



WIRES

How-To Guide





On October 21, ATB enhanced our wire transfers experience

ATB has adopted international standards for electronic financial messages mandated by Payments Canada. As a client you'll experience a faster and smoother user experience, accelerated payments and easier self-serve through enhanced wire details. Key changes include the following.

Send Wire

- **Purpose of Payment (code):** A standardised list of payment reasons can now be selected from a new dropdown list.
- **Address Format:** When creating a beneficiary you can now add a building number to the address. Phone numbers are no longer required.
- **Indian Currency Wires:** Two new mandatory fields have been added. **Indian Financial System Code (IFSC)** is used to identify Indian beneficiary banks. **Indian Rupees Purpose of Payment** is a unique reporting requirement of the Indian banking system. It's selected from a dropdown list.
- **Australia Bank State Branch (BSB) number & New Zealand Bank Code:** New optional fields used to identify the specific branch have been added.
- **Duplicate Wire Check:** New system checks now ensure wires with identical details are flagged for your review prior to the wire being submitted.

Wires Sent History

- **Failure Reasons:** Rejected / returned outgoing wires will now display the reason they failed.

Wires Received History

- **View Remittance Information:** New remittance information (like invoices for example) for incoming wires will be available, when included by the sender.

Naming Conventions

- Creditor is now the new term for beneficiary and has been added to the "Beneficiary / Creditor" label.

Malicious & Harmful Content Scanning

- Controls have been added to remittance information to prevent wires containing an IP address (or text in the likeness of an IP address) or web address from being processed. If you create a wire with malicious content, it will be rejected. You can view the reason in your Outgoing Wire History. See more details in the Malicious Content section.



TABLE OF CONTENTS

Creating a Wire Beneficiary/Creditor	3
Send a Wire Transfer Payment	11
Wires Summary	17
Wire History	20
View Wires Sent	21
Rejected Wire Status	26
View Wires Received	28
Additional Wire Information	32
Malicious Content	32
Sanctioned Countries	33
Sending Wires to India	34
Sending Wires to Australia and New Zealand	35
Cancelling Wires	36
To attempt a recall on a processed wire	37
Alerts	38
Duplicate Wire Check	40
Supported Wire Currencies	41



Creating a Wire Beneficiary/Creditor

Required information for sending wires to beneficiaries/creditors.

Beneficiary information:

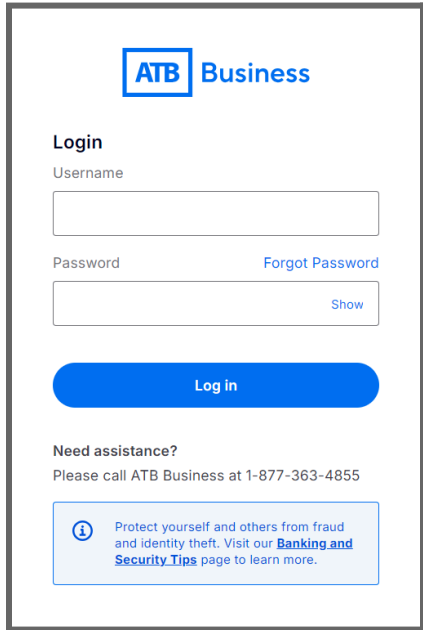
- Beneficiary name - must match the final account name
- Beneficiary physical address - No PO Boxes, reservations or military bases
- Beneficiary account number, CLABE (Mexico) or International Bank Account Number (IBAN)
- Additional requirements by wire destination country:
 - Canada: Bank transit and institution number
 - USA: Fedwire or ABA routing number
 - Australia: Bank State Branch (BSB) number which is optional
 - New Zealand: Bank Code number is optional
 - India: Indian Financial System Code (IFSC)
 - Other international destinations require a SWIFT Bank Identifier Code (BIC)

Intermediary bank information is not required, however providing any additional details in the message to the beneficiary field is recommended.



Step 1: Log into ATB Business Online with username and password

Log in to the ATB Business using your username and password. You will be challenged and will need to input a six digit code sent to your cell phone.



The screenshot shows the ATB Business login interface. At the top left is the ATB Business logo. Below it is the heading "Login". There are two input fields: "Username" and "Password". The "Password" field has a "Show" button and a "Forgot Password" link. A blue "Log in" button is positioned below the password field. At the bottom, there is a "Need assistance?" section with the phone number 1-877-363-4855 and a security tip box that reads: "Protect yourself and others from fraud and identity theft. Visit our [Banking and Security Tips](#) page to learn more."



Step 2: Select Wires

From the **overview** screen click on **Payments & Transfers** and select **Wires**.

The screenshot shows the ATB Business Accounts Summary page. The 'Payments & Transfers' menu is open, and 'Wires' is highlighted. The page displays account information and a table of balances.

Account Name	Type	Available balance	Current balance
Operating Accounts			
Canadian Dollars (1)			
Commercial Operating Account	Chequing	\$3,175,162.48	\$3,175,162.48
US Dollars (1)			
Business - US Chequing Account	Chequing	\$3,250,007.67	\$3,250,007.67

Step 3a: Create a beneficiary

On the **Send Wire & Manage Beneficiaries/Creditors** screen, click on the  icon to add a beneficiary.

The screenshot shows the 'Send Wire & Manage Beneficiaries/Creditors' screen. A dropdown menu is open for 'Beneficiary/Creditor', and the 'Add Beneficiary' icon (a person with a plus sign) is highlighted.

The default wire destination is Canada. Click the drop down for other international destinations.



Step 3b: Create a beneficiary bank Information

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

[Back to Wires](#)

Add Beneficiary/Creditor

Beneficiary/Creditor banking information

Wire destination

Canada

Select the location of the receiving bank.

Transit/institution SWIFT/BIC

Transit number Institution number Branch location

5 digits 3 digits

Account number / IBAN / CLABE

Beneficiary/Creditor contact information

Name Nickname

Street address

City Province

Select a province

Save Cancel

Wires can be sent to multiple destinations worldwide, ATB supports 27+ currencies.



