



*business*Bridge® *Premier*
Wire Payment Import
User Guide

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Summary

This user guide will help you to use **businessBridge®** Premier Import Profiles to create wire payments. We will outline the steps of importing USD and Foreign Currency wire payment profiles.

For Payment Status and wire payment Cutoff Time details, please refer to the “Wire User Guide.”

Payment Tools Menu Options

The screenshot displays the businessBridge® interface. At the top, a navigation bar includes links for BILL PAY, PAYMENTS (highlighted with a mouse cursor), TRANSFERS, FRAUD CONTROL, CHECK SERVICES, and REPORTS. Below this, a menu is expanded for PAYMENT TOOLS, showing options: Import Profiles, Import History, Export Profiles, Export History, and Holiday Calendar. The Import Profiles and Import History options are highlighted with a red box. Below the menu, the 'MANAGE PAYMENT IMPORT PROFILES' page is shown. It includes a '+ Create Profile' button (highlighted with a red box), a 'Print' button, and a 'Help' button. The main content area is titled 'IMPORT PROFILES' and contains a table with columns: Profile Name, File Format, File Type, File Content, Access, and Actions. The table is currently empty, displaying 'NO INFORMATION TO DISPLAY'.

Create an Import Profile for USD Wire Payments

1. From the Payment Tools menu, select “Import Profiles” and click “+ Create Profile.”
2. Enter a Profile Name and Select the File Format “Wire User-Defined.”

The screenshot shows the 'CREATE IMPORT PROFILE' form, specifically Step 1: Select File Format. The form has a title bar with a red asterisk indicating required fields, a help icon, and a close icon. The main content area is titled 'Step 1 Select File Format'. It contains two input fields: 'Profile Name' with a red asterisk and a placeholder 'Enter Profile Name', and 'File Format' with a red asterisk and a placeholder 'Select a File Format'. A dropdown menu is open for the 'File Format' field, showing a list of options: 'ACH NACHA', 'ACH User-Defined', 'Wire Standard', and 'Wire User-Defined'. The 'Wire User-Defined' option is highlighted with a red box.

3. Select the Payment Type and the File Content Type. Click “Next.”
Note: A separate Import Profile will need to be created for each Payment Type.

CREATE IMPORT PROFILE ★ Required Fields ? ×

Step 2 Enter File Format Information

Payment Type ★ Select a Payment Type

File Type Select a Payment Type ✓

File Content Type Book Wire

Foreign Currency Wire

US Federal Tax

USD Wire

Cancel Back Next

4. Select either USD Wire or USD International Wire, then select the File Content Type: Non-Repetitive, Repetitive or Both. Click “Next.”

CREATE IMPORT PROFILE ★ Required Fields ? ×

Step 2 Enter File Format Information

Payment Type ★ USD Wire

Payment Option ☒ USD Wire ☐ USD International Wire

File Type Comma Separated (,)

File Content Type ☐ Both ☒ Non-Repetitive Payments ☐ Repetitive Payments

Cancel Back Next

5. Select Private or Public, then select the Date Format from the options in the dropdown.

CREATE IMPORT PROFILE

Step 3 of 4: Use this page to add and remove fields from an Import Profile

PROFILE INFORMATION

Profile Access: ☒ Private ☐ Public

Date Format: MMDDYY

Options: ☐ Check for duplicate files and reject duplicates

IMPORT FIELD SELECTION

Available Fields

- Details of Payment - Line 1
- Details of Payment - Line 2
- Details of Payment - Line 3
- Details of Payment - Line 4
- Intermediary Bank ID Type
- Intermediary Bank ID
- Intermediary Bank ID Name
- Intermediary Bank Address Line 1
- Intermediary Bank Address Line 2
- Intermediary Bank Address Line 3
- Sender's Reference
- Recipient Address Line 1
- Recipient Address Line 2

Fields Included in File *

- Debit Account Number *
- Debit Account Currency *
- Debit Account Bank Id *
- Value Date *
- Amount *
- Recipient ID Type *
- Recipient ID *
- Recipient Name *
- Recipient Bank ID Type *
- Recipient Bank ID *

Cancel Back Next

6. Select the Fields that will be included in the Import Profile by selecting the field and moving it to the right. Required fields are shown on the right with an * asterisk. Click "Next."

