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Overview of the International Wire Transfer service

UMBfx℠, the International Wire Transfer service, allows customers to initiate wire transfers quickly, securely and efficiently through the online UMB Direct™ platform.

Features

- International transfers are easily handled through UMB’s affiliation with the Society for Worldwide Interbank Financial Telecommunication (SWIFT).
- The International Wire Transfer service allows you to transfer funds to foreign countries in either U.S. Dollars or the local currency (where available).

Benefits

- You can review previous day or intraday transactions in a secured, online environment, through UMB Direct, our Web-based information based reporting system.
- Repetitive and non-repetitive wire transactions can be easily initiated.
- Each user at your company is assigned an individual user ID and password to further enhance security.

Initiation Time Windows/Phone Numbers

- International Payment Orders may be initiated online through UMBfx from the hours of 8 a.m. to 4:00 p.m. CT, Monday through Friday, except bank holidays.

Customer Support

- If you have questions regarding UMB’s International Payment Orders, please call the International Department at 888.449.4737 or 816.860.7648 between 8 a.m. to 5 p.m. CT, Monday through Friday, except for bank holidays.

**NOTE:** All telephone lines are recorded. When you call these lines, you consent to our recording your conversation with our Wire Transfer representatives.
Logging Into UMBfx

The International Wire Transfer application, UMBfx, is part of UMB Direct. To access the application, you will need:

- A UMB Direct ID/password
- An RSA Secure Token

The following browsers are supported:

- Internet Explorer, versions 8 or higher, with a minimum 128-bit encryption
- Mozilla Firefox, latest versions
- Google Chrome, latest versions

UMB uses the highest industry standards to encrypt your information when accessing your information online. When you log on to UMB Direct you must enter a user ID, password and authentication passcode. This prevents others from accessing your information.

2. In the Account Sign In section, select UMB Direct from the Sign in to dropdown box.

3. Enter your **Company ID** and **User ID** supplied to you by UMB in the appropriate fields and click the **Next** button.

**NOTE:** You may be asked to answer one of your security questions that you previously selected at the time of your initial online profile setup. Enter the answer to your security question in the **Answer** field box. If this is a computer you use regularly and is not shared between users, you may select the **Remember this computer** check box. Click the **Submit** button.
4. The Sign In page will display.
   
   **NOTE:** If this is your first logon to UMB Direct, you will be required to establish a security profile and change your password and temporary token code.

1. Type your UMB Direct password in the **Password** field and your Security Token Code in the **Security Token Code** field and click **Sign In**.
   
   The UMB Direct landing page will display.

2. Click the link for **UMBfx** on the Services menu.
Main Menu

UMBfx allows you to:

- **Initiate international payments in both U.S. Dollars and Foreign Currency.**
  - These transactions can be free form or you may use previously established semi-repetitive templates to pre-fill most of the payment information.
    - Cross-currency transaction – you convert the US Dollars in your UMB DDA account to foreign currency to send to the foreign bank.
    - You can send US Dollars in your UMB DDA to the foreign bank without converting the foreign currency.
    - You can send the funds in your Multi-Currency Account to the foreign bank.

- **Create Multi-Currency Account (MCA) transactions.**
  - These can be transfers between your UMB checking account(s) and multi-currency accounts, or you may use funds in your MCA account(s) to initiate international payments.

- **Review and confirm international payments that require secondary confirmation.**

- **View international transaction advices and MCA statements.**

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<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>A</td>
<td><strong>Dashboard</strong></td>
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<td>B</td>
<td><strong>Single Trade</strong></td>
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<td>C</td>
<td><strong>Query</strong></td>
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<td>D</td>
<td><strong>Use Payment Template</strong></td>
</tr>
<tr>
<td>E</td>
<td><strong>Tasks to be completed on the Dashboard</strong></td>
</tr>
<tr>
<td>F</td>
<td><strong>Advices/Statements Menu</strong></td>
</tr>
</tbody>
</table>
Information needed to send an International Payment

**Required Information**

1. **Amount of Payment.** You will also need to know if you wish to send the funds in USD or foreign currency.

2. **Beneficiary’s Name.**

3. **Beneficiary’s Account Number.**
   a. If you are sending the payment to a bank in Mexico, an 18 digit CLABE number is required.
   b. If you are sending the payment to a European country, Israel or Saudi Arabia, an IBAN is needed. An IBAN consists of a two-letter country code followed by two check digits and up to thirty alphanumeric characters.

4. **Beneficiary’s Complete Physical Address.**

5. **The Name and the SWIFT/BIC Code of the Beneficiary Bank.** If you do not know the SWIFT/BIC code, there is a search function you may use when adding the payment instructions to locate this information.

