

## 2019 McCracken Customer Conference

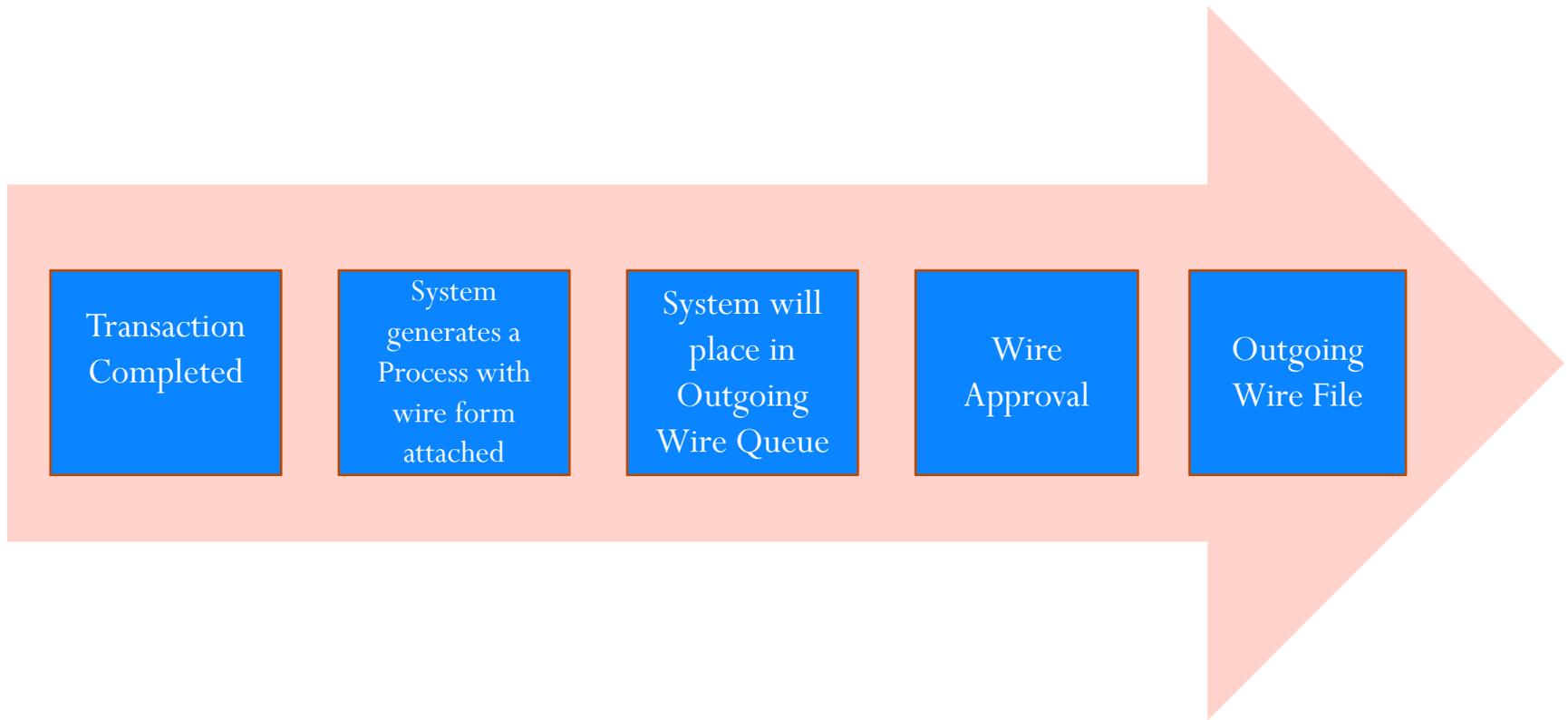
# Outgoing Wires

Learn how Strategy can now support next day remittance, and miscellaneous fees and expenses and join in on the discussions regarding our plans to provide wires for same day remittances



- Disbursements – what is your % of outgoing wires
- Do you have a standard wire file
- How do you handle your incoming wires
- Are you interested in wire functionality

# Flow of Outgoing Wire



# Wire Transactions

## Types of Transactions to Generate a Wire

- Investor Remittance
- Transactions Types
  - Escrow Disbursements (Esc 1, 2,4, 5)
  - Reserve Disbursement
  - Miscellaneous Expense
- Loan Advance
- Ad Hoc wire (allows the ability to wire for Phases that are not complete while taking advantage of controls and approvals or one off scenarios )

# Outgoing Wire Business Logic

- Wire Flag On ( (PSYSCMFS.S8AVAIL55 =Y):
- Start a process based on a combination of various transactions in DTRAN that are marked as wire which generates the wire form and puts it in the process queue next day
  - Investor Remittance
  - Disbursements
  - Expense
- Produce Disbursement same day – In development
- Produce the investor remittance (Participation/Syndications) on a same day wire – In development
- Loan advances generates the wire form and puts it in the process queue the same day – In development
- Authority and Dollar limit security on wire queue

# Processing a Transaction

- If the Wire flag is on (PSYSCMFS.S8AVAIL55 = Y), the 'Print Check' Y/N field that exists on the window for the transactions listed above will be modified to support the entry of an 'X' for Wire or 'S' for Same Day Wire. The label for the field will be changed to Print Check/Wire.
- The options for this field will be:
  - N = Print Check No
  - Y = Print Check Yes
  - X = Wire
  - S = Same Day Wire

# Money Movement

Transaction	Process Starts From	Standard Wires to be created: From Bank Account To Bank Account
Investor Remittance Wire  Done in Phase 1	Investor Remittance	Custodial P&I only US bank) > Inv Vendor Wiring Instruction (US and International) Type: Remittance
Tax/Insurance Disb Wire	Transaction Processing: Tax Disbursement Insurance Disbursement  Tax/Insurance Processing: Disburse by Vendor	Custodial T&I only US bank)> Vendor Wiring Instruction (US and International) Tax Authority/Insurance Agent
Tax/Insurance Disb Same Day Wire	Transaction Processing: Tax Disbursement Insurance Disbursement  Escrow Processing: Group Insurance/Tax Disb	Deposit Clearing only US bank)> Custodial T&I (only US bank)  Custodial T&I only US bank) > Vendor Wiring Instruction (US and International) Tax Authority/Insurance Agent
Reserve Disb Wire	Trans Processing: Reserve Disbursement	Reserve Acct (only US bank)> Vendor Wiring Instruction (US and International) Misc Vendor or Borrower
Misc Expenses Wire	Trans Processing > Misc Amounts > Misc Expense > Pay Expense	Misc Exp Disbursement (only US bank) > Vendor Wiring Instruction (US and International) Misc Vendor

# Transactional Wires

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# Investor Remittance Day End

Process is started and wire is generated based on the following information

- The remittance by the dates set in the Investor Master
- Wire on the Investor Vendor = Y(Yes)
  - You will only be allowed to enter a 'Y' in the Wire field on this window if an Active Remittance Investor Wiring Instruction exists for the investor
- Pull Investor wire information from the 3rd party tab in the Investor Vendor Record.
  - The dayend remittance program will check for an active Investor Vendor 3<sup>rd</sup> Party Wiring Instruction for the Investor with a Wire Type of 'R' (Remittance)

Will send funds from the Custodial P&I account

New Edit: Print Check (on Investor Vendor Remittance screen) must be 'N' if Wire selected

# Disbursements

A process is started based on the following

- Print Check/Wire = X on transaction disbursement screen
  - Distribute Escrow Between Investor must = No
  - Funds will move next business day and
  - Funds will moved from the T&I or Reserves bank accounts
  - Central Disbursement Clearing Account (does not apply to wires):
    - ‘System or Investor Disb Clearing (does not apply to wires):’

