

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** or **OFFLINE**
- 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"

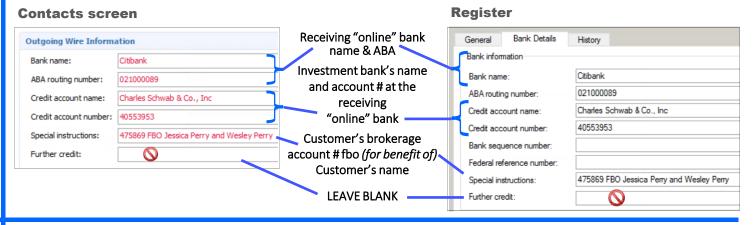
An "online" financial institution has its own ABA, and is **ONLINE** with the Federal Reserve for wiring purposes. Many larger, well-known banks, credit unions, and investment banks/brokerage firms operate this way.

Contacts screen Register Bank Details General History **Outgoing Wire Information** Bank information Receiving bank name, ABA, Bank of America Bank name: Bank name: Bank of America Customer's name & account # 026009593 ABA routing number: ABA routing number: 026009593 XYZ Selling Company Credit account name: XYZ Selling Company Credit account name: Credit account number: 23132467897 23132467897 Credit account number: Any special instructions to the Invoice No. 777888999 Bank sequence number: Special instructions: receiving bank Federal reference number: 0 Further credit: LEAVE BLANK ~ Invoice No. 777888999 Special instructions: Further credit:

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.



12.19.2022 Page **1** of **4**

Intermediary Bank Wire (2 ABAs + 1 Account)

Bank has an ABA, but is "offline"

An "offline" financial institution has its own ABA, however it is **OFFLINE** 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.

Register **Contacts screen** Outgoing Wire **Outgoing Wire Information** Bank Details General History Catalyst Corp Federal Credit Union Bank name: Bank information Receiving "online" bank name ABA routing number: 311990511 Catalyst Corp Federal Credit Union & ABA Bank name: Credit account name: Suzy Sell 311990511 ABA routing number: Customer name & account # at Suzv Sell Credit account name: Credit account number: 546575 "offline" bank 546575 Credit account number: Special instructions: Bank sequence number: "Offline" Intermediary bank Further credit: name & ABA Special instructions: Proceeds Hawaii USA FCU Intermediary bank: Further credit: Intermediary bank number: 321379410 Intermediary bank: Hawaii USA FCU 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
- 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

Contacts screen or Register

Special instructions:	International or Cashier
Further credit:	

NOTE: International wires use a SWIFT Code instead of ABA Routing number and must be entered in the ABA routing number field.

-OR-

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

Register only



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

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

- 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

If the **Fedwire eligibility** for **Funds** shows **Settlement-only**, then the bank is **OFFLINE**.



12.19.2022

Outgoing Wire – Field Mapping

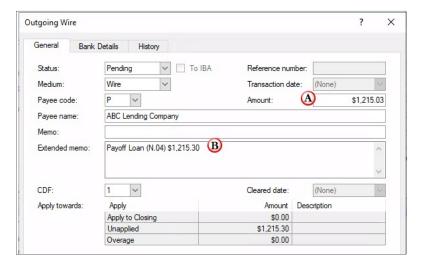
This chart shows you where the information entered in each field of SoftPro Select moves to the Wires Management Application.

	SoftPro Select Outgoing Wire	WMA
Α	Amount	Amount
В	Memo & Extended memo (combined)	Additional Wire Information (Comment)
С	Bank name	Bank
D	ABA routing number	ABA #
E	Payee code P or L: Credit account name	Lender
F	Credit account number	Lender's Account Number
G	Payee code Not P nor L : Credit account name	Name to Credit
н	Credit account number	Account Number to Credit
1	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.

12.19.2022 Page **3** of **4**

SoftPro Select



History		
Wells Fargo Bank, N.A.		
121000248		
ABC Lending Company (E) (G)		_
13152648 F H		_
①		=
(I)		=
(I)		=
•		_
Metro Credit Union M		=
The state of the s		=
		=
V		Ξ
		_
12/19/2022 10:54 AM V		
(555)123-6548		
Billy Bankman		
Wire details verified with bank employee.		٨
	121000248 ABC Lending Company B G 13152648 F H T U U Wetro Credit Union M 211381990 Valerie Verifieski 12/19/2022 10:54 AM (555)123-6548 Billy Bankman	121000248

WMA (Wires Management Application)

Display Full Account Numbers	☐ Display Print Friendly F	Page on Update	Printer Friendly	Go Back To Sea
Vire Information				
Date Entered: 12/12/2022 03:31 Company: WMA SPS Test Cor Office: - ire From Account: UBOC0021-***00i Contact: Brown, Regina on Wire Initiator: Brown, Regina on	mpany 021	Property Address: Status: File Number:	Wire Out of 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 Confirmer: Source System: SPS.Testing		Rejected By:		
/ire for Payoff				
ABA #: 121000248 Bank: WELLS FARC Lender: ABC Lending nders Account Number: Payoff Loan Number: Payoff Loan Name:	GO BANK, NA C I Company E G	(Offl Further Credit Ba	Bank ABA: 211381990 N line Bank) nk Name: Metro Credit Union N line Bank)	0
rent:	Update			
/ire Account Verification D	etails			
atus: Beneficiary Account is not setu				
dditional Wire Action k: Medium Action To Take: Choose One V Fed Number:	p in WAVE System	Account: 60 Da 0 OBI: FN:		Days* 0 last 30 days
dditional Wire Action k: Medium Action To Take: Choose One V Fed Number: Quence Number:	p in WAVE System	Account: 60 Da 0 OBI: FN: Den	ys* 180 Days* 365 0 "Totals excludes the 2022121724 PropAddr:1234 Wires ver, CO 80246	0 last 30 days s Way,
Fed Number: () equence Number:	d date/time 12/12/22 8:20:00 P	Account: 60 Da 0 OBI: FN: Den B	ys* 180 Days* 365 0 "Totals excludes the 2022121724 PropAddr:1234 Wires ver, CO 80246	Days* 0 last 30 days s Way,

12.19.2022 Page **4** of **4**