

Automating Wires



Strategy Wires

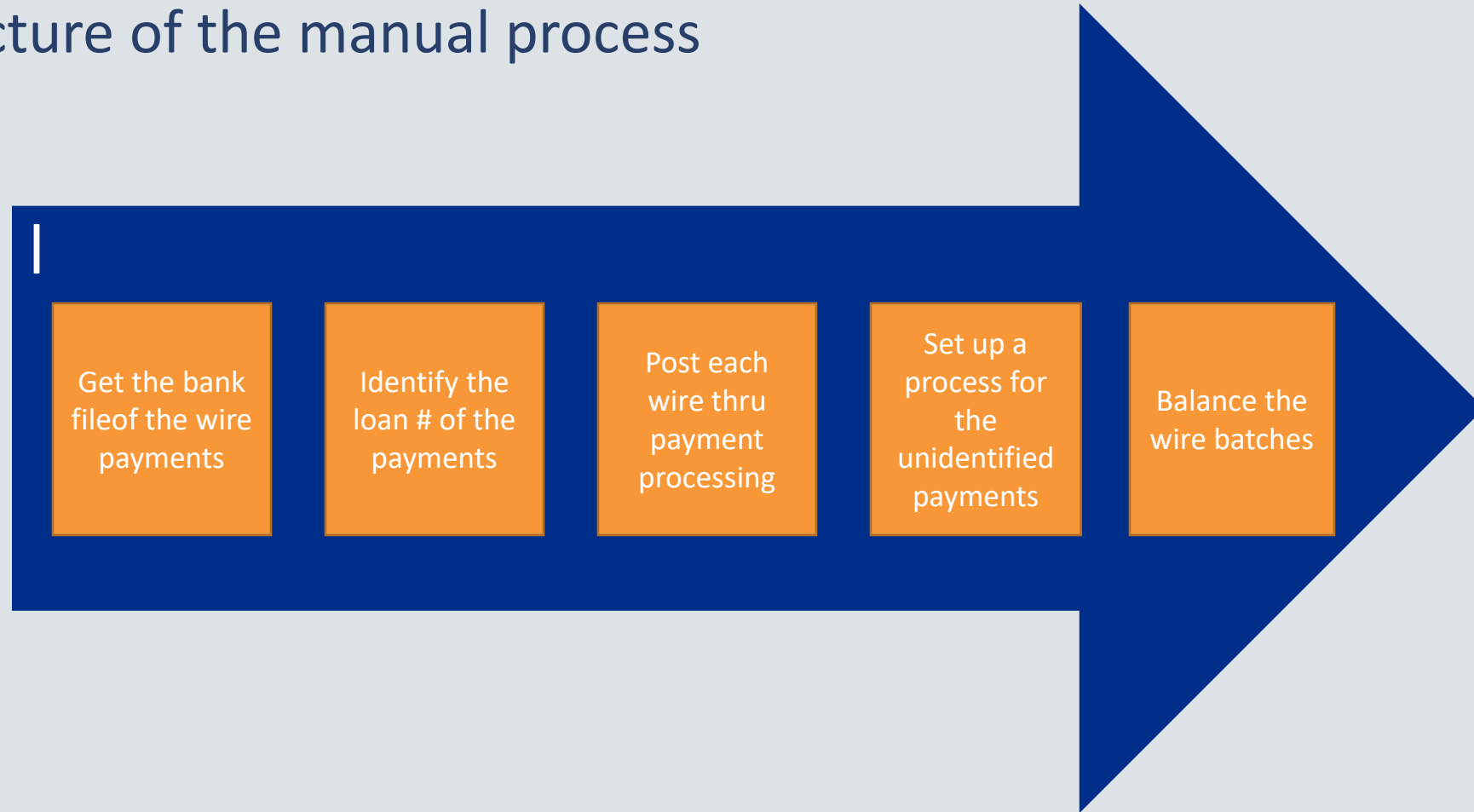
- Feature available at Release 20 or higher
- Automates incoming wire payments
- Creates outgoing wire disbursements
- Allows for same day wire disbursements
- Provides for funding wires
- Ad hoc wires supported



Incoming Wires

Incoming Wires – What you do today

- Picture of the manual process



Flow of Incoming Wires

- Picture of the Strategy Process



Processing Incoming Wires

- Get bank file of wire payments
- Create a spreadsheet
- Loan payments using MATI template
- Strategy attempts to match loan number
- Payments loaded for posting
- Use option to Post Matched Payments



Mapping Tool Template

To assist with loading incoming wires

MaTi - Incoming Wire Template

Upload New Spreadsheet

Session Options ▾

Incoming Wires Template

	Column A	Column B	Column C	Column D
<input type="checkbox"/> Row 1	Amount	Loan #	Date	comment
<input checked="" type="checkbox"/> Row 2	2.00	LOAN 60063312	08/06/2017	no app string and post to suspense override
<input checked="" type="checkbox"/> Row 3	3	LOAN 60063313	05/09/2020	bad date with suspense override on

	CURRENCY CODE	BANK PROCESSED DATE	BANK PROCESSED TIME	BANK VALUE DATE	WIRE AMOUNT	INVESTOR NUMB
Row 1						
Row 2		08/06/2017			2.00	
Row 3		05/09/2020			3	

Check All

Uncheck All

This spreadsheet matched a saved format. Current mapping selection, incoming wire shc, matches saved value. Current template selection matches saved value.

Clear Data

Edit incoming wire shc ▾

Validate

	Column A	Column B	Column C	Column D
<input type="checkbox"/> Row 1	Amount	Loan #	Date	comment
<input checked="" type="checkbox"/> Row 2	2.00	LOAN 60063312	08/06/2017	no app string and post to suspense override
<input checked="" type="checkbox"/> Row 3	3	LOAN 60063313	05/09/2020	bad date with suspense override on

	CURRENCY CODE	BANK PROCESSED DATE	BANK PROCESSED TIME	BANK VALUE DATE	WIRE AMOUNT	INVESTOR NUMB
Row 1						
Row 2		08/06/2017			2.00	
Row 3		05/09/2020			3	

MaTi – Incoming Wire Template

- Spreadsheet must have
 - Bank Processed Date
 - Wire Amount
- Other Fields Used to Identify Loan Number
 - Originator to BNF Info 1
 - Originator to BNF Info 2
 - Originator to BNF Info 3
 - Originator to BNF Infor 5
- Checks for Primary Borrower and identifies Associated Loans
 - Originator Address 1 Name

Incoming Wire Form

Incoming Wire Form

Ok Apply Cancel Delete

Transaction Details

Wire ID	2	Process Number	127	Instructed Currency Amount	0.00
Bank Processed Date	04/15/2020	Date Posted to Strategy	04/15/2020	Instructed Currency Code	
Wire Amount	2,000.00	Post Status	PROCESSED AND POSTED (Y)	Currency Code	
Payment Description				USD Equivalent Amount	0.00

Matching Override

Original Import Status		Processing Status Override	--
Processing Status		Loan Number	10020001
Loan Number (Original Strategy Derived)	10020001	Back Date	04/07/2020
Investor Number	0		
Created By		Last Updated By	DRAYMOND

Originator (Borrower) Incoming Wire Payment Information

Originator to Beneficiary Info 1	Loan No 10020001	Originator to Beneficiary Info 2	
Originator to Beneficiary Info 3		Originator to Beneficiary Info 4	
Message	put money to suspense		
Originator ID	Transaction Reference Number	Fed Reference Number	

Sender Information (Borrower & Borrower's Bank)

Sender's Bank Name	Sender's Bank Phone	Sender ABA #	0	Sender's Account #
Originator Address Line 1	Originator Address Line 2	Originator Address Line 3		Originator Address Line 4
Sender's Account # Int'l				

Identify Auto Matched records using Search

Wires

search text

☐ Outgoing Wires ☒ Incoming Wires

☒ Search By Bank Processed Date: From To
☐ Search By Date Posted to Strategy: From To

Processing Status
Processing Status Override
Post Status
Original Import Status

Wire Search Results

Wire ID	Bank Processed Date	Date Posted To Strategy	Wire Amount	Loan Number	Original Import Status	Processing Status Override	Post Status	Processing Status
66	05/19/2020	06/11/2020	10.00	750079777	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
64	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
61	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
60	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
58	05/19/2020	05/06/2020	10.00	750079777	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
56	05/19/2020	05/06/2020	223,350.89	750079777	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)

Wires > Option Button > Post Matched Payments

Wires

☐ Outgoing Wires ☒ Incoming Wires

☒ Search By Bank Processed Date: From To

☐ Search By Date Posted to Strategy: From To

Processing Status

Processing Status Override

Post Status

Original Import Status

Options ▼

Set Wire Authorities

Select Wire Formats

Generate Wire Export File

Select Wire Calendar

Post to Loan Suspense

Post Matched Payments

Wire Search Results

Wire ID	Bank Processed Date	Date Posted To Strategy	Wire Amount	Wire Description	Original Import Status	Processing Status
66	05/19/2020	06/11/2020	10.00			POST (Y)
64	05/19/2020	06/11/2020	21.01			POST (Y)
61	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)	POST (Y)
60	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)	POST (Y)
58	05/19/2020	05/06/2020	10.00	750079777	AUTO MATCHED (A)	POST (Y)
56	05/19/2020	05/06/2020	223,350.89	750079777	AUTO MATCHED (A)	POST (Y)

Confirm Post Matched Payments

Are you sure you would like to post all matched payments?

Magic behind MaTi (find the loan number)

Four Info Fields

- Looks for 'Loan', 'Ln', or 'Loan Payment'
- 'Reference', 'Ref', 'Re', or 'Asset'
- '#', 'No' or 'Number'
- Sequence of numbers with min length of 3 digits and maximum length of 9

OR

Checks Active Name records

- Identify the Originator of the Wire, Compare with the Primary Borrower records
- Looks for Bank/DDA# in the incoming record
- Identifies assoc. Loan(s)

Loan Number found

- Can amount be processed as Regular Payment. or Misc. Amount and payment strings (the Lockbox standard programs is used)

Creating Wire Records After Matching

Wire Marked as 'Unmatched (U)' Or Multiple Records (M)

Loan # not identified

No matching Bank/DDA#

No matching Loan for Name

Name tied to multiple Loans

Exception Processing:
Process starts to assign someone to manually ID the Loan & Process Payment

Wire Marked as 'Loan Matched (L)'

Loan # Identified

Wire Amount does not match open receivable records for Reg Payment or Misc. Amount.

Exception Processing:
Process starts to assign someone to Process Wire Amount

Wire Marked as 'Auto Matched (A)'

Loan # Identified

Wire amount can be processed as Reg Payment or Misc. Amt.

No Process Required
Post Matched Payments

Exception Processing

Matching Override

Original Import Status

LOAN MATCHED (L)

Processing Status

DO NOT POST (N)

Incoming wire Condition

- Loan Number Found, amount does not match
- No Loan Number Found
- Multiple Loan Numbers found

Original import status

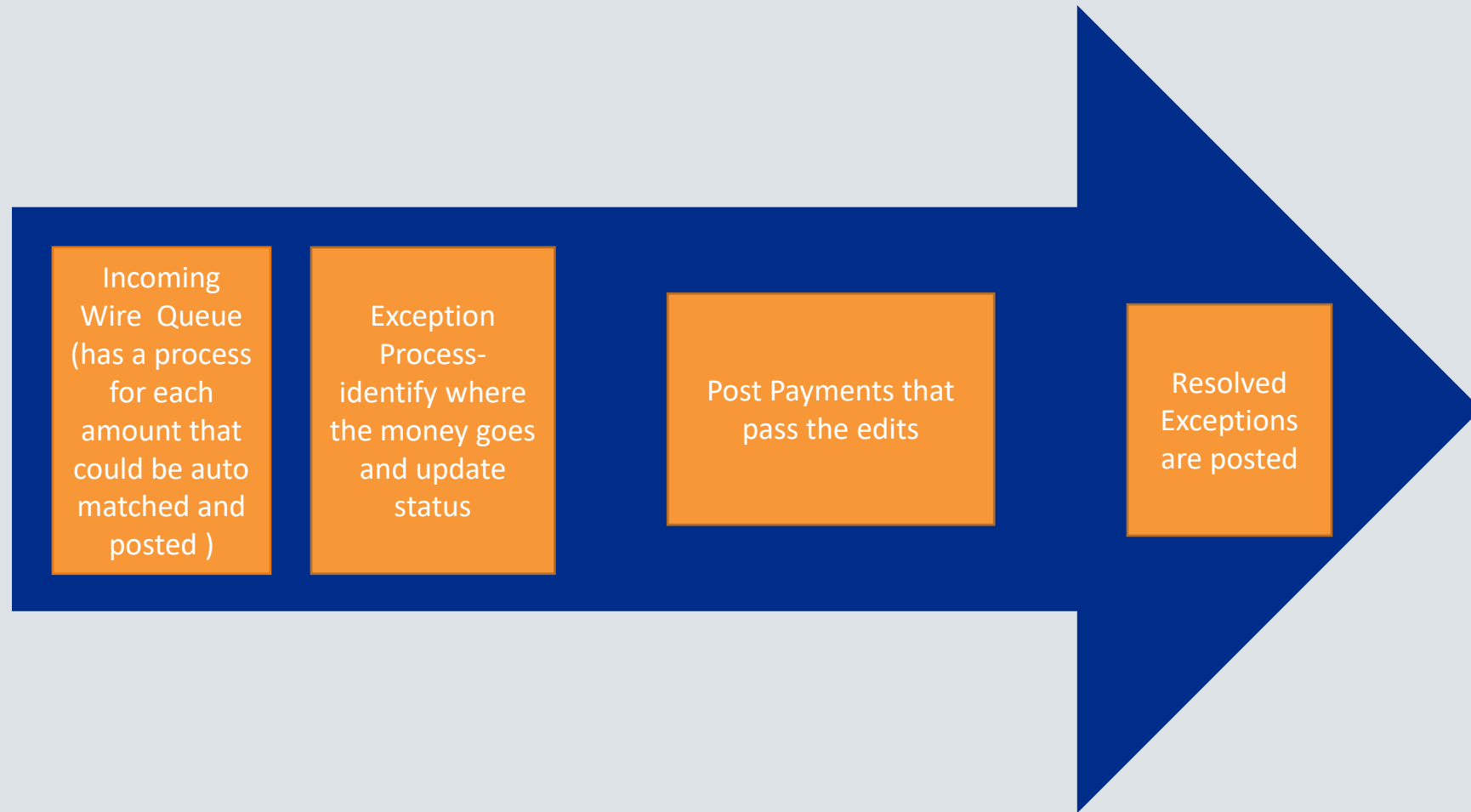
- Loan Matched (L)
- Do Not Post (N)
- Multiple Loans Identified (M)



