

Outbound Wire Preparation Guide

When authoring an outbound wire request in SoftPro Select:

- Use the website tool (next page) to determine if a financial institution is ONLINE
- ▶ Do not enter SPACES or DASHES in routing/account numbers
- Enter up to 150 CHARACTERS in Special Instructions
- Do not enter the following special characters:

\^~	^{}[]:/
@\$\	#%@&
\ ^ * '(){}[]:/& \t\r\n ~	=
: ^ ~ * \ @ # \$ % < > {}[]_	*\

Basic Wire (1 ABA + 1 Account)

Bank has an ABA, and is "online"

An "online" financial institution has its own ABA, and is **ONLINE** with the Federal Reserve for wiring purposes. Many larger, well-known banks, credit unions, and investment banks/brokerage firms operate this way.

Contacts screen



Register



Investment/Payoff Wire (1 ABA + 2 Accounts)

For Final Credit 2nd Account

A financial institution that does not have its own ABA, must use the services of a receiving bank that is ONLINE with the Federal Reserve for wiring purposes. Some investment banks/brokerage firms operate this way.

name & ABA

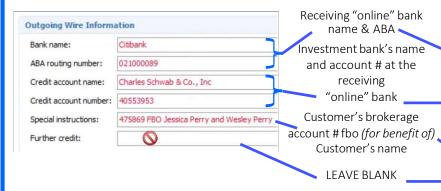
and account # at the receiving

"online" bank __

Customer's brokerage

Customer's name LEAVE BLANK

Contacts screen



Register

General	Bank Details	History
Bank infor	mation	
Bank nam	e:	Citibank
ABA routin	ng number:	021000089
Credit acc	ount name:	Charles Schwab & Co., Inc
Credit acc	ount number:	40553953
Bank sequ	uence number:	
Federal re	ference number:	
Special in	structions:	475869 FBO Jessica Peny and Wesley Peny
Further cre	edit:	O

11.15.2024 Page I of 4

Intermediary Bank Wire (2 ABAs + 1 Account)

Bank has an ABA, but it is for Bank Institution ONLY

An "offline" financial institution has its own ABA; however it is not online with the Federal Reserve for wiring purposes. Instead, it uses the services of a receiving bank that is **ONLINE**, for further credit to its account. Some credit unions and investment banks/brokerage firms operate this way.

To determine if the ABA/routing number for a financial institution is **ONLINE** with the Federal Reserve for wiring purposes,

- I. Navigate to https://www.frbservices.org/EPaymentsDirectory/agreement.html
- 2. Click Agree to access the search page
- 3. Click the Search Fedwire Participants link
- 4. Enter the ABA/routing number, click the **Search** button
- 5. In the search results, click the ABA routing number link

ONLINE ABA numbers show as **Eligible** and can be used to wire funds.

If the **Fedwire eligibility** for **Funds** shows **Settlement-only**, the ABA routing number is for Bank Institutions Only and **cannot** be used to wire funds.

Fedwire eligit	oility	
Book-Entry Securities	Eligible	
Funds	Eligible	ONLINE Bank
Fedwire eligibi	ity	
Book-Entry Securities	Eligible	6
Funds	Eligible Settlement-only	Bank Institutions ONLY

ontacts scree	en		Register	
Outgoing Wire Informatio	on		Outgoing Wire	
Bank name:	Catalyst Corp Federal Credit Union		General Bank Details	History
ABA routing number:	311990511	Receiving "online" bank name	Bank name:	Catalyst Corp Federal Credit Union
Credit account name:	Suzy Sell	& ABA	ABA routing number:	311990511
Credit account number:	546575	Customer name & account # at	Credit account name:	Suzy Sell
Special instructions:	Proceeds	"offline" bank	Credit account number: Bank sequence number: Federal reference number:	546575
ntermediary bank:	Hawaii USA FCU	"Offline" Intermediary bank name & ABA	Special instructions: Further credit:	Proceeds
ntermediary bank number:	321379410	Indire & Fibr	Intermediary bank:	Hawaii USA FCU
Renefician/ hanb			Intermediary bank number:	321379410

International, Cashier's Check**, Alphanumeric Account #s, or any Other Scenario Requiring Manual Processing (**cashier's checks only for those Operations where a "dummy" outgoing wire request form is required. Otherwise cut a check to obtain your cashier's check per your normal process.)

Manual Process

You enter a "stop" word to prevent the outbound wire request from crossing to WMA.

