

Guía rápida – Módulo Wire (Popular Business Access)

El Módulo Wire en Popular Business Access (PBA) permite a los clientes originar pagos, crear y manejar destinatarios desde la Plataforma.



Nota: Durante los primeros meses del servicio, la funcionalidad Wire estará disponible para transferencias domésticas e internacionales en dólares (USD).

▶ Acceder al módulo Wire

1. Acceda a la sección de **Money Movement** y seleccione **Payments and Collections**.

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Home Money Movement Reports & Documents Account Services Activity Center Administration Messages 32 Log Off

Money Movement

- Account Transfer**
Transfer money from one account to another
- Recipients**
Create new or edit existing recipients for ACH and/or Wire transfers
- Tax Payments**
Make Federal and Puerto Rico tax payments
- Payments and Collections**
Originate and manage Payments and Collections

2. El Servicio le provee las siguientes opciones:

- Crear un nuevo pago
- Crear o utilizar una plantilla (*template*)

Home Money Movement Reports & Documents Account Services Activity Center Administration Messages 32 Log Off

Payments and Collections

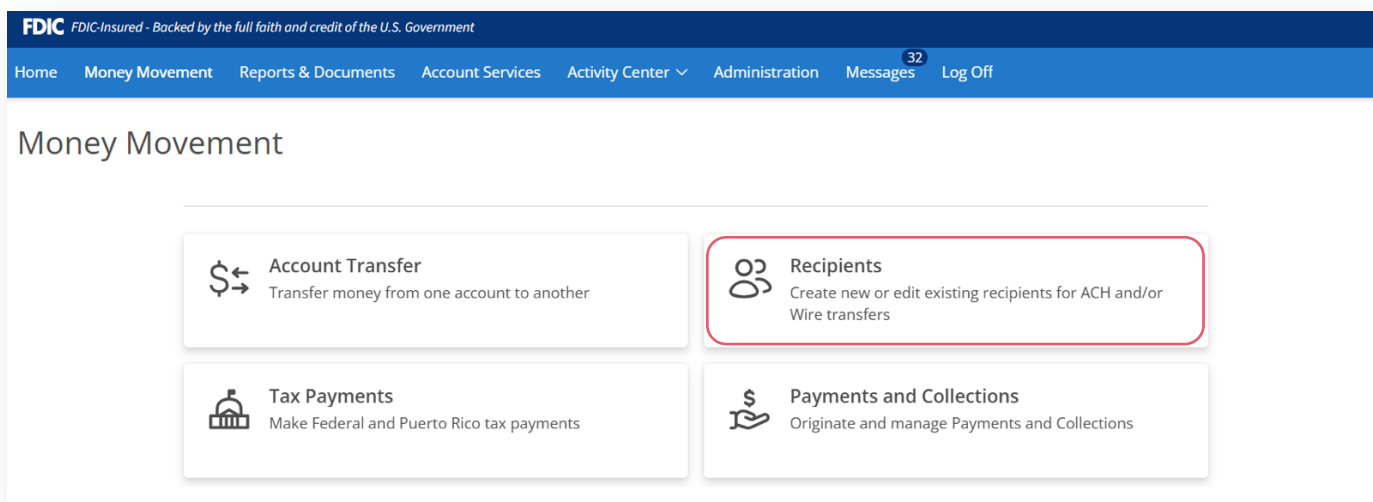
Create New Payment

Select a payment type to continue

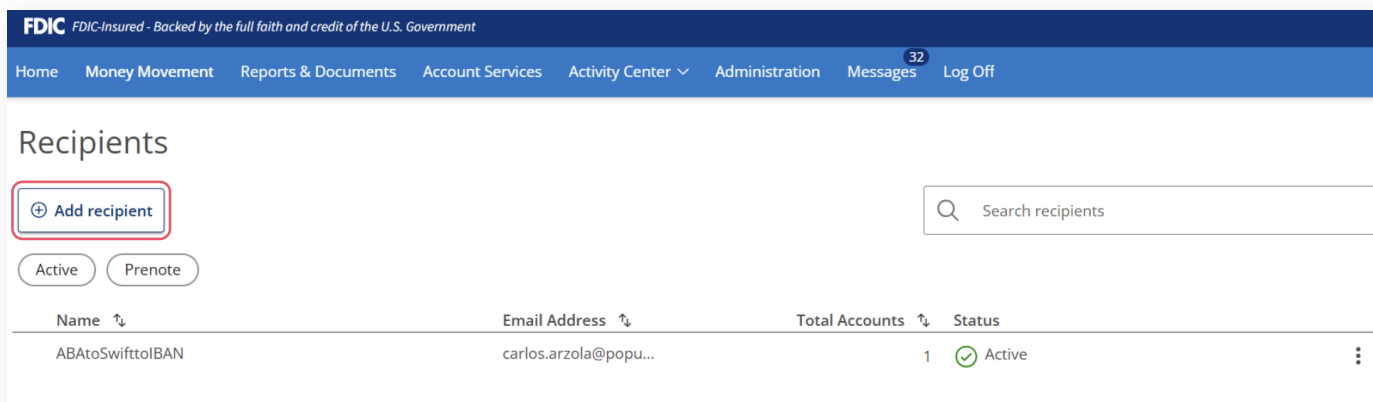
Create new payment Create new template

► Crear un destinatario (*recipient*) por primera vez

1. Vaya a **Money Movement** → **Recipients**.



2. Haga clic en **Add recipient**.



3. Complete la información clave sobre el destinatario (*recipient*) al cual estará realizando la transferencia:

- Display Name - Este es nombre que estará asignando al destinatario para uso futuro
- Payment Type = **Wire Only**
- Beneficiary Type (doméstica o internacional)
- Detalles de la entidad Financiera Beneficiaria e Intermediaria según las instrucciones de pago

 **Nota:** Utilice **Financial Institution (FI) Search** para rellenar automáticamente los datos del banco beneficiario (de estar disponible).

- Detalles del destinatario:
 - Nombre para destinatario – Wire Name
 - País/Country
 - Dirección/Address
 - Ciudad/City (solo aplica a transferencias domésticas)
 - Código Postal/Zip Code (solo aplica a transferencias domésticas)

FDIC

FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Home

Money Movement

Reports & Documents

Account Services

Activity Center

Administration

Messages32

Log Off

←

Back to recipients

Add Recipient

Contact Information

Display Name

Email Address (optional)

☐ Send email notifications for template payments

Accounts (1)

Account

Payment Type

Financial Institution (FI)

Routing Number

Account - New

N/A

Payment Type

Wire Only

Beneficiary Type

Domestic

Domestic Account Type

Account and ABA

Account

Financial Institution (FI)

Search by name or routing #.

[Refined Search](#)

Beneficiary FI

Name

FI ABA Number

Country

United States

Address 1 (optional)

Address 2 (optional)

City (optional)

State (optional)

Select State

Postal Code (optional)

Receiving FI

Name (optional)

Wire Routing Number (optional)

Recipient Details

Wire Name

ACH / Payee Name

Payee ID (optional)

Country

United States

Address 1

Address 2 (optional)

City

State

Select State

ZIP

Templates (0)