Incoming Wire Queue

Process & Task Queue filtered to incoming wire processes

Exception processing Incoming Wires





Integrates with Process Manager

Assists with Exception Processing

Process Template - Wire incoming Payments To Be Identified

←

OK

Apply

Cancel

Tools ▾

Process Management

Process Management

Maintain Process Number: 161

Status: OPEN

Process Type: WIRE INCOMING PAYMENTS TO BE IDENTIFIED

Process Sub-Type:

Process Short Description: WIRE INCOMING PAYMENTS TO BE IDENTIFIED 30,974.74

Process Long Description:

Category: INCOMING WIRES

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Linked To:

+

LOAN 10020003

Process Start Date: 05/19/2020

Process Due Date: 05/22/2020 ☐ Synchronize with last Task

Actions ▾

Recurring or One-Time: ONE-TIME

Frequency: / # Days

Recurring Interval (Ex. every 2 years)

Most Recent Note: TORCHLIGHT-CANYON VILLAGE

Responsible Party:

Role: Lock Box

Severity Level:

Approved: ☐

Next Process to Start: ☐ Confirm Before Starting

Case Number:

User Amount: 30,974.74

☒ All Tasks are Sequential

Recurring Stop Date

Additional Information

Process Tasks

☒ Compact view

Show: ☒ Open ☐ Completed ☐ Inactive ☐ Waived ☐ Fu

Order	Task Description	Task Status	Most Recent Note	Assigned To	Start	Start Date	Due Date	Status
10	INCOMING WIRE FUNDS POSTED			<div></div>	<div></div>	05/19/2020	05/19/2020	OPEN <div></div>

Process Template for Incoming Wire Posted to Suspense

← OK Apply Cancel Copy Tools ▾

Process Template Maintenance

Process Management Search > Process Template Search > Process Template Maintenance

Maintain Process Template ID: WIRI000002

Process Type: WIRE INCOMING POSTED TO SUSPENSE

Process Short Description: WIRE INCOMING POSTED TO SUSPENSE

Process Long Description:

Process Sub-Type:

Category: INCOMING WIRES

Sub-Category 1:

Sub-Category 2:

Sub-Category 3:

Start Date Indicator: 1-USE CURRENT DATE

Due Date Indicator: 2-USE START DATE PLUS #DAYS ☐ Due Date synchronized with last Task

#Days Required to Complete: 7

Inactive: ☐

Recurring or One-Time: ONE-TIME ▾

Frequency: ▾ / ▾ / ▾ Start Month/Day
Days
Recurring Interval (Ex. every 2 years)

Responsible Party: ASSIGN USING LOAN SET ▾

Role: Lock Box ▾

Severity Level: ▾

Approved: ☐

Next Process to Start: ▾ ☐ Confirm Before Starting

Case Number:

User Amount: 0.00




All Tasks are Sequential: ☒

Document Checklist Template

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	CLEAR SUSPENSE		ASSIGN USING LOAN SET ▾	Lock Box ▾	<input checked="" type="checkbox"/>	1-USE CURRENT DATE ▾	0-USER ENTERS DATE ▾	0	▾	  

Incoming wire form matching override section

Matching Override

Original Import Status

Processing Status

DO NOT POST (N)

Processing Status Override

--

Loan Number (Original Strategy Derived)

0

Loan Number

0

Investor Number

0

Back Date

The fields will be read-only except for the Matching section. The following fields can be found in this section 'Loan Number' and 'Investor Number' and Processing Status fields.

Processing Status and Post Status

Posting Matched Payments

Process Status= Post

- The payment runs thru the standard lockbox looking for regular payment and Misc payment that are due
- Utilizes Payment strings if they are on the loan.
- Or the override post suspense=Y
- The Post status will become = 'Processed and Posted'

Unable to Post

Process Status =Do Not Post

- Options to resolve
 - Identify the loan #
 - Correct amount due
 - Put payment strings on the loan
 - Change override post to suspense= Y
- Update Process Status override, this closes out the record and you can't post.

OTHER (O)
POST USING TRANS PROCESSING (P)
RETURNED (R)
WIRE RECALLED (W)
MANUAL UNMATCHED (X)

Review exceptions that have been matched and can be posted thru post payments

Wire Register

search text

Search

Options ▼

☐ Outgoing Wires

☒ Incoming Wires

☐ Override Max Search Results

☒ Search By Bank Processed Date:

From

09/16/2021

To

09/16/2021

☐ Search By Date Posted to Strategy:

From

09/16/2021

To

09/16/2021

Processing Status

--

▼

Processing Status Override

--

▼

Post Status

--

▼

Original Import Status

--

▼

Results Returned: 0

Wire Search Results

Wire ID	Bank Processed Date	Date Posted To Strategy	Wire Amount	Loan Number	Original Import Status	Processing Status Override	Post Status	Processing Status	Investor Number	Fed Reference Number	Originator to Beneficiary Info 1
No data available in table											

Wires > Option Button > Post Matched Payments

Wires

☒ Outgoing Wires ☐ Incoming Wires

☒ Search By Wire Date: From To

☐ Search By Sent Date: From To

Options ▾

- Set Wire Authorities
- Select Wire Formats
- Generate Wire Export File
- Select Wire Calendar
- Post to Loan Suspense
- Post Matched Payments

Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Fed Reference Number
No data available in table									

Confirm Post Matched Payments

Are you sure you would like to post all matched payments?



Outgoing Wires

Disbursements and Remittances

A decorative graphic on the left side of the slide consists of a grid of white cubes. The cubes are arranged in a 5x5 pattern, with some cubes missing to create a stepped, three-dimensional effect. The lighting is soft, casting gentle shadows that give the cubes a realistic appearance. The background is a solid light blue color.

Disbursements

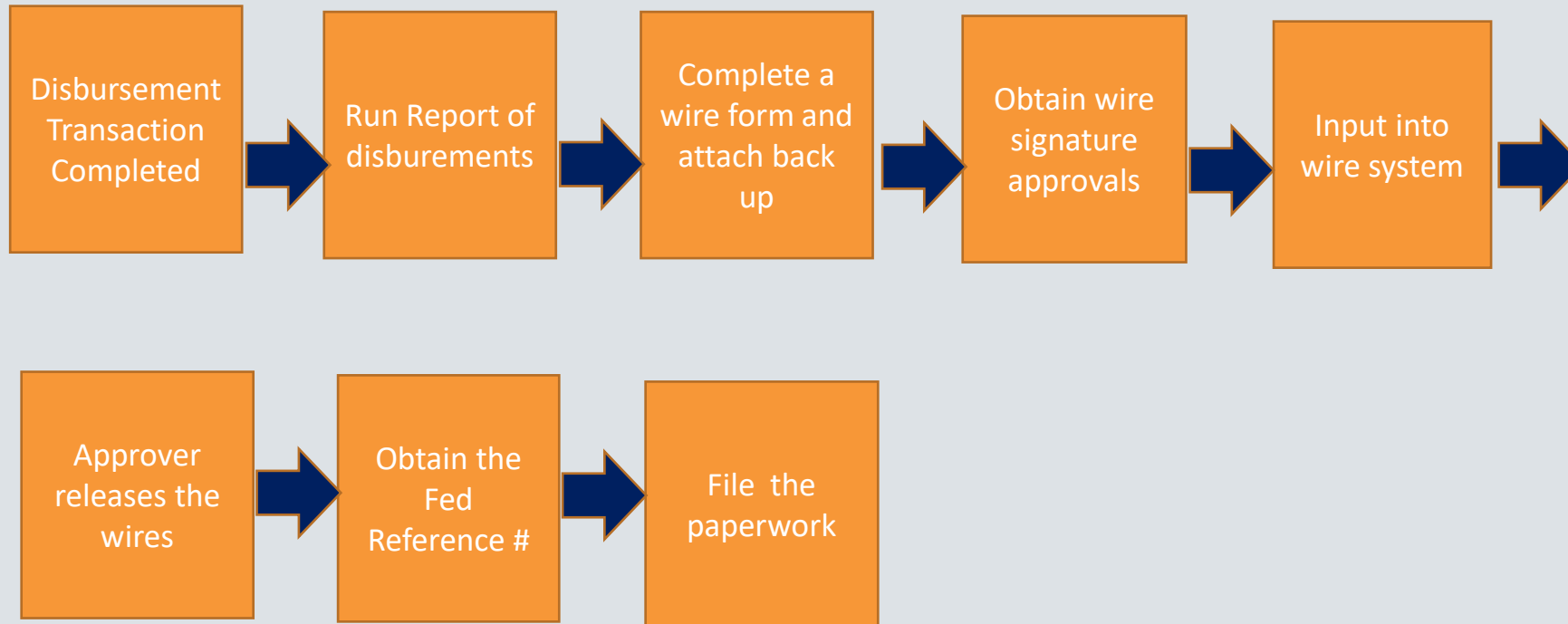


Outgoing Wires

- Disbursements
 - Tax
 - Insurance
 - Reserves
 - Miscellaneous Expenses
- Timing
 - Day end
 - Same day

