

# Digital Banking Guide

Wire Templates



[capitalbankmd.com](https://capitalbankmd.com)

# User Guide- Wire Template

## Introduction to Wire Template

The payment template functionality offered by Digital Banking helps in reducing the time and efforts needed for re-creating repetitive payments. Payment Templates are used to ensure consistency and accuracy in completing routine payments with zero error rates. Templates are created using a fixed set of information and offer the flexibility of retaining or editing the data as needed.

Templates are a useful tool that can be used by businesses and commercial entities who need to make repeated payments to vendors, suppliers, or initiate collection from customers.

Business Online allows users to create, edit, copy, and delete templates. Templates can be created for Domestic Wire and International Wire payments.

**Overview:**

This user guide will cover the process of creating a Domestic Wire template. The creation workflow for International Wire templates will also be similar and applicable differences will be highlighted in the document.

**Section 1: Wire Template Creation**

**Navigation:**

- Navigate to the ‘Payments’ tile available under the ‘Business Banking’ tab.
- The ‘Payments Hub’ page is used to create payments and new templates. These options are available based on user rights.

- To create a new template, click on the ‘New Template displayed in the ‘Payment Templates’ section.
- The drop-down will display a list of Transaction Types’ based on your assigned user rights.
- Select the required transaction type to navigate to the template creation screen.

*In this example we will create a ‘Domestic Wire’ template.*

The template creation screen is divided into three sections:

- Template Properties
- Origination Details
- Wire Details

**Template Properties Section:**

- Template Name:* Enter a unique template name.
- Template Access Rights:* Click on the link to select user roles who will have the right to access and use the template.

*Please note: Only checkboxes for applicable ‘User Role(s)’ will be enabled. Roles for whom the selected Payment Type is not applicable will be disabled on the overlay.*

**Origination Details Section:**

- From Subsidiary:* Subsidiaries are child or linked entities that are used to route payments on behalf of the parent companies. If you wish to use the same subsidiary for all the recipients in the wire payment, select the checkbox ‘Use same Subsidiary for all wires’. If you wish to assign different subsidiaries to each recipient, leave the checkbox unchecked and make an individual selection in the next section.
- Account:* Select the ‘Use same Account for all wires’ option if you wish to retain the same payment origination account for all recipients. If you prefer to use different accounts for each recipient, leave the checkbox unchecked and select different ‘From Account’ in the next section.

OPTIONAL WIRE INFORMATION

Message to Beneficiary ⓘ

This is a test invoice

Purpose Of Wire ⓘ

Test

Reference for Beneficiary ⓘ

Test

FI-to-FI Information ⓘ

Test

Description ⓘ

Test

+ Add another wire

\$0.04  
1 wires

CancelSave

*Please note: User can add multiple wires by clicking on ‘+ Add multiple recipients’ also user can search added recipient in Search box. User can expand Wires section by clicking on ellipsis and then ‘Expand all’ option.*

- a. **Account:** Select the payment origination account using the drop down. If the ‘Use same Account for all wires’ is unchecked in the ‘Origination Details’ section, you will need to select separate payment origination ‘Account’ for each recipient.
- b. **Optional Wire Information:** This section includes transaction specific details which are optional and will be displayed based on your account settings
  - Message to Beneficiary:** Use this field used to share payment details with the beneficiary.
  - Purpose of Wire:** Used by the FI to send wire details and purpose of the payment. It has a restriction of 35 characters.
  - Reference for Beneficiary:** Used for updating data such as invoice number, customer number or any wire related transaction number. While this is an optional field, updating data in this field helps in reconciliation. This field supports a maximum of 16 characters.
  - FI to FI Information:** Used for updating miscellaneous data related to the payment and can accommodate up to 6 lines of 35 characters each.
  - Description:** Optional field available for updating any additional details of the payment.
- c. To add another wire payment, click on ‘+ Add another wire’ link and follow the same process as explained above.

✓

Template Saved

Template save was successful.