CREATE IMPORT PROFILE

Step 3 of 4: Use this page to add and remove fields from an Import Profile

PROFILE INFORMATION

Profile Access: ☒ Private ☐ Public

Date Format: MMDDYY

Options: ☐ Check for duplicate files and reject duplicates

IMPORT FIELD SELECTION

Available Fields

- Details of Payment - Line 1
- Details of Payment - Line 2
- Details of Payment - Line 3
- Details of Payment - Line 4
- Intermediary Bank ID Type
- Intermediary Bank ID
- Intermediary Bank ID Name
- Intermediary Bank Address Line 1
- Intermediary Bank Address Line 2
- Intermediary Bank Address Line 3
- Sender's Reference
- Recipient Address Line 1
- Recipient Address Line 2

Fields Included in File *

- Debit Account Number *
- Debit Account Currency *
- Debit Account Bank Id *
- Value Date *
- Amount *
- Recipient ID Type *
- Recipient ID *
- Recipient Name *
- Recipient Bank ID Type *
- Recipient Bank ID *

Cancel Back Next

7. Once you have finished your selections, the import profile is displayed. Click “Submit Profile.”

PROFILE INFORMATION

Profile Name: USD Wire

File Format: Wire User-Defined

Payment Type: USD Wire

Payment Option: USD Wire

File Type: Comma Separated (,)

File Content Type: Non-Repetitive Payments

Profile Access: Private

Date Format: MMDDYY

Check for Duplicates: No

IMPORT FIELD SELECTION

Import Fields:

- Debit Account Number
- Debit Account Currency
- Debit Account Bank Id
- Value Date
- Amount
- Recipient ID Type
- Recipient ID
- Recipient Name
- Recipient Bank ID Type
- Recipient Bank ID

Buttons: Cancel, Back, Submit Profile

Import Validations for Fedwire - USD and USD International

Note:

- Field-level validations apply to both Standard CSV and user-defined imports.
- Field order applies only to the Standard CSV format.
- Special characters are generally permitted in alphanumeric fields, subject to the general rules described in General Requirements for Importing Wires and Transfers.
- When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Bank ID Type	Type Code	Country	Length/Format
ABA (wire)	FW	United States	9 numeric
SWIFT/BIC	SW		8 or 11 alpha/numeric
Account	AC		Max=34
IBAN	IB		Max= 34 alphanumeric

The following table describes the required record format for importing Fedwire payments.

Field Name	User-Defined: R/C/O	Standard CSV:R/C/O	Standard CSV Field Position	Field Validations
Record Type	n/a	R	1	Required value: Payment
Payment Type	n/a	R	2	Required value: FW
Sender's Reference Number	O	O	3	Maximum 16 characters
Value Date	R	R	4	Date in the format: mmddyyyy Is within a maximum number of days configured in a properties file at implementation time A business day according to the configured schedule for the payment type Note: Holidays and non-processing days are taken into account when determining whether a date is valid.
Debit Account #	R	R	5	Must match an account in the database Maximum 34 characters
Debit Account Currency	R	R	6	Three-character ISO currency code
Debit Account Type	R	R	7	Maximum 32 characters
Debit Account Bank ID	R	R	8	Maximum 34 characters
Debit Amount	R	R	9	Numeric Maximum 13 characters (includes decimal)
Ordering Customer ID Type	C	C	10	Required if any ordering customer information has been entered and the ordering customer ID is entered One of the following: A – Account 1 – Passport Number 2 – Tax ID 3 – Driver's License 4 – Alien Registration Number 5 – Corporate ID 9 – Other
Ordering Customer ID	C	C	11	Required if ordering customer information has been entered but an ordering customer ID has not been entered.
Ordering Customer Name	C	C	12	Required only if ordering customer information is entered Alphanumeric Maximum 35 characters