Disbursement Method: [dropdown]  
Payment: [text] .00  
Print Check/Wire [dropdown]  
Check Payee Name: [text]  
Check #: [text]

System Control

Section: Accounting

Bank Accounts

Bank	DDA#
Deposit Clearing: MFS BANK (001)	111
Disbursement Clearing: MFS BANK (001)	222
Corporate Cash: MFS BANK (001)	333

Central Disbursement Clearing Account: NO (N)  
System or Investor Disb Clearing: [dropdown]

Process Escrow Disbursement Through the P&I Disbursement Clearing Account in the Investor Vendor Record: [dropdown]  
Suspense Accounts for Cash Clearing: NO (N)  
Check Writing Batch # for WRAP Remittances: 00

Confidential

# Miscellaneous Expense

Process is started and wire is generated based on the following information

- Print Check/Wire = X on Pay Expense screen
  - Field Print Check/Wire
- Funds will move next business day
- Funds can be wired to Borrower or Vendor

Pay Expense

Payee: Abbott Appraisals

Amount Approved to Pay: 10.00

**Amount to Pay:** 10.00

Amount Remaining: .00

**Print Check:** [Dropdown]

Check #: [Text Box]

Batch #: [Text Box]

OK Cancel Help

Ready

# Vendor Maintenance



# Wire Instructions for Vendors

- Vendor Maintenance is the place to enter Wire Instructions for all Vendors except Investors

The screenshot shows a web browser window with the URL `172.29.20.70:9089/MWS_DASH/Main-en_US.html#Search%20Results`. The page features a navigation bar with buttons for **Portfolio Analysis**, **Mapping Tool**, **Construction Budget**, and **Notes**. On the left, a sidebar displays the **McCRAKEN** logo, a user selection dropdown for **Test User SRR**, a search input field, and a **Process Manager** button. The main content area is titled **Vendor Search** and includes a search bar, a **Vendor Type** dropdown menu, and a search button. The dropdown menu is open, showing a list of vendor categories such as **BANKS (V2)**, **TAXING AUTHORITIES (V3)**, **GENERAL LEDGER COMPANY NAME (V4)**, **ATTORNEYS (V5)**, **INSURANCE AGENTS & COMPANIES (V6)**, **CORRESPONDENTS (V7)**, **REAL ESTATE AGENTS (V8)**, **BUILDERS (V9)**, **ENVIRONMENTAL FIRMS (W1)**, **ENGINEERING FIRMS (W2)**, **MANAGEMENT AGENTS (W3)**, **APPRAISER (W4)**, **CONTACTS (W5)**, **AUDITORS (W6)**, **FORCE PLACED COMPANY (W7)**, **INSPECTORS (W8)**, **LOCKBOX LOCATION (W9)**, **MISCELLANEOUS OTHER VENDORS (X2)**, and **LIENHOLDERS (X3)**. Below the dropdown, a table header is visible with columns for **Vendor ID**, **Tax ID #**, **Contact**, **Address**, **Phone Number**, and **Fax Number**. The table currently displays the message **No data available in table**. At the bottom of the page, a footer contains the text **RWD TSTWIRESR 19D SD: 08/03/2017 09/26/2019**.

# Input Wire Instructions for Vendors

- Select the vendor type and hit search
- Select the entity you want to add wire instructions to and this screen comes up

[Vendor Search](#) » Wire Instructions

## Wire Instructions

Ok Apply Cancel Delete

**Vendor ID** TAXING AUTHORITIES (V3) **Vendor Code** Allegheny County, Pa (ALLE)

**Beneficiary Payment Instructions**

**Bank Name**  **Account #**

**Bank Address**  **Country Code** US

**ABA #** 437

**Intermediary Bank or Correspondent Bank for Further Credit To (if Applicable)**

**Bank Name**  **Account #**

**Bank Address**  **Country Code**

**ABA #**

**Purpose of Payment/Description**

**Purpose of Payment** CHARITY DONATION (CCDNR) ▼

**Description**

**Third Receiving Bank for Further Credit To (if Applicable)**

**Bank Name**  **Account #**

**Bank Address**  **Country Code**

**ABA #**

# Vendor Search

- Select the vendor Type and Search
- Right click to export to excel

## Vendor Search

Vendor ID	Tax ID #	Company Name	Contact	Address	Phone Number	Fax Number
ALLE		Allegheny County, Pa		P. O. Box 111 Pittsburgh, PA 15221	(246) 802-4681	
ALLS		Allegheny Public School Dist				
COOK		Cook County		118 N Clark Chicago, IL 60602		
CUYA		Cuyahoga County		2079 E Ninth St Cleveland OH 44115		
DANE		Dane County Wisconsin				
DUPA		DuPage County, Illinois		421 N County Farm Road Wheaton, IL 60187		
F001		Test County Annual				
MARI		Maricopa County Arizona				
Q001		Test County Quarterly				
S001		Test County Semi				
SACR		Sacramento County		111 Main Sacramento, CA		

# Wire Approval Queue



# Process and Task Work Queue for Outgoing Wires



Wire Approval Detail 🔍 🔊 🔒 🔍 Search

[Create New](#) [Complete](#) [Inactive](#) [Reassign Job Function](#)

Wire Status	Notes	Process Name	ActiveTask(s)	Start Date	Due Date	Assigned To	Wire Date	Investor	Borrower	Related To
<span>▶</span> PENDING	<span>🗨️</span>	OUTGOING WIRE	APPROVE OUTGOING WIRE	02/11/2019	02/11/2019		11/29/2018			
<span>▶</span> PENDING	<span>🗨️</span>	Outgoing Wire	PREPARE OUTGOING WIRE	12/04/2018			12/04/2018			
<span>▶</span> PENDING	<span>🗨️</span>	Outgoing Wire	APPROVE OUTGOING WIRE	07/17/2019			12/07/2018	IRP Master Serviced		

The work queue will have these additional fields:

- |               |                            |
|---------------|----------------------------|
| Status        | Send Date                  |
| Process Name  | Senders Account            |
| Task          | Amount                     |
| Start Date    | Beneficiary Bank Name      |
| Due Date      | ABA or SWIFT Number        |
| Assigned to   | Beneficiary Account Number |
| Wire Date     | Currency Type              |
| Investor Name | Transaction Description    |
| Borrower Name | Bank Balance               |
| Related To    |                            |

# Process for Outgoing Wires

<b>Process Type:</b>	OUTGOING WIRE	<b>Inactive:</b>	<input type="checkbox"/>	<a href="#">Document Checklist Template</a>
<b>Process Short Description:</b>	Outgoing Wire	<b>Recurring or One-Time:</b>	ONE-TIME	
Process Long Description:		<b>Frequency:</b>		
Process Sub-Type:		# Days		Start Month/Day
Category:	OUTGOING WIRE	Recurring Interval (Ex. every 2 years)		
Sub-Category 1:		Responsible Party:		
Sub-Category 2:		Role:		
Sub-Category 3:		Severity Level:		
<b>Start Date Indicator:</b>	1-USE CURRENT DATE	Approved:	<input type="checkbox"/>	
<b>Due Date Indicator:</b>	1-USE CURRENT DATE	Next Process to Start:		<input type="checkbox"/> Confirm Before Starting
#Days Required to Complete:		Case Number:		
	<input type="checkbox"/> Due Date synchronized with last Task	User Amount:	0.00	
		All Tasks are Sequential:	<input checked="" type="checkbox"/>	

► Additional Information

## Process Template Tasks

Select Task Type from Template:  [Add >](#) [ReSequence](#)  Ignore Category  Compact view