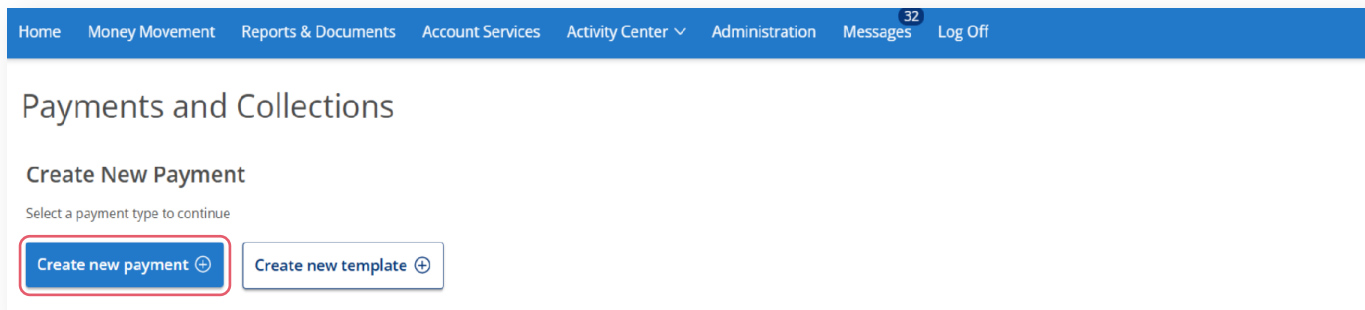
Cancel

Save Recipient

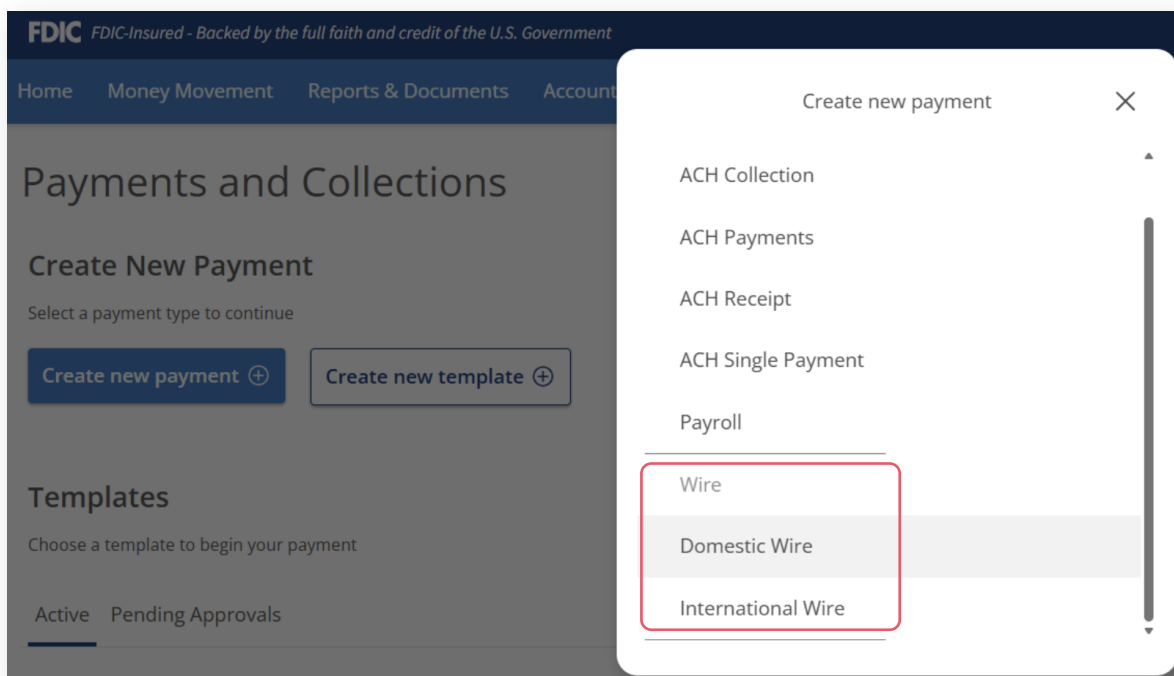
4. Guarde el destinatario (*recipient*). Esto le permitirá utilizar esta plantilla para pagos futuros.

► Crear un pago por transferencia sin plantilla / *template*

1. Ir a **Payments and Collections**.
2. Seleccione **Create New Payment**.



3. Seleccione el tipo de **wire (transferencia doméstica o internacional)** para el pago de este destinatario (*recipient*).