Ordering Customer Address Line 1-3	C	C	13-15	Lines one and two are required if any ordering customer information is entered and the ordering customer ID type and ID have not been entered. Line three is optional. Alphanumeric Maximum 35 characters
Beneficiary ID Type	C	C	16	Required if beneficiary ID is entered Required value: Account Number Maximum 34 characters
Beneficiary ID	C	C	17	Required if beneficiary ID type is entered Maximum 34 characters
Beneficiary Name	O	O	18	The full name of the payment beneficiary
Beneficiary Address Line 1-3	O	O	19-21	Lines one and two are required if any beneficiary information is entered <i>and</i> if the beneficiary ID type and ID have <i>not</i> been entered. Line three is optional.
Beneficiary Bank ID Type	C	C	22	Is one of the supported ID type codes: Wire Import Bank ID Type Codes Required if beneficiary bank ID is entered
Beneficiary Bank ID	C	C	23	Required if a beneficiary bank ID type is entered
Beneficiary Bank Name	C	C	24	Required if either of the following are true: The form of bank identification is the bank name (with no bank ID provided). The form of bank identification being provided is the bank ID; however, the ID type = Account.
Beneficiary Bank Address Line 1-3	C	C	25-27	Lines one and two are required if the form of bank identification is the bank name. Line three is optional.
Details of Payment	O	O	28-31	Optional additional wire payment details.
Intermediary Bank ID Type	C	C	32	Required if an intermediary bank ID is entered Is one of the supported ID type codes: Wire Import Bank ID Type Codes

Intermediary Bank ID	C	C	33	Required if an intermediary bank ID type is entered If a beneficiary bank ID has also been specified and it matches an on-us ID, then an intermediary bank is not enabled Maximum 34 characters
Intermediary Bank Name	C	C	34	Required if either of the following are true: The form of bank identification is the bank name (with no bank ID provided). The form of bank identification being provided is the bank ID; however, the ID type = Account.
Intermediary Bank Address Line 1-3	C	C	35-37	Lines one and two are required if an intermediary bank is entered and if the form of bank identification is the bank name. Line three is optional.
Reference for Beneficiary	O	O	38	Maximum 16 characters
Bank to Bank Information Line 1-6	O	O	39-44	Optional lines of bank-to-bank information.
Receiving Bank ID Type	C	C	45	Required if a Receiving Bank ID is entered Is one of the supported ID type codes: Wire Import Bank ID Type Codes
Receiving Bank ID	C	C	46	Required if a bank ID type is entered Maximum 34 characters
Receiving Bank Name	C	C	47	Required if either of the following are true: The form of bank identification is the bank name (with no bank ID provided) The form of bank identification being provided is the bank ID, however the ID Type=Account
Receiving Bank Address Line 1-3	C	C	48-50	Lines one and two are required if a receiving bank is entered and if the form of bank identification is the bank name. Line three is optional.

Fedwire-Structured Remittance Information Fedwire -Unstructured Remittance Information Fedwire-Related Remittance Information	O	O		Only one of the three Fedwire remittance information fields can be selected for a single profile. When the File Content Type is "Both One-Time and Templated Payments," one regular Fedwire remittance information field and one repetitive remittance information field can be included in the profile. (Repetitive fields are not listed) Remittance information fields must be the last
Repetitive-Amount/Debit Amount	R			Numeric Maximum 13 characters (includes decimal)
Repetitive-Bank to Bank Information - Line 1-6	O			Optional lines of bank-to-bank information
Repetitive-Details of Payment - Line 2-4	R			Numeric Maximum 13 characters (includes decimal)
Repetitive-Sender's Reference Number	O			Maximum 16 characters
Repetitive-Reference for Beneficiary	O			Maximum 16 characters
Repetitive-Structured Remittance Information Repetitive-Unstructured Remittance Information Repetitive -Related Remittance Information	C			Only one of the three repetitive remittance information fields can be selected for a single profile. When the file content type is Both One-Time and Templated Payments, one regular Fedwire remittance information field and one repetitive remittance information field can be included in the profile. (Repetitive fields are not listed) Remittance information fields must be the last fields in the profile. When payments are templated, the Enable Changes to Remittance Information check box must be selected (on the template) for the user to include remittance information with the import. When "Enable Changes" is selected and a user imports remittance Information, the imported data will overwrite all the remittance information in the template.