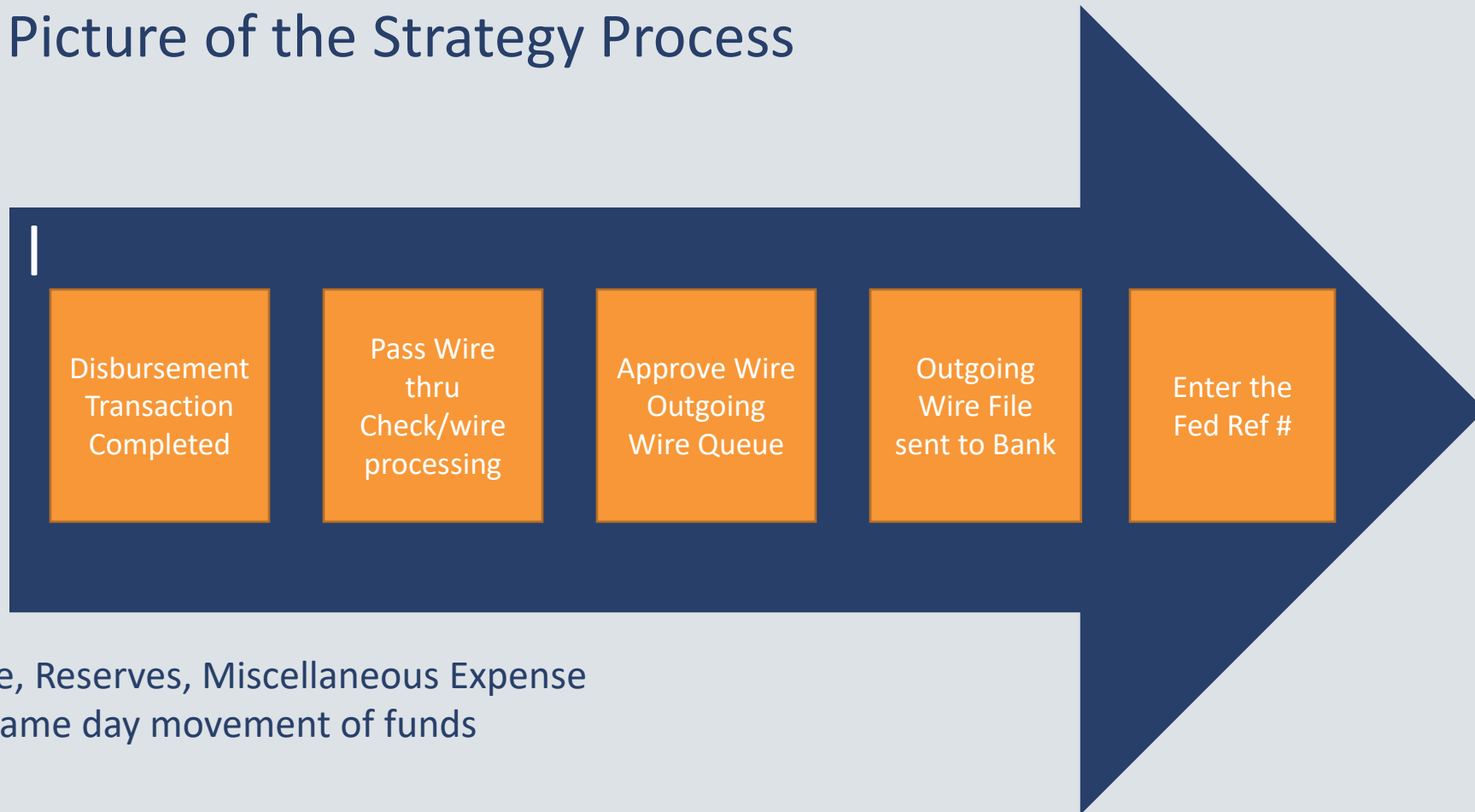
Outgoing Wires – What you do today

- Picture of the manual Disbursements Process



Flow of Outgoing Wire Disbursements

- Picture of the Strategy Process



- Tax, Insurance, Reserves, Miscellaneous Expense
- Next day or Same day movement of funds

Processing a Transaction

- If the Wire flag is on, 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

Disbursements

A process is Automatically started based on the following
Print Check/Wire = X or S on transaction disbursement screen

- Funds will move next business day or same day and
- Funds will be moved from the T&I or Reserves bank accounts

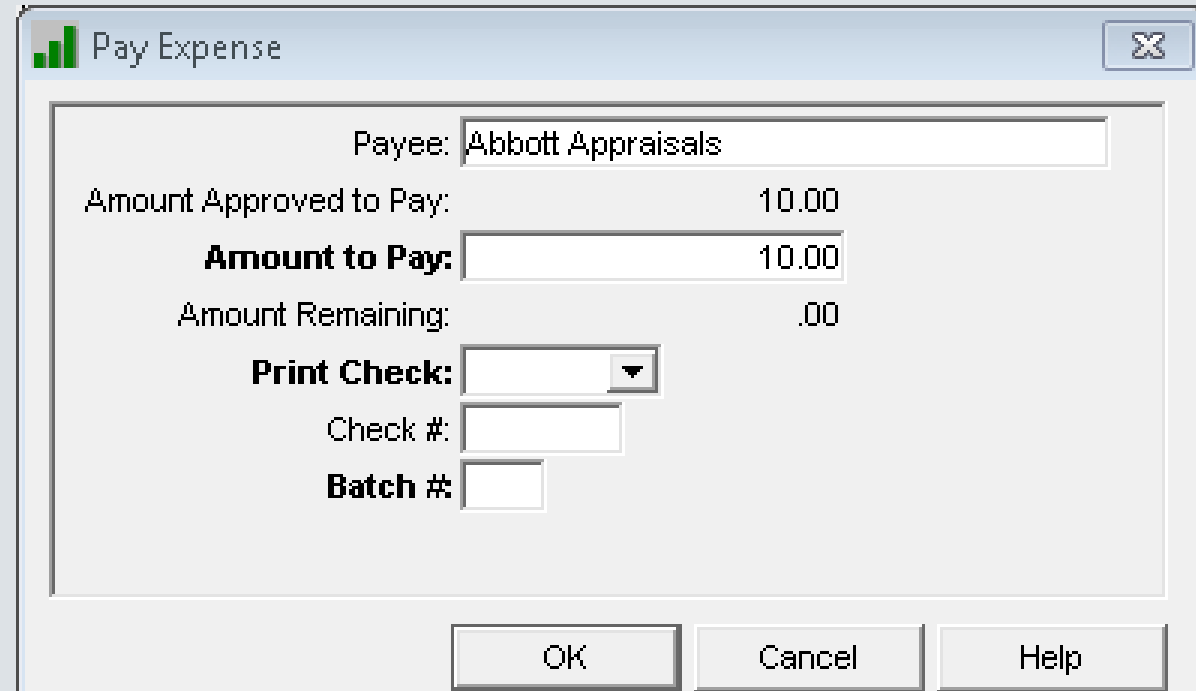
Disbursement Method:	<input type="text"/>
Payment:	<input type="text" value=".00"/>
Print Check/Wire	<input type="text"/>
Check Payee Name:	<input type="text"/>
Check #:	<input type="text"/>

Miscellaneous Expense

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

Print Check/Wire = X on Pay Expense screen

- Funds will move next business day
- Funds can be wired to Borrower or Vendor



The screenshot shows a 'Pay Expense' dialog box with the following fields and values:

Field	Value
Payee:	Abbott Appraisals
Amount Approved to Pay:	10.00
Amount to Pay:	10.00
Amount Remaining:	.00
Print Check:	[Dropdown menu]
Check #:	[Text box]
Batch #:	[Text box]

At the bottom of the dialog box are three buttons: OK, Cancel, and Help.

Check Writing/Wire Cosmetic Changes

Check Writing

Daily Work File

- Pass Data From De
- Print Checks
- Check/Wire Regist
- Bank Reconciliation

Account #	Currency Type	Sequence #	Batch #	Vendor	Disbursement	Check/Wire Amount
00100		2014060025	75	00100		15,132,390.15

Check Writing

Daily Work File

- Pass Data From De
- Print Checks
- Check/Wire Regist
- Bank Reconciliation
- Check Text
- Update Dayend Pa

Selection Criteria

Record Entry Date: from 00/00/0000 to 00/00/0000 Check Issued:

Check/Wire Date: from 00/00/0000 to 00/00/0000 Print Check/Wire:

Processing Type: Batch #:

Vendor: Check #: from to

Account #: Wire ID: from to

From Bank: Check Status:

From DDA:

Entry Date	Original Check #	Wire ID	Payee	Processing Type	Check Status
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Integrates with Process Manager

Assists with Exception Processing & Approvals

Process and Task Work Queue for Outgoing Wires

- Wire Approval Detail Queue provides a view of a Wire's status in the Approval process.
- Queue includes:

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

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	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		

Process for Outgoing Wires

Process Type:	OUTGOING WIRE	
Process Short Description:	Outgoing Wire	
Process Long Description:		
Process Sub-Type:		
Category:	OUTGOING WIRE	
Sub-Category 1:		
Sub-Category 2:		
Sub-Category 3:		
Start Date Indicator:	1-USE CURRENT DATE	
Due Date Indicator:	1-USE CURRENT DATE <input type="checkbox"/> Due Date synchronized with last Task	
#Days Required to Complete:		

Inactive: ☐

Document Checklist Template

Recurring or One-Time:	ONE-TIME	
Frequency:	<div></div> / <div></div> Start Month/Day	
	# Days	
	Recurring Interval (Ex. every 2 years)	
Responsible Party:		
Role:		
Severity Level:		
Approved:	<input type="checkbox"/>	
Next Process to Start:		
	<input type="checkbox"/> Confirm Before Starting	
Case Number:		
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

- Message field is the only field that can be updated

Welcome, SHARTWEL
Outgoing Wires

Outgoing Wire Form

OkApplyCancelDelete

Wire ID15

Date12/14/2018

Amount to Wire500.00

Created BySHARTWEL

Created Date/Time12/14/2018 18:32:47

Process Number20

StatusPENDING (P)

Currency CodeUS DOLLARS (USD)

Reviewed By

Reviewed Date/Time

Sender Information

Sender's NameMfs manual

Sender's Bank NameMFS Bank (001)

Sender's Phone Number

Sender's Address

Sender's Account #5678

Sender ABA #175734433

Purpose of Payment--

Beneficiary Payment Instructions

Beneficiary Bank NameMFS Bank (001)

Beneficiary Account #5678

Beneficiary ABA #175734433

Beneficiary Bank Address

Beneficiary Bank Country CodeUS

Beneficiary NameABC

Beneficiary E-mail AddressABC@gmail

Beneficiary Phone #211-569-9871

Beneficiary Address

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)

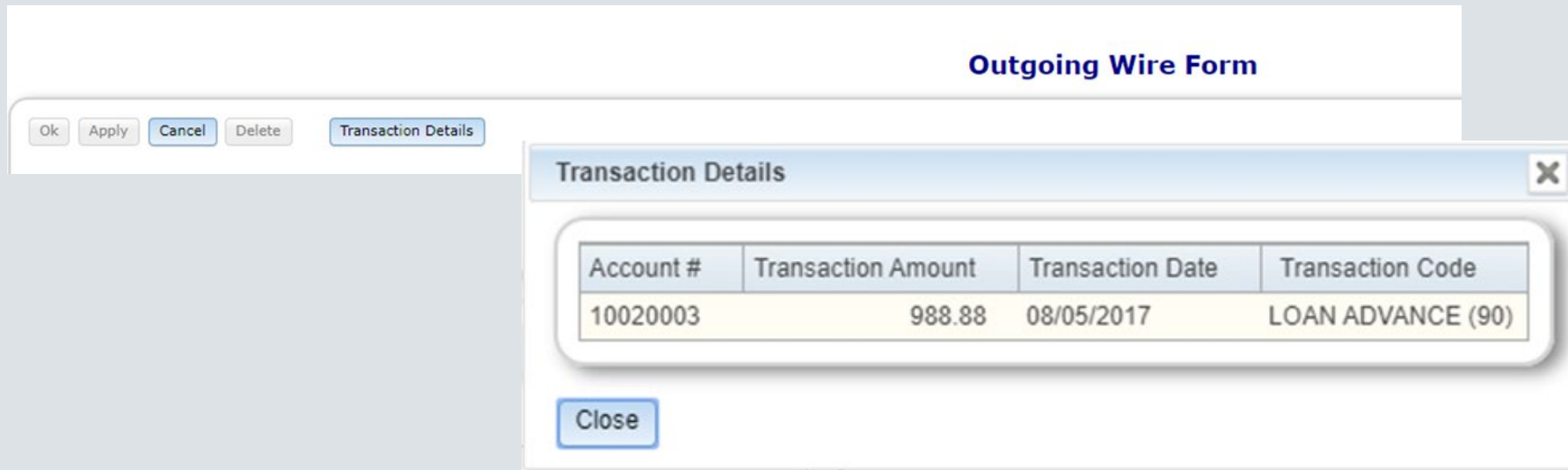
Third Receiving Bank Name

Third Receiving Bank Account #

Third Receiving Bank ABA #0

Transaction Detail

- Access Transaction Detail on non-remittance Outgoing Wires
 - Button in upper left of Outgoing Wire Form
 - Account #, Transaction Amount, Transaction Date and Transaction Code



The screenshot displays the 'Outgoing Wire Form' interface. At the top, the title 'Outgoing Wire Form' is centered. Below the title bar, there is a row of buttons: 'Ok', 'Apply', 'Cancel', 'Delete', and 'Transaction Details'. The 'Transaction Details' button is highlighted, and a modal window titled 'Transaction Details' is open. This window contains a table with four columns: 'Account #', 'Transaction Amount', 'Transaction Date', and 'Transaction Code'. The table has one data row with the following values: '10020003', '988.88', '08/05/2017', and 'LOAN ADVANCE (90)'. Below the table, there is a 'Close' button.

Account #	Transaction Amount	Transaction Date	Transaction Code
10020003	988.88	08/05/2017	LOAN ADVANCE (90)

Funding Wires

- Wires to move funds prior to day end, also know as Same Day Wires
- Funding Wires button lists the wires required for same day funding

Outgoing Wire Form

Ok

Apply

Cancel

Delete

Transaction Details

Funding Wires

Funding Wires

Wire ID	Loan #	Transaction Seq #	Transaction Date	Amount	Transaction Type	From Bank	From Bank DDA	To Bank	To Bank DDA
100	30020076	4	08/06/2017	250.00	ESC DISB CORP CASH > T&I CUST (EC)	Custodial Bank 002 (002)	300-333	Custodial Bank 002 (002)	300-225

Close



Dual Approvals and Approval Limits

Approval

- Select the Approve button or the Reject button on the screen
- Once the wire is approved the wire is waiting to “Generate Export file” to the Bank
- Close 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
Date: 11/29/2018
Amount to Wire: 5,000.00
Created By: DRAYMOND
Created Date/Time: 11/29/2018 10:56:23

Process Number: 8
Status: PENDING (P)
Currency Code: US DOLLARS (USD)
Reviewed By:
Reviewed Date/Time:

Approve/Reject Wire Approve Reject

Loan Number: Investor Number: Transaction Description:

Send Date/Time: [Field]
Fed Reference Number:
Sent Date/Time:
Confirmed Date/Time:

Approve/Reject Wire Approve Reject

Send Date/Time: [Field]
Transaction Description:
Fed Reference Number:
Sent Date/Time:
Confirmed Date/Time:

Calendar: Jan 2019
Su Mo Tu We Th Fr Sa
1 2 3 4 5
6 7 8 9 10 11 12

Send Date Time defaults to today's date.