**NOTE:** You may create semi-repetitive templates to store the payment information on transaction you initiate on a frequent basis. This option allows you to select the template with pre-fill payment information and you need only add the amount and additional payment details, such as invoice numbers.

Semi-repetitive templates can either be created by UMB per your written instructions or if you have the appropriate security access, you may create your own repetitive templates in UMBfx.

**Optional Information**

1. **Additional Payment Details** (i.e. Invoice Numbers, PO Numbers).

2. **Any Intermediary Bank Information.**
   a. If the beneficiary requested a specific bank to route the payment through.

3. **TRANSIT CODE.** When sending payments to Canada, South Africa and Australia, more banks are requiring Transit Codes. The Transit Code should be provided to you by the Beneficiary.
U.S. Dollar (USD) Transactions

US Dollar transactions can either be free form (you complete all the payment details) or you may select a previously established semi-repetitive template to pre-fill most of the payment information.

1. To send a payment in US Dollars, select **Single Trade** from the menu.

The Single Trade screen will display. Your **Company Name** will display in the **Client** field.

2. Select **Same Currency** under Trade Details.

3. The Currency will for this transaction will be **USD** for **US Dollar**. Enter the **amount** in the field to the right.

4. You may type additional information in the **Notes** field. This information will not be included with the payment instructions to the receiving bank, but may be used for your own reference.
Move to the Payment Instructions () section of the page and click **add**.

- In the To section, you can select to use a **Payment template** or create an **Adhoc payment** by adding all the payment information manually. If you have a multi-currency account (MCA), you may use **Deposit** to transfer funds between your UMB account and the MCA.

- The From section will show your debit account number. If you have the ability to debit more than one UMB checking account, you will need to select which account to use.

**NOTE:** If you have more than one account, and you need more information to help you select the correct debit account, select the account from the drop down menu, then click on the **Show account details** link to see more information about each account.

For information on adding payment instructions, please refer to:

- **Adding Payment Instructions Using a Template** chapter or
- **Adding Adhoc Payment Instructions** chapter
Foreign Currency Transactions

You may send the payment in foreign currency (FX), rather than US Dollars. If you do not hold a Multi-Currency account in the foreign currency you wish to send, you may purchase the foreign currency by debiting your UMB checking account and attach your payment instructions. This is referred to as a 'spot FX contract.'

These transactions can either be free form (you complete all the payment details) or you may select a previously established semi-repetitive template to pre-fill most of the payment information.

To send a payment in US Dollars, select **Single Trade** from the menu.

![Menu Options](image)
The Single Trade screen will display. Your **Company Name** will display in the **Client** field. 

**If you know the amount of foreign currency you wish to send**

Complete the fields as shown on the screen and explained below.

1. In the **Buy** field, select the **currency** you wish to purchase from the drop down list. Type in the **amount** of the foreign currency in the field to the right.

2. Leave the **Sell** currency option as **USD**. Leave the amount field blank.

3. The **Value Date** will default to the correct business day. You may not alter this date.

4. You may type additional information in the **Notes** field. This information will not be included with the payment instructions to the receiving bank, but may be used for your own reference.
You may add the Payment Instructions before you purchase the currency or you may receive a rate and purchase the currency first.

For information on adding payment instructions, please refer to:

- Adding Payment Instructions Using a Template chapter or
- Adding Adhoc Payment Instructions chapter

**To purchase the foreign currency**

5. Click **Get Rate**.

The rate and conversion details will display.

6. The **rate** will display.

7. The amount of foreign currency you are purchasing displays in the **Buy** section. The amount of US Dollars that will be debited from your UMB account displays in the **Sell** section.

8. You have three options to select:
   a. **Cancel** – will cancel this request and return you to the Single Trade screen.
   b. **Refresh** – will send a request for a new rate, which may be the same or different from the previous rate query.
   c. **Accept Rate** – this option will purchase the currency and allow you to proceed with creating this payment instruction.

**NOTE:** Once you have purchased the currency you may be required to sell it back if the payment is not confirmed or you need to cancel it. Once you press the **ACCEPT** or **SAVE AT MARKET** buttons, you are committed to the purchase. **You cannot delete the deal in UMBfx. If at any time, you need to CANCEL a transaction CONTACT UMB immediately at 888.449.4737, option 5.** There may be certain circumstances, such as a lost connection, that may leave you in doubt about whether or not the deal was actually saved. If your connection was lost after you saved the outright but before the Reference Number was transmitted, the deal still exists in the system and you are committed to it. It is your responsibility to verify whether or not the deal exists. If you
have any doubt, please make a system inquiry via a View or call UMB International Payments at 816-860-3608.
If you know the amount of U.S. Dollars you wish to convert to foreign currency:
Complete the fields as shown on the screen and explained below.

