address 1

Address 2

City

State

ZIP

Country

US

Email

Business Hours

Use this dialog box to specify your business hours (local time). No wires will be processed outside the time period specified. When these fields are changed, the old data and new data are shown in UTC (Universal Time Code) time in System Logs.

- **Start of Day:** This is the start time your institution will allow the processing of wires (local time). **Note:** It should not be before the FRB start time, which is 9:00 p.m. Eastern time on the preceding calendar day.
- **End of Day:** This is the end time your institution will allow the processing of wires (local time). **Note:** It should not be after the FRB cutoff time, which is 7:00 p.m.
- **Settlement End of Day:** This is the end time your institution will allow the processing of Settlement wires (local time). **Note:** It should not be after the FRB cutoff time, which is 6:30 p.m. Eastern time. This time is also used for daily limits and FRB reconciliations. Totals will be reset at this time
- **Strict business hours enforcement:** When enabled, wires will be prevented from changing state outside of business hours, and inbound wires will be held in a processing state until the business day begins.



Business Hours

Start of Day
 06 ▲▼ : 00 ▲▼ AM ▼

End of Day
 07 ▲▼ : 00 ▲▼ PM ▼

Settlement End of Day
 07 ▲▼ : 00 ▲▼ PM ▼

International

Start of Day
 06 ▲▼ : 00 ▲▼ AM ▼

End of Day
 07 ▲▼ : 00 ▲▼ PM ▼

Inbound

Start of Day
 06 ▲▼ : 00 ▲▼ AM ▼

End of Day
 11 ▲▼ : 59 ▲▼ PM ▼

Additional Settings

Strict business hours enforcement ⓘ

Holidays

Use this dialog box to set the dates of additional holidays not included in the FRB list of holidays. The FRB list of holidays is shown at the top of the dialog box. These are the days the Fed will not send wires.



Holidays

 *The Federal Reserve Banks observe these holidays: New Year's Day, Martin Luther King, Jr. Day, President's Day, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day. The following holidays are in addition to the Fed's holiday schedule.*

Date*	Description*	
7/23/2024 	Statehood Day	
8/30/2024 	National Bacon Day	



To add a holiday to your institution's calendar:

1. Click the  button.
2. Enter the new holiday in the **Date** and **Description** fields.
3. Click <Save Options> at the top or bottom of the screen.



G/L Transaction Accounts

Use this dialog box to enter valid General Ledger Transaction account numbers.

G/L Transaction Accounts

<input type="radio"/>	Account Number *	Description *	
	1530 01	Mortgage	
<input type="radio"/>	Account Number *	Description *	
	1441 01	Other Loan	
<input type="radio"/>	Account Number *	Description *	
	123 456 789	Some Account	
<input type="radio"/>	Account Number *	Description *	
	01 023 456	With zeros	
<input type="radio"/>	Account Number *	Description *	
	00153000100000000	With zeros	
<input type="radio"/>	Account Number *	Description *	
	1999 01 0000	Loan Funding	
<input type="radio"/>	Account Number *	Description *	
	1031 01	Wire Clearing	
<input type="radio"/>	Account Number *	Description *	
	14850010000	Loan Clearing	



To enter G/L transaction account numbers:

1. Click the  button.
2. Enter a G/L transaction account in the **Account Number** and **Description** fields. The G/L Accounts entered here will be available to you when creating new wires. These G/L accounts can be used when wiring funds from a G/L account rather than a deposit account.
3. Click <Save Options> at the top or bottom of the screen.



G/L Offset Accounts

Use this dialog box to enter General Ledger Offset transaction account numbers and fees. The Domestic G/L Offset Account is required when using FPS GOLD as your core.

G/L Offset Accounts	
Domestic Inbound Transaction 1010 01	Domestic Inbound Fee
Domestic Outbound Transaction 1010 01	Domestic Outbound Fee
Domestic Web Outbound Transaction 1010 01	Domestic Web Outbound Fee
Foreign USD Inbound Transaction 1441 01	Foreign USD Inbound Fee
Foreign USD Outbound Transaction 1441 01	Foreign USD Outbound Fee
Foreign Web USD Outbound Transaction 1441 01	Foreign Web USD Outbound Fee
Foreign Exchange Inbound Transaction 1441 01	Foreign Exchange Inbound Fee
Foreign Exchange Outbound Transaction 1441 01	Foreign Exchange Outbound Fee
Foreign Exchange Web Outbound Transaction 1441 01	Foreign Exchange Web Outbound Fee

1. Enter your G/L offset transaction account number(s) for the Fed in the appropriate G/L Offset Accounts **Transaction** field(s) at the left. If you use Foreign wires, with or without exchanges, enter a G/L number in all the fields. If the Foreign fields are blank, we will use the Domestic G/L fields.
2. Enter your G/L offset fee(s) in the appropriate G/L Offset Accounts **Fee** field(s) at the right.
3. Click <Save Options> at the top or bottom of the screen.

NOTE

The full 17-digit General Ledger account number (with zeros) does not need to be entered in these fields. When entering G/L account numbers in this section, only enter the relevant General Ledger account sub-fields that have been defined in your General Ledger Company Options with one space between each field. For example, if your institution has a four-digit G/L account number and a two-digit branch, the G/L account number would be entered this way: 1000 01.



Reasons for Return

Use this dialog box to customize return reasons to be used in EFT GOLD. Using this feature allows your users to select an institution-approved reason, rather than having users enter various reasons.

Reasons For Return

Reason*
Invalid Account Type 

Reason*
Name and Account Mismatch 

Reason*
No Beneficiary Name 



OFAC Options

Use this dialog box to add skip fields for OFAC checks and to add institution-approved reasons for skipping an OFAC hit. See the table below the example for information on how to use the fields.



OFAC

- Skip Inbound OFAC Check
- Skip Outbound OFAC Check

Open list of fields

OFac Fields To Skip

Beneficiary Name, ...

Check to Skip

OFAC Justifications

Justification*

DOB MISMATCH



//

Justification*

FALSE POSITIVE



//

Justification*

MATCH TO ALIAS ONLY



//

Justification*

MATCH TO REF ONLY



//

Justification*

NAME MISMATCH



//

Justification*

REJECT WIRE - UNABLE TO CLEAR OFAC



//



Field	How to Use It
Skip Inbound OFAC Check or Skip Outbound OFAC Check	These fields allow you to skip checking all inbound and/or all outbound wires for OFAC names. Click on either or both fields to select them.
Ofac Fields To Skip	<ol style="list-style-type: none"> 1. Click on the arrow to open a selection list of other fields you can skip for OFAC checks. 2. Check all fields you want to skip.
OFAC Justifications	<p>Add custom reasons that will be shown when users click in the Reason field while handling an OFAC Hit on a wire. Using this feature allows your users to select an institution-approved justification, rather than having users enter various justifications.</p> <ul style="list-style-type: none"> • Type a reason on the text line. • Click the Plus icon  to add another reason. • Click the Trash icon  to delete that reason.

OFAC Lists

The Office of Foreign Asset Controls and other government agencies create a number of lists for which banks should not do business.

The OFAC lists include the following:

- Specially Designated Nationals (SDN), published by OFAC. Persons in this list are blocked from doing financial transactions in the US.
- Foreign Sanctions Evaders (FSE), published in the consolidated sanctions list by the US Treasury - OFAC. Persons in this list are blocked from doing financial transactions in the US.
- Sectoral Sanctions Identifications (SSI), in consolidated list. Directives in the individual entries describe the prohibitions on dealing with the names in this list.
- Palestinian Legislative Council (NS-PLC), in consolidated list. Persons in this list are blocked from doing financial transactions in the US.
- List of Foreign Financial Institutions Subject to Part 561 (Part 561), in consolidated list. Persons on this list cannot be subject to sanctions after Oct 18, 2015. Banks will need to refer to the US Treasury website for specific sanction waivers.
- Non-SDN Iranian Sanctions Act (NS-ISA), in consolidated list. Banks will need to refer to the US Treasury website for specific sanction waivers.