Step 3: Create a beneficiary banking information

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< Back to Wires

Add Beneficiary/Creditor

Beneficiary/Creditor banking information

Wire destination

Canada

Canada

United States

Afghanistan

Albania

Algeria

American Samoa

Beneficiary/Creditor contact information

Name Nickname

Street address

City Province

Select a province

Save Cancel

Step 4: Add the beneficiary details

These include:

- **Beneficiary name:** The Beneficiary name must be entered in full and appear exactly the same as recorded on their bank account.
- **Beneficiary's physical address:** PO Boxes, reservations, and military bases are not acceptable
- **Nickname:** The nickname will be displayed in the beneficiary drop down list, which will be helpful if you need to submit another wire in the future
- **Beneficiary Bank Address:** This field will be auto populated based on the Transit/Institution, ABA/Fedwire or SWIFT/BIC entered. Please validate this against your records



Step 4a: Add the beneficiary contact information

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Wire destination
Canada

Select the location of the receiving bank.

Transit/Institution SWIFT/BIC

Transit number Institution number Branch location
30909 001 BANK OF MONTREAL
4 HIGH ST SE CALGARY T2Z 3T8 AB

Account number / IBAN / CLABE
12345870

Beneficiary/Creditor contact information

Name Nickname
Cement Trust Co Toronto Consulting office

Street address
5th Floor 140 Aldersgate Street

Building number (optional)

City Province
Toronto Ontario

Postal code Country
M3C0E4 Canada

Save Cancel

Once all the Beneficiary/Creditor information is entered, click **Save**. The wire beneficiary will be created and a review screen will appear.



Step 4b: Add the beneficiary contact information

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< Back to Wires

Send Wire & Manage Beneficiaries/Creditors

Beneficiary/Creditor

Consulting office

⚠️ Wires can't be cancelled or reversed. Please confirm banking information before submitting.

Beneficiary/Creditor information	Banking information
Name Cement Trust Co	Transit number 30909
Nickname Consulting office	Institution number 001
Address 5th Floor 140 Aldersgate Street Toronto ON M3C0E4 CA	Account number / IBAN / CLABE 12345870
	Branch location BANK OF MONTREAL 4 HIGH ST SE CALGARY T2Z 3T8, AB

Transfer information

Wires must be submitted and approved by 2pm MT to be processed the same day.

You've successfully saved Consulting office.

Next **Cancel**

On the **Send Wire & Manage Beneficiary/Creditor** screen, you can add another beneficiary by clicking on the icon, or click on the icon to edit the details or lastly you can click on the icon to delete the beneficiary. Once you click **Next** at the bottom, you can submit the outgoing wire.



Send a Wire Transfer Payment

Limits and cut off time

The following limits apply to all foreign exchange (FX) wires:

- All FX wire limits are \$50,000 CAD maximum per wire
- Foreign exchange wires must debit a CAD account. USD accounts can be debited for USD or CAD wires only
- FX exchange rates are only guaranteed until 2pm MST
- Wires created after 2pm MST with no FX will be sent out on the next business day. You'll notice the date will advance to the next business day automatically

Step 1a: Select Send Wire & Manage Beneficiary/Creditor

Once you've clicked on the Beneficiary/Creditor from the drop down list, the **Send Wire & Manage Beneficiaries/Creditors** screen will appear.



Step 1b: Select the Beneficiary/Creditor

The screenshot shows the ATB Business interface. The top navigation bar includes 'ATB Business', 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Send Wire & Manage Beneficiaries/Creditors'. Below this, there is a section for 'Beneficiary/Creditor' with a search box containing 'Select beneficiary/creditor'. A dropdown menu is open, showing the following options:

- Australia Consulting Firm
AU-NATAAU3303M-082039
- Calgary Consulting Firm
- Consultant Company**
US-221172610-1234567847
- Cover Scenario
CA-NOSCCATXXX-123456698754



Step 1c: Create the wire transfer

Beneficiary/Creditor details are displayed.

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[← Back to Wires](#)

Send Wire & Manage Beneficiaries/Creditors ?

Beneficiary/Creditor

Consulting office + ✎ 🗑️

⚠️ Wires can't be cancelled or reversed. Please confirm banking information before submitting.

Beneficiary/Creditor information	Banking information
Name Cement Trust Co	Transit number 30909
Nickname Consulting office	Institution number 001
Address 5th Floor 140 Aldersgate Street Toronto ON M3C0E4 CA	Account number / IBAN / CLABE 12345870
	Branch location BANK OF MONTREAL 4 HIGH ST SE CALGARY T2Z 3T8, AB

Transfer information

? Wires must be submitted and approved by 2pm MT to be processed the same day.

From account

Next Cancel

Step 1d: Create your wire transfer

Complete the following fields.

ATB Business Accounts Payments & Transfers Reporting Ac

Transfer information

i Wires must be submitted and approved by 2pm MT to be processed the same day.

From account
Commercial Operating Account \$3,175,162.48

Currency *i*
GBP

From amount	To amount
559.68 CAD	322.59 GBP
Exchange rate: 1.73497	1.00 CAD = 0.58 GBP

Date *i*
Aug 06, 2024

Purpose of payment
IVPT - Invoice Payment

Message to beneficiary/creditor (optional) 126 characters remaining
Invoice #12345

Your message may not be received as not all banks provide this feature.
Including content such as URLs or IP addresses may compromise the security of your wire and prevent approval.

Next **Cancel**



Fill out all the fields for Beneficiary/Creditor:

Transfer date:

- The date defaults to the current date if it is before 2pm MST. After 2pm, it will default to the next business day. You can future date wires up to 45 days in advance

From amount:

- Enter the amount of the transaction. If an account selected is CAD, CAD will be the default currency and the exchange rate will be calculated based on currency selected if applicable

To amount:

- For CAD to CAD and USD to USD, the amount sent and amount to be received will be the same minus any intermediary bank fees
- For other currencies (for example, CAD to USD or other foreign currencies), the conversion will be displayed in the amount received. You may also choose to enter the amount that you want the beneficiary to receive and the amount sent will be populated with the appropriate exchange rate

Purpose of payment:

- Choose a reason for sending the wire by clicking on the dropdown arrow and selecting the appropriate option. This is a mandatory field. If you select "Other" a text box will appear allowing you to enter up to 30 characters. Enter only letters, numbers and / - ? : () . , ' +

Message to recipient:

- This is an optional message which is transmitted to the recipient's bank. There is no guarantee that the recipient's bank will publish the message to the recipient. This field accepts up to 140 characters and enters only letters, numbers and / - ? : () . , ' + . Do not include URLs or IP addresses - including those will result in the wire being rejected



Step 1e: Verify and submit wire

On the verification screen you can review the details of your wire. If details are incorrect, you can **Cancel** the transaction or use the **Back** button to edit the transaction. If the details are correct, select **Submit**.

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

< Back to Wires

Verify Wire ?

Wires created on a bank holiday will be sent the next business day.