<table>
<thead>
<tr>
<th>TRADE DETAILS</th>
<th>FX</th>
<th>Same Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Buy</strong></td>
<td>🇬🇧GBP</td>
<td>8,400.00</td>
</tr>
<tr>
<td><strong>Sell</strong></td>
<td>🇺🇸USD</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Value date</strong></td>
<td>11/09/2017</td>
<td></td>
</tr>
</tbody>
</table>

1. In the **Buy** field, select the **currency** you wish to purchase from the drop down list. Leave the amount field to the right blank.

2. Leave the **Sell** currency option as **USD**. Type in the **amount** of the US Dollars you wish to convert to foreign currency in the field to the right.

3. The **Value Date** will default to the correct business day. You may not alter this date.

4. You may type additional information in the **Notes** field. This information will not be included with the payment instructions to the receiving bank, but may be used for your own reference.
You may add the Payment Instructions before you purchase the currency or you may receive a rate and purchase the currency first.

For information on adding payment instructions, please refer to:

- *Adding Payment Instructions Using a Template* chapter or
- *Adding Adhoc Payment Instructions* chapter

**To purchase the foreign currency**

There are two options for purchasing the currency.

- If you select **Save at Market**, you will purchase the currency without reviewing the rate. It is an automatic acceptance.
- If you select **Get Rate**, you will have the opportunity to review the rate before you accept and purchase the currency.

5. Click **Get Rate**.
6. The rate will display.

7. The amount of foreign currency you are purchasing displays in the Buy section. The amount of US Dollars that will be debited from your UMB account displays in the Sell section.

8. You have three options to select:
   a. Cancel – will cancel this request and return you to the Single Trade screen.
   b. Refresh – will send a request for a new rate, which may be the same or different from the previous rate query.
   c. Accept Rate – this option will purchase the currency and allow you to proceed with creating this payment instruction.

**NOTE:** Once you have purchased the currency you may be required to sell it back if the payment is not confirmed or you need to cancel it. Once you press the ACCEPT or SAVE AT MARKET buttons, you are committed to the purchase. **You cannot delete the deal in UMBfx. If at any time, you need to CANCEL a transaction CONTACT UMB immediately at 888.449.4737, option 5.** There may be certain circumstances, such as a lost connection, that may leave you in doubt about whether or not the deal was actually saved. If your connection was lost after you saved the outright but before the Reference Number was transmitted, the deal still exists in the system and you are committed to it. It is your responsibility to verify whether or not the deal exists. If you have any doubt, please make a system inquiry via a View or call UMB International Payments at 816-860-3608.
Multi-Currency Account (MCA) Transactions

If you hold a multi-currency account with UMB, you may use this as the debit account to initiate outgoing payments.

These transactions can either be free form (you complete all the payment details) or you may select a previously established semi-repetitive template to pre-fill most of the payment information.

You may also convert foreign currency in your MCA to US Dollars for deposit to your UMB account or convert sell US Dollars to convert to foreign currency to deposit to your MCA.

Initiate Payments from your MCA

1. From the Main Menu, select **Single Trade**.

The Single Trade screen will display. Your **Company Name** will display in the **Client** field.

2. Select **Same Currency** under Trade Details.

3. Change the currency from **USD** to the **currency of the debit MCA**. Enter the **amount** in the field to the right.

4. The **Value Date** will display the correct business day. You may not alter this date.

5. You may type additional information in the **Notes** field. This information will not be included with the payment instructions to the receiving bank, but may be used for your own reference.
Move to the Payment Instructions () section of the page and click add.

In the To section, you can select to use a Payment template or create an Adhoc payment by adding all the payment information manually. If you have a multi-currency account (MCA), you may use Deposit to transfer funds between your UMB account and the MCA.

The From section will show your debit account number. If you have the ability to debit more than one UMB checking account, you will need to select which account to use.

**NOTE:** If you have more than one account, and you need more information to help you select the correct debit account, select the account from the drop down menu, then click on the Show account details link to see more information about each account.

For information on adding payment instructions, please refer to:

- Adding Payment Instructions Using a Template chapter or
- Adding Adhoc Payment Instructions chapter
Initiate Transfers from your UMB account to your MCA

You may convert US Dollars from your UMB account to deposit to your MCA.