4. Ingrese la información de la originación en la sección de **Origination Details**.

- Company ID (CO ID)/ Filial
- Fecha de efectividad

A screenshot of the 'Domestic Wire' form. The form is titled 'Domestic Wire' with a 'Change Type' link. There's an 'Upload From File' button. The 'ORIGINATION DETAILS' section contains the following fields:

- Co ID / Subsidiary**: A dropdown menu with 'Banca de Negocios 1' selected.
- Account**: A dropdown menu with 'Use same Account for all wires' selected.
- Process Date**: A dropdown menu with 'Use same Date for all wires' selected.
- Recurrence**: A dropdown menu with 'None' selected.

5. Ingrese la información de la transferencia:

- **Recipient/Account:** Seleccione destinatario
- **Amount:** Ingrese la cantidad que desea transferir
- **Account:** Seleccione la cuenta desde la cual se estará debitando la transferencia

The screenshot shows a web interface titled 'WIRES' with a sub-header '1'. At the top right, there is a button 'Add multiple recipients' and a search bar 'Find recipients in payment'. Below this is a 'Bulk actions' menu. The main form is titled 'Wire Details' and contains the following fields:

- Recipient/Account:** A search bar with the placeholder 'Search by name or account.'
- Amount:** A field with a dollar sign '\$' and the value '0.00'.
- Account:** A dropdown menu showing 'AUTHORITIES' and 'XX9482' with a value of '\$0.00'.
- OPTIONAL WIRE INFORMATION:** A section with two text input fields: 'Message to Beneficiary' and 'Description'.
- + Add another wire:** A dashed box with a plus sign and the text '+ Add another wire'.

At the bottom left, it shows '\$0.00' and '1 wires'. At the bottom right, there are 'Cancel' and 'Save' buttons.

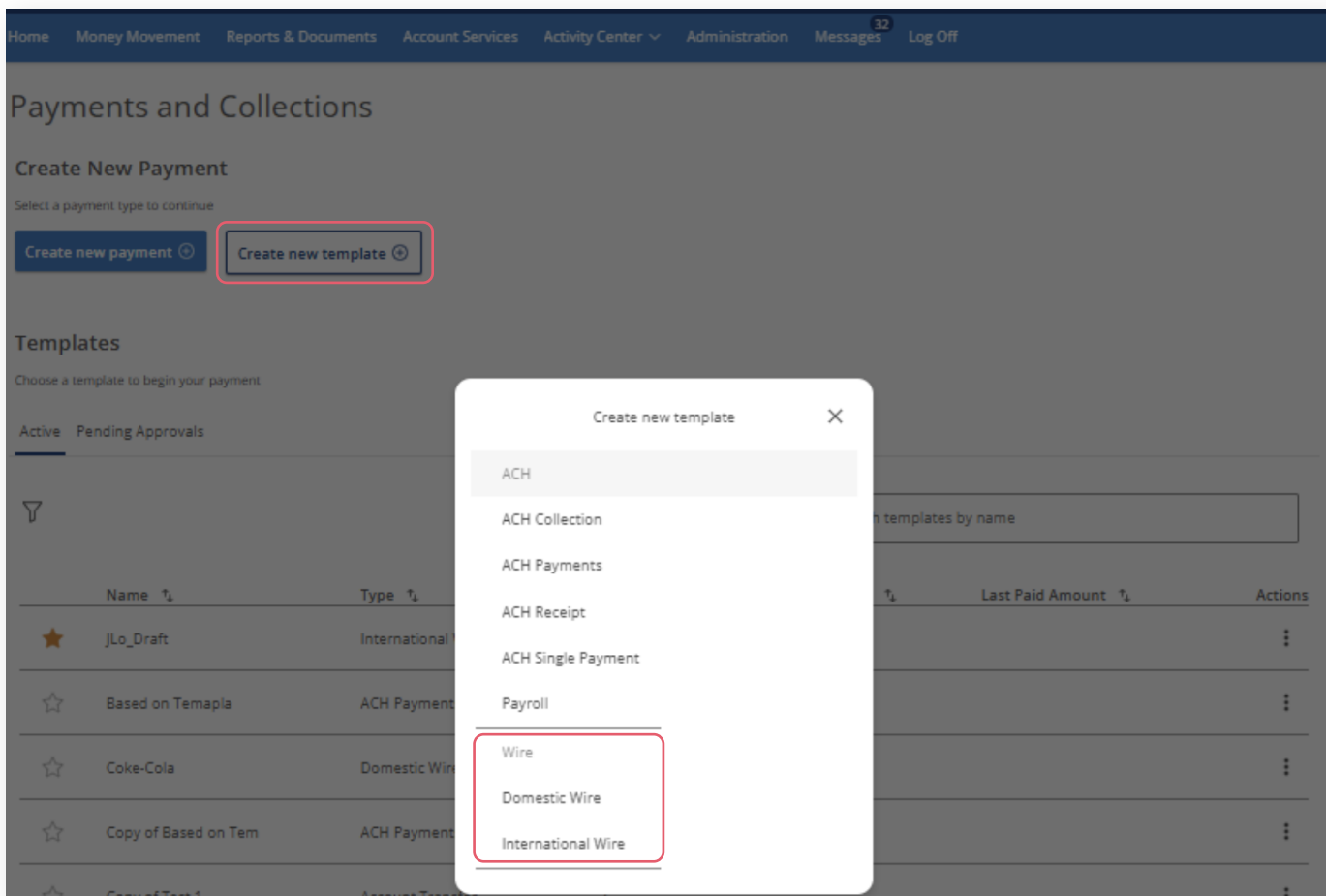
6. El sistema le provee la opción de añadir más de una transferencia cablegráfica a la vez para otros destinatarios (*recipients*). De requerir añadir a más de un destinatario (*recipient*), puede seleccionar **+Additional wire** y realice los pasos nuevamente.