ClosePay

6. On updating the required data click on ‘Save’ to submit the template.
7. An overlay with a successful submission message will be displayed confirming that the template has been submitted and saved successfully.
8. Click on the ‘Close’ button to navigate to the ‘Payments Hub’ screen.
9. Alternately, click on ‘Pay’ button to create a payment using the new template.

Payments Hub

MAKE A PAYMENT

New Payment

PAYMENT TEMPLATES

New Template

wire test

1 Result Filters: Domestic Wire

| Name        | Type          | Recipients | Last Paid Date | Last Paid Amount | Actions                      |
|-------------|---------------|------------|----------------|------------------|------------------------------|
| Wire Test 1 | Domestic Wire | 1          |                |                  | <div>PayEditCopyDelete</div> |

Domestic Wires (Domestic Wire)

Edit Template

Origination Details

Process Date

☒ Use same Date for all wires

Process Date

05/09/2025

Recurrence

Set schedule

Schedule Recurring Transaction

How often should this transaction repeat?

☐ 1st Of The Month

☐ Every Other Week

☐ Last Day Of The Month

☐ Monthly

☐ 1st & 15th Of The Month

☐ Quarterly

☐ 15th & Last Day Of The Month

☐ Semi-Annually

☐ Daily (Monday - Friday)

☐ Yearly

☐ Weekly

When should this transaction stop?

☐ On/Before Date

☐ After

occurrence(s)

CancelSet Recurring Transaction

**Section 2: Payment from Template**

1. Navigate to the ‘Payment Templates’ section under the ‘Payments Hub’.
2. The ‘Payment Templates’ screen displays a consolidated list of all ACH & Wire Templates. Use the ‘Search Templates’ search bar to filter for the required template.
3. You can sort the templates using their Name, Type, Recipients, Last Paid Date or Last Paid Amount.
4. Click on the ‘ellipsis’ of the filtered template to view the options available under the ‘Actions’ column Click on the ‘Pay’ link to navigate to the payment from template creation page.
5. The ‘Origination Details’ and ‘Wire Details’ sections on payment creation page will pre-populate the data entered during template creation.
6. Click on the calendar icon to select the ‘Process Date’. This will be the date on which your account will be debited.
7. By default, a one-time payment will be created. If you wish to set a recurring payment schedule, click on the ‘Set Schedule’ link.
8. To create a recurring payment schedule; select the payment frequency and the duration for which the recurring payment should be in effect
9. Click on the ‘Set Recurring Transaction’ to save the recurrences and proceed further.

Wires (1)

Filters: 

Paid Not Paid

Find recipients in payment

This payment is valid.

Wire Details

Recipient/Account

Chuck K Test

Checking

123123123

Amount

\$

0.04

Notify Recipient

Show Details

From Subsidiary

CAPBANK BIZ TEST

Account

PAC 1

0314

\$927.64

OPTIONAL WIRE INFORMATION

Message to Beneficiary ⓘ

This is a test invoice

Purpose Of Wire ⓘ

Test

Reference for Beneficiary ⓘ

Test

FI-to-FI Information ⓘ

Test

Description ⓘ

Test

\$0.04

1 wires

Cancel

Draft

Approve

Enter your Secure Access Code

Enter the code that has been sent via email me to GLF-MDxxxxxxx@capitalxxxxxxx.com.

Enter code

067884

Back

Verify

Transaction Approved

Batch ID: 391

Total Amount: \$0.04

Close

View In Activity Center

10. The recipient details will be updated from the original template, use the ellipsis to view/edit the recipient and Optional Wire Information.

11. While creating a payment from template, only the ‘Amount’, ‘Effective Date’ and ‘Optional Wire Information’ can be edited.

12. If you wish to save the payment for further editing, click on the ‘Draft’ button and ‘Cancel’ to cancel the payment creation.

13. To submit the payment, click on ‘Approve’ button.

14. A successful submission overlay will be displayed with the ‘Transaction ID’ & the ‘Total Amount’ confirming that the payment has been submitted and created successfully.

15. Click on ‘Close’ to navigate to the ‘Payments Hub’ screen. To view the payment details, click on the ‘View in Activity Center’ button.

*Please Note: A unique Transaction ID will be generated for every payment which can be used for tracking and filtering the payment.*

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