Transfer information	Beneficiary/Creditor banking information	Beneficiary/Creditor contact information
From account Commercial Operating Account 760- XXXXXXXXXX CAD	SWIFT/BIC PERLJESHXXX	Name Hydro Management Inc
From amount 559.68 CAD	Account number 12457878787	Address 72 Le Pollet 141231 St Peter Port GY11AA GG
To amount 322.59 GBP	Branch location PERSHING (CHANNEL ISLANDS) LIMITED 5 ST ANDREWS PLACE, CHARING CROSS ST. HELIER, ST. JE4 9RB	
Exchange rate 1.73497		
Exchange rate is only guaranteed until 2pm MT today.		
Wire charges ? Standard wire fees ?		
Date Aug 06, 2024		
Purpose of payment IVPT - Invoice Payment		
Message to beneficiary/creditor ? Invoice 12345		

Submit Back Cancel

Step 1f: Wire confirmed

You will see confirmation of the submitted wire. Click on **Send Another Wire** to return to the **Send Wire & Manage Beneficiaries/Creditors** to send another wire.

You've successfully submitted a wire for Hydro Management Inc.

Done Send another wire

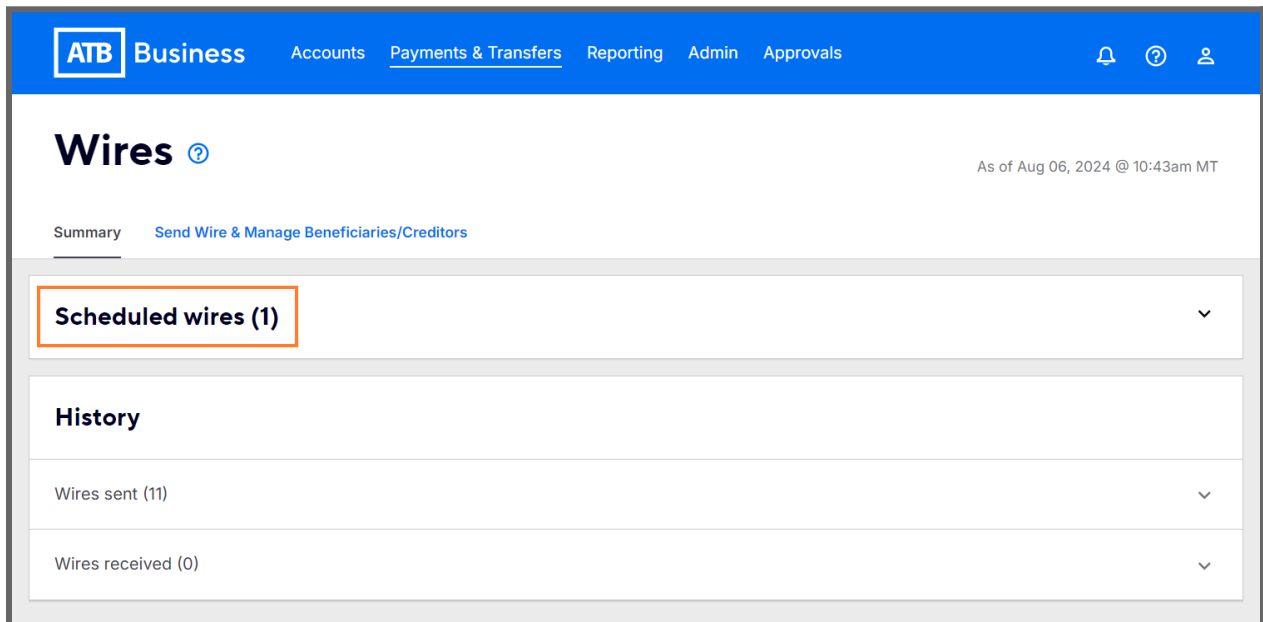


Wires Summary

Once the wire has been successfully submitted, the Wire Summary screen will appear. Processing wires will appear in **Scheduled wires** as it goes through the checks and validation.

Step 1a: Click on Scheduled wires

The **Scheduled wires** screen displays the status of all **processing** or **future dated** wires here. The date defaults to current day and displays any future dated wires 45 days in the future. To view a particular date for scheduled wires, use the date picker and click the **Apply** button to refresh all the details.



The screenshot shows the ATB Business interface for the 'Wires' section. The navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Wires' with a help icon. The date and time are 'As of Aug 06, 2024 @ 10:43am MT'. There are two tabs: 'Summary' (selected) and 'Send Wire & Manage Beneficiaries/Creditors'. The 'Summary' tab is expanded to show three sections: 'Scheduled wires (1)' (highlighted with an orange box), 'History', and 'Wires sent (11)'. Below 'History', there are two sub-sections: 'Wires sent (11)' and 'Wires received (0)', both with dropdown arrows.



Step 1b: Select a wire

Use the **calendar icon** to view a scheduled wire.

The screenshot shows the ATB Business interface. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Wires' with a help icon. The date is 'As of Aug 06, 2024 @ 10:43am MT'. Below the heading, there are tabs for 'Summary' and 'Send Wire & Manage Beneficiaries/Creditors'. The main content area is titled 'Scheduled wires (1)'. It features a date range filter with 'Date (from)' set to 'Aug 01, 2024' and 'Date (to)' set to 'Sep 20, 2024'. Both date fields have a calendar icon. An 'Apply' button is next to the date range. A 'Print' icon is also present. Below the filter is a table with the following data:

Status	Scheduled date	Payment order number	From account	Beneficiary/Creditor	Amount
Processing	Aug 06, 2024	120232479789	Commercial Operating Account 760- XXXXXXXXXX CAD	Cement Trust Co	1,124.75 CAD

Step 1c: Select dates

Click on the **calendar icon** either in Date (from) or Date (to) and click **Apply**.

This screenshot shows the same 'Scheduled wires (2)' page as the previous one, but with a calendar overlay for August 2024. The date range filter now shows 'Date (from)' as 'Aug 02, 2024' and 'Date (to)' as 'Sep 21, 2024'. Both date fields have a calendar icon. The 'Apply' button is highlighted with an orange box. The calendar overlay shows the days of the month, with the 2nd and 7th highlighted in blue. The table below the filter shows two wires:

Payment order number	From account	Beneficiary/Creditor	Amount
0232479789	Commercial Operating Account 760- XXXXXXXXXX CAD	Cement Trust Co	1,124.75 CAD
0232484008	Commercial Operating Account 760- XXXXXXXXXX CAD	Cement Trust Co	2,675.31 CAD



Step 1d: Select the wire to view

Click the **wire** to view all details.