Order	Task Type	Task Status	Assigned To	Role	A/S	Start Indicator	Due Indicator	#Days	Sev	Options
10	PREPARE OUTGOING WIRE				<input type="checkbox"/>	1-USE CURRENT DATE	1-USE CURRENT DATE	0		
20	APPROVE OUT GOING WIRE				<input type="checkbox"/>	1-USE CURRENT DATE	1-USE CURRENT DATE	0		

# Wire Form

- This screen will be produced from the Investor Vendor Record Vendor Remittance Information Screen if Wire flag = Y -Dayend next day remittances
- Message field is the only field that can be updated

Welcome, SHARTWEL  
Outgoing Wires

### Outgoing Wire Form

Ok Apply Cancel Delete

Wire ID	15	Process Number	20
Date	12/14/2018	Status	PENDING (P)
Amount to Wire	500.00	Currency Code	US DOLLARS (USD)
Created By	SHARTWEL	Reviewed By	
Created Date/Time	12/14/2018 18:32:47	Reviewed Date/Time	

#### Sender Information

Sender's Name	Mfs manual	Sender's Account #	5678
Sender's Bank Name	MFS Bank (001)	Sender ABA #	175734433
Sender's Phone Number		Purpose of Payment	--
Sender's Address			

#### Beneficiary Payment Instructions

Beneficiary Bank Name	MFS Bank (001)	Beneficiary Name	ABC
Beneficiary Account #	5678	Beneficiary E-mail Address	ABC@gmail
Beneficiary ABA #	175734433	Beneficiary Phone #	211-569-9871
Beneficiary Bank Address		Beneficiary Address	
Beneficiary Bank Country Code	US	Beneficiary Country Code	
Message			

#### Intermediary Bank or Correspondent Bank for Further Credit To (if Applicable)

Intermediary Bank Name	
Intermediary Account #	
Intermediary ABA #	0
Intermediary Bank Address	
Intermediary Bank Country Code	

#### Third Receiving Bank for Further Credit To (if Applicable)

Third Receiving Bank Name	
Third Receiving Bank Account #	
Third Receiving Bank ABA #	0

# Approval

- Select the Approval button or the reject button on the screen
- Once the wire is approved the wire is waiting for your company's "Generate Export file" to the Bank
- Close process and the task will be removed from your work queue
- If you select reject , the process and task will be removed from work queue

## Outgoing Wire Form

Ok Apply Cancel Delete

Wire ID 7 Process Number 8  
Date 11/29/2018 Status PENDING (P)  
Amount to Wire 5,000.00 Currency Code US DOLLARS (USD)  
Created By DRAYMOND Reviewed By  
Created Date/Time 11/29/2018 10:56:23 Reviewed Date/Time

Approve/Reject Wire Approve Reject

Loan Number Investor Number Transaction Description  
Send Date/Time  
Fed Reference Number  
Sent Date/Time  
Confirmed Date/Time

Send Date Time defaults to today's date.

Click the Send Date to select a future date to send the wire.

Approve/Reject Wire Approve Reject

Send Date/Time  
Transaction Description  
Fed Reference Number  
Sent Date/Time  
Confirmed Date/Time

Jan 2019

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12

# Bank Balances

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# Bank Available Balance

- Bank Available Balance on Process queue
- Load thru the Mapping tool
- Green Check mark denotes you have enough money



# Load Bank Balances

## Mapping Tool

Upload New Spreadsheet

Session Options ▾

### Bank Balance from Bank Template

Mapping Tool

	Column A	Column B	Column C	Column D	Column E	Column F
<input type="checkbox"/> Row 1	BBBKDAT	BBBANKID	BBDDA		BBINTACT	BBBNKBAL
<input checked="" type="checkbox"/> Row 2	12/01/2018	001	100-115			\$160,000.00
<input checked="" type="checkbox"/> Row 3	12/02/2018	001	5678			\$500,000,000.00
<input checked="" type="checkbox"/> Row 4	12/03/2018	818		5678959		\$500,000,000.00

	BANK BALANCE DATE	BANK NUMBER	DDA ACCOUNT NUMBER	INTL ACCOUNT NUMBER	BANK BALANCE
Row 1					
Row 2	12/01/2018	001	100-115		\$160,000.00
Row 3	12/02/2018	001	5678		\$500,000,000.00
Row 4	12/03/2018	818		5678959	\$500,000,000.00

# Ad Hoc Wire

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# Flow of Ad Hoc Wire

1

User select  
'Creates New'  
in the wire  
approval  
Widget

This will  
generate a  
Process with  
wire form  
attached

System will  
place in  
Outgoing Wire  
Queue

Wire Approval

Outgoing  
Wire File

# Ad Hoc Wire

- Ability to wire on scenarios that have not been programmed yet
- One off items
- 'Create New' A blank wire form pop up screen
- User will be able to select the banks from and to or enter it in
- Standard approver security applies
- Add it to the file
- User will have to make the corresponding transaction/money movement independently to fund the from Account.
- The Created by user on a Ad Hoc wire can not approve it.

# How to create an Ad Hoc Wire Form

- Open up the Wire Approval Widget- Click on Create new to add a manual wire



The screenshot shows the 'Wire Approval Detail' interface. The top bar is orange and contains the title 'Wire Approval Detail' with share and refresh icons. On the right side of the top bar, there is a search bar and a 'Create New' button with a plus icon, which is highlighted with a blue box. Below the top bar, there is a table with the following columns: Wire Status, Notes, Process Name, ActiveTask(s), Start Date, Due Date, AssignedTo, Wire Date, Investor, Borrower, and RelatedTo. The table is currently empty.

# Ad Hoc Wire Form

Welcome, SHARTWEL  
Outgoing Wires

## Outgoing Wire Form

Ok Apply Cancel Delete

Wire ID 15 Process Number 20  
Date 12/14/2018 Status PENDING (P)  
Amount to Wire 500.00 Currency Code US DOLLARS (USD)  
Created By SHARTWEL Reviewed By  
Created Date/Time 12/14/2018 18:32:47 Reviewed Date/Time

### Sender Information

Sender's Name Mfs manual  
Sender's Bank Name MFS Bank (001) Sender's Account # 5678  
Sender's Phone Number Sender ABA # 175734433  
Sender's Address Purpose of Payment --

### Beneficiary Payment Instructions

Beneficiary Bank Name MFS Bank (001) Beneficiary Name ABC  
Beneficiary Account # 5678 Beneficiary E-mail Address ABC@gmail  
Beneficiary ABA # 175734433 Beneficiary Phone # 211-569-9871  
Beneficiary Bank Address Beneficiary Address  
Beneficiary Bank Country Code US Beneficiary Country Code  
Message

### Intermediary Bank or Correspondent Bank for Further Credit To (if Applicable)

Intermediary Bank Name  
Intermediary Account #  
Intermediary ABA # 0  
Intermediary Bank Address  
Intermediary Bank Country Code

### Third Receiving Bank for Further Credit To (if Applicable)

Third Receiving Bank Name  
Third Receiving Bank Account #  
Third Receiving Bank ABA # 0

# Ad Hoc Wire Tips

- If the user doesn't select a currency it will default to US on the wire form
- Sender Bank Search “spyglass” is limited by the banks that have a “Wire format” not blank, this field determine what custom wire output file it will be transmitted on. See [Bank Vendor Screen](#) to maintain the wire format field

Wire Format

# Process and Task Work Queue for Outgoing Wires

Outgoing Wire Review ...