7. Al culminar, seleccione **Draft** para guardar el pago y aprobarlo luego o **Approve** para someter el pago.

 **Nota:** Solo los usuarios con *token* podrán aprobar la transferencia. De no tener acceso al *token*, la transferencia la podrá aprobar y completar el usuario autorizado.

► Cómo crear la plantilla para realizar pagos

1. Ir a **Payments and Collections**.
2. Seleccione **Create new template** y seleccione el tipo de **wire (transferencia doméstica o internacional)** para el pago de este destinatario (*recipient*).



3. Ingrese el nombre que desee asignar a la plantilla en **Template Name**.
Nota: Límite de 20 caracteres.

The screenshot shows the 'Domestic Wire' form. The 'Template Properties' section shows the 'Template Name' field. The 'ORIGINATION DETAILS' section shows the 'Co ID / Subsidiary' field with 'Banca de Negocios 1' selected.

4. Ingrese los detalles de la transferencia (**Wire Details**):

- **Recipient/Account:** Seleccione el destinatario
- **Amount:** Ingrese la cantidad que desea transferir
- **Account:** Seleccione la cuenta desde la cual se estará debitando la transferencia

The screenshot shows a web interface for managing wire transfers. At the top, there's a header with 'WIRES 1' on the left, a button 'Add multiple recipients' in the center, and a search bar 'Find recipients in payment' on the right. Below this is a 'Bulk actions' menu. The main section is titled 'Wire Details' and contains several input fields: 'Recipient/Account' with a search bar 'Search by name or account.', 'Amount' with a currency selector '\$' and a value field '0.00', and 'Account' with a dropdown menu showing 'AUTHORITIES' and 'XX9482' with a value of '\$0.00'. Below these is a section for 'OPTIONAL WIRE INFORMATION' which includes a 'Message to Beneficiary' field and a 'Description' field. At the bottom of the form is a dashed box with a '+ Add another wire' link. The footer of the form shows a total of '\$0.00' for '1 wires' and two buttons: 'Cancel' and 'Save'.