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

Dual Approval

- The 'Dual Approved By' is the first user when there is dual approval and the 'Reviewed by' is the second user.

Outgoing Wire Form

Wire ID	161	Process Number	177
Date	05/19/2020	Status	APPROVED (A)
Amount to Wire	<input type="text" value="1,000.00"/>	Currency Code	<input type="text" value="US DOLLARS (USD)"/>
Loan Number	<input type="text" value="0"/>	Investor Number	<input type="text" value="0"/>
Created By	TESTUSER	Reviewed By	
Created Date/Time	05/19/2020 14:13:59	Reviewed Date/Time	06/04/2020 10:03:18

Approve/Reject Wire

Transaction Description	
Sent Date/Time	<input type="text"/>
Fed Reference Number	<input type="text"/>
Confirmed Date/Time	<input type="text"/>
Dual Approved By	

Dual Approved Date/Time 05/20/2020 09:54:21

Generate Wire Export file

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

Wires

☒ Outgoing Wires
 ☐ Incoming Wires

☒ 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
 Post to Loan Suspense
 Post Matched Payments

Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Fed Reference Number
No data available in table									

Generate Wire Export file

Select Wire Format- This is where you can pick the wire format to your bank.
Generate wire export file- will create the file to send to the specific bank you are working with.

Wire Format List		
Format Id	Name	Generated File Type

Generate Wire Export Files

Bank Selection

Not Selected

Add All >>

Add >

Remove <

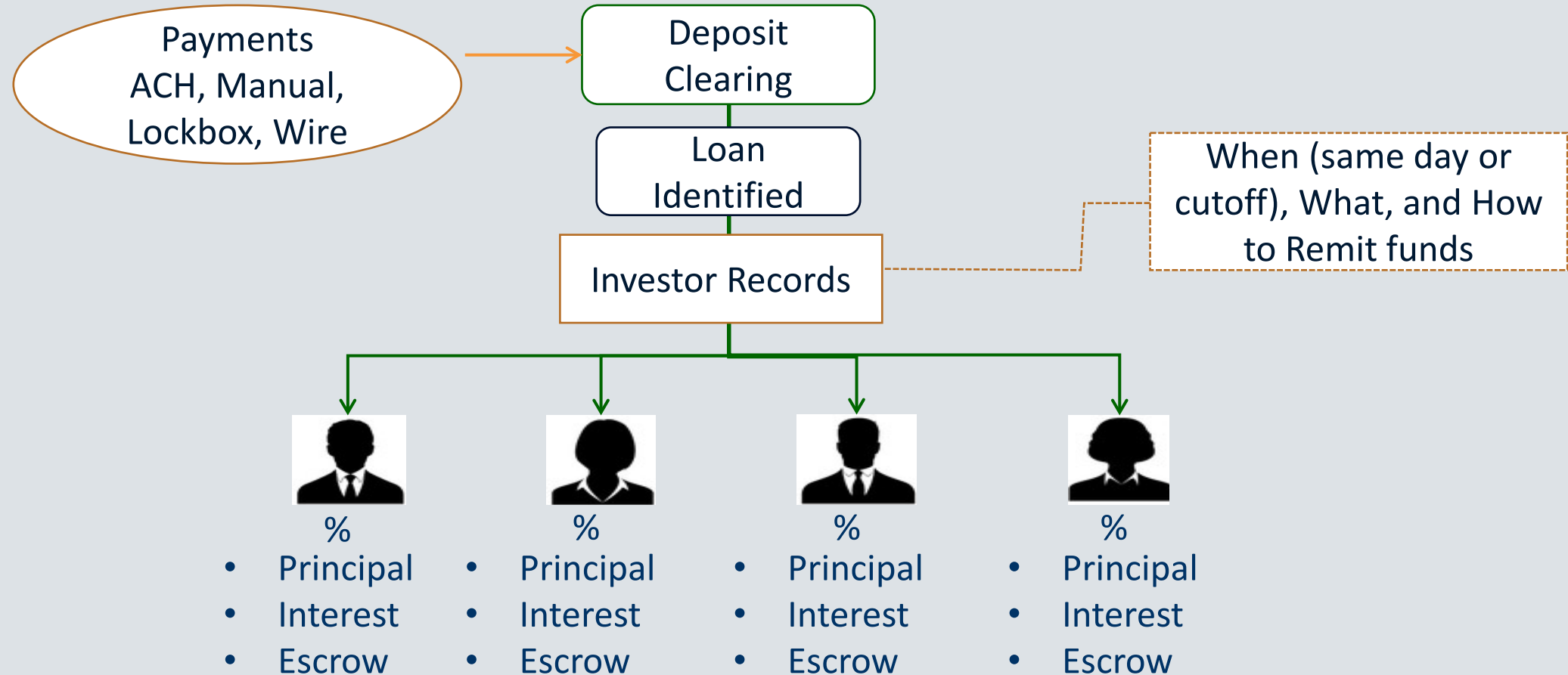
Remove All <<

Selected Banks

A decorative graphic on the left side of the slide consists of a grid of white cubes. The cubes are arranged in a staggered pattern, creating a 3D effect. The lighting is soft, with shadows that give the cubes a sense of depth. The background is a light blue gradient.

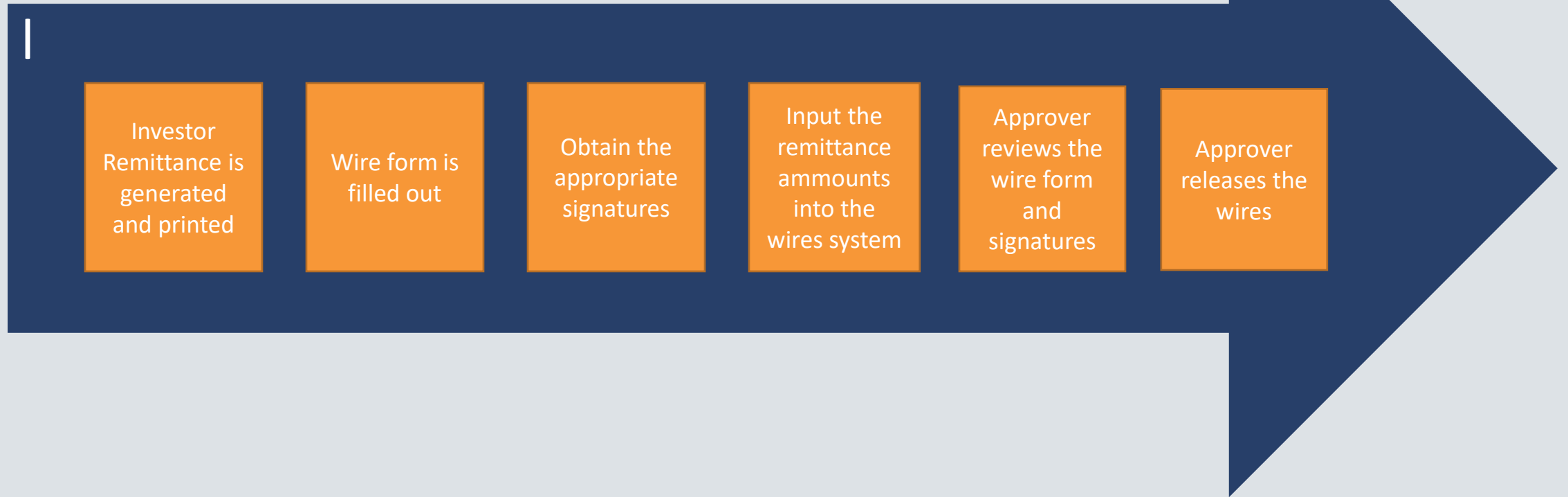
Investor Remittance

Investor information tells Strategy how to split & report the transaction



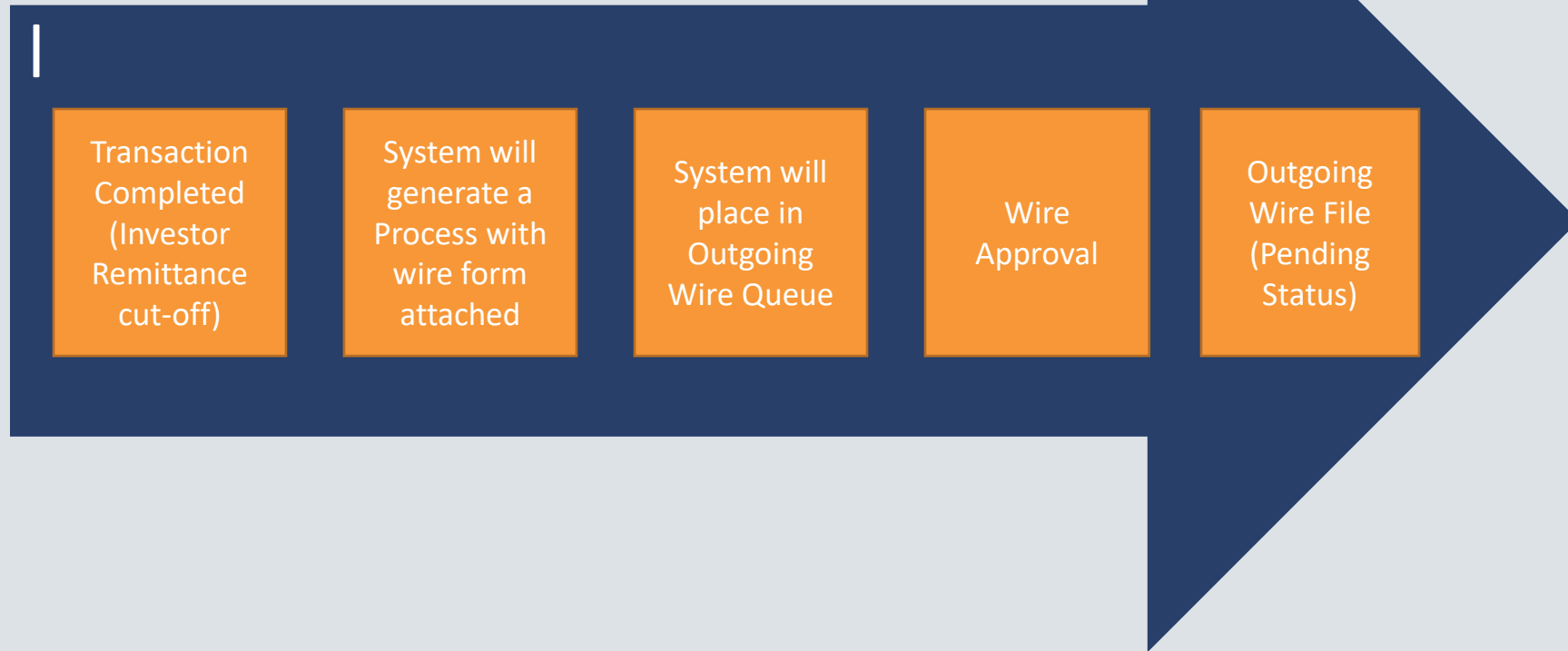
Flow of Outgoing Wire Investor Remittance

- Picture of the manual Investor Remittance Process



Flow of Outgoing Wire Investor Remittance

- Picture of the Strategy Process



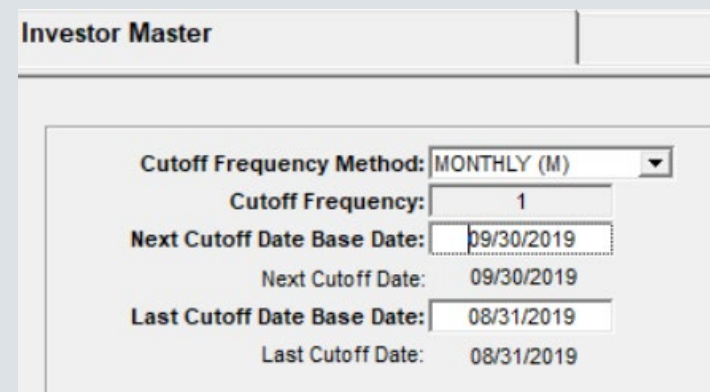
Outgoing Wires Form

- Created when the Investor Vendor Remittance Information says:
 - Wire = Yes (Y)
 - Next Day Remittance
- Similar to Incoming Wire Form
 - Header identifying Wire No. and associated Process
 - Sender information
 - Beneficiary Information
 - Intermediary and Third Receiving Bank if needed.