The screenshot shows the ATB Business interface for managing wires. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Wires' with a help icon. The current view is 'Summary' and the data is as of 'Aug 07, 2024 @ 8:48am MT'. There are two tabs: 'Summary' and 'Send Wire & Manage Beneficiaries/Creditors'. Below the tabs is a section for 'Scheduled wires (2)' with a filter for dates from 'Aug 02, 2024' to 'Sep 21, 2024' and an 'Apply' button. A 'Print' button is also present. The table below lists two wires:

Status	Scheduled date	Payment order number	From account	Beneficiary/Creditor	Amount	
Processing	Aug 06, 2024	120232479789	Commercial Operating Account 760-XXXXXX CAD	Cement Trust Co	1,124.75 CAD	>
Scheduled	Aug 08, 2024	120232484008	Commercial Operating Account 760-XXXXXX CAD	Cement Trust Co	2,675.31 CAD	Cancel >



Step 1e: Viewing wire details

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[Back to Wires](#)

Sent Wire Details

UETR tracking number 6e94e198-8a14-4f8e-834d-c9b056a995f1	Payment order number 120233411608	Status Processing	Creation date Sep 10, 2024	Scheduled date Sep 10, 2024
--	--------------------------------------	-----------------------------	-------------------------------	--------------------------------

Transaction details

Payment information	Beneficiary/Creditor banking information	Beneficiary/Creditor contact information
From account Commercial Operating Account 760-████████████████ CAD	Transit number 30909	Name Cement Trust Co
Amount 111.00 CAD	Institution number 0001	Address 5th Floor 140 Aldersgate Street Toronto ON M3C0E4 CA
Purpose of payment DEPT - Deposit	Account number / IBAN / CLABE 12345870	
Message to beneficiary/creditor Not entered	Branch location BANK OF MONTREAL 4 HIGH ST SE CALGARY T2Z 3T8 AB CA	



Wire History

View Wires Sent

Once the wire has been processed, it will now show in the **Wire Sent** row.

Step 1a: View wires sent

Click on the wire sent **chevron** to expand all sent wires.

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Wires ?

As of Aug 28, 2024 @ 10:24am MT

Summary [Send Wire & Manage Beneficiaries/Creditors](#)

Scheduled wires (2) ▾

History

Wires sent (17) ▾

Wires received (2) ▾



Step 1b: Wire history sent

View all submitted wires.

History

Wires sent (7)

Date (from): Aug 06, 2024 | Date (to): Aug 12, 2024 | [Apply](#) | [Print](#)

Status	Scheduled date	UETR tracking number	Payment order number	From account	Beneficiary/Creditor	Amount
Completed	Aug 12, 2024	8928e067-5530-4654-99eb-1148bfc105e	120232633716	Business - US Chequing Account 760-XXXXXXXXXX USD	John Doe and Associates LTD	333.33 USD
Completed	Aug 12, 2024	c07b088f-4589-4b51-9e95-c5805eeeb4...	120232633719	Commercial Operating Account 760-XXXXXXXXXX CAD	Meridian Company	4.44 CAD
Rejected	Aug 12, 2024	3b471503-18fb-4cb4-a54a-234113e4998b	120232635113	Commercial Operating Account 760-XXXXXXXXXX CAD	Meridian Company	222.22 CAD
Completed	Aug 12, 2024	2ca29de3-4fce-4324-81b1-7b0700145f50	120232636474	Business - US Chequing Account 760-XXXXXXXXXX USD	John Doe and Associates LTD	2.33 USD
Cancelled	Aug 08, 2024	11580029-b9f2-4752-b982-a70c7ca5da84	120232484008	Commercial Operating Account 760-XXXXXXXXXX CAD	Cement Trust Co	2,675.31 CAD
Completed	Aug 06, 2024	b421bf89-4917-44a2-aca5-1c123b9a0239	120232477193	Commercial Operating Account 760-XXXXXXXXXX CAD	Hydro Management Inc	192.12 GBP
Completed	Aug 06, 2024	b6c58255-8bda-47f7-a8c2-faa78ace7003	120232479776	Commercial Operating Account 760-XXXXXXXXXX CAD	Hydro Management Inc	322.59 GBP

Wires received (5)

The summary of the wire sent details includes:

Wire Statuses

- **Completed:** The wire has been sent, check with the beneficiary if it's been successfully received
- **Rejected:** The wire has been rejected, click on the chevron to see the error message.
- **Cancelled:** The wire has been cancelled due to internal processes, i.e. the IBAN is incorrect or a future dated wire was successfully cancelled by an authorised user

Scheduled date: The date the wire was submitted for exchange.

UETR tracking number: A Unique End-to-end Transaction Reference (commonly known as a UETR) is a string of 36 unique characters featured in all payment instruction messages carried over to the beneficiary/creditors bank. A **UETR** is very much like the tracking number couriers



use when you send or receive a parcel. The sender issues a unique, unalterable reference which allows a payment to be located at any time, by any of the parties in the payment chain. **UETRs** are fully digitised and totally transparent – leading to fast, efficient processing.

From account: This is the deposit account selected to fund the wire transfer payment.

Beneficiary/creditor: This is the individual or entity entitled to receive the wire transfer payment.

Amount: This is the amount in currency submitted.

Step 1c: See more wire details

Click the **chevron** to expand the view.

The screenshot shows the ATB Business interface for wire transfer history. The top navigation bar includes 'ATB Business', 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main content area is titled 'History' and shows 'Wires sent (7)'. There are filters for 'Date (from)' (Aug 06, 2024) and 'Date (to)' (Aug 12, 2024) with an 'Apply' button and a 'Print' icon. The table below lists the wire transfers:

Status	Scheduled date	UETR tracking number	Payment order number	From account	Beneficiary/Creditor	Amount
Completed	Aug 12, 2024	8928e067-5530-4654-99eb-1148bfc105e	120232633716	Business - US Chequing Account 760-... USD	John Doe and Associates LTD	333.33 USD
Completed	Aug 12, 2024	c07b088f-4589-4b51-9e95-c5805eeeb4...	120232633719	Commercial Operating Account 760-... CAD	Meridian Company	4.44 CAD
Rejected	Aug 12, 2024	3b471503-18fb-4cb4-a54a-234113e4998b	120232635113	Commercial Operating Account 760-... CAD	Meridian Company	222.22 CAD
Completed	Aug 12, 2024	2ca29de3-4fce-4324-81b1-7b0700145f50	120232636474	Business - US Chequing Account 760-... USD	John Doe and Associates LTD	2.33 USD
Cancelled	Aug 08, 2024	11580029-b9f2-4752-b982-a70c7ca5da84	120232484008	Commercial Operating Account 760-... CAD	Cement Trust Co	2,675.31 CAD
Completed	Aug 06, 2024	b421bf89-4917-44a2-aca5-1c123b9a0239	120232477193	Commercial Operating Account 760-... CAD	Hydro Management Inc	192.12 GBP
Completed	Aug 06, 2024	b6c58255-8bda-47f7-a8c2-faa78ace7003	120232479776	Commercial Operating Account 760-... CAD	Hydro Management Inc	322.59 GBP

At the bottom of the table, there is a section for 'Wires received (5)'.