5. Haga clic en **Save** para guardar la plantilla/*template*. Con esto, podrá utilizar esta plantilla para pagos futuros.



Nota: Podrá añadir hasta 35 transferencias en una plantilla y enviar una transacción con múltiples transferencias. Cada plantilla se puede editar al momento de realizar una transferencia.

▶ Realizar un pago usando una plantilla existente

1. Acceda a la sección de **Money Movement** y seleccione **Payments and Collections**.

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Home **Money Movement** Reports & Documents Account Services Activity Center Administration Messages 32 Log Off

Money Movement

**Account Transfer**
Transfer money from one account to another

**Recipients**
Create new or edit existing recipients for ACH and/or Wire transfers

**Tax Payments**
Make Federal and Puerto Rico tax payments

**Payments and Collections**
Originate and manage Payments and Collections

2. Encuentre la plantilla que desea pagar. Seleccione los tres puntos  y haga clic en **Pay**.

Templates

Choose a template to begin your payment

Active **Pending Approvals**



 Search templates by name

Name ↑	Type ↑	Recipients ↑	Last Paid Date ↑	Last Paid Amount ↑	
★ JLo_Draft	International Wire	1			Pay Edit Copy Delete 

3. Ingrese la información de la originación en la sección de **Origination Details**.
 - Seleccione la fecha en que desea realizar la transferencia

Home Money Movement Reports & Documents Account Services Activity Center Administration Messages 32 Log Off

JLo_Draft (International Wire)

ORIGINATION DETAILS

Currency
☐ Use same Currency for all wires

Process Date
☒ Use same Date for all wires

Recurrence
None



4. Ingrese la cantidad que desea transferir.

WIRES 1

Find recipients in payment

Filters: Pay Do Not Pay Bulk actions ⋮

✓ This payment is valid. ⋮

Wire Details

Recipient/Account	Currency	Enter amount in	Amount
ABAtoSwtftt01BAN SWIFT/BIC CITIMXMMXXX 123...	USD - U.S. Dollar	USD ▼	\$ 5.00

☐ Notify Recipient Show Details

Co ID / Subsidiary	Account
Banca de Negocios 1	MAXI PREMIUM AUTHORITIES XXX558 \$1,104,216.24

OPTIONAL WIRE INFORMATION ^

Message to Beneficiary Ⓜ

Description Ⓜ

\$5.00
1 wires

Cancel Draft Approve

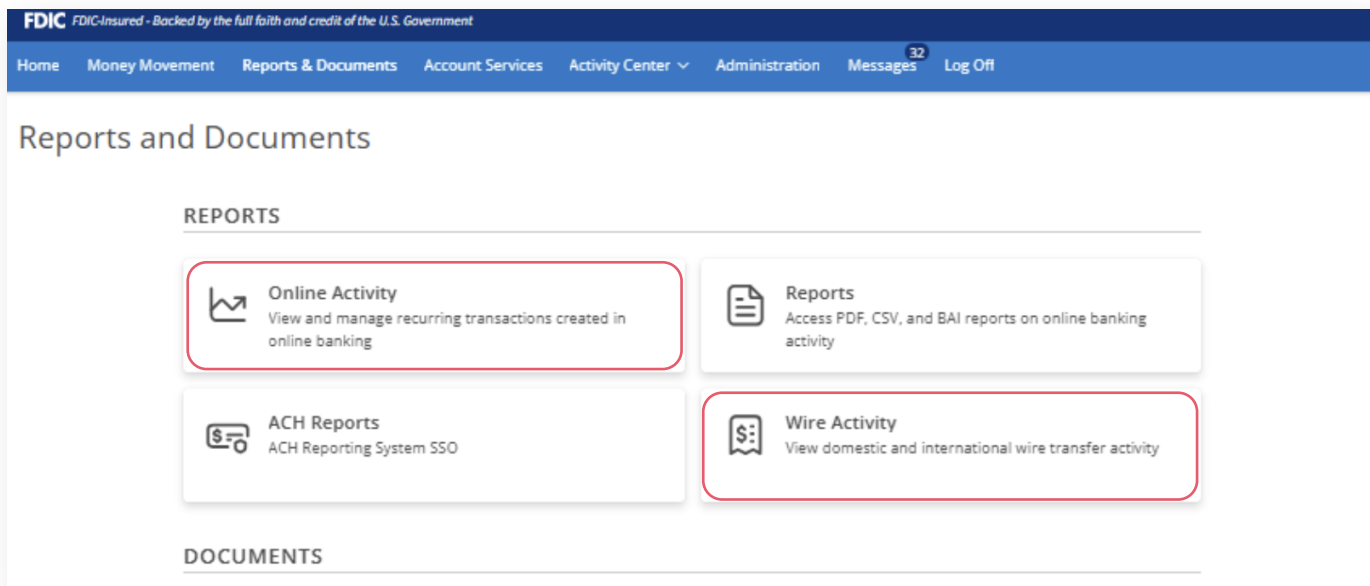
5. Haga clic en **Draft** si desea guardar el pago y que la persona autorizada pueda aprobar el pago. Haga clic en **Approve** para realizar el pago.