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



Investor Master

Cutoff Frequency Method:	MONTHLY (M)
Cutoff Frequency:	1
Next Cutoff Date Base Date:	09/30/2019
Next Cutoff Date:	09/30/2019
Last Cutoff Date Base Date:	08/31/2019
Last Cutoff Date:	08/31/2019

- Wire on the Investor Vendor = Y(Yes)



Wire: ☐ Wire on the Investor Vendor = Y(Yes)

Remittance Instruction:

Combine Wires: ☐ NO (N) Combine Wire Reason: CAPSTONE (CAF)

Late Charge Information

Percent Due Servicer:	100.000000000000	Max Amt Due Servicer:	<input type="text"/>
Initial Amount to Servicer:	<input type="text"/>	Amt Tied to Prin Bal:	<input type="text"/>

- Pull Investor wire information from the 3rd party tab in the Investor Vendor Record.

Will send funds from the Custodial P&I account

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

Investor Remittance Day End

Wire Instruction Screen

Name and Address Information

Company Name: Opal Management Company

Bank	ABA #	Account Number	Account Name	Additional Info 1	Additional Info 2
MFS BANK (001)	0123456789	0111345678888	Description of Account	additional info a	additional info about acc

Bank Name: MFS BANK (001) ABA #: 0123456789 Inactive: ☐

Account Number: 0111345678888 Additional Info 1: additional info about acc

Account Name: Description of Account Additional Info 2: additional info about acc

Reference: Account# and ABA# confirmed with M. Jones SVP at Opal Management on 1/15/2014

Transaction ID: Tran ID Number

Description: Additional info regarding use of account

OK Cancel Apply Help

Wire Transactions Same Day

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

Same Day Wires

- Escrow Disbursements
- If the Escrow Disbursement is processed as a Same Day Wire, and the Escrow Balance is not sufficient for the Disbursement, additional processing is needed when the record is passed from the Daily file to the Check file.
- 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

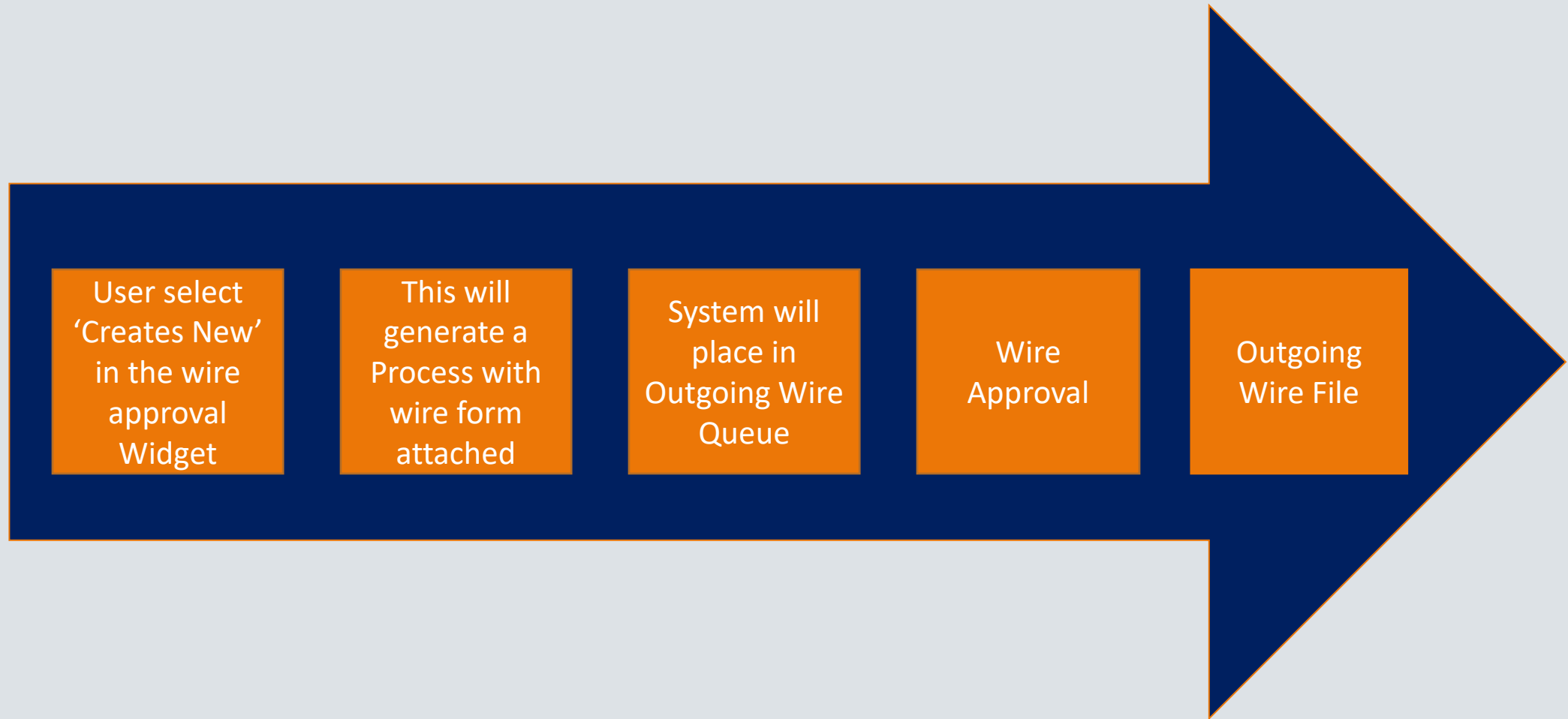
- Loan Advance

- 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.



Ad Hoc Wire

Flow of Ad Hoc Wire






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

Wire Approval Detail  

Create New 

Complete  Inactive  Reassign Job Function 

Search



Wire Status	Notes	Process Name	ActiveTask(s)	Start Date	Due Date	AssignedTo	Wire Date	Investor	Borrower	RelatedTo
-------------	-------	--------------	---------------	------------	----------	------------	-----------	----------	----------	-----------

Ad Hoc Wire Form

Welcome, SHARTWEL
Outgoing Wires

Outgoing Wire Form

Ok Apply Cancel Delete

Wire ID 15
Date 12/14/2018
Amount to Wire 500.00
Created By SHARTWEL
Created Date/Time 12/14/2018 18:32:47

Process Number 20
Status PENDING (P)
Currency Code US DOLLARS (USD)
Reviewed By
Reviewed Date/Time

Sender Information

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

Beneficiary Payment Instructions

Beneficiary Bank Name MFS Bank (001)
Beneficiary Account # 5678
Beneficiary ABA # 175734433
Beneficiary Bank Address
Beneficiary Bank Country Code US
Beneficiary Name ABC
Beneficiary E-mail Address ABC@gmail
Beneficiary Phone # 211-569-9871
Beneficiary Address
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	P						11/19/2018			
PENDING	P	Outgoing Wire	PREPARE OUTGOING WIRE	11/29/2018			11/29/2018			
PENDING	P	Outgoing Wire	PREPARE OUTGOING WIRE	11/29/2018			11/29/2018			
PENDING	P	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 0 Investor Number 0 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

Wire Register

Review wires before processing



Wires Widget

- The wire widget is used for incoming and outgoing wires. A radio button is used to choose to view incoming or outgoing wires; the default is outgoing wires. Defaults to Outgoing Wires
- Exports to Excel®
- Search & Filter options allow you to narrow your results or locate specific wires
- Wire Management via the Option Button
 - Set Wire Authorities
 - Select Wire Format to create outgoing wires export file
 - Generate the outgoing wires export file
 - Select business calendar for wires
 - Post incoming wires
- Highlighting a record in the Wire Search Results enables the View Wire Details button
 - Opens the Wire detail window

Wires

SearchOptions ▼

☐ Outgoing Wires ☒ Incoming Wires

☒ Search By Bank Processed Date: From To
☐ Search By Date Posted to Strategy: From To

Processing Status

Processing Status Override

Post Status

Original Import Status

Wire Search Results

Wire ID	Bank Processed Date	Date Posted To Strategy	Wire Amount	Loan Number	Original Import Status	Processing Status Override	Post Status	Processing Status
66	05/19/2020	06/11/2020	10.00	750079777	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
64	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
61	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
60	05/19/2020	06/11/2020	21.01	20020017	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
58	05/19/2020	05/06/2020	10.00	750079777	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)
56	05/19/2020	05/06/2020	223,350.89	750079777	AUTO MATCHED (A)		PROCESSED AND POSTED (Y)	POST (Y)

Wires Widget

Welcome, S

Wire Register

search text

☒ Outgoing Wires ☐ Incoming Wires ☐ Override Max Search Results

☐ Search By Wire Date: From To

☒ Search By Sent Date: From To

Results Returned: 0

Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Fed Reference Number	Beneficiary Bank Name	Beneficiary Account #	Beneficiary ABA #	Beneficiary Name	Beneficiary Bank Address
No data available in table														

Wire Search Grid displays:

- Wire ID
- Loan Number
- Investor Number
- Date
- Amount to Wire
- Sender's Bank Name
- Sender's Account #
- Status
- Sent Date/Time
- Fed Reference Number
- Beneficiary Bank Name
- Beneficiary Bank Name
- Beneficiary Account #
- Beneficiary ABA #
- Beneficiary Name
- Beneficiary Bank Address
- Currency Code

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

Wires > Option Button

Wires

☒ Outgoing Wires ☐ Incoming Wires

☒ Search By Wire Date: From To

☐ Search By Sent Date: From To

Options ▼

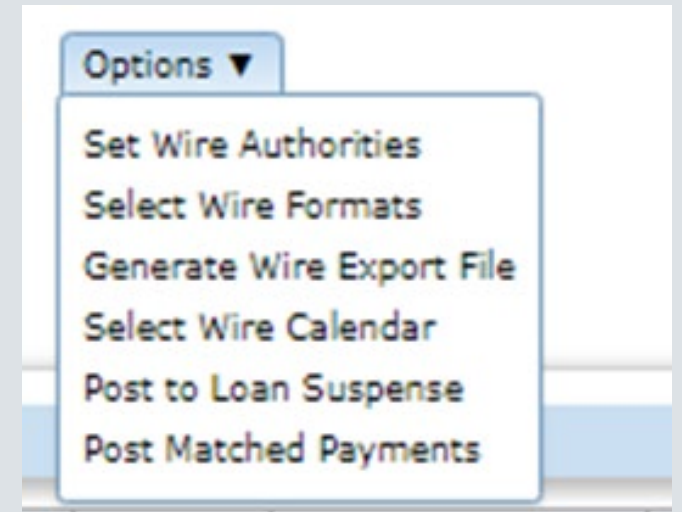
- Set Wire Authorities
- Select Wire Formats
- Generate Wire Export File
- Select Wire Calendar
- Post to Loan Suspense
- Post Matched Payments

Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Fed Reference Number
No data available in table									

Wires > Option Button

- Set Wire Authorities
 - Sets the approval authority used in outgoing wires
- Select Wire Formats
 - Select the wire format for the bank used in outgoing wires
- Generate Wire Export File
 - Generates the file used in outgoing wires
- Select Wire Calendar
 - Defines company holidays used for outgoing wires
- Post to Loan Suspense
 - Default setting used for incoming wire
- Post Matched Payments
 - Posts the payments to the loan (DTRAN) that were Auto Matched by incoming wires





Updating Fed Ref #

Fed Ref # and Confirmation Date

Wire Widget> Outgoing wire

Select the wire you want to update

Enter the Fed Ref # and Confirmation Date

Fed Reference Number	123456
Confirmed Date/Time	06/01/2020 00:00:00

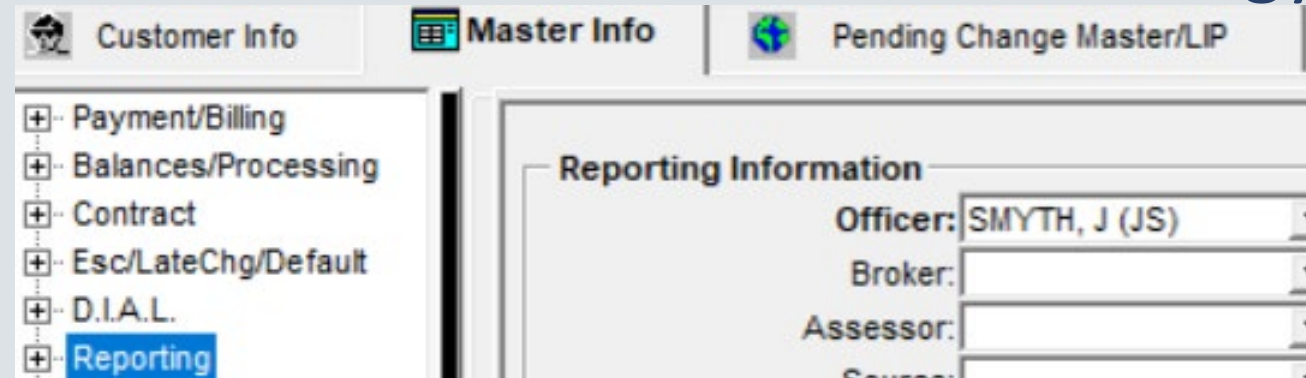
The system will automatically update the check register(PCHECK file) Status = C “Cancelled/cleared” (CKSTS)

Date Cleared to the same as the confirmed Date (CKDTCL)

Custom email to notify the Fed ref

- For the associated Loan locate the Officer code in Strategy.