How We Match

FPS GOLD automatically checks every two hours from 6:00 a.m. to 4:00 p.m. daily to see if there are new files. If we find a more current list, we download the file to our OFAC server to be used in the OFAC check process.

The OFAC SDN list and the OFAC consolidated list are matched against customer names using the same criteria. Older OFAC matching schemes used by FPS GOLD as well as the OFAC internet pages were analyzed to come up with this adjusted matching version. In analyzing matching schemes, the scheme described here and employed by this system seems to provide the fewest false positives while catching names with slight spelling variations that can be misspellings of one of the sanctioned names.

For each name, both the customer name and the sanctioned name are converted to a Soundex representation. The following steps explain how Soundex works on this sample text:

"Ben Franklin was born on January 17, 1706."

1. The name or phrase we want to use Soundex for is converted to uppercase letters, and all special characters and numbers are removed. The result looks like the following example:

BEN FRANKLIN WAS BORN ON JANUARY

2. The first letter of each word is kept, and A, E, I, O, U, W, and Y are excluded:

BN FRNKLN WS BRN ON JNR

3. Each word is converted to a six-letter Soundex code by keeping the first letter and replacing the remaining letters with numeric values until the code is six digits long or until the end of the word is reached. The replacement digit is not added if it is the same as the previous digit. If the end of the word is reached and the code isn't six digits long, enough zeros are added to the end to make it six digits.
4. The letters are replaced according to the list below:
 - B, F, P, and V are replaced by a "1."
 - C, G, J, K, Q, S, X, and Z are replaced by a "2."
 - D and T are replaced by a "3."
 - L is replaced by a "4."
 - M and N are replaced by a "5."
 - R is replaced by a "6."

The result for the example text above is as follows:

B50000 F65245 W20000 B65000 O50000 J56000

When the matching process takes place, the following steps are used to evaluate the match:

1. For each six-letter Soundex code in the phrase, we look up any words on the sanctioned list that contain the same code.
2. We look at each code within the sanctioned item and compare how many of the sanctioned codes are within a certain number of words in the original phrase, to the current position in the phrase. By matching words within a certain proximity, we can avoid matching a word found at the beginning of a customer name with a word at the end of sanctioned name. For most names the entire name is matched, but the proximity matching helps to have fewer false positives for names containing several words. If a word in the phrase has already been matched, it will not be matched again when we process the next customer name word. Several customer names and sanctioned names have the same word twice in the name or similar words that map to the same Soundex code. The process ensures that we treat each occurrence of a word uniquely and do not match one word in the customer name to two words in the sanctioned name or vice versa.



3. Once the matches have been determined we determine the confidence of the match as follows:
 - a) If there is only one word in the sanctioned name, the customer name must also have only one word, and they must have an exact spelling match.
 - b) When there is more than one word in the sanctioned name, the name is considered to be a suspect, as shown in the table below.

Number of Words Matched	Total Number of Words in the Phrase	Variance Percentage
1	1	100
2	2	100
3	3	100
3	4	75
4	5	80
5	6	83
6	7	85
6	8	75
7	9	77
8	10 or more	80

Timing

Use this dialog box to enter Dodd Frank wait time (Timing), End of Day Settlement Offset (Offset), and retention periods (Retention) for wire history and OFAC Whitelist History (OFAC Retention).

- **Timing:** The time entered in this field determines how long wires will be held. Enter the value in minutes.
- **Offset:** Enter the number of minutes for the End of Day Settlement Offset. The default is 0.
- **Retention:** Enter the number of months you want to store wire history for all records.
- **OFAC Retention.** Enter the number of months you want to keep whitelisted names on file.



Timing

Dodd Frank Wait Time (Minutes)

30

End of Day Settlement Offset (Minutes)*

0

Retention

*History Retention (Months)**

12

OFAC Whitelist History Retention (Months)*

3



Approval Requirements

For multiple approvals for wire processing, enter the number of approvals required for each inbound and outbound wire.

If you would like to have a confirmation dialog box pop up when wires are approved, click **Show Approval Confirmation Dialog For Wire Approvals**. This will prompt a dialog box to pop up which will say, "You are about to approve wire(s) 12345, press OK to confirm." If approving multiple wires, all wire numbers selected for approval will be listed. If this option is on, the approval dialog box will pop up every time wires are approved. If an unintended wire is selected for approval, you can click <Cancel>, and the wire status will not change.

Approval Requirements

Approvals Required on Inbound Wire *	Approvals Required on Outbound Wire *
<input type="text" value="0"/>	<input type="text" value="1"/>
Approvals Required on Drawdown Request Wire *	Approvals Required for Template *
<input type="text" value="0"/>	<input type="text" value="1"/>

Show Approval Confirmation Dialog For Wire Approvals

Limits

When the **Daily Limit Method** is set to "Max Value," the highest Daily Max Limit found for the user will display. When the **Daily Limit Method** option is set to "Sum," the sum of all the Daily Max Limits found for the user will display.

When **Ignore Limits for Inbound Approvals** is set, inbound wire approvals can be granted regardless of limits.

Limits

Daily Limit Method
Max Value

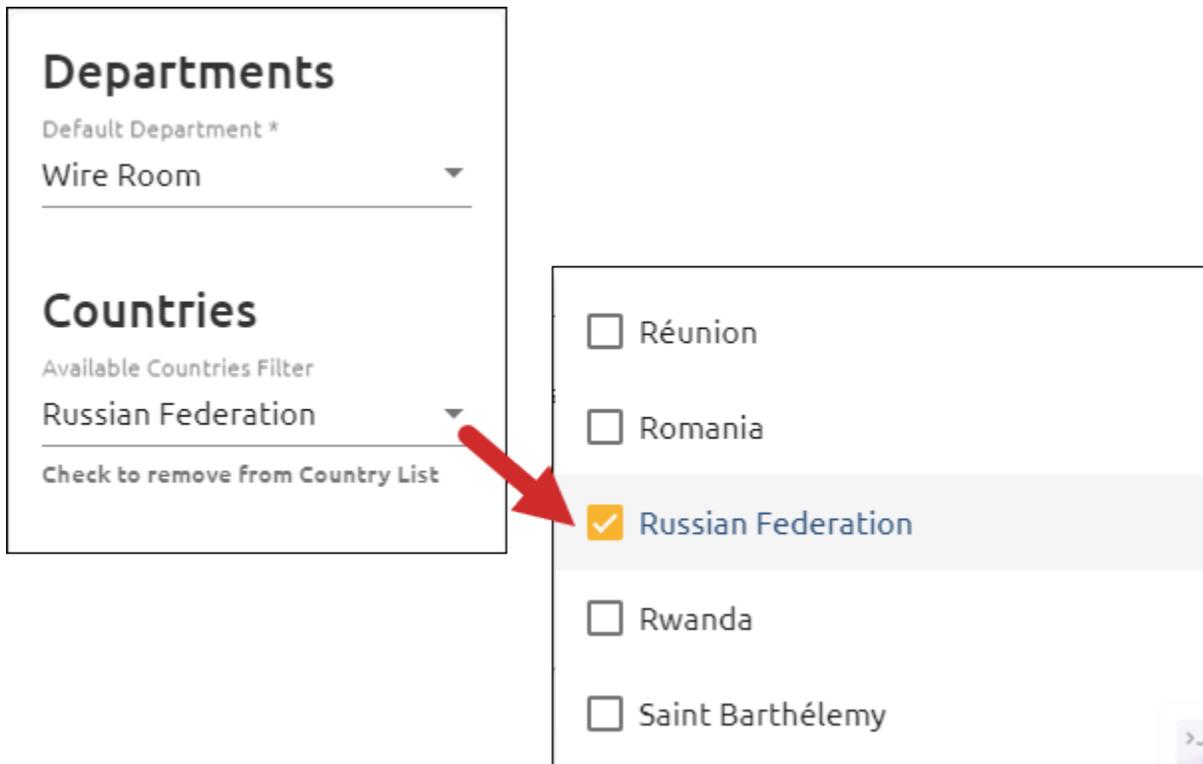
Ignore Limits for Inbound Approvals

Departments/Countries

Use this dialog box to specify the following:

- The default department that will be defined throughout the system.
- The countries that will be restricted from appearing in the International Countries drop-down list when creating an outbound wire.