Create New Complete Inactive Reassign Job Function Notes

Wire Status	Notes	Process Name	Active Task(s)	Start Date	Due Date	Assigned To	Wire Date	Investor	Borrower	Related To
PENDING							11/19/2018			
PENDING		Outgoing Wire	PREPARE OUTGOING WIRE	11/29/2018			11/29/2018			
PENDING		Outgoing Wire	PREPARE OUTGOING WIRE	11/29/2018			11/29/2018			
PENDING		Outgoing Wire	PREPARE OUTGOING WIRE	12/04/2018			12/04/2018			



The work queue will have these fields:

- Wire Status
- Notes
- Process Name
- Task
- Start Date
- Due Date
- Assigned to
- Wire Date
- Investor Name
- Borrower Name
- Related To
- Send Date
- Senders Account
- Amount
- Beneficiary Bank Name
- ABA or SWIFT Number
- Beneficiary Account Number
- Currency Type
- Transaction Description
- Bank Balance

# Approval

- Select the Approval button or the reject button on the screen
- Once the wire is approved the wire is waiting for your company's "Generate Export file" to the Bank
- Close process and the task will be removed from your work queue
- If you select reject , the process and task will be removed from work queue

## Outgoing Wire Form

Ok Apply Cancel Delete

Wire ID 7 Process Number 8  
Date 11/29/2018 Status PENDING (P)  
Amount to Wire 5,000.00 Currency Code US DOLLARS (USD)  
Created By DRAYMOND Reviewed By  
Created Date/Time 11/29/2018 10:56:23 Reviewed Date/Time

Approve/Reject Wire Approve Reject

Loan Number Investor Number Transaction Description  
Send Date/Time  
Fed Reference Number  
Sent Date/Time  
Confirmed Date/Time

Send Date Time defaults to today's date.

Click the Send Date to select a future date to send the wire.

Approve/Reject Wire Approve Reject

Send Date/Time  
Transaction Description  
Fed Reference Number  
Sent Date/Time  
Confirmed Date/Time

Jan 2019

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12

# Outgoing Wire History Queue/Report View

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# Outgoing Wire History Queue/Report View



# Outgoing Wire Queue/Report View

## Wire Queue

search text

Search By Wire Date: From  To

Search By Sent Date: From  To

Search

Options ▼

- Set Wire Authorities
- Select Wire Formats
- Generate Wire Export File
- Select Wire Calendar

### Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Beneficiary Bank Name	Beneficiary Account #
17	0	0	12/17/2018	50.00	MFS Bank (001)	5678	DELIVERED (D)	07/15/2019 15:01:20	Test Intl Bank (551)	
16	0	0	12/17/2018	5,000.00	MFS Bank (001)		PENDING (P)		Custodial Bank 002 (002)	

Beneficiary Bank Name	Beneficiary Account #	Beneficiary ABA #	Beneficiary Name	Beneficiary Bank Address	Currency Code
Test Intl Bank (551)		0		155 Main St	US DOLLARS (USD)
Custodial Bank 002 (002)		0			DENMARK KRONE (DKK)

# Outgoing Wire Queue/Report View

- This displays the wire file information including the current status.
- Users will be able to filter and sort by various columns with the default sort in Last Update Date/Time descending order.
- The search results grid can be exported to excel by right-clicking the grid and clicking 'Export to Excel';
- When a row is clicked the 'View Wire Details' button becomes active.
  - When this button is clicked a new window is opened that will display the wire approval page for this wire record with all buttons and fields disabled

# Wire Status

There are 5 Wire Status to be displayed in the Wire Queue

- Pending - Pending for approval or it has a future date that it needs to be sent
- Approved - The wire has been approved and is ready to be transmitted to the bank.
- Cancelled – The wire has been rejected by the approver
- Delivered - The status is changed once the wire has been put in the Custom wire extract in the bank's format.
- Confirmed - Status will change when the custom confirmation transmission is received back with the Fed Reference Number and Batch Sequence Number

# Wire Authority Screen

Path: The wire authority screen is in this widget under the Options button.



# Wire Authority Screen



## Outgoing Wire Queue

search text

Search By Wire Date: From  To   
 Search By Sent Date: From  To

Options ▾  
Set Wire Authorities  
Select Wire Formats  
Generate Wire Export File

**Wire Search Results**

Wire ID ▲	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Beneficiary Bank Name
16	0	0	12/17/2018	5,000.00	MFS Bank (001)	001-111	PENDING (P)		Custodial Bank 002 (002)
17	0	0	12/17/2018	50.00	MFS Bank (001)	5678	PENDING (P)		Test Intl Bank (551)

# Wire Authority Screen

- Security for wire authority and dollar limits
- Warning message from the wire process screen "The wire amount is greater than your approval limit. It will not be sent until the wire is approved by user with the proper Limit" Hard stop
- Approvals limits are done by title
- Approval limit in different currency ( US Dollar, Euros, Pounds, Canada Dollar, Peso,etc)

Welcome, DRAYMOND  
Outgoing wires

### Wire Authorities

search text

User ID	First Name	Last Name	Title	Approval Limit	No Limit	Currency Code	Active	
DRAYMOND					<input checked="" type="checkbox"/>	US DOLLARS (USD)	YES (Y)	<input type="button" value="✖"/>
DRAYMOND					<input checked="" type="checkbox"/>	AUSTRALIAN DOLLARS (AUD)	YES (Y)	<input type="button" value="✖"/>
DRAYMOND					<input checked="" type="checkbox"/>	EUROPEAN EURO (EUR)	YES (Y)	<input type="button" value="✖"/>

User ID:

First Name:

Last Name:

Title:

Approval Limit:  No Limit

Currency Code:

Active: YES (Y)

# User Information Detail

- User Information is under Tools/Maintenance/User Information
- User Name- must be filled in order for the user id to appear in the authorized user drop down.

The screenshot shows a dialog box titled "User Information Detail". The fields are as follows:

- AS400 User ID:** [Empty text box]
- First Name:** [Empty text box]
- Last Name:** [Empty text box]
- Phone #:** [Empty text box]
- Fax #:** [Empty text box]
- E-mail Address:** [Empty text box]
- Title:** [Empty text box]
- Servicer:** [Dropdown menu]
- Inactive:**

Buttons at the bottom: OK, Cancel, Apply, Help.

Status bar: Ready

# Select Wire Formats

- Path: The Wire Format selection is in this widget under the Options button



# Select Wire Formats

**Wire Queue**

search text   **Options** ▼

Search By Wire Date: From  To   
 Search By Sent Date: From  To

**Wire Search Results**

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Beneficiary Bank Name	Beneficiary Account #
17	0	0	12/17/2018	50.00	MFS Bank (001)	5678	DELIVERED (D)	07/15/2019 15:01:20	Test Intl Bank (551)	
16	0	0	12/17/2018	5,000.00	MFS Bank (001)		PENDING (P)		Custodial Bank 002 (002)	

**Options** ▼

- Set Wire Authorities
- Select Wire Formats
- Generate Wire Export File
- Select Wire Calendar

- Click the Plus sign and add all the Wire format files; and click the button apply or ok to save. This will now allow the user to enter in the bank screen “Wire Format”
- The dropdown uses PINFO table WF and checks each entry to see if it exists in PWFORMAT. If it does not exist in PWFORMAT, the PINFO code from table WF does not display (is not available) in the dropdown.

## Wire Formats Must be selected

Select Wire Formats

Format Id	Name	
BUN	BANK UNITED (BUN)	+

Format: --

# Generate Wire Export file

- Path: The Generate Wire Export file option is in this widget under the Options button



# Generate Wire Export file

In the option button, select the 'Generate Wire Export File' and then select the bank. The file will then generate.