1. From the Main Menu, select **Single Trade**.

The Single Trade screen will display. Your **Company Name** will display in the **Client** field.

2. Select **FX** for the Trade Details.

3. In the **Buy** field, select the **MCA currency** from the drop down list. Type in the **amount** of the foreign currency in the field to the right.

4. Leave the **Sell** currency option as **USD**. Leave the amount field blank.

5. The **Value Date** will default to the correct business day. You may not alter this date.

6. You may type additional information in the **Notes** field. This information will not be included with the payment instructions, but may be used for your own reference.
In the Payment Instructions section, click **add**.

7. Select **Deposit** in the To field.
8. In the Account section, select the **MCA account** to credit.
9. In the From section, select the **UMB account** to debit.

**To purchase the foreign currency**

There are two options for purchasing the currency.

- If you select **Save at Market**, you will purchase the currency without reviewing the rate. It is an automatic acceptance.
- If you select **Get Rate**, you will have the opportunity to review the rate before you accept and purchase the currency.

10. Click **Get Rate**.
The rate and conversion details will display.

11. The rate will display.

12. The amount of foreign currency you are purchasing displays in the Buy section. The amount of US Dollars that will be debited from your UMB account displays in the Sell section.

13. You have three options to select:
   a. Cancel – will cancel this request and return you to the Single Trade screen.
   b. Refresh – will send a request for a new rate, which may be the same or different from the previous rate query.
   c. Accept Rate – this option will purchase the currency and allow you to proceed with creating this payment instruction.

**NOTE:** Once you have purchased the currency you may be required to sell it back if the payment is not confirmed or you need to cancel it. Once you press the ACCEPT or SAVE AT MARKET buttons, you are committed to the purchase. You cannot delete the deal in UMBfx. If at any time, you need to CANCEL a transaction CONTACT UMB immediately at 888.449.4737, option 5. There may be certain circumstances, such as a lost connection, that may leave you in doubt about whether or not the deal was actually saved. If your connection was lost after you saved the outright but before the Reference Number was transmitted, the deal still exists in the system and you are committed to it. It is your responsibility to verify whether or not the deal exists. If you have any doubt, please make a system inquiry via a View or call UMB International Payments at 816-860-3608.
Initiate Transfers from your MCA to your UMB account
You may convert foreign currency from your MCA to deposit US Dollars to your UMB account.

1. From the Main Menu, select **Single Trade**.
The Single Trade screen will display. Your **Company Name** will display in the **Client** field.

2. Select **FX** for the Trade Details.

3. In the **Buy** field, select the **USD** from the drop down list. Leave the amount field blank.

4. In the **Sell** field, select the **MCA currency** from the drop down list. Type in the **amount** of the currency to convert.

5. The **Value Date** will default to the correct business day. You may not alter this date.

6. You may type additional information in the **Notes** field. This information will not be included with the payment instructions, but may be used for your own reference.
In the Payment Instructions section, click **add**.

7. Select **Deposit** in the To field.
8. In the Account section, select the **UMB account** to credit.
9. In the From section, select the **MCA account** to debit.

**To purchase the foreign currency**

There are two options for purchasing the currency.

- If you select **Save at Market**, you will purchase the currency without reviewing the rate. It is an automatic acceptance.
- If you select **Get Rate**, you will have the opportunity to review the rate before you accept and purchase the currency.

10. Click **Get Rate**.
The rate and conversion details will display.

11. The rate will display.

12. The amount of foreign currency you are selling displays in the Sell section. The amount of US Dollars that will be credited to your UMB account displays in the Buy section.

13. You have three options to select:
   a. **Cancel** – will cancel this request and return you to the Single Trade screen.
   b. **Refresh** – will send a request for a new rate, which may be the same or different from the previous rate query.
   c. **Accept Rate** – this option will purchase the currency and allow you to proceed with creating this payment instruction.

**NOTE:** Once you have purchased the currency you may be required to sell it back if the payment is not confirmed or you need to cancel it. Once you press the ACCEPT or SAVE AT MARKET buttons, you are committed to the purchase. **You cannot delete the deal in UMBfx.** If at any time, you need to CANCEL a transaction CONTACT UMB immediately at 888.449.4737, option 5. There may be certain circumstances, such as a lost connection, that may leave you in doubt about whether or not the deal was actually saved. If your connection was lost after you saved the outright but before the Reference Number was transmitted, the deal still exists in the system and you are committed to it. It is your responsibility to verify whether or not the deal exists. If you have any doubt, please make a system inquiry via a View or call UMB International Payments at 816-860-3608.
Splits

If you are sending multiple payments on the same date in the same foreign currency, you may make a single trade to purchase the complete amount and then attach multiple payment instructions. This is referred to as a Split.