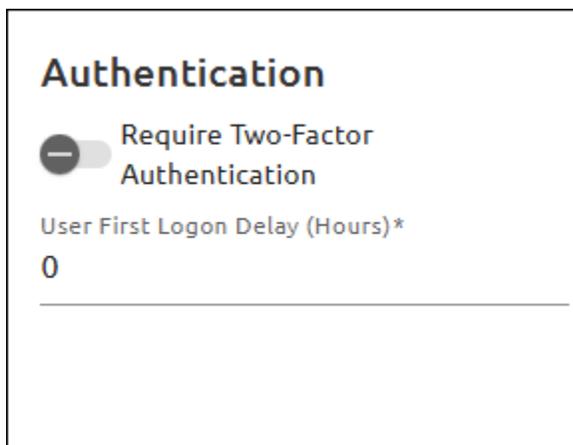




Authentication

Use this dialog box to turn two-factor authentication on or off. To use this feature, you will need to use Google Authenticator or another app that uses the same algorithm to obtain a soft token. On Save, you will immediately be required to enroll.

Turning this feature off will remove all enrollments, and all users will be required to re-enroll if the option is turned back on.



User First Logon Delay Field

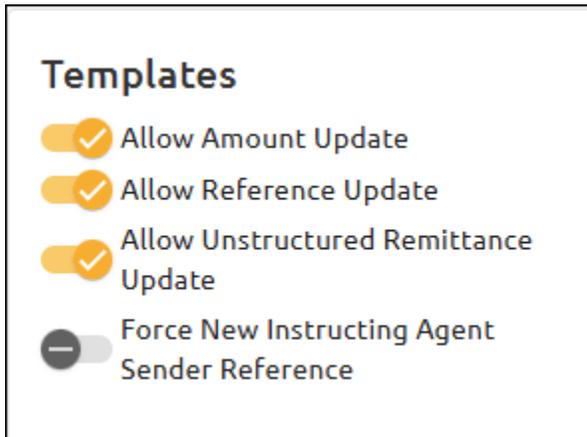
When a number is entered in this field, that number of hours will need to elapse after any user first attempts to log in before they can access the system. Then the user will be presented with an error stating that they have a waiting period. After the waiting period, the user can access the system.



If the waiting period is set to zero hours, the new user will be allowed to log in immediately.

Templates

Use these fields to allow or disallow updates on templates. When these fields are allowed, users will have the corresponding data fields open for creating a new wire from a template.



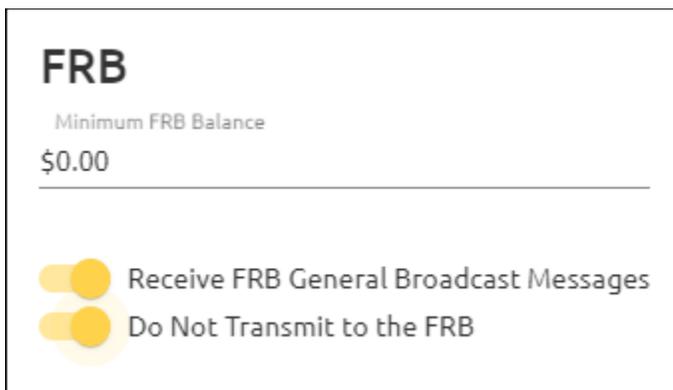
The screenshot shows a dialog box titled "Templates" with four toggle switches:

- Allow Amount Update
- Allow Reference Update
- Allow Unstructured Remittance Update
- Force New Instructing Agent Sender Reference

When **Force New Instructing Agent Sender Reference** is used, the system will check the reference data in the **Instructing Agent Sender Reference** field against the data in the original template. If data is not entered in the reference number field or is the same as the original template, a new reference number will be created based on the current UTC date and time in this format: YYYYMMDDHHMMSS. If the data is different, we will use the new data.

FRB

Use this dialog box to set the minimum FRB balance that will trigger an alert for your company. The balance is checked approximately every 30 minutes, or with each monetary wire. All wires will be placed in a "Needs Review" state if the wire amount will put your Fed account below this level. Wires can be approved with overrides when needed.



The screenshot shows a dialog box titled "FRB" with the following content:

Minimum FRB Balance
\$0.00

Receive FRB General Broadcast Messages
 Do Not Transmit to the FRB



Field	How to Use It
Receive FRB General Broadcast Messages	Select this option if you want to view the FRB Broadcast Messages, including the Subsidiary Statement used for balancing. These messages are displayed under the Menu > FRB Messages screen. If this option is turned off, EFT GOLD will not display these messages. (You must be assigned to the "WireMessageReaderGroup" Active Directory profile or System Profile in CIM GOLD if you are on the FPS GOLD Core.)
Do Not Transmit to the FRB	Select this option if you want to enter wires in EFT GOLD to track the wires, but send the wires another way, such as online through FedLine. If this option is turned off, the wires will be sent to the FRB.

Blind Verify

Use this dialog box to select fields that need to be verified before the wire can be approved.

Blind Verify

- Verify Inbound Creditor Account
- Verify Outbound Amount
- Verify Outbound Creditor Account
- Verify Outbound Debtor Account
- Verify Outbound Instructed Agent Number

Blind Verify Wire Source ▼

Check to add Wire Source to Blind Verify



Foreign Wire Provider

Use the dialog box shown below to enter the Foreign Wire Provider(s) you use and the Foreign Correspondent Bank Routing Numbers. If you use multiple Foreign Correspondent Banks, you can designate a Foreign Correspondent Bank routing number for USD and/or for Foreign Currencies (Fx). Only one routing number can be designated for USD. However, it can be the same as or different from the Foreign Currencies (Fx) routing number.

When **Default Foreign Currency to USD** is enabled, it sets the default currency for every country selected to "USD."

Foreign Correspondent Bank Routing Numbers

Fx	USD	Route *	Description *	
<input checked="" type="radio"/>	<input type="radio"/>	026005092	Wells Fargo	
<input type="radio"/>	<input checked="" type="radio"/>	121000248	Wells Fargo FX	

 Default Foreign Currency to USD

Customer Disclosure

Use this dialog box to enter the wire origination disclosure text that will print on your Legal Acceptance Document. This information prints on the Legal Acceptance document on outbound wires.



Customer Disclosure

Customer Disclosure Text

READ CAREFULLY BEFORE SIGNING THIS AUTHORIZATION FOR WIRE TRANSFER

I authorize EFT GOLD Bank to transfer funds as shown on this Authorization for Wire Transfer form. I agree for EFT GOLD Bank to charge my account for the amount of the wire and associated fee for outgoing wire transfer:

International Outgoing Wire Transfer Fee \$50.00

Domestic Outgoing Wire Transfer Fee \$30.00

Domestic Outgoing Wire Transfer Fee after 3 pm \$50.00

Per Tracer Request \$15.00

Recipients may receive less due to fees charged by the recipient's bank. I agree to hold EFT GOLD harmless from any liability if funds transferred are not received on a timely basis or misapplied.

For Bank Use Only:

To print the Legal Acceptance Document:

1. Select a wire.
2. Click <Print View> to open a list of print options.
3. Select "Legal Acceptance Document."
4. Click <Print> on the dialog box that opens.



Dodd Frank Verbal Disclosure

This dialog box is used to enter the text that will be included on the Dodd Frank Verbal Disclosure for international wires.

Replacement tags for common fields required on the disclosure are also included to avoid manual entry for these fields every time an international wire is created.