Step 1d: View the Sent Wire

The wire has been sent to the beneficiary/creditor's bank.

Typical timelines for money movement to Canadian destinations

- The expected delivery date will be the same day if the wire is sent before 2pm (MST), provided time limits are met and all information provided is accurate

Typical timelines for money movement to US or global destinations

- The expected delivery time will vary by country and financial institution. Typically, wires will arrive within 48 hours, but in some cases, wires can take up to 7 business days to arrive

ATB Business Accounts Payments & Transfers Reporting Admin Approvals

[Back to Wires](#)

Sent Wire Details

UETR tracking number: **b421bf89-4917-44a2-aca5-1c123b9a0239**
 Payment order number: **120232477193**
 Status: **Sent**
 Creation date: **Aug 06, 2024**
 Scheduled date: **Aug 06, 2024**
 Sent date: **Aug 06, 2024**

Transaction details

Payment information	Beneficiary/Creditor banking information	Beneficiary/Creditor contact information
From account Commercial Operating Account 760-XXXXXX CAD	SWIFT/BIC PERLJESHXXX	Name Hydro Management Inc
From amount 333.32 CAD	Account number / IBAN / CLABE 12457878787	Address 72 Le Pollet 141231 St Peter Port GY1 1AA GG
To amount 192.12 GBP	Branch location PERSHING (CHANNEL ISLANDS) LIMITED 5 ST ANDREWS PLACE, CHARING CROSS ST. HELIER ST. JE4 9RB JE	
Exchange rate 1.73496		
Purpose of payment OTHR - Other		
Purpose of payment details Payment for consulting service		
Message to beneficiary/creditor		

Additional details:

- **Creation date:** The date the wire was created
- **Schedule date:** The date the wire was scheduled for submission



- **Sent date:** The date the wire was exchanged on SWIFT network

Transaction details:

- **From amount:** This amount has been debited from your deposit account
- **To amount:** This is the amount sent in the local currency to the beneficiary/creditor
- **Exchange rate:** This is the rate that was presented at the time of submission
- **Purpose of payment:** This was the purpose selected from the drop down at the time of wire creation

Beneficiary/creditor banking information

- **SWIFT/BIC:** Society for Worldwide Interbank Financial Telecommunications (SWIFT). Bank Identifier Code (BIC). This is a unique code consisting of either 8 or 11 alphanumeric characters, and all banks and financial institutions are assigned to exchange wire transfer payments
- **Account number:** This account number for your beneficiary/creditor
- **Branch location:** The bank name and address is auto populated at the time of creating your beneficiary details

Beneficiary/creditor contact information

- **Name:** This is the name of the individual or company the received the money
- **Address:** This is the address of the beneficiary/creditor



Rejected Wire Status

Wire Statuses are now prominently displayed on the wire history screen.

Step 1a: Select the rejected wire from sent wires

Click the **chevron** to see the returned error message.

The screenshot shows the ATB Business interface for the 'Wires' section. The page title is 'Wires' with a help icon. The date is 'As of Sep 05, 2024 @ 8:44am MT'. There are tabs for 'Summary' and 'Send Wire & Manage Beneficiaries/Creditors'. A 'Scheduled wires (1)' section is visible. The main 'History' section shows 'Wires sent (19)'. There are date filters for 'Date (from)' (Aug 05, 2024) and 'Date (to)' (Sep 05, 2024) with an 'Apply' button and a 'Print' icon. A table lists the wire history with columns: Status, Scheduled date, UETR tracking number, Payment order number, From account, Beneficiary/Creditor, and Amount. The table contains three rows. The first two rows are 'Completed' and the third row is 'Rejected' and is highlighted with an orange border. A 'New Features' badge is on the left side of the table.

Status	Scheduled date	UETR tracking number	Payment order number	From account	Beneficiary/Creditor	Amount
Completed	Sep 04, 2024	d4f026b7-9d2f-4084-8bf6-27454c...	120233393973	Commercial Operating Account 760-██████████ CAD	Jack Black Co	517.70 AUD
Completed	Sep 03, 2024	2a59e285-563c-4500-a2ad-d46abb...	120233384255	Commercial Operating Account 760-██████████ CAD	Transport Inc	26.61 NZD
Rejected	Sep 03, 2024	25d46114-7257-44d2-8bf6-21aac66...	120233385196	Commercial Operating Account 760-██████████ CAD	Hydro Management Inc	64.74 GBP



Step 1b: View sent wire details

The returned reason is now displayed on the screen.

ATB **Business**

[Accounts](#)
[Payments & Transfers](#)
[Reporting](#)
[Admin](#)
[Approvals](#)

[← Back to Wires](#)

Sent Wire Details

UETR tracking number 99942158-2573-49e4-bc39-568653cbc58d	Payment order number 120233432043	Status <div style="background-color: #f08080; border: 1px solid #f08080; border-radius: 5px; padding: 2px; display: inline-block;"> Rejected </div>	Creation date Sep 17, 2024	Scheduled date Sep 17, 2024
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Rejected date
Sep 17, 2024

⚠ **Rejected:** Your Wire has been rejected. Reason: Duplicate file received.

Transaction details

Payment information	Beneficiary/Creditor banking information	Beneficiary/Creditor contact information
From account Business - US Chequing Account 760-***** USD	ABA/Fedwire number 221172610	Name John Doe and Associates LTD
Amount 1,124.00 USD	Account number / IBAN / CLABE 123456787847	Address 5th Floor 140 Alder Street New York NY 30124 US
Purpose of payment ADVA - Advance Payment	Branch location CITIBANK, N.A. NEW YORK NY US	
Message to beneficiary/creditor Invoice Pay 12345		



View Wires Received

Step 1a: View incoming wires

Click on **Wires received**.