From the Main Menu, select **Single Trade**.

The Single Trade screen will display. Your **Company Name** will display in the **Client** field.

**If you know the amount of foreign currency you wish to send**

Complete the fields as shown on the screen and explained below.

1. In the **Buy** field, select the **currency** you wish to purchase from the drop down list. Type in the **amount** of the foreign currency in the field to the right.
2. Leave the **Sell** currency option as **USD**. Leave the amount field blank.
3. The **Value Date** will default to the correct business day. You may not alter this date.
4. You may type additional information in the **Notes** field. This information will not be included with the payment instructions to the receiving bank, but may be used for your own reference.

**To purchase the foreign currency**

5. Click **Get Rate**.
6. The rate will display.

7. The amount of foreign currency you are purchasing displays in the **Buy** section. The amount of US Dollars that will be debited from your UMB account displays in the **Sell** section.

8. You have three options to select:
   a. **Cancel** – will cancel this request and return you to the Single Trade screen.
   b. **Refresh** – will send a request for a new rate, which may be the same or different from the previous rate query.
   c. **Accept Rate** – this option will purchase the currency and allow you to proceed with creating this payment instruction.

**NOTE:** Once you have purchased the currency you may be required to sell it back if the payment is not confirmed or you need to cancel it. Once you press the ACCEPT or SAVE AT MARKET buttons, you are **committed** to the purchase. You cannot delete the deal in UMBfx. If at any time, you need to CANCEL a transaction CONTACT UMB immediately at 888.449.4737, option 5. There may be certain circumstances, such as a lost connection, that may leave you in doubt about whether or not the deal was actually saved. If your connection was lost after you saved the outright but before the Reference Number was transmitted, the deal still exists in the system and you are committed to it. It is your responsibility to verify whether or not the deal exists. If you have any doubt, please make a system inquiry via a **View** or call UMB International Payments at 816-860-3608.
9. To split the FX trade into multiple payments, scroll to the Payment Instructions section of the screen and click **Options**.

10. Click **Split**.
The Multiple Trades section will open.

11. Enter the **amount** of the first trade. After you enter this amount, the remaining foreign currency will display in the Residual section. As each new transaction is split, the remaining amount to be split will decrease accordingly.

12. Click **Add Split** to add another trade. Enter the **amount** of this trade.
   a. Continue adding splits until you have entered all the trade amounts.

13. The amount in the Residual section should be **0.00**.

14. If you will use a repetitive template for each of these trades, you may click **Select an entry** in the To field to display and list of templates. Select the **template** for each trade.
   a. If you will not use repetitive templates, you will click **Split the Trade** and add adhoc payment instructions in a following step.

15. Scroll to the bottom of the page and click **Split the Trade**.
   a. If you used repetitive templates to create the payment instructions, you need only click **Submit for Authorization**.
   b. If you need to add adhoc payment instructions, you will do this and Submit for Authorization in the next step.

The Split Trade screen will display.

16. Click the **pencil icon** to edit the trade and add the adhoc payment instructions.

   For information on adding payment instructions, please refer to:
   - *Adding Payment Instructions Using a Template* chapter or
   - *Adding Adhoc Payment Instructions* chapter
Adding Payment Instructions Using a Template

1. If you wish to use a payment template, begin typing in the **template name** in the **Beneficiary** field. You may also type in the currency code (such as GBP, EUR, etc.).

   ![Payment Instructions Template](image)

2. A list of template(s) matching the name will display. Click the template you wish to use. You can view the payment details for this template by clicking **Show payment template details**.

3. You can add additional details to the payment in the **Payment details** field.

   ![Payment Instructions Template](image)
4. When the payment details are complete, scroll to the bottom of the screen and click **Save**.

- If you have missed required information, you will receive an error message. Correct the information and press **Save** again.
- If the payment was successfully saved, the following messages will display.

5. Once the payment is saved, **Submit for Authorization** displays at the bottom of the page. Click this option to send the payment to the next authorized individual for review and authorization.

Once the payment has been submitted for authorization, this message below will display.
Adding Adhoc Payment Instructions

If you do not have a previously established semi-repetitive template, you may add all the payment instructions using **Adhoc payment**.

Select the options as shown below. Fields with red asterisks (*) are required.

1. Select **Adhoc payment**.
2. The Payment Method section will display. For **Method**, select **Electronic Wire**.
3. Select the destination **Country** from the drop down list.
Complete the Beneficiary Information as shown below.