Dodd Frank Verbal Disclosure

Dodd Frank Disclosure Text

MCC

Please listen carefully to the following disclosure and stop me if something is incorrect.
<OriginatorName> is sending this wire from member number <OriginatorId>, suffix XXX, at <OriginatorAddress>. There is a \$5 wire fee that will be debited from the account when the wire is processed. The wire is being sent to <BeneficiaryName> at <BeneficiaryAddress>.
The bank receiving the funds is <BeneficiaryFIName> using <BeneficiaryIdType> <BeneficiaryId>. The beneficiary's account number on the wire is <BeneficiaryId>. The wire is being sent in <USDorFx>. The exchange rate is <ExchangeRate>. The amount in foreign currency is <FXAmount>.
Recipient may receive less due to fees charged by the recipient's financial institution and foreign taxes. If an exchange rate has not been provided, funds will be transferred and received in the currency in which they were funded.
You can cancel for a full refund within 30 minutes of payment by calling the Wire Department (800) 999-9999 ext. 999999. If you request a cancellation after 30 minutes, we can submit a reversal request, however there is no guarantee that the funds will be returned. The reversal is at the discretion of the receiver and/or the receiver's financial institution.
Is everything that I have read to you correct?
<USDAmount> <FXAmount> <CurrencyDescription>

<FxOnly>FX Test</FxOnly>

<USDOnly>USD TEST</USDOnly>

OriginatorName	OriginatorId	OriginatorAddress	BeneficiaryName	BeneficiaryAddress	BeneficiaryId
BeneficiaryIdType	BeneficiaryFIName	BeneficiaryFIIdentifier	BeneficiaryFIIdType	USDorFx	
ExchangeRate	USDAmount	FXAmount	EstimatedFundsAvailableDate	CurrencyDescription	FxOnly

USDOnly

Dodd Frank Non Receipt

This dialog box is used to enter the text that will be included on the Dodd Frank Non Receipt disclosure for international wires.



Dodd Frank Non Receipt

Dodd Non Receipt Text

Recipient may receive less due to fees charged by the recipient's financial institution and foreign taxes. If an exchange rate has not been provided, funds will be transferred and received in the currency in which they were funded.

You have the right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 800-999-9999 or www.creditunion.com. You can also contact us for a written explanation of your rights.

You can cancel for a full refund within 30 minutes of payment unless the funds have been picked up or deposited. The cut-off time for International Wire transfers will be at 3:00 PM EST, on each weekday Credit Union is open that is not a holiday, unless other times are posted.

Institution Routing Number

Use this dialog box to enter the routing number(s) you will use to originate wires.

Institution Routing Number		
<input checked="" type="radio"/>	Route* 124050790	Description* FPS GOLD Demo Bank
<input type="radio"/>	Route* 124050787	Description* FPS GOLD Demo CU
<input type="radio"/>	Route* 121143891	Description* POPPY BANK

Fees

Use this dialog box to enter wire fee amounts. If the fields are blank, no fees will be assessed.

Fees	
Domestic Inbound One-Time*	Domestic Outbound One-Time*
\$6.00	\$5.00
Foreign Inbound One-Time*	Foreign Outbound One-Time*
\$5.00	\$5.00
Foreign Web Outbound One-Time*	Web Outbound One-Time*
\$5.00	\$5.00

If you use Commercial Account Analysis and do not want these fees assessed, select **Skip Fees For Account Analysis** on the [Provider Options](#) screen.



Inbound and Outbound Verification

For FPS GOLD clients, the Creditor Account Name is automatically verified when posting inbound wires. If the Creditor Account Name on the wire doesn't match any of the names on the account, the wire will be stopped.

If you don't want this verification, click **Skip Verify Creditor Account Name**. Additionally, if you don't want this verification for BTRS (Bank Transfer with the bank as the creditor) wires, click **Skip Verify Creditor Account Name for BTRS**.

For both inbound and outbound wires, you can enter a number of calendar days back to check for duplicate wires (0 = do not check; 1 = check today; 2 = today and yesterday, etc.) If the wire direction, Creditor, Amount, Creditor Account Type, and Creditor Account Number match within the specified number of days, it is considered a duplicate.

We check the following when determining if a potential duplicate wire exists:

- Ensure it is not a template.
- The wire has not been canceled.
- It does not have the same wire number.
- The Instructed Agent ABA/Agent Number, Amount, Creditor Account Type and Account Number are the same.
- The action date/time happened within the specified number of days.

When **Wire Upload Verification** is set, an uploaded wire will be placed in a Needs Review state if the name on the account cannot be reconciled against the core's database.

Inbound Verification

Days back to check for duplicate wires

1

0 means do not check, 1 today, etc

Skip Verify Creditor Account Name

Skip Verify Creditor Account Name For BTRS

Outbound Verification

Days back to check for duplicate wires

1

0 means do not check, 1 today, etc

Wire Upload Verification

Require Name Match on Wire Upload



Account Masks

You can create or edit Account Masks on the Admin Options screen.

Priority	Description	Mask	Account Type
			None

Party ID: None

Format: _____

Use With Inbound Use With Uploads

Enabled

To create a new Account Mask:

1. Click the Plus icon  at the bottom of the Account Masks field group.
2. In the **Priority** field, enter a number to determine the order for the mask process. There can only be one Mask for each priority. When the mask process is being run, it will start with the highest priority (lowest number) and move its way down. If two Account Masks apply to one wire, the higher priority item will take effect, and the other will be ignored.
3. In the **Description** field, enter a brief description to make it easy to identify the Mask in the Action History. This description will appear on the Action History tab when a Mask takes effect.
4. In the **Mask** field, enter either the Debtor Account or Creditor Account on the wire. You can enter a literal account number into this field, or you can enter a placeholder (typically using a letter) if the formatting is more important than the account number itself. See "Using Account Masks" below for more information.
5. In the **Account Type** field, select an option from the drop-down list. When the mask is applied, it will use the Account Type entered as the Transaction Account Type on the wire. If "None" is selected, the Transaction Account Type will default to the type that was used on the wire itself.
6. In the **Party ID** field, select "None," "Private," or "Organization" to automatically update the Party Identification for the participant.
7. In the **Format** field, you can enter a format that the Transaction Account should use. This field is optional. The Format of the Mask can change how the Transaction Account is ordered or add a prefix or suffix to the account. If no Format is entered, the Transaction Account will have the same formatting as the Account Number. See "Using Account Masks" below for more information.
8. If you want to tell the mask to run on inbound wires, click on the **Use With Inbound** selection button .
9. If you want to tell the mask to run on uploaded wires, click on the **Use With Uploads** selection button .
10. Use the **Enabled** option to completely turn the mask on or off.

Using Account Masks

The following example explains how to use Account Masks.



Let's say your default account structure is "01" followed by a 6-digit account number, but occasionally the wires you receive do not contain the prefix of the account. Your mask could be set up as "aaaaaa," indicating that you are looking for 6 digits in the **Creditor Account** field. Your format might then be set up as "01 a." This tells the system to bring through the "a" (6-digit account number) and add a "01" to the front of it. In this example, if the Creditor Account was 123456, the Transaction Account would then be 01 123456.

Priority 2	Description Update DDA	Mask aaaaaa	Account Type D: DDA account number
Party ID Private			
Format 01 a		Use With Inbound <input checked="" type="checkbox"/>	Use With Uploads <input type="checkbox"/>
Enabled <input checked="" type="checkbox"/>			

Once a mask is applied, the Action History will be updated, showing which mask was used.

Detail	OFAC Hits	Action History	Transaction History	Rules Processed
Date	Action	Message		
9/3/25, 1:13 PM	Needs Review	Account mask 'Update DDA' (aaaaaa) applied. Verify Account Name has placed wire in Needs Review with a message of		
9/3/25, 1:13 PM	Processing			

Questionnaire for Wire Origination

You can set specific questions for customers to answer when a wire is originated. The answers to these questions are attached to the wire to assist with research and auditing.

To set up these questions, use the fields found under Admin > Options > Required Questions. You can create three types of questions: multiple choice, fill in the blank, or true/false. If you select multiple choice, a field will open where you can enter each multiple choice separated by semicolons (";").

The questions can be placed in a certain order using the arrows to the left and marked as "Internal," meaning the question must be answered by the bank employee and not the customer.