Wire Queue

search text

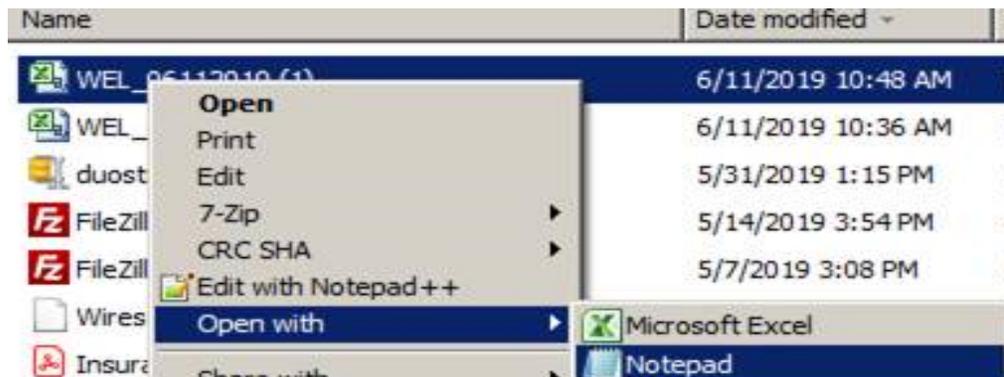
Search By Wire Date: From  To   
 Search By Sent Date: From  To

**Wire Search Results**

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Beneficiary Bank Name	Beneficiary Account #
17	0	0	12/17/2018	50.00	MFS Bank (001)	5678	DELIVERED (D)	07/15/2019 15:01:20	Test Intl Bank (551)	
16	0	0	12/17/2018	5,000.00	MFS Bank (001)		PENDING (P)		Custodial Bank 002 (002)	

# Downloading file to the bank

Go into the download file folder and find the file, right click and open it in notepad to see the text file.



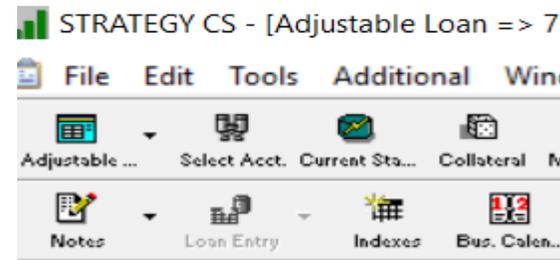
# Select Wire Calendar

- Path: The Select Wire Calendar option is in this widget under the Options button



# Business Day Calendar

- Set up a Business Calendar for your company thru the normal Calendar window (Arm Module>Bus Calendar)



- Once you select Wire Calendar an box appears to select the Business calendar you need

Wire Queue

search text

Search

Options ▾

- Set Wire Authorities
- Select Wire Formats
- Generate Wire Export File
- Select Wire Calendar

Search By Wire Date: From 12/17/2018 To 12/17/2018

Search By Sent Date: From 10/01/2019 To 10/01/2019

**Wire Search Results**

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Se
17	0	0	12/17/2018	50.00	MFS Bank (001)	5678	DELIVERED (D)	07/1
16	0	0	12/17/2018	5,000.00	MFS Bank (001)		PENDING (P)	

Select Wires Calendar

Calendar Code TEST ADD OF BUSINESS CALE ▾

Ok Apply Cancel

# Changes in the System

---

# Bank Vendor Screen

- New fields
  - US Banks Yes or No
  - Country
  - Custom file format “Wire Format”
  - Inactive for Wires (Inactive is Default value)
  - Date Inactive

**No Payable Record**

**Sys Info ID: V2 - Banks**

<b>Bank No.:</b> 001	US Bank: YES (Y) ▼	Contact:	
Bank Name: MFS Bank		Telephone:	(000)000-0000
Address Line 1:		Fax:	(000)000-0000
Address Line 2:		<b>ABA Number:</b>	175-734-433
Address Line 3:			
Address Line 4:			
Country: USA (US) ▼		Bank Rating:	
		Rated By:	▼
		Rating Date:	00/00/0000
		Wire Format:	▼
		Inactive for Wires: <input checked="" type="checkbox"/>	Date Inactive: 00/00/0000

# International Banks

US Bank= N the international fields become available

- New Bank #
- IRC#
- SWIFT#
- Sort Code
- CNAPS Bank Code

Sys Info ID: V2 - Banks

Bank No.:	814	US Bank:	NO (N)	Contact:	
Bank Name:	MFS International Bank			Telephone:	(000)000-0000
Address Line 1:				Fax:	(000)000-0000
Address Line 2:				IRC #:	
Address Line 3:				Swift #:	
Address Line 4:				Sort Code:	00-00-00
Country:	GERMANY (DE)	CNAPS Bank Code:			
		Bank Rating:			
		Rated By:			
		Rating Date:	00/00/0000		
		Wire Format:			
		Inactive for Wires:	<input checked="" type="checkbox"/>	Date Inactive:	12/13/2018

# Bank Tips

- US Bank field- All banks default to US Bank = Y
- Wire Format field - Must be selected [this is the output format that will be used]
- Bank Account Numbers must be approved to be used by the system
- The 'Inactive for Wiring Instructions' is defaulted to be inactive. Will need to uncheck the box if used for wires on both the Bank Vendor Maintenance screen and the Bank Account Number screen

# US Bank Accounts

- Screen is now called Bank Accounts
- Just shows the US bank accounts
- Bank accounts requires a separate approval
- Ability to mark inactive

D.D.A. #	Description	STRATEGY Balance	Starting Chk #
123456789123456	Test	1,000,000.00	

D.D.A. #:

Description:

STRATEGY Balance:

Starting Chk. #:

Checking or Savings (C or S):

Approved:  Approved By: \_\_\_\_\_ Date Approved: 00/00/0000

Inactive for Wires:  Date Inactive: 00/00/0000

OK Cancel Apply Help

# International Bank accounts

- Displays the international banks accounts
- Bank accounts require a separate approval
- Ability to mark inactive

The screenshot shows a software window titled "Bank Account Numbers" with a close button in the top right corner. The window is divided into two main sections. The top section is a table with the following columns: "Description", "Wire Intl Bank Account #", and "IBAN #". The table is currently empty. The bottom section is a form for adding a new account, titled "Wire-Intl Bank Acct #:". The form contains the following fields and options:

- Description: [Text input field]
- Account Name: [Text input field]
- STRATEGY Balance: [Text input field] .00
- Starting Chk. #: [Text input field]
- Checking or Savings (C or S): [Dropdown menu]
- IBAN #: [Text input field]
- CLABE #: [Text input field]
- Approved:  Approved By: [Text input field] Date Approved: 00/00/0000
- Inactive for Wires:  Date Inactive: 12/13/2018

At the bottom of the form are four buttons: "OK", "Cancel", "Apply", and "Help". The status bar at the bottom left of the window displays "Ready".

# Investor Vendor Screen Vendor Remittance Information

## Remittance Instructions New Fields

- Wires Y or Blank
- Combine Wires Y or N
- Combine Wire Reason – User defined

Vendor Remittance Information

Investor: 00100 D2 Inv 100 External loans Program ID: D2 COMMERCIAL (D2)

**Business Calendars**  
 Use Business Calendar for Cutoff and Remit dates: NO (N)  
 Business Calendar Code: Business Calendar Option:

**Cutoff Information**  
 Next Cutoff Base Date: 06/25/2017  
 Next Cutoff Date: 06/25/2017  
 Last Cutoff Base Date: 05/25/2017  
 Last Cutoff Date: 05/25/2017  
 Cutoff Freq Method: MONTHLY (M)  
 Cutoff Frequency: 0001  
 Balance Due Last Cutoff: .00  
 Consider Unpd Sched Pmt Delq:  
 Hold Posting: NO (N)  
 Advance Date: 00/00/0000  
 Distribution Date: 00/00/0000  
 Start Collection Period: 00/00/0000  
 End Collection Period: 00/00/0000

**Critical Dates**  
 Recalculation Date: 00/00/0000 Reporting Date: 00/00/0000 IRP Supplemental Report Date: 00/00/0000  
 Prior Recalculation Date: 00/00/0000 Remittance Date: 00/00/0000 User Date 1: 00/00/0000  
 Determination Date: 00/00/0000 Distribution Date: 00/00/0000 User Date 2: 00/00/0000  
 Prior Determination Date: 00/00/0000 P&I Advance Date: 00/00/0000