The screenshot shows the ATB Business interface. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Wires' with a help icon. The date and time are 'As of Aug 28, 2024 @ 10:24am MT'. There are two tabs: 'Summary' (selected) and 'Send Wire & Manage Beneficiaries/Creditors'. Below the tabs are three expandable sections: 'Scheduled wires (2)', 'History', and 'Wires received (2)'. The 'Wires received (2)' section is highlighted with an orange border.



Step 1b: View Wires Received

To view the details of the received wire, click on the **chevron**.

The screenshot shows the ATB Business interface for viewing wires. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Wires' with a help icon. The date and time are 'As of Aug 28, 2024 @ 10:24am MT'. There are two tabs: 'Summary' (selected) and 'Send Wire & Manage Beneficiaries/Creditors'. A dropdown menu for 'Scheduled wires (2)' is visible. Below it is a 'History' section with 'Wires sent (17)' and 'Wires received (2)'. A date filter is set for 'Jul 28, 2024' to 'Aug 28, 2024' with an 'Apply' button and a 'Print' icon. A table of wires is shown with columns: Date, UETR tracking number, Sender reference number, Sender, To account, and Posted amount. The first row is highlighted with an orange box around the chevron icon in the 'Posted amount' column.

Date	UETR tracking number	Sender reference number	Sender	To account	Posted amount
Aug 28, 2024	d35205cd-86b4-412d-a492-10c06eb...	RKG 0828 1	Comp	Commercial Operating Account 760-7603727624 CAD	1,590.00 CAD
Aug 28, 2024	2f8b2b5e-d060-4159-bdb4-5bfcd13...	RKG 0828 2	Comp	Commercial Operating Account 760-7603727624 CAD	2,590.00 CAD



Step 1c: View Received Wire Details

Received Wire Details

UETR tracking number: d35205cd-86b4-412d-a492-10c06eb72c96
 Sender reference number: INSTR 0828 1
 Status: ✔ Completed
 Posted date: Aug 28, 2024

Transaction details | Remittance details

Transaction details

Payment information To account Commercial Operating Account 760-... CAD Posted amount ⓘ 1,590.00 CAD Received amount 1,590.00 CAD Foreign exchange rate 1.00000 Message from sender Invoice 5879115a	Sender information From John Doe and Associates
--	--

Transaction details:

- **To account:** This is the account the money was credited to.
- **Posted Amount:** This amount reflects the equivalent value based on the currency sent and posted to your account.
- **Received amount:** This is the amount received in the currency sent (minus any intermediary fees).
- **Foreign exchange rate:** Wires received that are in currencies different from the receiving account's currency will be converted and posted at the spot rate at the time of deposit.
- **Message from Sender:** Wires received may contain additional remittance information provided by the sender such as payment details, invoice numbers and messages to the beneficiary.
- **Sender Information**
- **From:** This will be the sender's name, it could be an individual or an entity also known as the debtor.



Step 1d: Remittance details

Click on the **Remittance details** if the sender has included more comprehensive details with the wire. Here you may find such things as an invoice, payroll statement or other pretintate details related to the wire you have received.

The screenshot shows the ATB Business interface. The top navigation bar includes 'ATB Business', 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. A notification bell icon with a red '1' and a user profile icon are on the right. Below the navigation bar, there is a 'Back to Wires' link and a main heading 'Received Wire Details'. The wire information is displayed in a grid: UETR tracking number (90878e07-cc10-41cc-bd96-1c1cedcff77b), Sender reference number (INSTR 0903 1), Status (Completed with a green checkmark), and Posted date (Sep 03, 2024). Below this, there are two tabs: 'Transaction details' and 'Remittance details', with the latter being selected and highlighted with an orange border. The 'Remittance details' section is expanded, showing a title 'Remittance details' with a help icon. It contains three main sections: 'Referred Document Information' (with an 'Expand all' link), 'Referred Document Amount' (with an 'Expand all' link), and 'Creditor Reference Information' (with an 'Expand all' link). The 'Referred Document Information' section is further expanded to show 'Organization identification' (with a minus icon) and 'Country of residence' (with a plus icon). Under 'Organization identification', there are fields for 'organization name identifier', 'Postal Address' (5424 53 st, Calgary AB, Canada, T3T 3T3), 'Identification' (ID something), and 'Private Identification' (private name). Under 'Country of residence', the value is 'Canada'.



Additional Wire Information

Malicious Content

Wires received may contain additional remittance information provided by the sender such as payment details, invoice numbers and messages to the beneficiary. As there is no control over the sending information, there is a risk that this information could be malicious, particularly if there are links within the message.


Be vigilant and safe online. If a wire includes a remittance message that appears fraudulent, do not interact with it (i.e., do not copy and paste the link into a browser).

Opening a wire with a remittance message and closing it without interacting with the message itself will have no impact on your online safety or banking.

When **sending** a wire, never include a URL or IP address in the message to beneficiary or creditor as doing so will result in an immediate rejection of your wire. When adding a message to a beneficiary/creditor make sure that there are spaces *after* periods. Not using a space *after* a period will result in immediate rejection of the wire. For example, "Paying invoice .From vendor." would be rejected as ".F" may appear like a URL or IP to the system

Sent Wire Details

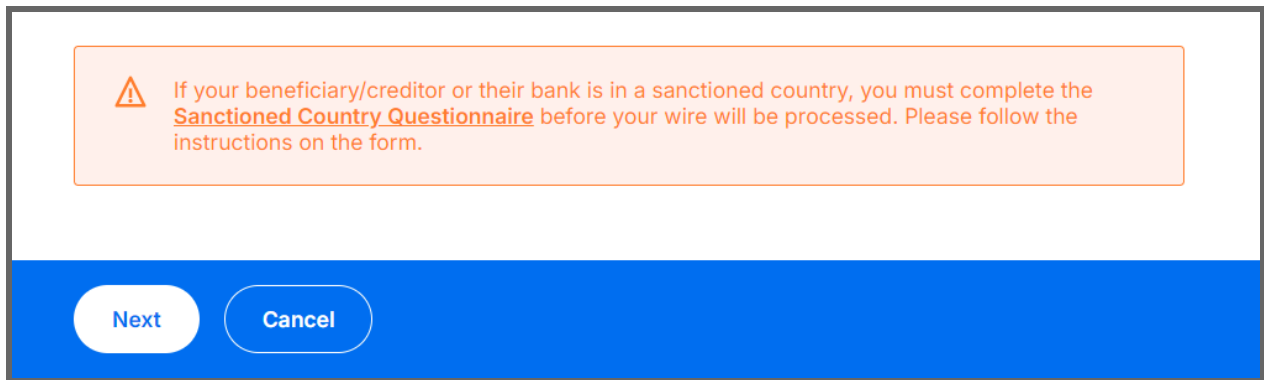
<p>UETR tracking number 25d46114-7257-44d2-8bf6-21aac6682c63</p>	<p>Payment order number 120233385196</p>	<p>Status Rejected</p>
<p>Rejected date Sep 03, 2024</p>		

 **Rejected:** Your Wire has been rejected. Reason: URL/IP not allowed.




Sanctioned Countries

The Canadian Government, United Nations and US Government have imposed sanctions on certain countries which ATB must comply with. If the wire destination is to a sanctioned country this warning will appear at the bottom of the wire submission page.