Required Questions

Order	Type*	Question*	Internal	+	🗑️
1	FillInTheBlank	Who requested the wire?	<input type="checkbox"/>	+	🗑️
2	MultipleChoice	Where was the wire request made? Lobby;Phone	<input checked="" type="checkbox"/>	+	🗑️
3	FillInTheBlank	Parent Answer* Phone Question* How did you verify identity of the	<input type="checkbox"/>	+	🗑️
4	TrueFalse	Parent Answer* Lobby Question* Did you verify Valid ID?	<input type="checkbox"/>	+	🗑️

When a wire is saved (either created or submitted), the text of the questions and associated answers are saved with the wire and are displayed on the expanded wire view on the dashboard on a tab labeled “Questionnaire.”

	EFTGOLD	Teller System	Web	Mobile Web	Mobile App	Transmission	File Upload	Escrow Analysis	Escrow Disbursement	Construction Disbursement
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instructed Agent ABA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Name	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Agent Member ID or BICFI or LEI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Agent Member ID or BICFI or LEI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previous Instructing Agent Identifier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previous Instructing Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previous Instructing Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediary Agent Member ID or BICFI or LEI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediary Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediary Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drawdown Debtor Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drawdown Debtor Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drawdown Debtor Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Save Options](#)

In addition to displaying on the dashboard, the text of the questions and associated answers will be displayed in the “Questionnaire” section in the Activity Details report below the Action History section, as shown below.



Transaction History									
Amount	Error	Message	Identifier Type	Identifier	Overridden	Tran Hold Key	Tran Response	Tran Time	Tran Type
\$12.12			DDA	01 140000 00	false		Success	10/6/23, 4:22 PM	Debit Auth
\$5.00			DDA	01 140000 00	false		Success	10/6/23, 4:22 PM	Outbound Fee Auth
\$12.12			DDA	01 140000 00	false		Success	10/6/23, 4:21 PM	Debit Auth
\$5.00			DDA	01 140000 00	false		Success	10/6/23, 4:21 PM	Outbound Fee Auth

Action History					
Date	Action	Message	User	End User Id	End User Name
10/6/23, 4:22 PM	Submitted		JFROST		
10/6/23, 4:21 PM	NeedsReview	OFAC processing has placed wire in needs review state. Rules processing has placed wire in approved state.	System		
10/6/23, 4:21 PM	Submitted		JFROST		
10/6/23, 4:21 PM	Created		JFROST		

Questionnaire	
How was the wire initiated?	Phone
Explain how the customer was verified:	Required information verified over the phone: DL, Mothers Maiden Name
There are enough funds in the account?	true

The text of these questions and associated answers is also included in the Agreement Document after the Wire General Information and only shows questions not marked as “Internal.”

Transaction Account Type: None Account:	Address 2: Address 3: Hamburg, DE, 21129	Address 3:
Account Debited In Drawdown [No Data]	Originator FI [No Data]	Beneficiary FI [No Data]
Additional Information	Instructing FI [No Data]	Intermediary FI [No Data]

Customer Questions	
How was the wire initiated?	In Person
Explain how the customer was verified:	Driver's License
There are enough funds in the account?	true

Update Restrictions

You can restrict fields from ever being modified based on the source of the wire. The list of fields and sources is shown below.



	EFTGOLD	Teller System	Web	Mobile Web	Mobile App	Transmission	File Upload	Escrow Analysis	Escrow Disbursement	Construction Disbursement
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instructed Agent ABA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Name	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Agent Member ID or BICFI or LEI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debtor Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Agent Member ID or BICFI or LEI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previous Instructing Agent Identifier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previous Instructing Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Previous Instructing Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediary Agent Member ID or BICFI or LEI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediary Agent Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intermediary Agent Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drawdown Debtor Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drawdown Debtor Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drawdown Debtor Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Provider Options

Wells Fargo Skip Dodd Frank

If you are using Wells Fargo as your Foreign Wire provider and you do *not* want the Dodd Frank rules to apply, you can set this option to skip.



Do Not Send External Alerts Options

You can choose not to send external alerts by selecting a wire Function Type:

- Payment Return (pacs.004) alerts
- Customer Credit Transfer (pacs.008) alerts
- Financial Institution Credit Transfer (pacs.009) alerts

If one of these options is enabled, an external alert will not be sent for the corresponding Function Type when the wire is completed.



Do Not Send External Alerts
Options specific to wire notifications

Disable Payment Return (pacs.004) alerts
 Disable Customer Credit Transfer (pacs.008) alerts
 Disable Financial Institution Credit Transfer (pacs.009) alerts

FPS Core Provider Options

If you have amounts listed in the Fees section under Options, enter the corresponding descriptor codes you want to use for each type of fee. The Descriptor Code determines the General Ledger posting and the fee description.

Select or deselect **Skip Fees For Account Analysis** to control whether the costed service counter on the account should be updated.

Select **Use Overdraft Funds** to use overdraft funds if needed when posting wires.

FPS Core Provider Options
FPS GOLD Core Banking

Domestic Inbound Fee Descriptor* 26		Domestic Outbound Fee Descriptor* 1004		Foreign Inbound Fee Descriptor* 64	
Foreign Outbound Fee Descriptor* 65		Web Outbound Fee Descriptor* 68		Foreign Web Outbound Fee Descriptor* 6	

Skip Fees For Account Analysis
 Use Overdraft Funds

FPS OFAC Provider Options

When using the FPS OFAC and Required Questions features together, set this option to run the answers to the questions through the OFAC check process.

FPS OFAC Provider Options
FPS OFAC matching system

Survey questions will be scanned for OFAC

Custom Rules

Rule List

You can view existing rules in the Rule List below the Rule Builder. This list is sorted by priority; click on any of the column headers to change the sort.

Rule List Search ×									
ID	Action Occurred	Direction	Condition(s)	Actions to Take	Action Parameters	Priority	Description	Enabled/Disabled	Remove/Edit
495	SUBMITTED	INBOUND	IF BENEFICIARY CONTAINS AF, AND BENEFICIARY NAME DOES NOT CONTAIN ONE OF AF	1: SET TO NEEDS REVIEW STATE		100	AF Country Code	Disabled	
555	SUBMITTED	OUTBOUND	IF FUNCTION TYPE = 1031	1: AUTO-APPROVE		100	CANDY TEST	Enabled	



Rule Builder

Create or edit rules using the Rule Builder.

The screenshot shows the 'Rule Builder' interface. At the top, there are 'Create' and 'Edit' radio buttons. Below, the rule is defined by several conditions: 'When a wire is Approved and direction is Outbound', 'If Interbank Settlement Amount >= 50000.00', 'And Instructed Agent = Jacob Jingleheimer', and 'And Instructing Agent = Peter Piper'. The 'Then' section is set to 'Assign To Department: Wire Room'. A 'Your rule reads as follows' summary is provided on the right. At the bottom, there is a 'Priority' field set to 500 and a 'Description' field. An 'Add Rule' button is at the bottom left.

To create a new rule:

1. Click the **Create** radio button.
2. Click the menu arrow and select an option from each menu.
3. Enter the value(s) in the **Parameter** field(s).
4. Enter a priority number in the **Priority** field. The priority determines which rules take precedence when multiple rules are processed on a wire. The lowest number is the highest priority.
5. Enter a **Description** (optional).
6. Click <Add Rule> to save and add this rule to the list.

Note: When first creating a rule, the enable/disable option is not visible—however, the rule is enabled by default. To show the enable/disable option, the rule needs to be edited by clicking on the  button; then the enable/disable option will appear next to <Edit Rule>. (See step 7 below for more details.)

To edit an existing rule:

1. Click the **Edit** radio button.
2. Enter the **Rule ID** number of the rule you want to change.
3. Click the menu arrow and if needed, change the option(s) from each menu.
4. Change the priority number (if needed) in the **Priority** field. The priority determines which rules take precedence when multiple rules are processed on a wire. The lowest number is the highest priority.
5. Change the value(s) in the **Parameter** field(s) (if needed).
6. If needed, change/update the **Description** (optional).