**Remittance Instructions**  
 Next Remittance Base Date: 06/25/2017  
 Next Remittance Date: 06/25/2017  
 Last Remittance Base Date: 05/25/2017  
 Last Remittance Date: 05/25/2017  
 Remit Freq Method: MONTHLY (M)  
 Remit Freq: 0001  
 Weekly Remittance Day: 0  
 Minimum \$ to Remit:  
 P&I Test #:  
 Payoff Formula:  
 Int Basis for Loan Adv:  
 Remittance Instruction:  
 Dep Gross Cust: NO (N)  
 Remit Gross P&I: NO (N)  
 Remit Net P&I: YES (Y)  
 Contingent Int: NO (N)  
 Escrow 1: NO (N)  
 Escrow 2: NO (N)  
 Escrow 3: NO (N)  
 Escrow 4: NO (N)  
 Escrow 5: NO (N)  
 Suspense Escrow: NO (N)  
 Late Charge: NO (N)  
 Gross Gr Rent: NO (N)  
 Net Ground Rent: NO (N)  
 Print Check: NO (N)  
 Print Remittance: YES (Y)  
 Allow Excess Yld: YES (Y)  
 Guarant or Non-Guarant:

Wire: Combine Wires: Combine Wire Reason:

**Late Charge Information**  
 Percent Due Servicer: 100.00000000000000 Max Amt Due Servicer:  
 Initial Amount to Servicer: Amt Tied to Prin Bal:

# Investor Vendor Screen

## Bank Accounts

## Custodial Accounts and Balances

## New Fields

- Total P&I Balance
- Max Balance Threshold

Investor: 00100 D2 Inv 100 External loans Program ID: D2 COMMERCIAL (D2)

**Custodial Accounts**

<b>Custodial P&amp;I:</b>	Bank:	CUSTODIAL (002)	...	DDA #:	100-115
Deposit Clearing:	Bank:	CUSTODIAL (002)	...	DDA #:	100-111
Disbursement Clearing:	Bank:	CUSTODIAL (002)	...	DDA #:	100-222
Custodial Suspense:	Bank:	CUSTODIAL (002)	...	DDA #:	100-335
Custodial Escrow:	Bank:	CUSTODIAL (002)	...	DDA #:	100-225

**Custodial Balances**

Principal Balance:	8,885,144.81	Suspense Balance:	250,714.29
Interest Balance:	4,245,841.02	Other Funds:	.00
<b>Total P&amp;I Balance:</b>	<b>131,309,855.83</b>	<b>Escrow Buffer Bal:</b>	<b>.00</b>
Escrow Balance:	7,091,210.32		

Minimum Balance to Hold in Custodial P&I: .00 Max Balance Threshold: .00

**Escrow Bank Accounts**

<b>Escrow Disburse Clrg:</b>	Bank:		DDA #:	
<b>P&amp;I Check Writing:</b>	Bank:		DDA #:	
<b>Escrow Check Writing:</b>	Bank:		DDA #:	
Correspond Oper Acct:	Bank:		DDA #:	

**Corporate Cash Account Information**

Bank #:	CUSTODIAL (002)	...	DDA #:	100-333
---------	-----------------	-----	--------	---------

OK Cancel Apply Help

# Investor Vendor Screen

## Bank Accounts

- Loan Advance – In development
  - Changes to the screen for Loan Advances
    - A line will be added to the ‘Custodial Accounts’ group box, under the Custodial Escrow Bank and DDA for Loan Advances to add a Bank and DDA # labeled Loan Advance
    - A line will be added under the Loan Advance Bank/Account with the text ‘Corp Cash to Fund Loan Advance Account for Wires’ (Y/N field)
    - This window is also included in the Wizard when adding an Investor

# Investor Vendor Screen

## Investor Accounting Information

### G/L Accounts

New Field

- Wire Remittance

The screenshot shows a software window titled "Investor Accounting Information". At the top, it displays "Investor: 00100 D2 Inv 100 External loans" and "Program ID: D2 COMMERCIAL (D2)". Below this, there are several dropdown menus for "G/L Accounts": P&I Advances (100100101000000), Corporate Cash (100100102000000), Disbursement Clear (100100103000000), Escrow Advances (100100104000000), Trans Clear Out (100100105000000), and Wire Remittance (which is highlighted with a red box). Below these is a table for "G/L Control Accounts" with columns for G/L Control #, G/L Company, Excess Yield, Discount Yield, Guaranty Fee, and Service Fee Income. The first row contains the values: 1, MFS SOLD L (01), 100100106000000, 100100107000000, 100100108000000, and 100100109000000. At the bottom, there is a "G/L Control Detail" section with dropdown menus for G/L Control # (1), G/L Company (MFS SOLD L (01)), Excess Yield (100100106000000), Discount Yield (100100107000000), Guaranty Fee (100100108000000), Service Fee Income (100100109000000), Service Fee Expense (100100110000000), Service Fee Liability (100100111000000), and Interest Reserve Advance (100100112000000). The window has "OK", "Cancel", "Apply", and "Help" buttons at the bottom right, and a "Ready" status bar at the bottom left.

G/L Control #	G/L Company	Excess Yield	Discount Yield	Guaranty Fee	Service Fee Income
1	MFS SOLD L (01)	100100106000000	100100107000000	100100108000000	100100109000000

# Investor Vendor Screen

## 3<sup>rd</sup> Parties

### 3rd Parties

- Wiring Instructions
  - Investor remittance wire instructions are housed here
  - Only for Program ID D2 Investors

The screenshot displays the 'Investor Reporting' application window. At the top, a table lists linked names and addresses. The selected entry is for 'Premier Development' with address '3501 N. Warren Street, Saint Louis, MO 63101'. Below this, a detailed form shows the 'Formatted Name/Address' and various fields for 'Tax ID #', 'Language', 'Telephone #', 'Fax #', 'Email', and 'Address Type'. A secondary table lists bank accounts, with 'Test US KP' selected, showing details like 'D.D.A.# 123456789' and 'ABA# 123456789'. The main section is for 'Name Wiring Instructions', where the 'Type of Wire' is set to 'P&IREMIT (R)', 'Remit to Bank' is 'BNEFIICIARY (B)', and 'Purpose of Payment' is a dropdown menu. The 'Inactive' checkbox is unchecked, and the 'Inactive Date' is '00/00/0000'. A sidebar on the left contains a tree view with 'Wiring Instructio' selected. At the bottom, there are 'OK', 'Cancel', 'Apply', and 'Help' buttons.