A warning message box with an orange border and a light orange background. It contains a warning icon (a triangle with an exclamation mark) and text. Below the message box is a blue bar with two white buttons labeled "Next" and "Cancel".

 If your beneficiary/creditor or their bank is in a sanctioned country, you must complete the [Sanctioned Country Questionnaire](#) before your wire will be processed. Please follow the instructions on the form.

Next Cancel

ATB automatically holds wires destined for sanctioned countries until **Sanctioned Country Questionnaire form** and supporting documentation has been submitted for review within 2 business days. If the form has not been received the held wire will automatically be cancelled.



Sending Wires to India

In India, financial transactions require a specific Purpose of Payment code and IFSC to be submitted with all wire payments. Financial institutions in India are obligated through regulatory compliance to adhere to these regulations set by the Reserve Bank of India (RBI) and other regulatory bodies.

The screenshot displays the ATB Business interface for sending wires. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main form area contains the following fields:

- Currency:** A dropdown menu set to 'INR'.
- From amount:** A text input field with '0.00' and a 'CAD' currency selector.
- To amount:** A text input field with '0.00' and an 'INR' currency selector.
- Exchange rate:** Displays '0.01687' and '1.00 CAD = 59.28 INR'.
- Date:** A date picker set to 'Sep 11, 2024'.
- Purpose of payment:** A dropdown menu set to 'Select'.
- Purpose of payment (India):** A dropdown menu set to 'Select', highlighted with an orange border.
- IFSC code:** A text input field, highlighted with an orange border.
- Message to beneficiary/creditor (optional):** A text area with a '140 characters remaining' indicator.

At the bottom of the form, there are 'Next' and 'Cancel' buttons. A disclaimer at the bottom states: 'Your message may not be received as not all banks provide this feature. Including content such as URLs or IP addresses may compromise the security of your wire and prevent approval.'

When INR is selected from the currency drop down, an additional purpose of payment (India) drop down list is required and an Indian Financial System Code (IFSC) is now mandatory. An IFSC code is an 11-digit alpha-numeric code used to uniquely identify bank branches within the country of India.



Sending Wires to Australia and New Zealand

When sending wire payments to Australia and New Zealand, it is recommended to include the six-digit identifier, a Bank State Branch (BSB) code for Australia or the Bank Code for New Zealand. By providing the BSB code or Bank code this will ensure accurate routing of funds to the correct bank or branch, facilitating timely and secure transactions while reducing the likelihood of errors or delays.

Australia: Optional BSB code requires 6 digits no spaces or dashes

The screenshot shows a wire transfer form for Australia. The currency is set to AUD. The 'From amount' is 0.00 CAD and the 'To amount' is 0.00 AUD. The exchange rate is 0.91812, with a note that 1.00 CAD = 1.09 AUD. The date is Sep 11, 2024. The purpose of payment is set to 'Select'. The 'BSB number (optional)' field is highlighted with an orange border and contains a question mark icon.

New Zealand: Optional Bank Code requires 6 digits no spaces or dashes

The screenshot shows a wire transfer form for New Zealand. The currency is set to NZD. The 'From amount' is 0.00 CAD and the 'To amount' is 0.00 NZD. The exchange rate is 0.83915, with a note that 1.00 CAD = 1.19 NZD. The date is Sep 11, 2024. The purpose of payment is set to 'Select'. The 'Bank code (optional)' field is highlighted with an orange border and contains a question mark icon.



Cancelling Wires

ATB Business users have the ability to cancel the following types of wires:

- An approved future dated wire created in ATB Business can be cancelled up until 11:59 pm on the day before the due date through ATB Business.
- A wire pending approval in ATB Business can be cancelled up until 2pm on the due date through ATB Business.

How to cancel a future dated wire

If the wire processed was future dated, it can be cancelled from the **wires** home page screen by selecting the **chevron** to expand the summary of the scheduled wires.

Step 1a: Click on the chevron to expand the view

The screenshot shows the ATB Business interface. The top navigation bar includes 'ATB Business', 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Wires' with a help icon. Below the heading, there are tabs for 'Summary' and 'Send Wire & Manage Beneficiaries/Creditors'. The 'Scheduled wires (4)' section is highlighted with an orange border, and a chevron icon is visible on the right side of this section. Below this, there are sections for 'History', 'Wires sent (24)', and 'Wires received (4)', each with a chevron icon.

Step 1b: Select the Cancel button.

The screenshot shows the ATB Business interface with the 'Scheduled wires (1)' section expanded. It displays a table with columns for Status, Scheduled date, Payment order number, From account, Beneficiary/Creditor, and Amount. A 'Cancel' button is highlighted with an orange box in the bottom right corner of the wire entry. Above the table, there are date selection fields for 'Date (from)' (Sep 11, 2024) and 'Date (to)' (Oct 26, 2024), an 'Apply' button, and a 'Print' button.

Status	Scheduled date	Payment order number	From account	Beneficiary/Creditor	Amount	
Scheduled	Sep 12, 2024	120233410058	Commercial Operating Account 760- XXXXXXXXXX CAD	Cement Trust Co	1,124.00 CAD	Cancel >



Step 1c: Confirm the Cancellation request.

Scheduled wires (1)

Scheduled date	From account	Beneficiary/Creditor	Amount
Sep 12, 2024	Commercial Operating Account 760-XXXXXX CAD	Cement Trust Co	1,124.00 CAD

Cancel this wire?

Buttons: Confirm, Back

Step 1d: Future dated wire has been successfully cancelled.