7. Determine whether the rule should be enabled or disabled. The default is enabled . If you want to disable the rule, click the <Enabled> button.
8. Click <Edit Rule> to save the changes made to this rule.

How Rules Are Evaluated

Rules that combine both "And" and "Or" are evaluated in a specific order. This is similar to the order of math operations. When "And" and "Or" operations are present in a rule, "And" groups will be evaluated first, and then the "Or" operations will be applied.

Example 1: Condition1 **Or** Condition2 **And** Condition3: In this example, if condition 1 is true **Or** conditions 2 **And** 3 are both true, then the rule will take effect.

Example 2: Condition1 **And** Condition2 **Or** Condition3 **And** Condition4: In this example, if conditions 1 **And** 2 are both true **Or** conditions 3 **And** 4 are both true, then the rule will take effect.

Example 3: Condition1 **Or** Condition2 **And** Condition3 **Or** Condition4: In this example, if condition 1 is true, **Or** conditions 2 **And** 3 are both true, **Or** condition 4 is true, then the rule will take effect.

Example 4: Condition1 **And** Condition2 **Or** Condition3 **And** Condition4 **Or** Condition5: In this example, if conditions 1 **And** 2 are both true **Or** conditions 3 **And** 4 are both true **Or** condition 5 is true, then the rule will take effect.

Users/Groups

The Users and Groups Tabs under this option are view-only tabs. The User Permissions, Group Permissions, User Options, and Group Options tabs under this option are file maintainable tabs. Users and Security are set up in CIM GOLD Security > Setup for those on the FPS GOLD Core. Simply assign your Wire personnel to the desired EFT GOLD security profiles. Each profile allows specific functions or actions.

For more information on Security Groups, including a definition of each group, see "[Security Groups/Profiles](#)" in the Setup section of this user's guide.



WireAdminSecurityGroup
WireCanOverrideTransactionErrors
WireMessageReaderGroup
WireMessageUpdaterGroup
WireOfacApproverGroup
WireOfacWhitelistUpdaterGroup
WireUserAdminSecurityGroup
WireUserSecurityGroup
WireViewFrbBalanceSecurityGroup

Security Profiles for EFT GOLD

For those not using the FPS GOLD Core product, the security for users will need to be set up on your network or other security access controller software.

The ratio of the number of users listed in EFT GOLD compared to the number of licenses purchased is displayed in the upper-left corner of the screen.



The Users Tab

The Users Tab is sorted by User ID. Click on any column header to change the sort. There is also a search function available. The search will display the matching User, list the Departments assigned to this user, specify whether or not Two Factor Authentication is turned on, and give the option to Force a Re-enroll in Two Factor Authentication if needed.

User ID	Username	Name	Department	Two Factor
40	ALTEST2	AL TEST2	Wire Room	Not Enrolled Force Re-enroll
626	jdoe	John Doe	Wire Room	Not Enrolled Force Re-enroll
1272	StevenB	Steven B Packer	Wire Room	Not Enrolled Force Re-enroll



To view a user's permissions:

1. Click to select a user in the Users list.

The Total Daily Limit will display at the top, followed by Department Permissions for each department this user is assigned to, followed by User Options, and finally, EFT GOLD Administrative Groups. Department Permissions include single wire max limits, daily wire max limits, permissions, restrictions, and sources (meaning which security group the permissions come from). User Options include any work day restrictions, work hour restrictions, and sources. EFT GOLD Administrative Groups includes the EFT GOLD Administrative groups this user is assigned to.

User ID	Username	Name	Department	Two Factor
626	jdoe	John Doe	Wire Room	Not Enrolled Force Re-enroll

Permissions for John Doe (jdoe)

Total Daily Limit

\$0.00 / \$9,999,999,999.99 = 0.00%

Department Permissions

	Single Wire Max	Daily Wire Max	Permissions	Restrictions	Sources
Wire Room	\$9,999,999,999.99	\$0.00 / \$9,999,999,999.99 = 0.00%	<ul style="list-style-type: none"> Can Approve Can Executive Release Can View Or Report 	⊘ x 1	<ul style="list-style-type: none"> <User Permission> WireAdminSecurityGroup

User Options

Enabled Options	Work Hours	Sources
<ul style="list-style-type: none"> Can Work Monday Can Work Tuesday Can Work Wednesday Can Work Thursday Can Work Friday Can Work Saturday Can Work Sunday Can Work Holiday 	12:01 AM -- 11:59 PM	

EFT GOLD Administrative Groups

John Doe is a member of these EFT GOLD administrative groups:

- WireAdminSecurityGroup
- WireMessageReaderGroup
- WireMessageUpdaterGroup
- WireOfacWhitelistUpdaterGroup
- WireUserAdminSecurityGroup
- WireUserSecurityGroup
- WireViewFrbBalanceSecurityGroup

The Groups Tab

The Groups Tab displays all of the security groups and is sorted by Group ID. Click on any column header to change the sort. There is also a search function available. The search will display the matching Group ID, Name, Description, and the number of members in that particular group.



Group ID	Name	Description	Members
1001	WireOfacApproverGroup	WireOfacApproverGroup	2
2001	TELLERS	Teller Profile	0
8816	PLATFORM		15

To view the members of a particular group, click to select a group in the Groups list. The User Members that are part of a particular group will be listed as well as any group members (if applicable).

Group ID	Name	Description	Members
1001	WireOfacApproverGroup	WireOfacApproverGroup	2
<p>Members of WireOfacApproverGroup (2)</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>User Members (2)</p> <ul style="list-style-type: none"> Matt Olsen (motest) tomtom (tomtom) </div> <div style="width: 45%;"> <p>Group Members (0)</p> <p>No Group Members</p> </div> </div>			

The User Permissions Tab

The User Permissions Tab displays the permission information of all users. This tab is sorted by User ID. Click on any column header to change the sort. There is also a search function available. The search will display the matching User ID, Username, Name, Department, Single Wire Max, Daily Wire Max, Permissions, Restrictions, and Effective Start and End Dates.

To edit a user's limits:

1. Click on a user in the User Permissions list to open the Edit Permission fields.
2. Make changes to the Single-Wire Limit, Daily Wires Limit, Permissions, or Restrictions. See the table, screen shots, and information below.
3. Click <Save>.

Limit	Explanation
Single-Wire	The maximum dollar amount that cannot be exceeded for a single wire approved by this user.
Daily Wires	The maximum dollar amount that cannot be exceeded when combining the approved wire dollar amounts for this user. The total value of the approved wires is combined and compared to the Daily Wires limit above the Daily Wires Max value.



Edit Permission for AL TEST2 (ALTEST2)

Details

Reason _____

Effective Dates

Submit the Effective Start Date empty to have the permission be effective immediately.

Effective Start Date

Submit the Effective End Date empty to have the permission be effective indefinitely.

Effective End Date

Approval Limits

The largest limit across all user and group permissions will be used.

Single-Wire

Single Wire Max*
\$ 500,000.00

Daily Wires

Daily Wire Max*
\$ 2,000,000.00

Permissions

Create Permissions

Can Create
 Can Create From Template
 Can Create Or Approve Templates
 Functions Allowed To Create: Can Create Pacs004, Can Cre...