4. Type in the beneficiary’s account number in the **Account** field.
   a. If you are sending the payment to a bank in Mexico, an 18 digit CLABE number is required.
   b. If you are sending the payment to a European country, Israel or Saudi Arabia, an IBAN is needed. An IBAN consists of a two-letter country code followed by two check digits and up to thirty alphanumeric characters.

   **NOTE:** If you have a transit code, do not enter it in this section. Enter it in the Beneficiary’s Bank section.

5. Type in the beneficiary’s name in the **Name** field.
6. Type in the beneficiary’s address in the **Address** lines.
7. Select the beneficiary’s **Country** from the drop down list.

The next step is to complete the Beneficiary Bank information.

8. **SWIFT BIC.** You may type in the SWIFT address or click the **magnifying glass** to open a new window for a list of SWIFT Codes. Examples of the search option are shown on the following pages.

9. If you have been provided a **Transit** Code by the beneficiary, enter it in this field.
10. You can search by country, city, bank name or SWIFT code.
   - If you know the SWIFT code, select **SWIFT BIC** and type the **SWIFT address** in the corresponding field.
   - You may narrow the list of options by selecting a country.
   - After you have entered the information, click **Search**. A list of banks matching the criteria will display.
   - You can click **Reset** to clear the criteria and start over.
11. Once you have located the beneficiary’s bank, select the radio button to the left of the Bank. An XXX at the end of a SWIFT codes indicates that this is the head office.

**NOTE:** If the Bank name you wish to send the payment to does not display, change the search criteria and click Search again. If you have a SWIFT code, do not use the other search fields.

12. Click Continue to select the bank and close this window.
13. You may add additional details to this payment using the **Payment details** field.

14. If the Beneficiary provided additional instructions for routing the payment they can be added to the **Intermediary Bank** section. You will follow the same steps that you used to select the Beneficiary Bank.

15. The **Ordering Customer** section will be used only by Correspondent Banks. If you are a Correspondent Bank, click **add** to complete the following information to complete the details on your sending customer.

   a. Enter the **Account** number of your Correspondent Bank customer.
   b. Enter the **Name** of the Correspondent Bank customer.
   c. Enter the Correspondent Bank customer’s full physical **Address**.
   d. Select the **Country** that corresponds to the **Address**.
   e. **Name**: required – DO NOT enter your customer’s name in this field. Enter your **customer’s account number**, preceded by a / (/1234567890).
16. When the payment details are complete, scroll to the bottom of the screen and click **Save**.

- If you have missed required information, you will receive an error message. Correct the information and press **Save** again.
- If the payment was successfully created, the following messages will display.

17. Once the payment is saved, **Submit for Authorization** displays at the bottom of the page. Click this option to send the payment to the next authorized individual for review and authorization.

Once the payment has been submitted for authorization, this message below will display.
**Authorizing Trades**

All non-repetitive payments and semi-repetitive payments initiated online must be reviewed and authorized by a second authorized service representative.

When the authorizer logs in, there may be three options on the Dashboard.

- Transactions Requiring Authorization – transactions ready for authorization
- Transactions Requiring Acknowledgement – initiated, but not acknowledged.
- Transactions Requiring Settlement - payments have been started, but not yet submitted for authorization.

1. Click on **Transaction Requiring Authorization**.
The Transactions Requiring Authorization screen displays.

2. All transactions that need to be authorized will display. You can filter the list to only show the transactions you can authorize by selecting **Show only my item(s)**.

3. There are multiple ways to review and authorize the transactions:
   a. The **pencil icon** will take you to the Single Trade screen so that you may review and authorize this trade. This option will also allow you to edit the transaction. You may not alter the amount. If you edit this transaction, you will not be able to authorize it.
   b. The **hand icon** will authorize the transaction without taking you to the Single Trade screen to view the transaction details.
   c. Select the **check box** to the left of one or more transactions. Selecting the check box at the top of the row will select all transactions.
   d. Click the **Authorize** button in the lower right corner of the screen to authorize all the payments in one step.
Using the pencil icon to review/authorize a single trade

When you select the Pencil icon, the Single Trade screen will display with all transaction details.

4. You can click the Details button at the top to view the audit trail for this transaction.
5. At the bottom of the screen, you can:
   a. Leave this transaction without taking any action and move Back to Dashboard.
   b. You can leave the transaction, but return it to the original individual for changes by selecting Don’t authorize and return to original submitter. This individual will need to re-submit the transaction before it can be authorized.
   c. Authorize the transaction.
Once authorized, the following message will display.