- Set up a loan set



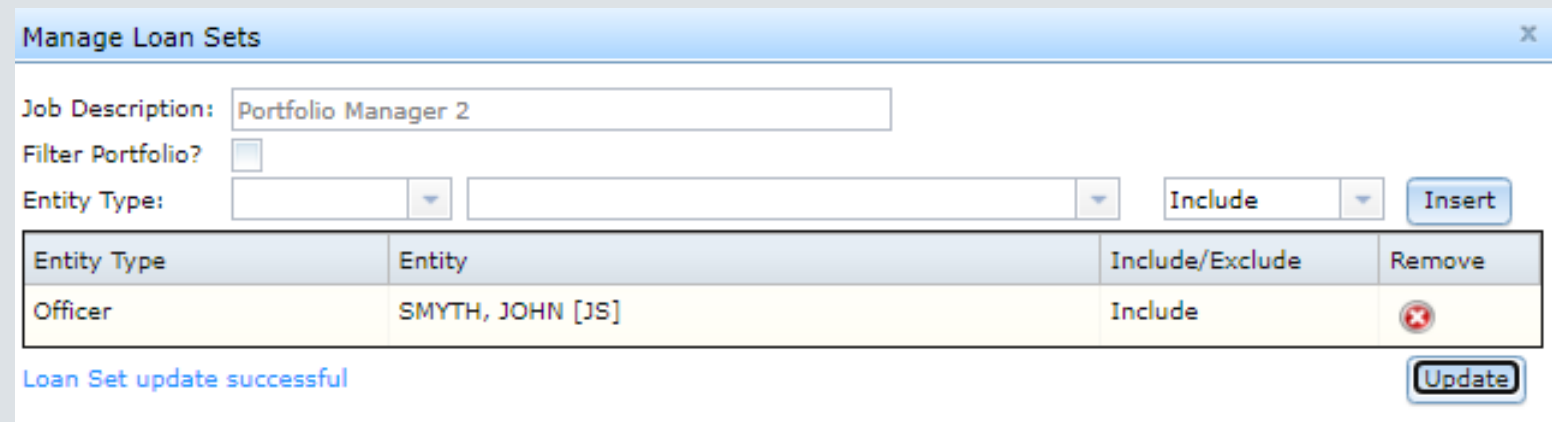
Customer Info | Master Info | Pending Change Master/LIP

Payment/Billing
Balances/Processing
Contract
Esc/LateChg/Default
D.I.A.L.
Reporting

Reporting Information

Officer: SMYTH, J (JS)
Broker:
Assessor:
Source:

- The user associated with this job function will get the email



Manage Loan Sets

Job Description: Portfolio Manager 2

Filter Portfolio? ☐

Entity Type: Include Insert

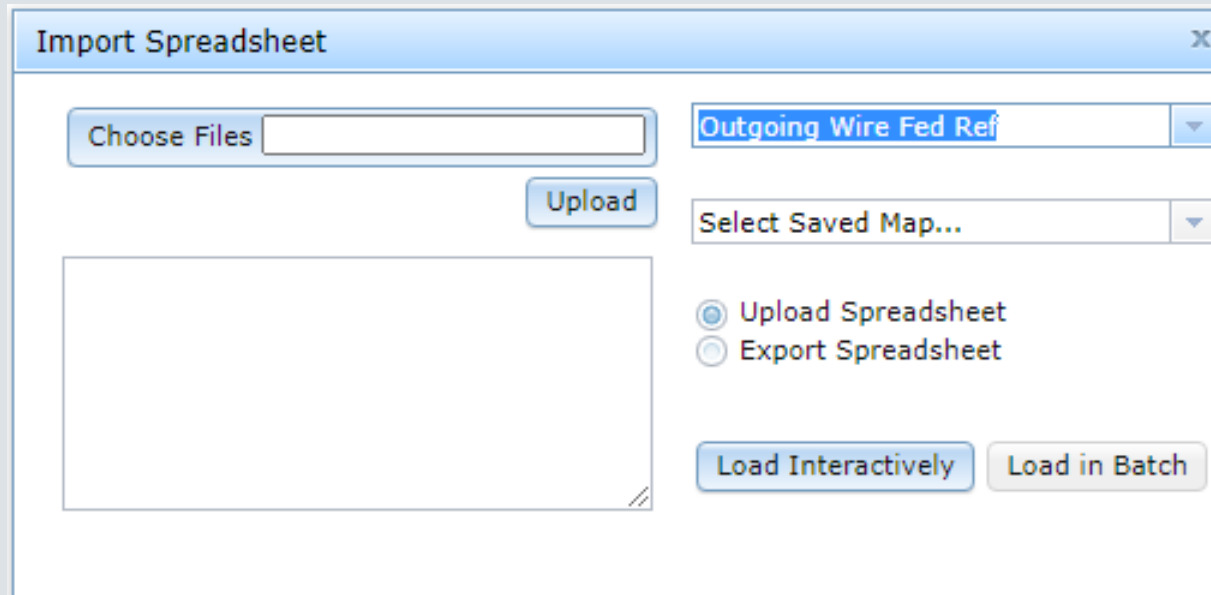
Entity Type	Entity	Include/Exclude	Remove
Officer	SMYTH, JOHN [JS]	Include	<input type="button" value="X"/>

Loan Set update successful

Update

Mapping Tool

- If you have high volume of Fed ref #, you can load them using the mapping tool. The Templates name is Outgoing Wire Fed Ref



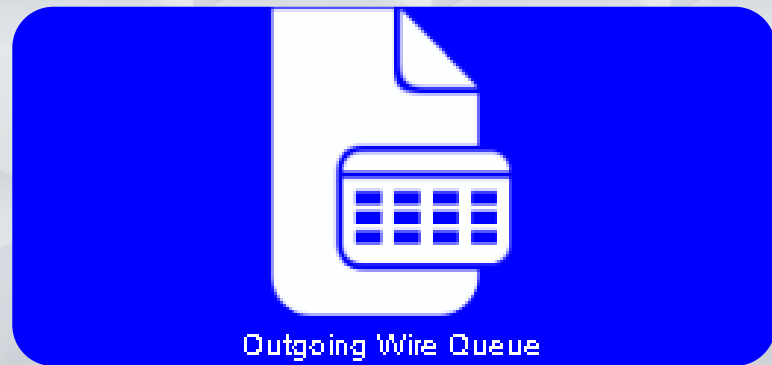
The screenshot shows a dialog box titled "Import Spreadsheet" with a close button (X) in the top right corner. The dialog is divided into several sections:

- File Selection:** A "Choose Files" button is next to a text input field. Below this is an "Upload" button.
- Map Selection:** A dropdown menu is set to "Outgoing Wire Fed Ref". Below it is another dropdown menu labeled "Select Saved Map...".
- Operation Mode:** Two radio buttons are present: "Upload Spreadsheet" (which is selected) and "Export Spreadsheet".
- Action Buttons:** At the bottom right, there are two buttons: "Load Interactively" and "Load in Batch".
- Preview Area:** A large empty rectangular box with a small double-slash icon in the bottom right corner, likely for a data preview.

Wire Widget

- The Fed Ref # has been added to the Wire Widget view

Sent Date/Time	Fed Reference Number	Beneficiary Bank N
10/30/2019 14:33:05	12345678	Great Bank2 Benefic
	12345678	
		Great Bank 1 (558)
		Great Bank2 Benefic



Generate Wire Export File

Portal>Outgoing Widgets queue - options

Generate Wire Export File

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

Wires

☒ Outgoing Wires ☐ Incoming Wires

☒ Search By Wire Date: From To

☐ Search By Sent Date: From To

Options ▼

- Set Wire Authorities
- Select Wire Formats
- Generate Wire Export File
- Select Wire Calendar
- Post to Loan Suspense
- Post Matched Payments

Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Fed Reference Number
No data available in table									

Generate Wire Export File

Window displays the Wire Format List and the Bank Selection panels

Select the Wire Format

The Bank Selection-Not Selected window is populated with Banks that use the selected Wire Format some are CSV and some are TXT

Use the buttons in the center of the Bank Selection panels to move one or more Banks to the Selected Banks panel

Wires > Generate Wire Export Files

Generate Wire Export Files

Format

☒ TXT
☐ CSV

Generate Cancel

Wire Format List

Format Id	Name	Generated File Type
BO2	BANK TWO (BO2)	CSV
BO3	BANKTHREE (BO3)	CSV
BO4	BANK FOUR (BO4)	CSV
BO5	BANK FIVE (BO5)	CSV

Bank Selection

Not Selected

MFS TEST BANK 001 (001)
TEST BANK 002 (002)
MFS TEST BENE BANK 003 (403)
TEST RESERVE BANK 004 (504)
MFS CUSTODIAL 005 (205)

Add All >>
Add >
Remove <
Remove All <<

Selected Banks

Generate Wire Export Files Screen

- Use the Checkbox in the grid header to select all Wires or check one or more individual wires by checking the record level box.
- The wire count and wire total will include item(s) checked.

Wire Count: 0 Wire Total: 0.00

Wires Available for Export

<input type="checkbox"/>	Wire ID	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Beneficiary Bank Name
No data available in table						



Supports Multiple Bank Formats

Wire Format Administration

Admin of Wire Formats

- Wire Format refers to an outgoing file format
 - Formats must be defined in the Wire Format file (PWFORMAT)
 - And added to System Information
 - Table ID WF
 - Must be in PWFORMAT for it to be available for selection
 - Wire formats must be selected to be available for generating outgoing Wires.
 - Wire formats are associated with each Bank you use to generate Wires.
 - When setting up the bank you will pick the format for the account you will be drawing the funds out of

Wire Queue

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

Options ▼

Set Wire Authorities

Select Wire Formats

Generate Wire Export File

Select Wire Calendar

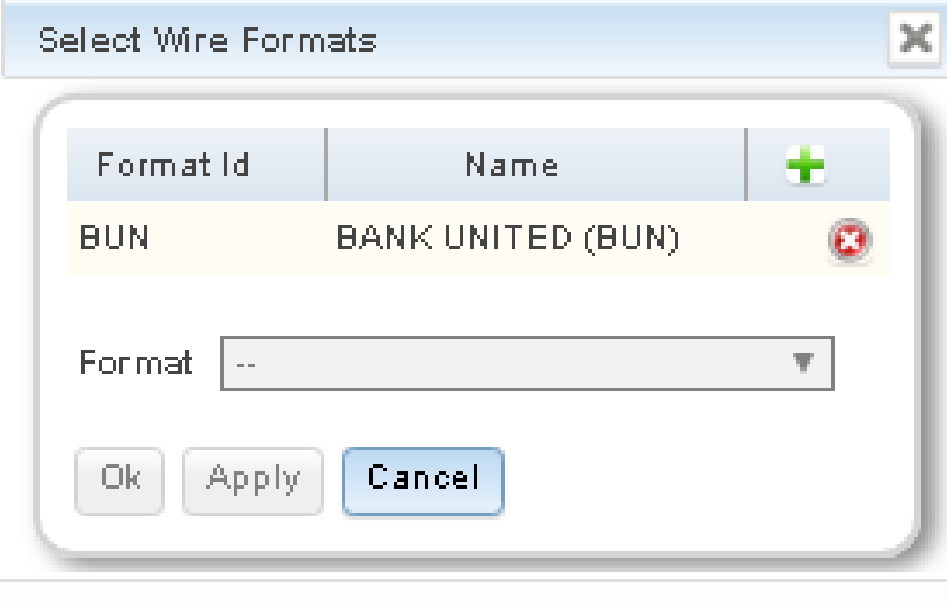
Wire Search Results

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)	

Select Wire Formats

From the Wires Queue Option button 'Select Wire Formats'

- Click the Plus sign to add a Format
- Select the Format from the dropdown
 - (System Info Table WF)
- Click the Apply button to save the Format and add more Formats
- Click OK to save and finish.



The screenshot shows a dialog box titled "Select Wire Formats" with a close button (X) in the top right corner. Inside the dialog, there is a table with two columns: "Format Id" and "Name". The first row in the table has "BUN" in the "Format Id" column and "BANK UNITED (BUN)" in the "Name" column. To the right of the table, there is a green plus sign (+) for adding new formats and a red minus sign (-) for removing existing ones. Below the table, there is a dropdown menu labeled "Format" with "--" as the selected option. At the bottom of the dialog, there are three buttons: "Ok", "Apply", and "Cancel".