Other Permissions

Can Delete Documents
 Can Executive Release
 Can Submit
 Can Update Customer Created
 Can View Or Report
 Can Self Approve

ISO
 CXI

Action Restrictions

Reset All To Unspecified
Set All To Allowed
Set All To Restricted

Approve w/out Fee or Wa... Unspecified
 Cancel Unspecified
 Complete Manually Unspecified
 Deny Unspecified
 Skip OFAC Unspecified
 Submit When Denied Unspecified
 Submit When Needs Review Unspecified

View Wire Restrictions

Reset All To Unspecified
Set All To Allowed
Set All To Restricted

Other's Wires on Dashboa... Unspecified
 Other's Wires on Reports Unspecified

Other Restrictions

Reset All To Unspecified
Set All To Allowed
Set All To Restricted

Instruction For Creditor A... Unspecified
 Customer Memo Unspecified
 International Unspecified
 More Amounts Unspecified
 Release Time Unspecified
 Sender Reference Unspecified
 Transaction Account Unspecified
 Foreign Provider of None* Unspecified

Group Keys Restricted
 Originator/Debtor Autoco... Unspecified

Save
Cancel

Each of the Restriction fields above can contain one of the three following options: Allowed, Restricted, and Unspecified. Fields that are set as Allowed will display on the Create Wire screen and can always be updated. Fields that are set as Unspecified will be viewable and can be updated unless a field group record or some other permission restricts it. Restricted will not allow the field to be updated or displayed. The restrictions column will show the number of allowed and restricted restrictions. The allowed restrictions are represented with a green checkmark followed by the number ✔ x 7. The restricted restrictions are represented with a red circle with a white line followed by the number ⊘ x 69.

Group Permissions Tab

The Group Permissions Tab displays the permission information of all groups. This tab is sorted by Group ID. Click on any column header to change the sort. There is also a search function available. The search will display the matching Group ID, Group Name, Department, Single Wire Max, Daily Wire Max, Permissions, Restrictions, and Effective Start and End Dates.



To edit a group's limits:

1. Click on the desired group.
2. Make changes to the Single-Wire Limit, Daily Wires Limit, Permissions, or Restrictions.
3. Click <Save>.



Users Groups User Permissions **Group Permissions** User Options Group Options

Group Permissions Search ✕

Group ID	Group Name	Department	Single Wire Max	Daily Wire Max	Permissions	Restrictions	Effective Start Date	Effective End Date	Actions
10003	WireUserSecurityGroup	Wire Room	\$0.00	\$0.00	Can View Or Report	✖ x 1	--	--	

Edit Permission for WireUserSecurityGroup (17 members)

Details

Reason

Effective Dates
Submit the Effective Start Date empty to have the permission be effective immediately.
 Effective Start Date
Submit the Effective End Date empty to have the permission be effective indefinitely.
 Effective End Date

Approval Limits
The largest limit across all user and group permissions will be used.
Single-Wire
 Single Wire Max*
 \$ 0.00
Daily Wires
 Daily Wire Max*
 \$ 0.00

Permissions

Create Permissions
 Can Create Can Create From Template Can Create Or Approve Templates Can Create Pacs004, Can Cre...

Other Permissions
 Can Delete Documents Can Executive Release Can Submit Can Update Customer Created Can View Or Report Can Self Approve

ISO **CXI**

Action Restrictions

 Approve w/out Fee or Wa... Cancel Complete Manually Deny Skip OFAC Submit When Denied Submit When Needs Review

View Wire Restrictions

 Other's Wires on Dashboa... Other's Wires on Reports

Other Restrictions

 Instruction For Creditor A... Customer Memo International More Amounts Release Time Sender Reference Transaction Account Foreign Provider of None
 Group Keys Originatory/Debtor Autoco...

Group Members

- JFROST (JFROST)
- template user (templ)
- tomtom (tomtom)
- Cindy Easton (Easton)
- Jessie Test (JJTEST)
- Mark (markbenson)
- timtim (timtim)
- Matt Olsen (motest)
- Penny Test User (PennyTest)
- Test Penny User (TestPenny)
- AL TEST2 (ALTEST2)
- John Doe (jdoe)
- Steven B Packer (StevenB)
- WireOfacWhitelistUpdaterGroup (WireOfacWhitelistUpdaterGroup)
- WireCanOverrideTransactionErro (WireCanOverrideTransactionErrors)
- EFT GOLD Delete Docs (1WireDocumentDeleteGroup)
- EFT GOLD Update Cust Created W (1WireUpdateCustomerCreatedWiresGroup)



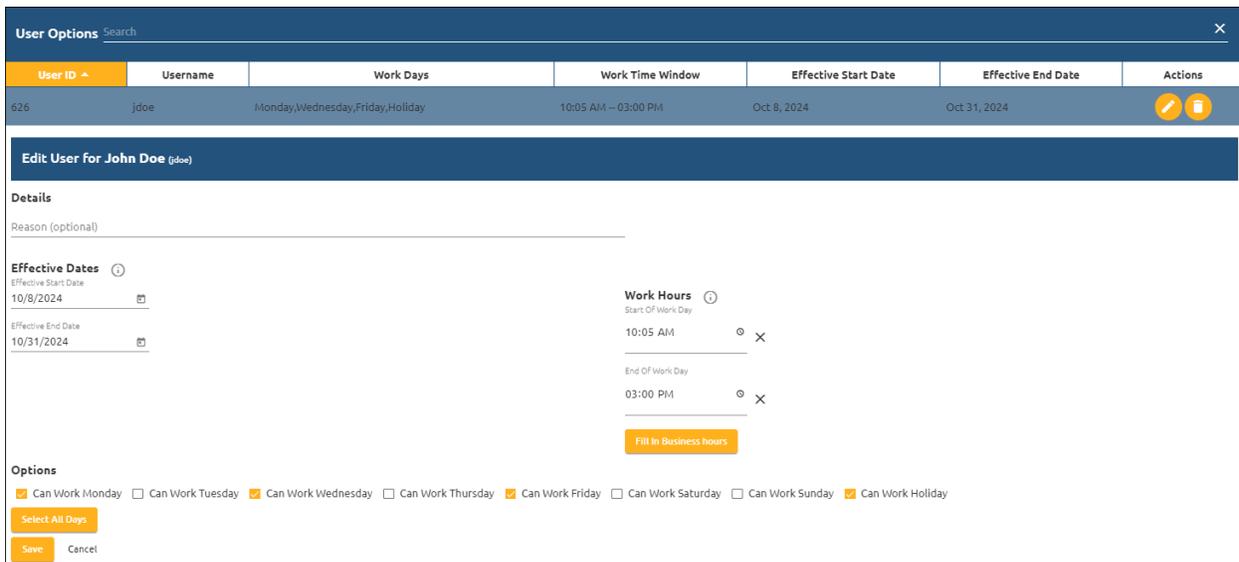
As explained above in the User Permissions Tab section, each of the **Restriction** fields above can contain one of the three following options: Allowed, Restricted, and Unspecified. Fields that are set as Allowed will display on the Create Wire screen and can always be updated. Fields that are set as Unspecified will be viewable and can be updated unless a field group record or some other permission restricts it. Restricted will not allow the field to be updated or displayed. The restrictions column will show the number of allowed and restricted restrictions. The allowed restrictions are represented with a green checkmark followed by the number  x 7. The restricted restrictions are represented with a red circle with a white line followed by the number  x 69.

The User Options Tab

The User Options tab allows control of the Work Hours and/or which days of the week a user can access EFT GOLD.

Under **Work Hours**, you can click <Fill in Business hours> to automatically populate the Business hours you have set under Admin > Options, or you can enter the hours independently.

Under **Options**, you can click <Select All Days> or choose the specific days you are allowing access. **Can Work Holiday** will include the Federal Reserve holidays in addition to any holidays listed under Admin > Options.



User ID	Username	Work Days	Work Time Window	Effective Start Date	Effective End Date	Actions
626	jdoe	Monday,Wednesday,Friday,Holiday	10:05 AM -- 03:00 PM	Oct 8, 2024	Oct 31, 2024	 

Edit User for John Doe (jdoe)

Details

Reason (optional)

Effective Dates

Effective Start Date: 10/8/2024

Effective End Date: 10/31/2024

Work Hours

Start Of Work Day: 10:05 AM

End Of Work Day: 03:00 PM

[Fill In Business hours](#)

Options

Can Work Monday
 Can Work Tuesday
 Can Work Wednesday
 Can Work Thursday
 Can Work Friday
 Can Work Saturday
 Can Work Sunday
 Can Work Holiday

[Select All Days](#)

[Save](#) [Cancel](#)

The Group Options Tab

The Group Options tab allows control of the Work Hours and/or which days of the week a group can access EFT GOLD.