Sample Fedwire Payments in Import File –

USD Wire Payment:

81000023,USD,322070381,061522,500.00,A,028308308,John Daly,FW,026005092

USD International Wire Payment:

81000023,USD,322070381,061522,600.00,A,028308,Grace Yamamoto,SA, **MISRJP11**,2038
Tokyo,Japan,FW,026005092

Create an Import Profile for Foreign Currency Wire Payments

1. From the Payment Tools menu, select “Import Profiles” and click “+ Create Profile.”
2. Enter a Profile Name and select the File Format “Wire User-Defined.”

3. Select the Payment Type and the File Content Type. Click “Next.”
Note: A separate Import Profile will need to be created for each Payment Type.

4. Select Foreign Currency Wire, then select the File Content Type: Non-Repetitive, Repetitive or Both. Click “Next.”

The screenshot shows the 'CREATE IMPORT PROFILE' form at Step 2, 'Enter File Format Information'. The form has a title bar with 'CREATE IMPORT PROFILE', a red star icon for 'Required Fields', and help/question icons. The main content area is divided into two columns. The left column lists the fields: 'Payment Type *', 'File Type', and 'File Content Type'. The right column shows the selected values: 'Foreign Currency Wire' for Payment Type, 'Comma Separated (,)' for File Type, and three radio button options for File Content Type: 'Both', 'Non-Repetitive Payments' (which is selected), and 'Repetitive Payments'. At the bottom right, there are three buttons: 'Cancel' (grey), 'Back' (red), and 'Next' (red).

5. Select Private or Public, then select the Date Format from the options in the dropdown.

The screenshot shows the 'CREATE IMPORT PROFILE' form at Step 3 of 4, 'Use this page to add and remove fields from an Import Profile'. The form has a title bar with 'CREATE IMPORT PROFILE', a red star icon for 'Required Fields', and a help/question icon. The main content area is divided into two sections: 'PROFILE INFORMATION' and 'IMPORT FIELD SELECTION'. The 'PROFILE INFORMATION' section has three fields: 'Profile Access' with radio buttons for 'Private' (selected) and 'Public' (with a red question mark), 'Date Format *' with a dropdown menu showing 'MMDDYY', and 'Options' with a checkbox for 'Check for duplicate files and reject duplicates'. The 'IMPORT FIELD SELECTION' section has two columns: 'Available Fields' and 'Fields Included in File *'. The 'Available Fields' column lists 15 fields: Sender's Reference, Credit Amount, Recipient Address Line 3, Recipient Bank Name, Recipient Bank Address Line 1, Recipient Bank Address Line 2, Recipient Bank Address Line 3, Intermediary Bank ID Type, Intermediary Bank ID, Intermediary Bank ID Name, Intermediary Bank Address Line 1, Intermediary Bank Address Line 2, and Intermediary Bank Address Line 3. The 'Fields Included in File *' column lists 13 fields: Value Date *, Debit Account Number *, Debit Account Currency *, Debit Account Bank Id *, Debit Amount *, Credit Currency *, Recipient ID Type *, Recipient ID *, Recipient Name *, Recipient Bank ID Type *, Recipient Bank ID *, Recipient Address Line 1 *, and Recipient Address Line 2 *. Between the columns are navigation buttons: 'Move All' (grey), 'Move Right' (red), 'Move Left' (red), and 'Move Up/Down' (grey). At the bottom, there are three buttons: 'Cancel' (grey), 'Back' (red), and 'Next' (red).

6. Select the Fields that will be included in the import by selecting the field and moving it to the right. Required fields are shown on the right with an * asterisk. Click “Next.”

CREATE IMPORT PROFILE ★ Required Fields ?

Step 3 of 4: Use this page to add and remove fields from an Import Profile

PROFILE INFORMATION

Profile Access: ☒ Private ☐ Public ?