Format Id	Name
BUN	BANK UNITED (BUN)

Format: --

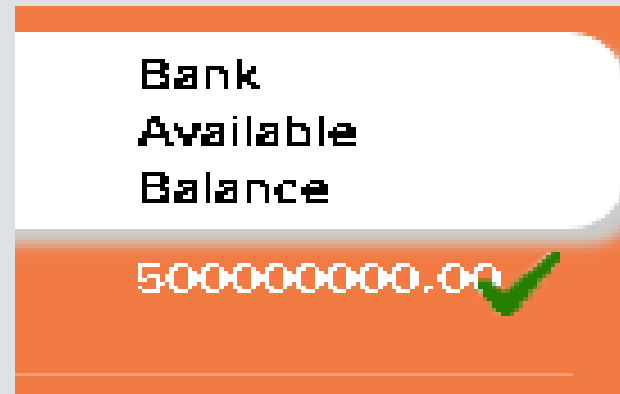
Ok Apply Cancel



Bank Balances

Bank Available Balance

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



Load Bank Balances via MaTi

Mapping Tool

Upload New Spreadsheet

Session Options ▾

Bank Balance from Bank Template

	Column A	Column B	Column C	Column D	Column E	Column F
<input type="checkbox"/> Row 1	BBBNKDAT	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

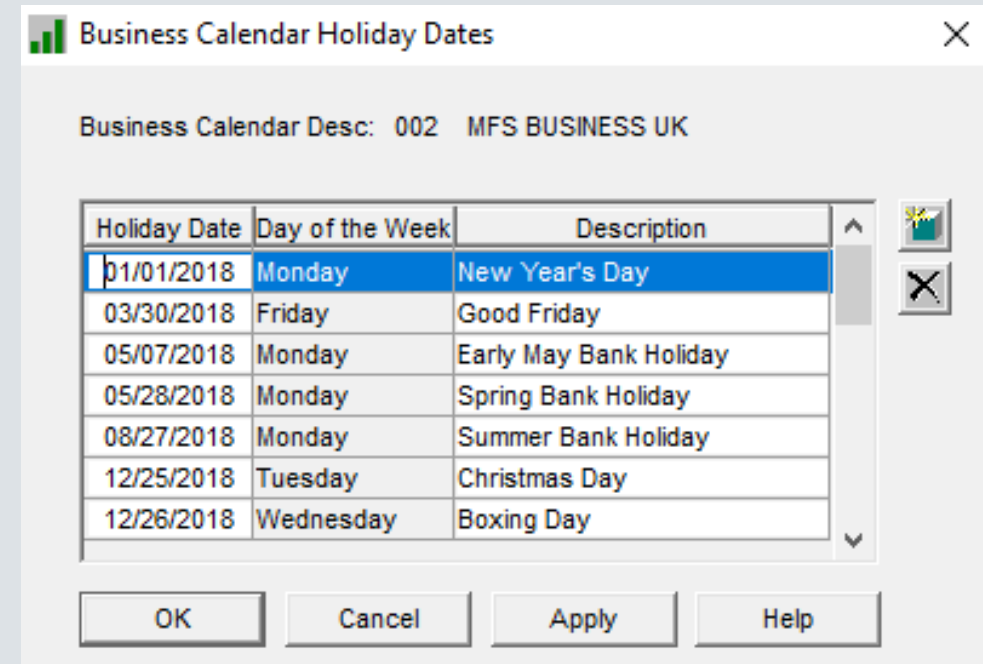


Select Wire Calendar

Portal>wire Widget>Options>select wire calendar

Business Day Calendar

- A Business Calendar must be set up to use wire functionality
- Tells the system when you are open and sending wires.
- Calendars are defined in the Adjustable Loan module
- Adjustable Loan module>Tools>Business Calendar



Business Day Calendar

Wire Register

search text

☒ Outgoing Wires ☐ Incoming Wires ☐ Override Max Search Results

☒ Search By Wire Date: From To

☐ Search By Sent Date: From To

Results Returned: 0

Wire Search Results

Wire ID	Loan Number	Investor Number	Date	Amount to Wire	Sender's Bank Name	Sender's Account #	Status	Sent Date/Time	Fed Reference Number	Beneficiary Bank Name	Beneficiary Account #	Beneficiary ABA #	Beneficiary Name
No data available in table													

Options ▼

- Set Wire Authorities
- Select Wire Formats
- Generate Wire Export File
- Select Wire Calendar
- Post to Loan Suspense
- Post Matched Payments

Calendars defined in Strategy are available for selection from the Select Wires Calendar window.

Click Apply or OK to save Calendar

Select Wires Calendar

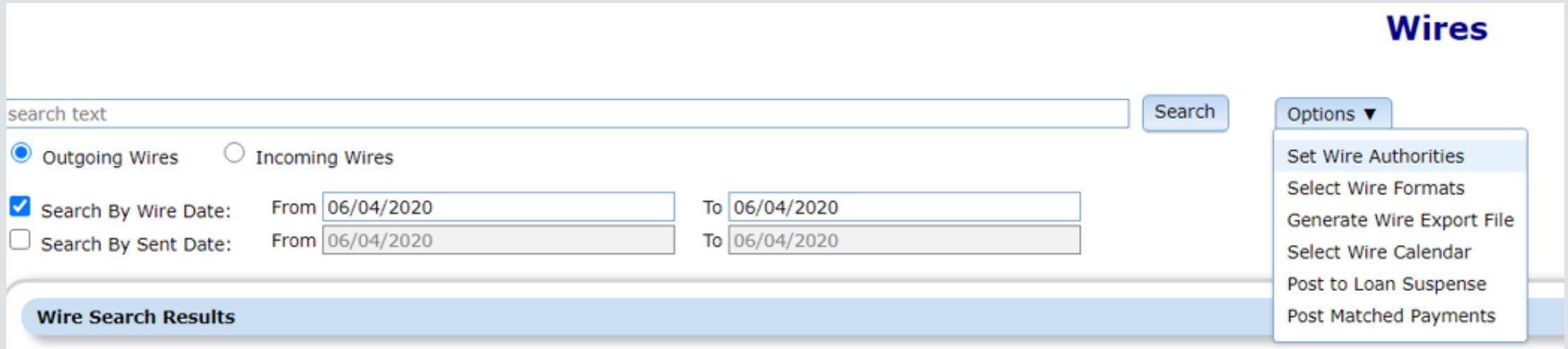
Calendar Code



Wire Authorities

Accessed via the Options button

Portal>Wires Widget>Options>Set Wire Authorities



The screenshot shows the 'Wires' widget interface. At the top right, the title 'Wires' is displayed in blue. Below it, there is a search bar labeled 'search text' and a 'Search' button. Under the search bar, there are two radio buttons: 'Outgoing Wires' (selected) and 'Incoming Wires'. Below these, there are two search criteria: 'Search By Wire Date' (checked) and 'Search By Sent Date' (unchecked). Each criterion has 'From' and 'To' date fields, both containing '06/04/2020'. To the right of the search bar, there is an 'Options' dropdown menu. The menu is open, showing a list of options: 'Set Wire Authorities' (highlighted in blue), 'Select Wire Formats', 'Generate Wire Export File', 'Select Wire Calendar', 'Post to Loan Suspense', and 'Post Matched Payments'. Below the search bar, there is a blue bar labeled 'Wire Search Results'.

- Set who can send wires
- Approvals limits applied by title
- Approval limits available for different currency
 - (US Dollar, Euros, Pounds, Canada Dollar, Peso, etc)

Wire Authority Screen

- Security causes HARD STOP if Wire Amount exceeds Wire Authority limit.
- The wire amount is greater than your approval limit. It will not be sent until the wire is approved by a user with the proper limit.

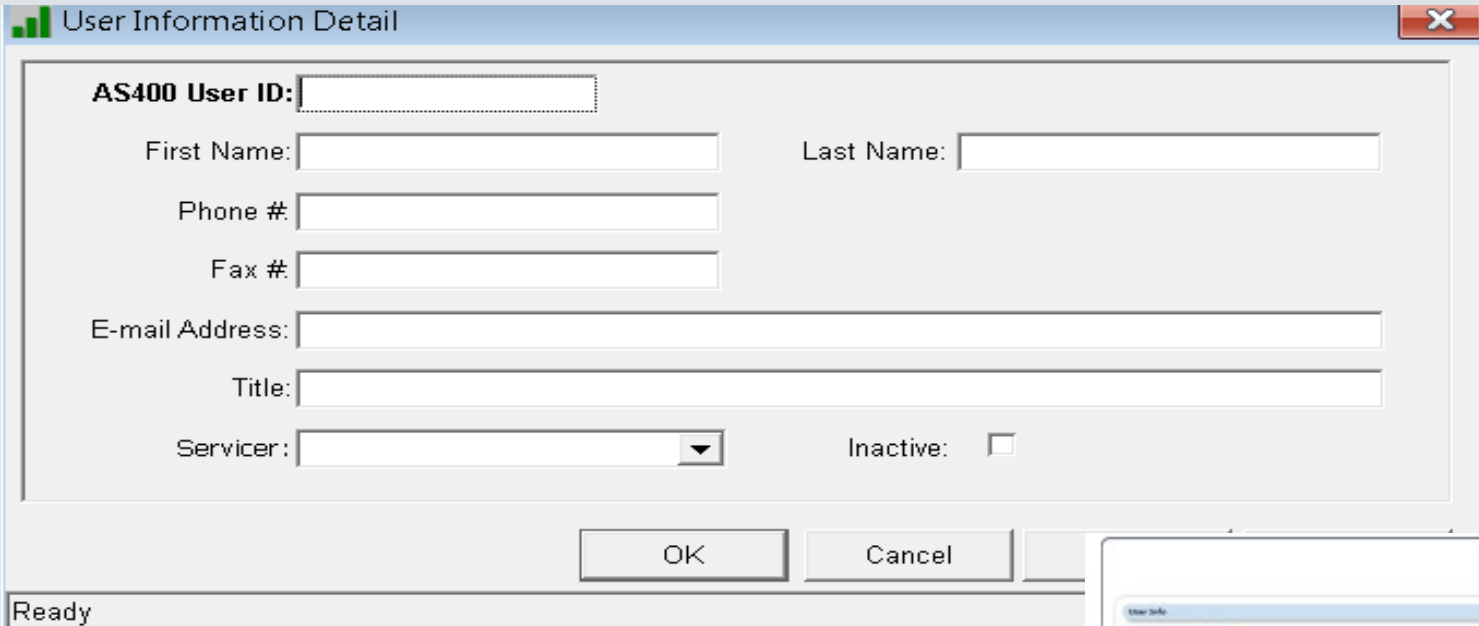
Wire Authorities

search text

User ID	--	▼
First Name		
Last Name		
Title		
Approval Limit	<input type="text"/>	No Limit <input type="checkbox"/>
Dual Approval Limit	<input type="text"/>	
Currency Code	--	▼
Active	<input type="checkbox"/>	

User Information Detail

- User Information is under
 - Tools>Maintenance>User Information & Tools Widget
- First Name & Last Name must be filled in, for the User ID to appear in the authorized user drop down.



User Information Detail

AS400 User ID:

First Name: Last Name:

Phone #:

Fax #:

E-mail Address:

Title:

Servicer: Inactive: ☐

OK Cancel

Ready



User Information									
User Info									
	User ID	First Name	Last Name	Phone #	Fax #	Email	Title	Servicer	CA/Serial Printing (Electronics)
<input type="checkbox"/>	STULTUSER1	JANE	DOE			jane.doe@myaddress.com			0
<input type="checkbox"/>	STULTUSER2	JANE	DOE			jane.doe@myaddress.com			7
<input type="checkbox"/>									
<input type="checkbox"/>									

Apply Cancel Print

Row: 421800 | 10 | 10/15/2017 | 01:14:30Z

Wire Authorities- Dual Approval Limit

- There is additional field called “Dual approval Limit”
- The user has an approval limit of \$10, but the user has \$5,000 if another user with dual approval Limit of \$5,000 approves the wire

Welc

Wire Authorities

search text

User ID	First Name	Last Name	Title	Approval Limit	No Limit	Dual Approval Limit	Currency Code
---------	------------	-----------	-------	----------------	----------	---------------------	---------------

Approval Limit **No Limit** ☐

Dual Approval Limit

Currency Code ▼

Active ☒

Dual Approval

- The 'Dual Approved By' is the first user when there is dual approval and the 'Reviewed by' is the second user.