Group Options Search ×						
Group ID ▲	Group name	Work Days	Work Time Window	Effective Start Date	Effective End Date	Actions
9020	Wire Dept	Monday,Tuesday,Wednesday,Thursday,Friday	06:00 AM – 06:00 PM	Oct 9, 2024	Oct 12, 2024	 
Options Count: 1						
+ New Group Option						

Click [+ New Group Option](#) to add other options. The fields below will open.

Users
Groups
User Permissions
Group Permissions
User Options
Group Options

Add Group Option

Details

Group(s) ▼

Reason

Effective Dates i

Effective Start Date 

Effective End Date 

Work Hours i

Start OF Work Day ×

--:-- --

End OF Work Day ×

--:-- --

[Fill In Business hours](#)

Options

Can Work Monday Can Work Tuesday Can Work Wednesday Can Work Thursday Can Work Friday Can Work Saturday Can Work Sunday

Can Work Holiday

[Select All Days](#)

[Save](#) [Cancel](#)

Under Work Hours, you can click on <Fill in Business hours> to automatically populate the Business hours you have set under Administration Options, or you can enter the hours independently.

Under Options, you can click <Select All Days> or choose the specific days you are allowing access. **Can Work Holiday** will include the Federal Reserve holidays in addition to any holidays listed under your Administrative Options.

Departments

The Departments tab shows a list of information for all departments, including the following:

- Department Name



- Status – Active or Disabled
- Customer Approval Document – Required or Not Required
- Customer Questionnaire – Enabled or Disabled
- Dodd Frank Disclosure – Verbal Disclosure, Non Receipt or Disabled.

Departments

Departments User Defaults Group Defaults

Departments Search

Department Name	Status	Customer Approval Document	Customer Questionnaire	Dodd Frank Disclosure	Actions
Lobby	Active Disabled	Required Not Required	Enabled Disabled	Verbal Disclosure Non Receipt Disabled	
Wire Room	Active Disabled	Required Not Required	Enabled Disabled	Verbal Disclosure Non Receipt Disabled	

+ New Department

The User Defaults tab shows a list of all the user default departments that have been set up on the system.

Departments User Defaults Group Defaults

User Defaults Search

User ID	Username	Name	Default Department	Actions
626	jdoe	John Doe	SubmitOnly	
9001	JFROST	JFROST	IT	

Default Department Count: 2

+ New Default Department

To set up a new User Default Department:

1. Click **+ New Default Department**.

The Add Default Department fields open.

2. In the Details section, select a User and a Department.
3. Click <Save>.
or
Click <Cancel> return to the User Defaults list without saving.



Departments **User Defaults** Group Defaults

Add Default Department

Details

User* jdoe | John Doe Department* Mortgage

Save Cancel

The Group Defaults tab shows a list of all the group default departments that have been set up on the system.

Departments User Defaults **Group Defaults**

Group Defaults Search ×

Group ID	Group Name	Default Department	Actions
2001	TELLERS	Teller/Frontline	 

Default Department Count: 1

+ New Default Department

To set up a new Group Default Department:

1. Click **+ New Default Department**.
The Add Default Department fields open.
2. In the Details section, select a Group and a Department.
3. Click <Save>
or
Click <Cancel> return to the User Defaults list without saving.

Departments User Defaults **Group Defaults**

Add Default Department

Details

Group* MGMTPROF Department* Mortgage

Save Cancel

Alerts

The alerts are set up for each user in the wire system and are sorted by the Contact column. Click on any of the column headers to change the sort. There is also a search function available.



You can delete alerts, edit them, and add new contacts to the Alerts list.

To delete the alert for a user:

1. Click the <Delete> icon in the Actions column.

To edit an alert for a user:

1. Click the <Edit> button in the Actions column.

Contact	Description	Departments	Wire Submitted / Needs Review	Wire Approved	New Inbound Wire	OFAC Suspect	Errors	Low FRB Balance	New User Logon	Option Update	Permission Update	Actions
jbradshaw@fsgold.com	Test Permissions and User Group Options Changes (CMF 12685)	Wire Room, Escrow Remittance										 

All of the alert fields open so you can edit the alert, as shown below.

Contact	Description	Departments	Wire Submitted / Needs Review	Wire Approved	New Inbound Wire	OFAC Suspect	Errors	Low FRB Balance	New User Logon	Option Update	Permission Update	Actions
jbradshaw@fsgold.com	Test Permissions and User Group O	Wire Room, Escrow Remittance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	 

2. Change the Contact, Description, or Departments, and place a check mark in the box for any trigger you want to use for this alert.
 3. Click <Save>.
- or
- Click <Cancel> to discard the changes and exit the editing mode.

To add a new contact to the Alerts list:

1. Click <+ Add a New Contact>.
 2. Enter the email address for the alert and a description of the alert.
 3. Select all departments this alert will apply to.
 4. Under the **Alert Settings** section, check all the events for which an alert will be sent.
 5. Click <Add This Contact> to add this contact to the Contact List.
- or
- Click <Cancel> to discard the changes and return to the Contact List.

Add Contact

Contact Info

Email: Description (e.g. Kim's email: 80 characters max):

Departments:

Alert Settings

Wire Submitted / Needs Review Wire Approved New Inbound Wire OFAC Suspect Errors Low FRB Balance New User Alert Receive Alert Updated Permissions Receive Alert Updated User Group Options



OFAC Whitelist

The OFAC Whitelist tab displays all the names that were whitelisted (determined not to be an OFAC risk) while handling OFAC errors on inbound and outbound wires.

These names are kept for the number of days entered on the Options tab under Administrative Options. When the number of days has passed, the names are removed automatically and will be checked on future wires.

You can remove a name from the list by clicking the <Delete> button.

Full Name	Alias Name	Justification	Sanction Program	Created By	Created	Expires	Participant Name	Participant Address	
P-552	P-552	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
P-813	P-813	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
P-835	P-835	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
P-881	P-881	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
P-885	P-885	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
P-912	P-912	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
P-913	P-913	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
P-914	P-914	False Positive	DPRK3	JFROST (JFROST)	Nov 20, 2020	Jun 20, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	
AB KONY	I-P	TEST	CAR	JFROST (JFROST)	Nov 30, 2020	Jun 30, 2021	KRESTI CRAFT	3514 CHAVEZ ST POWAY, CA 92054	

System Logs

On the System Logs tab, you can view a list of events and who handled them. File maintenance logs show the before and after data, the date, time, and who made the changes.

You can change what shows in the list:

- by selecting or deselecting individual check boxes;
- by clicking <Check All> or <Uncheck All>;
- by searching for text within a date range.



System Logs

System Events Search

Start Date 7/18/2025
 End Date 7/18/2025
 Search

Check All

Uncheck All

Alerts

Funds Transfer Message

Options

Provider Options

Report Definitions

Rule Definitions

Permissions

Whitelist

Reconciliations

Departments

FPS Logins

Load More Items

Date	Event	Details	Changed By
Jul 18, 2025, 11:14:28 AM	Process Outbound Wire	Wire Number: 889	System
Jul 18, 2025, 11:13:26 AM	Process Outbound Wire	Wire Number: 889	System
Jul 18, 2025, 11:13:25 AM	Process Outbound Wire	Wire Number: 889	System
Jul 18, 2025, 11:13:01 AM	Change Wire State	Wire Number: 889	JFROST (JFROST)
Jul 18, 2025, 11:12:38 AM	Change Wire State	Wire Number: 889	JFROST (JFROST)
Jul 18, 2025, 11:10:53 AM	Create Wire	Wire Number: 889	JFROST (JFROST)

Load More Items

Click on an item in the list to display the details of that event.

Date	Event	Reason for Login: Test CMF 12638	JBradshaw (Jacob Bradshaw)
Oct 28, 2024, 11:15:35 AM	FPS Login		
Field Changed		Before	After
UserLogonInfold		--	12
Institution		--	326
EmployeeNumber		--	2476
LastLogonTimeUtc		--	10/28/2024 5:15:35 PM
NotBeforeTimeUtc		--	10/28/2024 5:15:35 PM