Trade: 586111 was successfully authorized.
Query

The Query option will allow you to view information on view trades/payments completed today or on previous dates.

From the Main Menu, select Query.

![Query Screen]

The Query screen will display with a list of recent transactions. Including the following details:

- Trade (Ref) number
- Buy/Sell Currencies
- Amount
- Value Date
- Status

1. To view the details of an individual trade, click the pencil icon.
2. To search for a transaction, begin typing in the Search field. The search results will display.
3. For additional search options, click Show Filters.
The Query page will expand to show additional filter/search options.

4. To search for a date or a range of dates, use the From and To fields.
   a. If you type a date, or use the calendar to select a date, in the From field, a list of transactions beginning with this date through the latest transactions will display.
   b. If you type a date, or use the calendar to select a date, in the To field, the results will only show the transactions included in the From and To date range. To search for one day, use the same date in the From and To fields.

5. To filter for Transactions types select:
   a. Outrights for transactions that included a foreign currency buy or sell.
   b. Same currency for transactions that were sent in USD or debited a multi-currency account (MCA) to send foreign currency.

6. Use the Buy currency and Sell currency options for filter for trades that included those currencies only.

7. Use the Export Table option to export the results to MS Excel to create a summary table of transactions.

8. To view the details of an individual trade, click the pencil icon.
The Single Trade screen will display with the currencies, amounts, value date and payment instructions.

<table>
<thead>
<tr>
<th>Single Trade</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Client</strong></td>
<td>UMB BANK NA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRADE DETAILS</th>
<th>FX</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Buy</strong></td>
<td><strong>GBP</strong></td>
</tr>
<tr>
<td><strong>Sell</strong></td>
<td><strong>USD</strong></td>
</tr>
<tr>
<td><strong>Value date</strong></td>
<td>11/13/2017</td>
</tr>
<tr>
<td><strong>Notes</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PAYMENT INSTRUCTIONS (hide)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TO</strong></td>
<td>Payment template</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Beneficiary</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Payment details</strong></td>
<td>LONDON STOCK EXCHANGE</td>
</tr>
<tr>
<td><strong>0 /140 chr.</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Show payment template details**

<table>
<thead>
<tr>
<th><strong>FROM</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account</strong></td>
<td>JSE@deposit 9800000000000</td>
</tr>
</tbody>
</table>

**Show account details**

9. The status of the transaction will display in the upper right. You can view the audit trail by clicking **Details**.

10. The **Reference** number (trade) will display below.

11. You can return to the Query screen by clicking **Back to Query**.
Below is a screen shot of the **Details** inset.

<table>
<thead>
<tr>
<th>Status</th>
<th>User</th>
<th>Date/Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dealt</td>
<td>Bill Wilson</td>
<td>11/09/2017</td>
</tr>
<tr>
<td>Settlement saved</td>
<td>Bill Wilson</td>
<td>11/09/2017</td>
</tr>
<tr>
<td>Submitted for Authorization</td>
<td>Bill Wilson</td>
<td>11/09/2017</td>
</tr>
<tr>
<td>Authorized</td>
<td>Mary McCarthy</td>
<td>11/09/2017</td>
</tr>
</tbody>
</table>
Advices/Statements

You can display and print reports with your international transaction history. From the top bar select the icon with three dots to display the Advices/Statements menu.

DDA Advices will allow you to print advices of your transactions that debited or credited your UMB checking account (DDA) for a single date in a PDF format, or you can download the information in comma separated value (csv) or Microsoft Excel (XLS) format.

FX Contract Market Valuation will allow you to view and print statements in a PDF format, or you can download the information in comma separated value (csv) or Microsoft Excel (XLS) format, for any foreign currency contracts that you may have available. You can search by a single date.

MCA Advices will allow you to view, print or download these debit and credit advices for any Multi-Currency Accounts (MCA) for a single date in a PDF format, or you can download the information in tab separated value (TSV) or Microsoft Excel (XLS) format. You can search by a single date.

MCA Statements will allow you to view and print statements in a PDF format for any Multi-Currency Accounts (MCA) you may hold. You will select a range of dates.
Below are the instructions for creating a DDA Advice report.

1. Click DDA Advices.

2. Enter the Date in the Date field at the top of the screen or select a date from the calendar. The date format is MM/DD/YYYY.

3. Click the desired download option.
   a. View PDF
   b. Export CSV (comma separated value)
   c. Export XLS (Excel)

4. The report will open in a separate window. Below is a display of the PDF option. You may print or save this report.

5. Click the X in the upper right corner or OK in the lower right corner to close the report.
Common Error and Informational Messages

As you create international transactions, messages will display on the screen to guide you through the process.