Nota: Solo los usuarios con *token* podrán aprobar la transferencia. De no tener acceso al *token*, la transferencia la podrá aprobar y completar el usuario autorizado.

Historial y actividad de transferencias

- Utilice las siguientes opciones para ver la actividad de las transferencias cablegráficas realizadas. Podrá descargar los informes disponibles en PDF y CSV:



- ▶ **Online Activity** → Este reporte muestra toda la actividad originada en PBA, incluyendo otros tipos de transacciones (ACH, Stop Payments, Transferencias de Cuenta y Transferencias). Para *wire*, ofrece visibilidad sobre el ciclo de las transacciones e incluye los siguientes estados de procesamiento:

- **Drafted** La transacción ha sido creada pero no se ha enviado a procesar
- **Approved** La transacción ha recibido las aprobaciones requeridas
- **Authorized** La transacción ha sido autorizada para su procesamiento, pendiente recibir aprobación final
- **Submitted** La transacción ha sido enviada al banco para su procesamiento

- ▶ **Wire Activity** → Este informe es específico para transferencias cablegráficas y proporciona el estado de las transferencias una vez que han sido enviadas a procesar. Incluye los siguientes estatus:

- In Process
- Processed
- Cancelled
- Rejected
- Returned
- Contact

Además, el *Wire Activity* provee:

- **Tracking ID** El número de seguimiento del banco
- **Identifier** El número de referencia asignado por la cámara de compensación, es decir, IMAD o UETR

A continuación, posibles estados de transacciones bancarias para referencia rápida:

Where to View in PBA	New Status in PBA	Previous Status in WCM	Description
Online Activity Center	• Drafted	Pending	A drafted transaction is waiting to be approved
	• Authorized	Released	Transaction received all applicable approvals
	• Submitted	Periprocess	Transaction was sent to EPP for processing
	• Cancelled	This status did not exist in WCM	A drafted transaction was cancelled by the approver before it was sent for processing
	• Failed	This status did not exist in WCM	The system encountered an error when trying to submit the payment for processing
Wire Activity Page	• In Process	In Process	Transaction was received in EPP and processing is in progress
	• Processed	Completed	The transaction was successfully processed in EPP and funds released from the bank
	• Cancelled	This status did not exist in WCM	Transaction can be cancelled during processing due to various reasons. A reason code will be provided on the Wire Activity Page to provide further detail
	• Contact Bank	This status did not exist in WCM	A fatal error occurred during processing that requires the customer to contact the bank
	• Rejected	This status did not exist in WCM	Transaction can be rejected during processing due to various reasons. A reason code will be provided on the Wire Activity Page to provide further detail
	• Returned	This status did not exist in WCM	Transaction can be returned during processing due to various reasons. A reason code will be provided on the Wire Activity Page to provide further detail