✔ You've successfully cancelled your wire to Cement Trust Co

If the wire has left ATB, we will attempt to recall it on a best effort basis. Contact or your Business Advisor, Relationship Manager or Account Officer/Client Portfolio Specialist for more details.

To attempt a recall on a processed wire

- If you have a Business Advisor, contact ATB Client Care by calling **1-888-655-5152**
- If you have a Relationship Manager or Account Officer/Client Portfolio Specialist contact Cash Management Support by calling **1-877-363-4855**

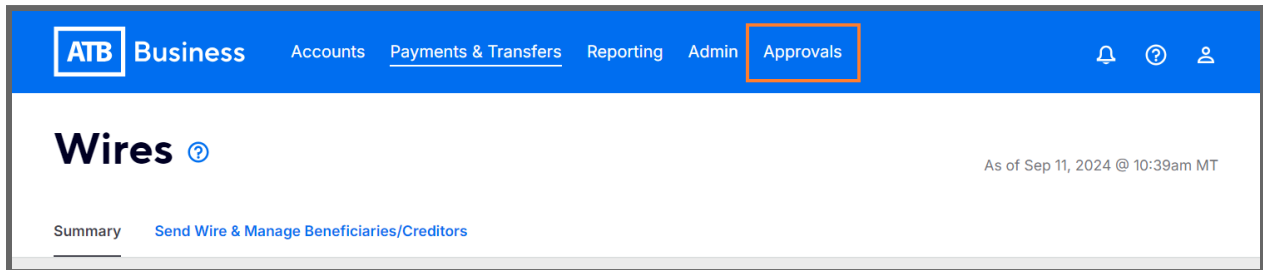


Alerts

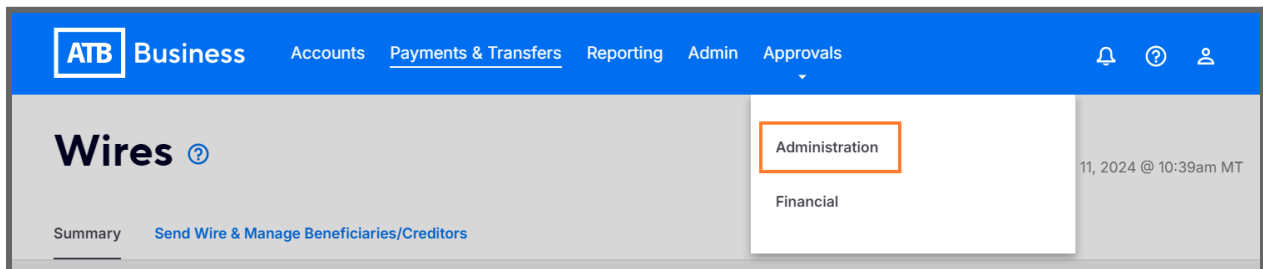
Approval of Pending Alerts

Turning on **Allow notifications**, will trigger an email to an assigned user that the wire is awaiting their approval. This alert ensures timely processing for outgoing wires. Once fully approved a wire is sent to ATB for processing.

Step 1a: Click Approvals



Step 1b: Click Administration





Step 1c: Turn on the Allow Notifications button

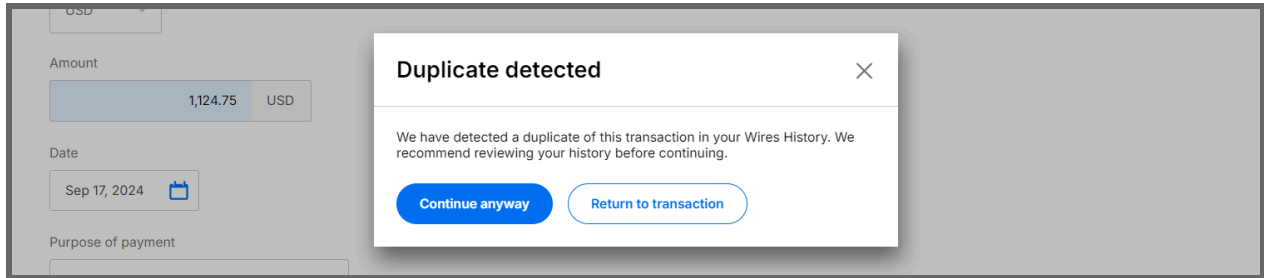
The screenshot shows the ATB Business Administration Approvals interface. The top navigation bar includes 'Accounts', 'Payments & Transfers', 'Reporting', 'Admin', and 'Approvals'. The main heading is 'Administration Approvals' with a timestamp 'As of Sep 11, 2024 @ 10:51am MT'. Below the heading are tabs for 'New', 'Pending', and 'History'. A toggle switch for 'Allow notifications' is highlighted with a red box and is currently turned 'ON'. The main content area shows 'New approval requests (0)' and a table with columns for 'Expiry date', 'Type', 'User', 'Username', and 'Originator'. Below the table, it indicates 'Results (0)' and 'No new approvals.'

Please refer to [ATB Business Help](#) for detailed information on setting up Roles, Approval rules and transaction limits.



Duplicate Wire Check

This feature aims to enhance security and prevent errors in wire transfer payment by detecting and capturing duplicate transactions.



This functionality ensures that if a wire transfer payment matches a previously 6 days processed wire transaction, the system will flag it as a potential duplicate. You'll then have the opportunity to continue anyways which will process the wires without further delay. There is no recourse once the wire transfer payment has left ATB.



Supported Wire Currencies

Abbreviation	Currency
CAD	Canadian Dollar
USD	United States Dollar
GBP	British Pound
AED	United Arab Emir Dirham
AUD	Australian Dollar
CHF	Swiss Franc
CZK	Czech Koruna
DKK	Danish Koruna
EUR	Euro
FJD	Fijian Dollar
HKD	Hong Kong Dollar
HUF	Hungarian Forint
ILS	Israeli New Shekel
INR	Indian Rupee
JPY	Japanese Yen
KWD	Kuwaiti Dinar
MAD	Moroccan Dinar
MXN	Mexican Peso



NOK	Norwegian Kroner
NZD	New Zealand Dollar
PHP	Philippine Peso
PLN	Polish Zloty
SAR	Saudi Riyal
SBD	Solomon Islands Dollar
SEK	Swedish Krona
SGD	Singapore Dollar
ZAR	South African Rand



To attempt a recall on a processed wire

- If you have a Business Advisor, contact ATB Client Care by calling **1-888-655-5152**
- If you have a Relationship Manager or Account Officer/Client Portfolio Specialist contact Cash Management Support by calling **1-877-363-4855**

