

Domestic Wire Transfer



The Domestic Wire Transfer service allows authorized users to initiate outgoing wire transfers and drawdown requests from BBVA Compass to other financial institutions using the Fed Wire system.

In order for wire transfer requests to be processed on the same day as initiated, they must be submitted to BBVA Compass prior to 4:30 p.m. Central Time, on Monday through Friday. Wire transfer requests submitted after 4:30 p.m., during non-business days, or on federal holidays will be processed the next business day.

Create a New Domestic Wire Transfer

1. To create a new domestic wire transfer, hover over **Payments** in the left navigation menu and then click **Payment Management**.
2. Click **Add A New Payment** to create a one-time wire transfer from scratch. (This is referred to as a free-form payment.) An Add Payment box will appear with a drop-down menu of payment types to which you are entitled. Select **Wire-Domestic** and click Continue.
3. Select the account you want to debit from the Account Number menu. The Account Name and Client Account Name will populate automatically once you have selected an account.
4. Type in the name of the Beneficiary, or select a beneficiary by clicking on the magnifying glass icon and choose one from the list. If the Beneficiary Name field is grayed out, you must select your beneficiary from the recipient list.
5. Select the **Account Type**. The account type for a domestic wire payment will always be ABA.
6. After Account Type, select **Bank Code Look-up**. After you enter the first three characters of a bank's name or ABA, a list of banks to select from will display. You may also click the arrow for a drop-down list of options.
7. If for some reason the bank you want to send the wire to does not appear in the Bank Code list, click **Freeform** entry to manually input the information. Enter the Bank Account number, Bank Name, Bank Address, and Beneficiary Account Number. Note that if you enter the bank information as a freeform entry, you must enter Intermediary Bank information. This is required because the wire will go through a bank within the federal network in order to be forwarded to a non-participating bank.
8. Enter an Amount and a Value Date. Domestic wire transfers are same-day payments. They can be future dated up to 30 days in advance.
9. If you plan to make a similar payment in the future, you can click **Save This Payment as a Template** for Future Use.
10. Click **Submit** to submit the payment for approval. The submitted wire transfer request will display in the Payment List View.
11. After you submit the payment, you will receive a confirmation message. The new payment will appear in the Payments List View.
12. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List View. Depending on your user entitlements, either you or another user must approve the payment. (Users may have different levels of approval rights – 100, 50, or 33%.)
13. **To approve**, click the arrow next to the payment and select Approve from the drop-down menu. You can also click the box next to the payment and click Approve under the list view.
14. All approvers for the payment will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message.

Create a New Drawdown Request

Drawdown requests are instructions you initiate to debit your own or another party's account at a different financial institution. The party being debited must authorize the transfer. If the transfer is authorized, you will receive an incoming wire to the credit account you selected in the drawdown request. In order for drawdown requests to be processed on the same day as initiated, they must be submitted to BBVA Compass prior to 4:30 p.m. Central Time, on Monday through Friday. Drawdown requests submitted after 4:30 p.m., during non-business days, or on federal holidays will be processed the next business day.

1. To create a new drawdown request, hover over **Payments** in the left navigation menu and then click **Payment Management**.
2. Click **Add A New Payment** to create a one-time drawdown request from scratch. (This is referred to as a free-form payment.) An Add Payment box will appear with a drop-down menu of payment types to which you are entitled. Select **Drawdown** and click **Continue**.
3. Select the account you want to Credit from the Account Number menu. The Account Name and Client Account Name will populate automatically once you have selected an account. Then enter the Debit Information.
4. Provide Bank and Account Information, and enter the Amount and Value Date. The transaction date for drawdown requests automatically defaults to same day.
5. You have the option to enter Payment Details, Intermediary Bank information, and Bank to Bank Instructions.
6. If you plan to make a similar payment in the future, you can click Save This Payment as a Template for Future Use.
7. Click **Submit** to submit the payment for approval. The submitted wire transfer request will display in the Payment List View.
8. After you submit the payment, you will receive a confirmation message. The new payment will appear in the **Payments List View**.
9. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List View. Depending on your user entitlements, either you or another user must approve the payment. (Users may have different levels of approval rights – 100, 50, or 33%.)
10. **To approve**, click the arrow next to the payment and select Approve from the drop-down menu. You can also click the box next to the payment and click Approve under the list view.
11. All approvers for the payment will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message.