Date Format*: MMDDYY

Options: ☐ Check for duplicate files and reject duplicates

IMPORT FIELD SELECTION

Available Fields		Fields Included in File *
Sender's Reference	▶	Value Date *
Credit Amount	◀	Debit Account Number *
Recipient Address Line 3		Debit Account Currency *
Recipient Bank Name	▲	Debit Account Bank Id *
Recipient Bank Address Line 1	▼	Debit Amount *
Recipient Bank Address Line 2		Credit Currency *
Recipient Bank Address Line 3		Recipient ID Type *
Intermediary Bank ID Type		Recipient ID *
Intermediary Bank ID	Move All ▶	Recipient Name *
Intermediary Bank ID Name	◀	Recipient Bank ID Type *
Intermediary Bank Address Line 1		Recipient Bank ID *
Intermediary Bank Address Line 2		Recipient Address Line 1 *
Intermediary Bank Address Line 3		Recipient Address Line 2 *

Cancel Back Next

7. Once you have finished your selections, the import profile is displayed. Click “Submit Profile.”

PREVIEW IMPORT PROFILE ★ Required Fields ✕

Step 4 of 4: Use this page to review Import Profile information

PROFILE INFORMATION

Profile Name: Foreign Currency Wire

File Format: Wire User-Defined

Payment Type: Foreign Currency Wire

File Type: Comma Separated (,)

File Content Type: Non-Repetitive Payments

Profile Access: Private

Check for Duplicates: No

IMPORT FIELD SELECTION

Import Fields:

- Value Date
- Debit Account Number
- Debit Account Currency
- Debit Account Bank Id
- Debit Amount
- Credit Currency
- Recipient ID Type
- Recipient ID
- Recipient Name
- Recipient Bank ID Type
- Recipient Bank ID
- Recipient Address Line 1
- Recipient Address Line 2

Cancel Back Submit Profile

Import Validations for Foreign Currency Wire

Note:

- Field-level validations apply to both Standard CSV and user-defined imports.
- Field order applies only to the Standard CSV format.
- Special characters are generally permitted in alphanumeric fields, subject to the general rules described in General Requirements for Importing Wires and Transfers.
- When not otherwise noted, alphanumeric fields have a maximum length of 35 characters.

Field Name	User-Defined: R/C/O	Standard CSV:R/C/O	Standard CSV Field Position	Field Validations
Record Type	C	R	1	Required value: Payment
Payment Type	C	R	2	Required value: FX
Sender's Reference Number	O	O	3	Maximum 16 characters
Value Date	R	R	4	Date in the format: mmddyyyy Is within a maximum number of days configured in a properties file at implementation time A business day according to the configured schedule for the payment type Note: Holidays and non-processing days are taken into account when determining whether a date is valid.
Debit Account #	R	R	5	Must match an account in the database Maximum 34 characters
Debit Account Currency	R	R	6	Three-character ISO currency code
Debit Account Type	R	R	7	Maximum 32 characters
Debit Account Bank ID	R	R	8	Maximum 34 characters
Debit Amount	C	C	9	Either a Debit Amount or Credit Amount must be entered, but not both. Numeric Maximum 13 characters (includes decimal)
Credit Amount	C	C	10	Either a Debit Amount or Credit Amount must be entered, but not both. Numeric Maximum 13 characters (includes decimal)