- 1. Complete the SoftPro Select outgoing wire fields to generate the printed outgoing wire request form
- NOTE: International wires use a SWIFT Code instead of ABA Routing number and must be entered in the ABA routing number field.
 - 2. Enter the "stop" word,
 - a) In the **Special instructions** field, enter **INTERNATIONAL** or **CASHIER**; this generates a courtesy email reminding you to manually process the wire

-OR-

b) In the **Bank sequence number** or **Federal reference number** field, enter **MANUAL**; this does **NOT** generate an email and the process must be confirmed with your OAC Contact

Contacts screen or Register

Special instructions:	International or Cashier	
Further credit:		

Register only

Bank sequence number:	Manual -OR-
Federal reference number:	Manual
Special instructions:	
Further credit:	

3. Follow your Operation's manual "paper" process

11.15.2024 Page **2** of **4**

Outgoing Wire - Field Mapping

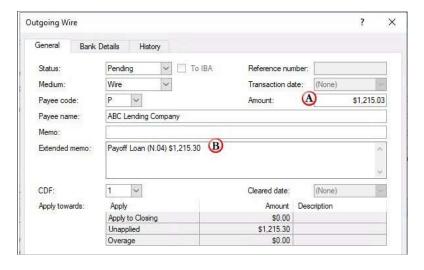
This chart shows you where the information entered in each field of SoftPro Select moves to the Wires Management Application.

	SoftPro Select Outgoing Wire	WMA
A	Amount	Amount
В	Memo & Extended memo (combined)	Additional Wire Information (Comment)
С	Bank name	Bank
D	ABA routing number	ABA#
	Payee code P or L:	
Е	Credit account name	Lender
F	Credit account number	Lender's Account Number
	Payee code NOT P nor L:	
G	Credit account name	Name to Credit
н	Credit account number	Account Number to Credit
I	Bank sequence number*	Sequence Number
J	Federal reference number*	Fed Number
К	Payee code P or L: N/A (Reference Number field from the Contact's screen)	Payoff Loan#
L	Payee code NOT P nor L: Special Instructions	Payoff Loan#
М	Intermediary Bank Name	Further Credit Bank Name (Offline Bank)
N	Intermediary Bank Number	Further Credit Bank ABA (Offline Bank)

- *Bank sequence number & Federal reference number fields remain blank until wired. In SoftPro Select, entering text in these fields also STOPS the outbound wire request from crossing over to WMA.
- > Use caution when entering information that must go on the wire. Each bank has a character limitation of what they accept from WMA.

11.15.2024 Page **3** of **4**

SoftPro Select



General B	ank Details	History		
Bank information	n			
Bank name:		Wells Fargo Bank, N.A.		
ABA routing nu	ımber:	121000248		
Credit account	name:	ABC Lending Company (E) (G)		
Credit account	number:	13152648 (F) (H)		
Bank sequence	e number:	(I)		
Federal referer	nce number:	(I)		
Special instruc	tions:	(I)		
Further credit:				
Intermediary ba	ank:	Metro Credit Union		
Intermediary ba	ank number:	211381990		=
Beneficiary bar	nk:			
Beneficiary ba	nk number:	0		
Wire Verificatio	n	N. The second state of the second		-
Verified with:		Valerie Verifieski		_
Verified date/ti	me:	12/19/2022 10:54 AM V		
Verified phone		(555)123-6548		
Verified by:		Billy Bankman		
Verified comme	ents:	Wire details verified with bank employee.	i i	^

WMA (Wires Management Application)

Display Full Account Numbers	☐ Display Print Friendly F	Page on Update	Printer Friendly	Go Back To Sea
Wire Information				
Date Entered: 12/12/2022 03:31 Company: WMA SPS Test Con Office: - lire From Account: UBOC0021-***000 Contact: Brown, Regina Wire Initiator: Brown, Regina on: Wire Confirmer: Source System: SPS.Testing	pany 21	Property Address: Status: File Number:	Wire Out 0 12/12/2022 03:37 PM MT 1234 Wires Way, Denver, CO 802 NEW as of 12/12/2022 03:31 PM 2022121724 \$1,215.03	
Wire for Payoff				_ = =
ABA #: 121000248 Bank: WELLS FARG Lender: ABC Lending enders Account Number: ***52648 (i Payoff Loan Number: Payoff Loan Name:	O BANK, NA C Company E G	(Offl Further Credit Ba	Bank ABA: 211381990 Nine Bank) Ine Bank) nk Name: Metro Credit Union (Vine Bank)	Ò
urrent:	Update			
Vire Account Verification D	etails			
Nire Account Verification D	etails			
Wire Account Verification Dot tatus: Beneficiary Account is not setup Additional Wire Action	etails			
Wire Account Verification Dotatus: Beneficiary Account is not setup Additional Wire Action isk: Medium Action To Take: Choose One Fed Number:	etails o in WAVE System	Account: 60 Da 0 OBI: FN:		
Wire Account Verification Dostatus: Beneficiary Account is not setup Additional Wire Action isk: Medium Action To Take: Choose One	etails o in WAVE System	Account: 60 Da 0 OBI: FN:	ys* 180 Days* 365 0 **Totals excludes the 2022121724 PropAddr:1234 Wires	Days* 0 last 30 days

11.15.2024 Page **4** of **4**