Create a Domestic Wire Transfer or Drawdown request from an Existing Payment

You may create a new wire transfer or drawdown request by copying a previously submitted payment, even if that payment has already been processed by the bank. All payment history is available for 120 days.

1. Choose the payment you wish to copy in the Payments List View and click the arrow next to View. From the options that appear, click **Create Payment**.
2. The entry form will be populated with information from the previously submitted payment. You may modify the payment as needed. Click **Submit** to save the payment for approval, or you have the option to complete the payment later by clicking **Save for Later**.
3. After you submit the payment, you will receive a confirmation message. The new payment will appear in the Payments List View.
4. If your payment requires approval, it will show in an "awaiting approval" status in the Payments List View. Depending on your user entitlements, either you or another user must approve the payment. (Users may have different levels of approval rights – 100, 50, or 33%.)
5. **To approve**, click the arrow next to the payment and select Approve from the drop-down menu. You can also click the box next to the payment and click Approve under the list view.
6. All approvers for the payment will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message, and your payment will be in an "approved" status.

Create a Domestic Wire Transfer or Drawdown Request from a Template

Templates store information about beneficiaries and provide a quick option for you to update amounts and submit payments quickly and easily. The templates you create will display in the Template List View, below the Payments List View on the Payments Management Screen.

1. From the **Template List View** screen, click **Add A New Template**. Click **Wire-Domestic** or **Drawdown**, as applicable from the drop-down menu of payment types and click **Continue**.
2. Enter the required information (mandatory fields will be marked with an asterisk) and click **Submit** to submit the template. You also have the option to Save for Later if you want to come back to finish creating the template later. Templates may or may not require approval by another user before they may be used for payment creation, depending on your permissions.
3. You may also create a template during the process of creating a free-form payment. Enter the applicable information, and then click **Save This Payment as a Template for Future Use**. You can also create a template from a previously submitted free-form payment by clicking the arrow next to the payment in the Payment List View and selecting **Create Template**.
4. All templates require approval. To approve, click the arrow next to the template and select Approve from the drop-down menu. You can also click the box next to the template and click Approve under the list view.
5. The approver will undergo a security authentication challenge. Enter the security code you receive through your security device (one time passcode delivered through text or voice message, or hard or soft token). After you successfully submit the security code, you will receive a confirmation message, and your template will be in an "approved" status.
6. To set up a template for a recurring payment, click **View** next to the template in the Template View List and click **Schedule**. You can schedule payments to occur on a daily, weekly, monthly, and yearly basis. Approvers of templates for recurring payments will undergo a security authentication challenge (one time passcode delivered through text or voice message, or hard or soft token).

File Import

You can import a file to create a new wire transfer or drawdown payment, create a new template, or update an existing template.

1. Click **File Import** in either the Payment List View or Template List View.
2. Select a map definition. You may choose either a standard map or a custom map, which corresponds to the format of the file you are going to import. Map definitions will work for fixed and delimited files.
3. Select whether you are importing a file to create a payment or a template. If you import your file as a payment, you can select to create a free-form payment or use a template to create your payment. The fields you are prompted to enter will vary based on the type of payment, and required fields will be marked with an asterisk.
4. Payment imports will display in the Payment List View and can be viewed, approved, or repaired. Template imports will display in the Template List View.
5. When the import process has begun, you will be directed back to the Payment Management screen and provided with a Job ID Number for the reports.
6. To view the status of your import, hover over PAYMENTS in the left navigation menu, then click **Import Maintenance**. The File Import History section will display the status of the import (successful or failed).

BBVA Compass net cash Mobile

As a reminder, you can stay connected to BBVA Compass net cash while away from your desk with BBVA Compass net cash Mobile*. On the app, you can:

- View account balances
- Initiate ACH payments, wire transfers, and account transfers from a pre-approved template you set up in the online channel
- Approve ACH payments, wire transfers, and account transfers
- Create a stop payment request for a single check or range of checks
- View transaction images, eStatements, and Electronic Reports

BBVA Compass net cash Mobile is available for iPhone, iPad, Apple Watch, and Android devices through the App Store and Google Play store.

*Message and data rates may apply.