Credit Currency	C	C	11	Three-character ISO currency code
Ordering Customer ID Type	C	C	12	Required if any ordering customer information has been entered and the Ordering Customer ID is entered Required value: A –Account
Ordering Customer ID	C	C	13	Required if ordering customer information has been entered but an ordering customer ID type and ordering customer ID have not been entered Maximum 34 characters
Ordering Customer Name	C	C	14	Required only if ordering customer information is
Ordering Customer Address Line 1-3	C	C	15-17	Lines one and two are required if any ordering customer information is entered and the ordering customer ID type and ID have not been entered. Line three is optional. Alphanumeric Maximum 35 characters
Beneficiary ID Type	C	C	18	Required if beneficiary ID is entered Required value: Account Number Maximum 34 characters
Beneficiary ID	C	C	19	Required if beneficiary ID type is entered Maximum 34 characters
Beneficiary Name	O	O	20	The full name of the payment beneficiary
Beneficiary Address Line 1-3	O	O	21-23	Lines one and two are required if any beneficiary information is entered <i>and</i> if the beneficiary ID type and ID have <i>not</i> been entered. Line three is optional.
Beneficiary Bank ID Type	C	C	24	Is one of the supported ID type codes: Wire Import Bank ID Type Codes Required if beneficiary bank ID is entered
Beneficiary Bank ID	C	C	25	Required if a beneficiary bank ID type is entered Maximum 34 characters
Beneficiary Bank Name	C	C	26	Required if either of the following are true: The form of bank identification is the bank name (with no bank ID provided). The form of bank identification being provided is the bank ID; however, the ID type = Account.

Beneficiary Bank Address Line 1-3	C	C	27-29	Lines one and two are required if the form of bank identification is the bank name. Line three is optional.
Intermediary Bank ID Type	C	C	30	Required if an intermediary bank ID is entered Is one of the supported ID type codes: Wire Import Bank ID Type Codes
Intermediary Bank ID	C	C	31	Required if an intermediary bank ID type is entered If a beneficiary bank ID has also been specified and it matches an on-us ID, then an intermediary bank is not enabled Maximum 34 characters
Intermediary Bank Name	C	C	32	Required if either of the following are true: The form of bank identification is the bank name (with no bank ID provided). The form of bank identification being provided is the bank ID; however, the ID type = Account.
Intermediary Bank Address Line 1-3	C	C	33-35	Lines one and two are required if an intermediary bank is entered and if the form of identification is the bank name. Line three is optional.
Receiving Bank ID Type	C	C	36	Required if a Receiving Bank ID is entered Is one of the supported ID type codes: Wire Import Bank ID Type Codes
Receiving Bank ID	C	C	37	Required if a bank ID type is entered Maximum 34 characters
Receiving Bank Name	C	C	38	Required if either of the following are true: The form of bank identification is the bank name (with no bank ID provided). The form of bank identification being provided is the bank ID; however, the ID type = Account.
Receiving Bank Address Line 1-3	C	C	39-41	Lines one and two are required if a receiving bank is entered and if the form of bank identification is the bank name. Line three is optional.
Details of Payment Line 1-4	O	O	42-45	Optional additional wire payment details
Charges	O	O	46	Valid Values: Ben / Our / Sha

Receiver Info -Line 1-6	O	O	47	<p>One of the following: /CHEQUE/ /PHON/ /PHONBEN/ /ACC/ /REC/ // (Continuation Text)</p> <p>Use each code only once (except for the continuation code). The following example shows three codes with three continuations, for a total of six lines: /REC/1234,/PHON/8885551212,/ACC/1212121,//abcde,//24243, //more info</p>
Rate	O		53	18, decimal point, 9
Contract Number	R			Required if rate is selected.
Details of Payment Line 1-4	O	O	42-45	Optional additional wire payment details

Sample Foreign Currency in Import File -

061522,81000044,USD,322070381,4500.00,EUR,IB,DE98700400410210466900,Telepool Inc,Postfach 20,Munchen,Germany,SA,COBADEFF700,COMMERZBANK AG,
LEOPOLDSTRASSE 230,MUENCHEN GERMANY, ,SA,COBADEFF,COMMERZEBANK,16
KAISERSTRASSE,FRANKFURT,GERMANY,SA, COBADEHD,COMDIRECT BANK AG,
PASCALKEHRE 15, QUICKBORN, GERMANY,Lunar Capital,A,02830800,101 South Market,San Francisco,CA,4245.28,sender's reference,OBI-1,OBI-2,OBI-2,OBI-4,
//ACC/123456, //Invoice 1, //Invoice 2, //Invoice 3, //Invoice 4, //Invoice 5, //Invoice 6,FX08108,1.06