Outgoing Wire Form

OkApplyCancel

Wire ID	161	Process Number	177
Date	05/19/2020	Status	APPROVED (A)
Amount to Wire	1,000.00	Currency Code	US DOLLARS (USD)
Loan Number	0	Investor Number	0
Created By	TESTUSER	Reviewed By	.
Created Date/Time	05/19/2020 14:13:59	Reviewed Date/Time	06/04/2020 10:03:18

Approve/Reject Wire

Transaction Description	
Sent Date/Time	
Fed Reference Number	
Confirmed Date/Time	
Dual Approved By	

Dual Approved Date/Time 05/20/2020 09:54:21



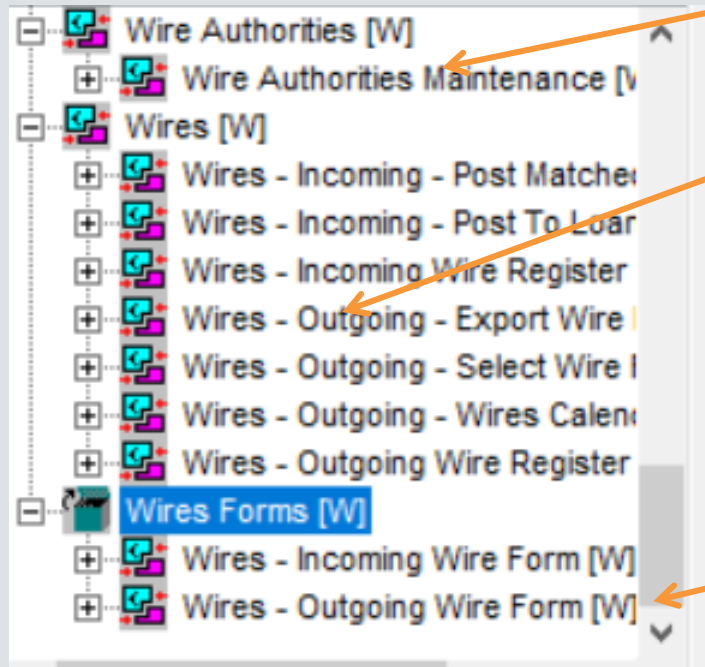
Security

Security

Path: System Wide/Maintenance/Vendor Maintenance/Banks



Path: Web Portal



1. Wire Authorities

Outgoing Wire Queue

Options ▼

Set Wire Authorities

2. Wire

Options ▼

Set Wire Authorities
Select Wire Formats
Generate Wire Export File

3. Wires

Execute allow you to open this widget

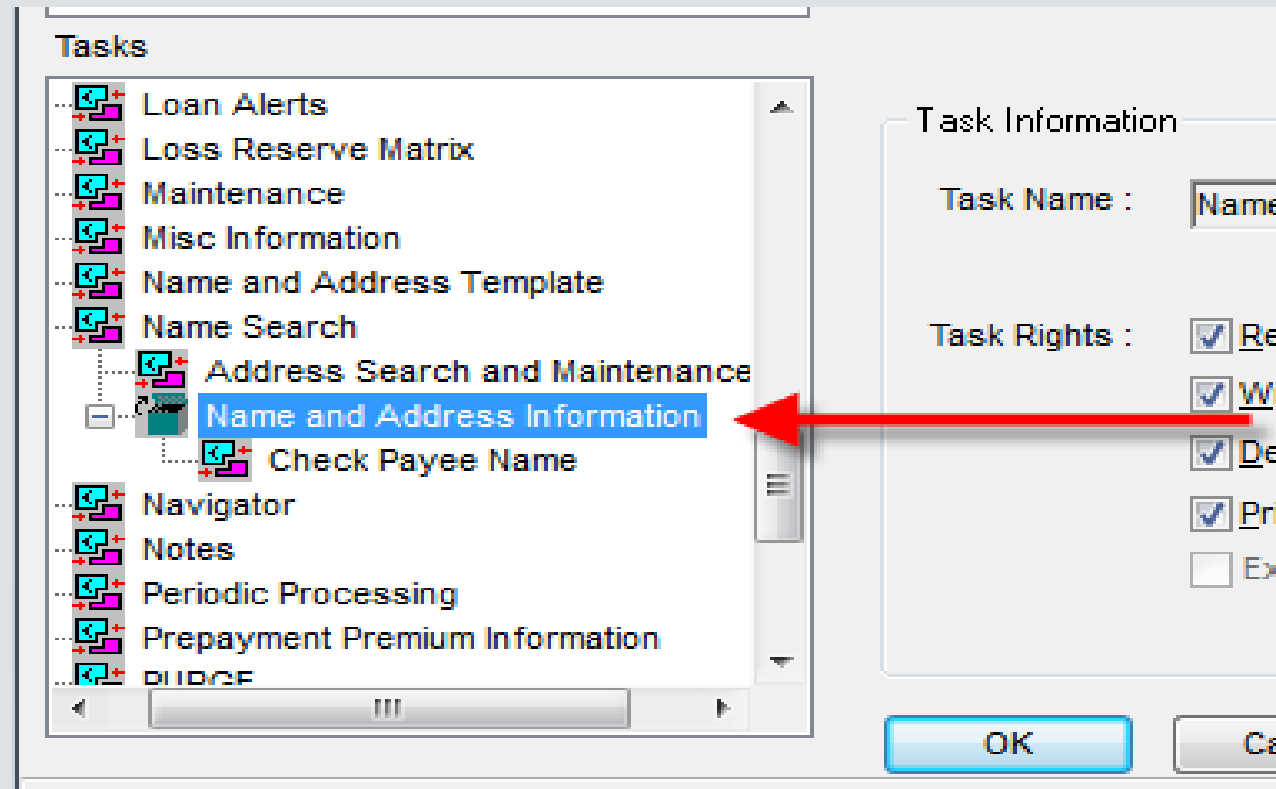
Write allows the user to create a manual wire



Security

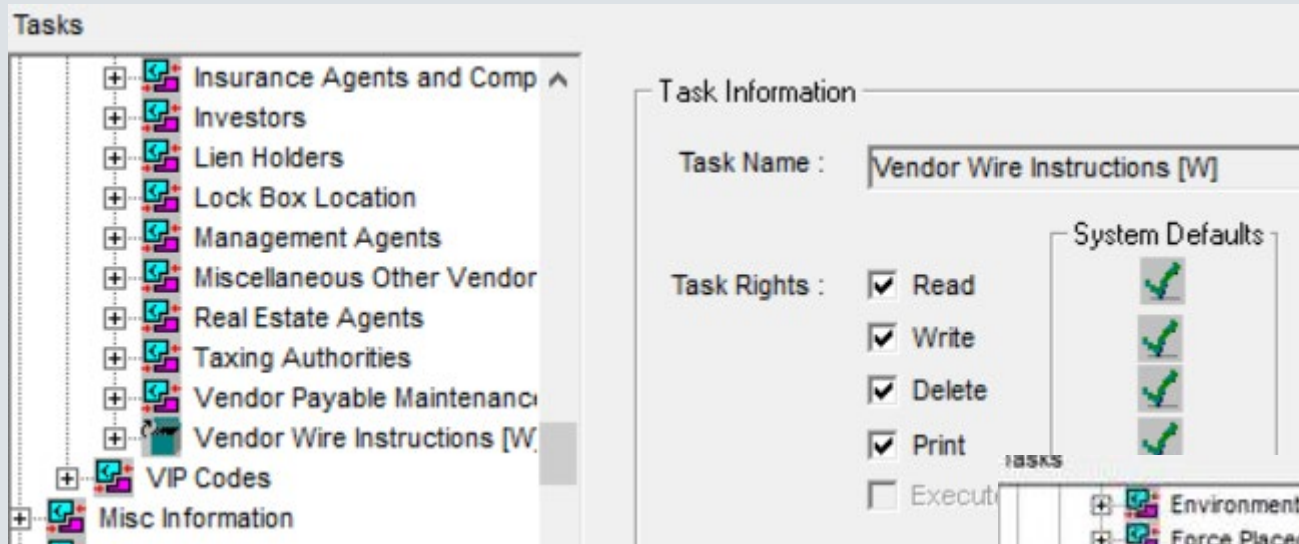
Path: System Wide/Name Search

To change wire instructions of names

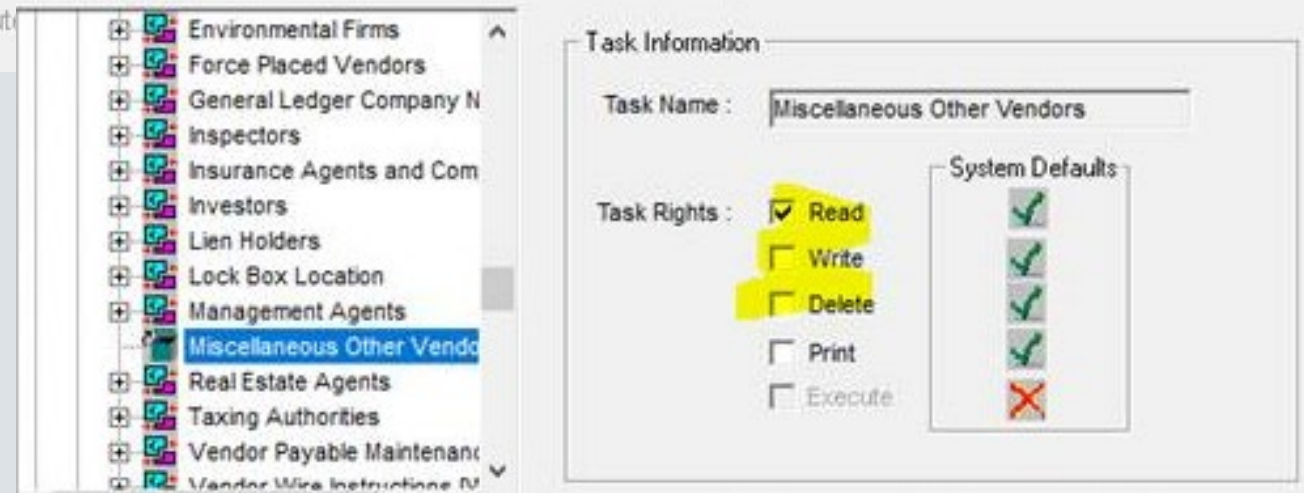


Vendor Wire Security

- Path SystemWide> Maintenance>Vendor Maintenance



- You must also have security to update the Vendor.



Security Maintenance

- Reminder Security Maintenance is also available from the Portal





Strategy Files

New files and changes to existing files

Outgoing Wire New Files

- PWIRE- Wire file (This stores all the wires{history})
- PWIREAUTH - Authority file (This is where approval limits are stored)
- PBANKBAL – Historical Bank Balance
- PWFORMAT – Wire file formats
- PWIRECOM- For Same day 'cash settlement , funding wire', money has to be moved early
- PWIREIRX- Contains a record for each Same Day Inv Remit or Payoff Wire Out the Door Wire
- PIREMRPT- Same Day remittance report
- PWIRECHG- Wire change history file

Outgoing Wire Remittance Instruction Files

- Remittance Wire Instruction files – Valid Bank and Acct Number
 - Must be a valid Bank and Account number
 - Found in PBANK with associated Account Number in PBDAA
- PRNAMWIRE -Name Wire – NAME ID
 - PRNAMWIRE.WXNAMID=PNAME. NMNAMID
- PR3RDWIRE – 3rd Party wire – NAME ID
 - PR3RDWIRE.WZNAMID = PNAME.NMNAMID
- PPSADIN - Deal/Investor Associated Names -
 - PPSADIN.KJLKNAID = PNAMADD.LKLNAMID

Outgoing Borrower Wire Instruction Files

- Borrower Wire Instructions
 - Must be a valid Bank and Account number
 - Found in PBANK with associated Account Number in PBDAA
- Must be a valid name with Wire instructions
 - PRNAMWIRE -Name Wire
 - NAME ID WXNAMID to PNAME. NMNAMID
 - New file PLOANWIRE – Loan Wire instructions

Changes to Existing Strategy Files

- PINVES
- PBANK (This is the Bank directory)
- PBDAA (This the Bank Account directory)
- PNAME2
- PTRANS and PDTRAN details related to a wire ID

Files for Incoming Wires

New Files:

- PWIREIN – Incoming Wire
- PWIRECAL- Wire Calendar/Loan suspense file
- PWIREINPST – This lock is set if the Post matched payments program is running
- PWIREINUPD – This lock is set if the update program is running from the Incoming Wires detail page

File Changes:

- (PWIREIN.IWID = PDTRAN.DTFUT3 or PTRANS.CHFUT3).
DTFUT3/CHFUT3 is where we are putting the incoming Wire ID.



Dayend Reports

Dayend Reports

- Daily Remittance Report (MB630D)
 - Creates records in an Investor Custodial History work file for all amounts to be remitted.
- Investor Daily Remittance Summary and Posting (MB482P)
 - 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)
- Daily P&I Summary (MB432C)
 - Posts PICD to PICH

How do I get Wires?

The outgoing wires is an add-on feature to Strategy and will be available for an additional monthly charge. Please contact McCracken Sales for more information



Questions?