Inactive	Name ID	Linked Name/Address:	Name/Address Line 1	Name/Address Line 2	Name/Address Line 3	Name/Address Line 4	Name/Address Line 5	Name/Address
<input type="checkbox"/>	50	50 Premier Development	3501 N. Warren Street	Saint Louis, MO 63101				

Linked Name/Address: 50 NameID: 50 Inactive Check Payee:

**Formatted Name/Address**  
Premier Development  
3501 N. Warren Street  
Saint Louis, MO 63101

Tax ID #: 633314444 Relationship: [Dropdown]  
Language: ENGLISH (E) Start Date: 00/00/0000  
Telephone #: End Date: 00/00/0000  
Fax #: End Reason: [Dropdown]  
Email: Tax Report Req: [Dropdown]  
Address Type: Contact: [Dropdown]

Inactive	Bank	D.D.A.#	Intl Acct#	Account Name
<input type="checkbox"/>	Test US KP	123456789		

Name Wiring Instructions: [Dropdown] Name ID: 50 Premier Development Linked ID: 50  
Bank: 808 Test US KP  
D.D.A.#: 123456789 ABA#: 123456789  
Intl Account#: IRC#: Sort Code: 0 CNAPS Bank Code: 0  
IBAN#: Swift#: CLABE#: 0  
Account Name:  
Name Reference:  
Name Transaction ID: Inv Transaction ID:  
Name Description:  
Type of Wire: P&IREMIT (R) Remit to Bank: BNEFIICIARY (B) Purpose of Payment: [Dropdown]  
3rd Party Wiring Reference:  
Inactive:  Inactive Date: 00/00/0000

OK Cancel Apply Help

# Wire Instructions

- Wire Instructions need to be entered at the Name and Address level and then Associate to Investor Vendor 3<sup>rd</sup> Party

Wires Instructions on Existing Name and Address Screen (US)

The screenshot shows a software window titled "Name and Address Information" for "Plank Capital Associates". It features a table with columns: Bank, ABA #, Account Number, Account Name, Additional Info 1, and Additional Info 2. Two rows are visible: "CUSTODIAL (002) 123456789 807654321 Payoff Wire Account" and "CUSTODIAL (002) 123456789 2222222222 P&I Remittance". Below the table, a detailed view for the selected account shows fields for Bank Name (CUSTODIAL (002)), ABA # (123456789), Account Number (807654321), Account Name (Payoff Wire Account), Reference, Transaction ID, and Description.

Bank	ABA #	Account Number	Account Name	Additional Info 1	Additional Info 2
CUSTODIAL (002)	123456789	807654321	Payoff Wire Account		
CUSTODIAL (002)	123456789	2222222222	P&I Remittance		

Bank Name: CUSTODIAL (002) ABA #: 123456789 Inactive:   
Account Number: 807654321 Additional Info 1:   
Account Name: Payoff Wire Account Additional Info 2:   
Reference:   
Transaction ID:   
Description:

Wires Instructions on Existing Name and Address Screen (International)

The screenshot shows a software window titled "Name and Address Information" for "Carson Shaw". It features a table with columns: Inactive, Bank Name, D.D.A. #, Intl Acct #, and Account Name. One row is visible: "551". Below the table, a detailed view for the selected account shows fields for Bank Name (Intl Bank (551)), Intl Acct #, IRC # (551testirc), Swift # (551testswif), Sort Code (0), CNAPS Bank Code (0), IBAN #, Account Name, Reference, Transaction ID, Description, and Inactive Date (00.00.0000).

Inactive	Bank Name	D.D.A. #	Intl Acct #	Account Name
	551			

Bank Name: Intl Bank (551) Intl Acct #:   
IRC #: 551testirc Swift #: 551testswif Sort Code: 0  
CNAPS Bank Code: 0 IBAN #:   
Account Name:   
Reference:   
Transaction ID:   
Description:   
Inactive:  Inactive Date: 00.00.0000

# Adding a New Name with Wire instructions

- Select the icon 
- Select the new icon 
- Enter the “Company Name” or “First Name”/ Last Name  select apply
- On the left hand navigation “Wire Instructions” choice will appear, Select it



The screenshot shows a software interface with a navigation menu on the left and a form on the right. The navigation menu is titled "Name and Address Information" and includes the following items: Name Information, Linked Address Int, Name Roles, Name Contact Info, Name Association, Company Contact, and Wire Instructions. The "Wire Instructions" item is highlighted. The form on the right is titled "Name/Contact Information" and contains the following fields: NameID: 162, First Name: , Company Name: John Smith Associates, Name Prefix: , Contact: , and Telephone #: .

# Name & Address Information

## Name Information

Name/Contact Information

New Fields

- Gov't Natl ID
- Bus Req#
- Res Permit#

The screenshot shows a software window titled "Name and Address Information" with a sidebar on the left containing a tree view with items like "Name Information", "Linked Address I", "Name Roles", "Name Contact Inf", and "Name Associatio". The main area is divided into sections: "Name/Contact Information", "Name Roles", and "Address Information".

**Name/Contact Information**

NameID: [ ] Address ID: [ ] Inactive:

First Name: [ ] Last Name: [ ]

Company Name: [ ] Name Prefix: [ ] Name Suffix: [ ] Date of Birth: [ 00/00/0000 ]

Contact: [ ] Telephone #: [ ] Fax#: [ ] E-mail: [ ]

Web Address: [ ] Title: [ ]

Salutation: [ ] Entity Type: [ ] Language Indicator: [ ENGLISH (E) ] Alternate ID: [ ] Risk Rating: [ ]

SIC Code: [ ] NAICS Code: [ ] U.S. Citizen: [ ] Federal Tax Exempt: [ ] State Tax Exempt: [ ]

SSN or TIN: [ ] Federal ID# Verified: [ ] Tax ID#: [ 00-0000000 ]

WS Received: [ ] WS ID#: [ ] WS Exp Date: [ 00/00/0000 ]

Payee Name: [ ] IRS Reporting Name: [ ]

Entry Name: [ ]

**Gov Natl ID:** [ ] **Bus Reg#:** [ ] **Res Perm#:** [ ]

**Name Roles**

Inactive	Role Type	Role Type Desc	Sub-Role Type	Sub-Role Type Desc

**Address Information**

Inactive	Additional Address Info 1	Additional Address Info 2	Street#/Block#	Street Name/Sector

Buttons: OK, Cancel, Apply, Help

Status: Ready

# Security

---

# Security

Path: System wide/Maintenance/Vendors/Banks



# Security

Path: Web Portal

## 1. Wire Authorities

### Outgoing Wire Queue



## 2. Wire Queue

### Outgoing Wire Queue



## 3. Wires

Execute allow you to open this widget

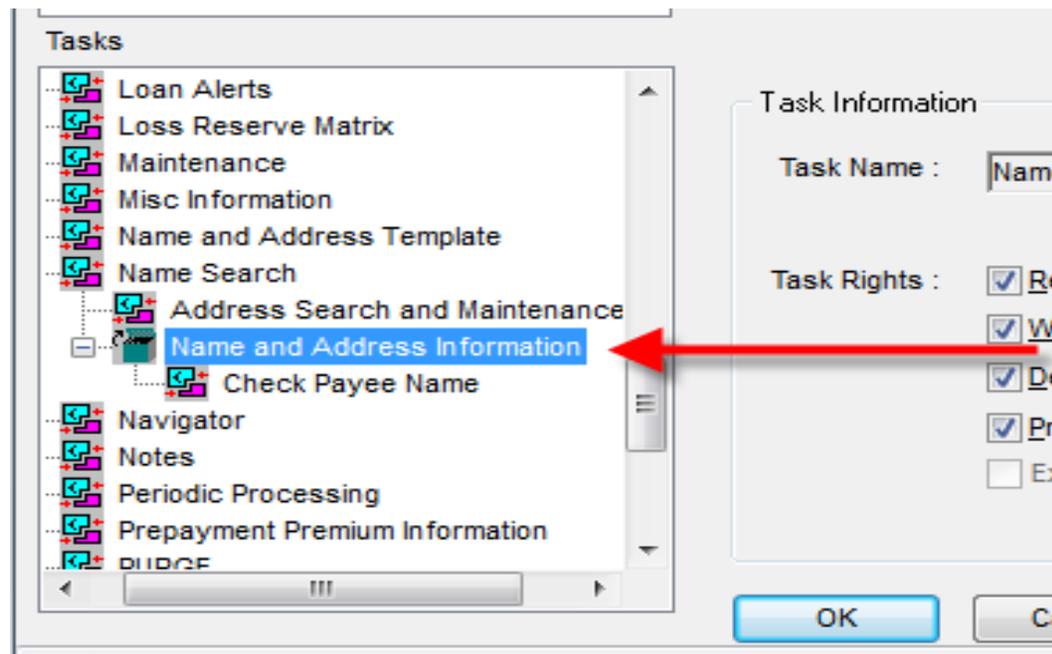
Write allows the user to create a manual wire