- Any message that displays a red background is an action item that must be corrected before you can proceed with the wire.
- Any message that displays an orange background indicates an action that needs to be taken. This may address missing information or may be an instruction to guide you to the next step.
- Any message that displays a blue background is an informational message. These messages are ‘soft alerts’ that will not prevent you from completing the transaction, but they may indicate missing or possible invalid information. It is recommended that you make the requested changes.
- Any message that displays a green background indicates that the previous action taken was successful.

Examples of common messages and their resolution:

**Please select the Country of your Beneficiary’s Bank.**

RESOLUTION: The Beneficiary Bank tab does not contain full bank or destination country information. If you are unable to use the magnify glass to search for the SWIFT code, you may type the bank information, but you must complete all fields including a valid SWIFT code.

**Invalid quote stream. The quote stream has timed out.**

RESOLUTION: If the system has supplied a rate quote for purchasing foreign currency, you will have 35 seconds to accept the rate. If the time window has passed, you must click **Get Rate** to refresh the rate. A new time window will begin.

**The field Name in Beneficiary contains invalid characters. Valid characters accepted by Swift for this payment in addition of standard alphanumeric characters are: / - ? : () , ? + and Space.**

RESOLUTION: Review your payment instructions to ensure no special characters are being used including - !, @, #, $, %, ^, &, *, ~, = and +.

**Amount must be greater than 0.00.**

RESOLUTION: Complete the amount field(s).

**Please specify a SWIFT BIC or specify the Beneficiary Bank name and address.**

RESOLUTION: The Beneficiary Bank tab does not contain full bank or destination country information. If you are unable to use the magnify glass to search for the SWIFT code, you may type the bank information, but you must complete all fields including a valid SWIFT code.

**Beneficiary’s account number must be 18 characters when specifying a CLABE account number.**

RESOLUTION: For wires being sent to a bank in Mexico, an 18 digit CLABE is required. Your payment will not be sent without an 18 digit CLABE. The Beneficiary should be able to provide a CLABE.
Please remove any spaces from the account number.
RESOLUTION: Remove the spaces from the beneficiary account number.

Click ‘Accept’ to accept the rate and execute the transaction.
RESOLUTION: When purchasing foreign currency, you will request a rate. To accept the rate and book the trade, you must click the Accept button.

You have ## transaction requiring payment instructions.
RESOLUTION: This is an informational message that will display when there are payment instructions that have been started, but require additional information before they can be submitted and confirmed. You may click on this message to go to the queue to review and complete the transaction (if you are authorized).

You have ## transaction requiring review and completion.
RESOLUTION: This is an informational message that will display when there are payment instructions that have been submitted, but not yet confirmed. You may click on this message to go to the queue to review and complete the transaction (if you are authorized).

Please enter a Beneficiary name.
RESOLUTION: On the Beneficiary tab, complete the Beneficiary Name and Address, including destination country.

Please enter a Beneficiary address.
RESOLUTION: On the Beneficiary tab, complete the Beneficiary Name and Address, including destination country.

Please ensure that you are wiring funds to a valid IBAN; account length must be 22 characters.
RESOLUTION: When sending payment instructions to European countries, Saudi Arabia and Israel, an IBAN in a valid format is required. The IBAN is a combination of the country code, SWIFT code, sort code and account number. The IBAN is used in place of an account number and will be provided to you by the beneficiary.

Please ensure that you are wiring funds to a valid IBAN; first two characters of the Beneficiary account number must be GB.
RESOLUTION: When sending payment instructions to European countries, Saudi Arabia and Israel, an IBAN in a valid format is required. The IBAN is a combination of the country code, SWIFT code, sort code and account number. The IBAN is used in place of an account number and will be provided to you by the beneficiary. The system has recognized that the payment is question is going to a Beneficiary bank in Great Britain, but the IBAN does not correctly reflect this.

Please ensure that you are wiring funds to a valid IBAN; the number entered does not comply with IBAN standards.
RESOLUTION: When sending payment instructions to European countries, Saudi Arabia and Israel, an IBAN in a valid format is required. The IBAN is a combination of the country code, SWIFT code, sort code and account number. The IBAN is used in place of an account number and will be provided to you by the beneficiary.
Outright rate requested successfully.
RESOLUTION: When purchasing foreign currency (an outright), you will request a rate. When the rate is supplied, this message will display. It will be accompanied by a message that directs you to click Accept to accept the supplied rate and purchase the currency.

Settlement instructions completed successfully.
RESOLUTION: The settlement instructions were successfully added to the payment.