# Security

Path: System Wide/Name Search

To change wire instructions of names



# Administration

---

# Outgoing Wire Files

## New:

- PWIRE- Wire file
- PWIREAUTH - Authority file
- PRNAMWIRE -Name Wire
  - NAME ID WXNAMID to PNAME.  
NMNAMID
- PR3RDWIRE – 3<sup>rd</sup> Party wire
  - NAME ID WZNAMID
- PBANKBAL – Historical Bank Balance
- PWFORMAT – Wire file formats

## Changed:

- PINVES
- PBANK
- PBDAA
- PNAME2

# PINFO Codes

- Strategy Maintained
  - WIRE FORMAT [WF]
  - BANK ACCOUNT TYPE [TA]
  - WIRE [WI]
  - TYPE OF WIRE [TW]
  - REMIT TO BANK TYPE [RB]
  - CURRENCY [CU]
- USER Maintained
  - Reason for combined wire [1T]
  - Purpose of Payment [6W]
  - Fund Currency [69] if you update this currency it will update the PINFO CU

## PINFO Code 69

Update for any currency you are missing- must use ISO standard

• CODE	FULL DESC
• AUD	AUSTRALIA DOLLARS
• CAD	CANADA DOLLARS
• DKK	DENMARK KRONE
• EUR	EUROPEAN EURO
• GBP	UNITED KINGDOM POUNDS
• HKD	HONG KONG DOLLARS
• MXN	MEXICO PESOS
• SEK	SWEDEN KRONA
• USD	USA DOLLARS

If you update PINFO code 69, the system will auto update the PINFO code CU

# Dayend Reports

- MB630D (Daily Remittance Report)- create records in an Investor Custodial History work file for all amounts to be remitted.
- MB482P (Investor Daily Remittance Summary and Posting) This program uses the Investor Custodial History work file records (created in MB630D) to do the following:
  - Creates check records for remittance amounts
  - Creates records in the Investor Daily Custodial Transaction file (PICD) with investor remittance amounts
  - Rolls cutoff/remittance dates in the Investor Vendor record (PINVES)
- **MB432C (Daily P&I Summary – Post PICD to PICH)**

# Mapping Tool

Investor 3<sup>rd</sup> Parties (right click off investors)

Can be loaded with 2 mapping tools

**Deal/Investor Names Template**

**Roles For 3rd Party Names Template**

## Tips:

“Inactive” box, the value will become a “Y” for inactive and blank on the screen = “N” in the file( which is active)

id:	<input type="text" value="98"/>	<input type="button" value="..."/>	NameID: 98	<input type="checkbox"/>	Inactive
dress					

**In Development**

---

# In Development

- Same Day capability for
  - Investor Remittance
  - Escrow Disbursements (Esc 1, 2, 3, 4, 5)
  - Reserve Disbursement
  - Miscellaneous Expense
  - Loan Advance
- Incoming Wires

# Same Day Wires

- Investor Remittances
  - The remittance by the dates set in the Investor Master
  - Wire on the Investor Vendor = S (Same Day)
    - The Wire field on this window if an Active Remittance Investor Wiring Instruction exists for the Investor
- Payoff Same Day Wire
  - This field indicates to remit the Payoff funds to the Investor on the same day received

# Same Day Wires

- Escrow Disbursements
- If the Escrow Disbursement is processed as a Same Day Wire, additional processing is needed when the record is passed from the Daily file to the Check file if the Escrow Balance is not sufficient for the Disbursement. If the Escrow Balance is not sufficient:
- A check will be done to see if a Payment has been processed (waiting for dayend) and if the payment includes funds for the escrow. If there is a payment with an escrow amount a Wire will need to be generated to process the escrow piece of the payment (it cannot wait for dayend to be done).
- If after checking for a Payment the funds for the escrow disbursement are still not sufficient, a wire will need to be created for an advance (it cannot wait for dayend to be done).
- If a wire is created for either piece above, the ACH for that processing will be suppressed in dayend so that it is not duplicated.

# Same Day Wires

- Loan Advance
  - If the Loan Advance is being processed via wire, an out the door wire is created from the Loan Advance Bank/DDA to the Primary Borrower (based on Loan Level Wire Instruction) or Vendor Bank/DDA (based on Vendor Wire Instruction).
  - For any Investor on the loan that has a 'Y' in the field 'Corp Cash to Fund Loan Advance Account for Wires' (PINVES. IV#07), an additional wire will be created to move money from the Investor's Corporate Cash Account to the Investor's Loan Advance Account.
  - Strategy does not create ACH entries for the movement of money so there is nothing that needs to be suppressed in dayend for a same day Loan Advance.

# Same Day Wires

- Miscellaneous Expense
- Print Check/Wire = X on Pay Expense screen
- Funds can be wired to Borrower or Vendor

# Incoming Wires

- Portal page displays the Wire Incoming Payment file that includes support for US and international banks. This page will open from Process Manager work Queue.
- All of the fields will be read-only except for the Loan number and investor # and Incoming Wire Status fields.

# Incoming Wires

Welcome, Donathan Raymond  
WIRES

## Incoming Wire Form

Ok Apply Cancel Delete

Wire ID 70 Process Number 88  
Date 01/01/0001 Incoming Wire Status AUTO-MATCHED (A)  
Amount to Wire 500.00 Currency Code USD  
Loan Number 0 Investor Number 0

### Incoming Wire Details

Transaction Date Originator ID Sender's Bank Phone #  
Instructed Currency Amount 0.00 USD Equivalent Amount 0.00 Exchange Rate 0%  
Originator to Beneficiary Info 1 Originator to Beneficiary Info 2  
Originator to Beneficiary Info 3 Originator to Beneficiary Info 4

### Sender Information

Sender's Name  
Sender's Bank Name Sender's Account #  
Sender's Phone Number Sender ABA #  
Sender's Address Purpose of Payment

### Beneficiary Payment Instructions

Beneficiary Bank Name Beneficiary Name  
Beneficiary Account # Beneficiary E-mail Address  
Beneficiary ABA # Beneficiary Phone #  
Beneficiary Bank Address Beneficiary Address  
Beneficiary Bank Country Code Beneficiary Country Code  
Message test new proc

### Intermediary Bank or Correspondent Bank for Further Credit To (if Applicable)

Intermediary Bank Name  
Intermediary Account #  
Intermediary ABA #  
Intermediary Bank Address  
Intermediary Bank Country Code

### Third Receiving Bank for Further Credit To (if Applicable)

Third Receiving Bank Name  
Third Receiving Bank Account #  
Third Receiving Bank ABA #  
Third Receiving Bank Address  
Third Receiving Bank Country Code

# Incoming Wires

- The wire queue page is an existing page that was modified for incoming wires. A radio button is added to choose to view incoming or outgoing wires; the default is outgoing wires. Selecting the Incoming Wires option and searching will display a list of incoming wires. Clicking on a result will enable the 'View Wire Details' button. When this button is clicked a new window is opened that will display the Incoming Wire Form page with all fields disabled.

# Incoming Wires

Welcome, Donathan Raymond  
Wires

## Wire Queue

search text

Outgoing Wires  Incoming Wires  
 Search By Wire Date: From  To   
 Search By Sent Date: From  To

[View Wire Details](#)

### Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Incoming Wire Status	Sent Date/Time	Currency Code
70	0	0	01/01/0001	500.00			AUTO-MATCHED (A)		US DOLLARS (USD)

Release?

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# Release

- This functionality is an add-on product to Strategy and will be available at Release 19D and higher.

Questions?

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