

M&T Bank

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Batch Wire Payments
Toolkit

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Overview and Features

M&T's Batch Wire Payments service allows you to send instructions on several wires at once.

Prerequisites

- Completed **Master Treasury Management Services Agreement, Treasury Management Resolution** and **Client Election** form for Batch Wire Payment Services
- The client must utilize Secure FTP with PGP encryption or SSL/SSH with IP address verification as a file transmission and security method

Batch Wire Payment Service Features

Straight-Through-Processing — M&T's Batch Wire Payment service facilitates straight-through-processing by accepting your wire files via sFTP transmission, processing the files automatically within our wire system, and sending you systematic file acknowledgments via sFTP for automatic upload to your accounting and ERP systems.

Automated File Acknowledgments — For each Batch Wire file we process, you will receive two acknowledgments via sFTP transmission and e-mail (if desired): a "file receipt" acknowledgment confirming the total number and dollar amount of wires received, and a second "file processed" acknowledgment confirming the total number and dollar amount of wires processed, plus detailed information confirming each wire within the file (dollar amount, beneficiary name, beneficiary account number, status, etc.).

Systematic Control Total and File ID Validation — Each Batch Wire file must contain control totals in the header record confirming the total number and dollar amount of wires contained within the file. In addition, each file must contain a File ID that is unique for that business day to prevent duplicate file processing on multiple files sent throughout the same day.

Frequency of Payments — You may send a Batch Wire Payment file as frequently as desired, up to and including multiple times each business day. Every time M&T receives a Batch Wire Payment file, wires within the file will be processed according to the instructions you provide and you will receive two file and/or e-mail acknowledgments per file; one acknowledgment confirming receipt of the file and another acknowledgment confirming the details of each wire processed in the file.

M&T Bank Responsibilities

- M&T Bank will provide a dedicated Batch Wire implementation specialist to facilitate on-boarding the Batch Wire Payment service, including coordinating file testing prior to go-live
- M&T Bank will contact your Wire Payments Security Contact or other designated Batch Wire individual at your company to notify you if the control total and/or file ID validation fails. In the event control total or file ID validation fails, the wire file will reject and a new one must be submitted with the correction made
- M&T Bank will keep the lines of communication open so you are informed of any delays in the delivery of the Batch Wire payment service
- M&T Bank will respond to client inquiries that are initiated with our dedicated Commercial Service Team at 1-800-724-2240

Client Responsibilities

- **Testing Contact:** You will be asked to provide M&T with a testing contact and a preferred start date for file testing
- **Test Transmission:** As part of the implementation process, you will be required to test the Batch Wire Payment transmission file layout. This layout information will be provided by M&T Bank as part of the set up process. Please refer to **Appendix B**.
- **File Corrections (Control total or File ID Errors):** If your Batch Wire control totals or File ID validation fails, you will be required to correct the issue and re-submit a new file for processing. For your security, corrections may not be made by M&T Bank personnel

File Transmission Guidelines

Batch Wire Payment files should be sent to the bank via sFTP with PGP encryption. Please make yourself available to work with M&T Bank during transmissions set up and testing. Delays in the implementation of the Batch Wire Payment service may occur until client testing is complete.

- During initial set up, the M&T Transmissions group will contact the appropriate individual at your company based on the contact information you provided on the set up forms
- The same format must be used for all Batch Wire Payment files transmitted to the bank
- You may include both domestic and international US dollar wire payments within a single file (foreign currency wires are not supported via the Batch Wire Payment service)
- You may send the bank payments from multiple accounts on the same file as long as those accounts are established on the Client Election form for Batch Wire services
- All Batch Wire transmission files must be received by the bank by 4:30pm ET

Who to Call

All file transmissions questions should be directed to M&T's Commercial Service Team at 1-800-724-2240, Option 2 (Transmissions).

E-mail Confirmations

- E-mail confirmations are available in addition to sFTP file acknowledgments for both “file receipt” and “file processed” milestones in the Batch Wire Payment process
- In order to receive e-mail confirmations, you must include the e-mail address(s) in the Batch Record of each batch wire file for which you wish to receive the e-mails (see page 6). Up to three e-mail addresses may be included on each file
- M&T Bank will provide two separate e-mail confirmations as part of the Batch Wire Payment process; one for each batch wire file received and one for each file processed by the bank
- The first e-mail is sent when the Automated Check Payment transmission file has been received by M&T. A sample of this e-mail is shown below:

Dear <<Client>>,
 We have received file: AB103151, with 121 transactions totaling \$12,345.67. All wires have been released to the wire system for processing.

** Please do not reply to this message. If you wish to contact us regarding this e-mail, contact the M&T Commercial Service Team at 1-800-724-2240.**

- The second e-mail confirmation is sent from M&T when the Batch Wire file has been processed. Information included in this e-mail will include information shown below:

Dear <<Client>>,
 DATE 07/21/2011
 FILE ID AA104823
 TIME 11:14:23

Total Wires Completed	6
Total Dollars Completed	\$147,980.14
Total Wires Canceled	0
Total Dollars Canceled	\$0.00
Total Wires In Process	0
Total Dollars In Process	\$0.00
Total Future Dated Wires Pending	0
Total Future Dated Dollars Pending	\$0.00

CUST REF# xxxxxxxxxxxxxxxx, FED REF# xxxxxxxxxxxxxxxx, Bene Name xxxxxxxxxxxxxxxx, Bene Bank xxxxxxxxxxxxxxxx, Bene Acct# nnnnnnnnnnnn, Amount \$999,999,999,999.99, Status xxxxxxxxxxxx

CUST REF# xxxxxxxxxxxxxxxx, CHIPS REF# xxxxxxxxxxxxxxxx, Bene Name xxxxxxxxxxxxxxxx, Bene Bank xxxxxxxxxxxxxxxx, Bene Acct# nnnnnnnnnnnn, Amount \$999,999,999,999.99, Status xxxxxxxxxxxx

** Please do not reply to this message. If you wish to contact us regarding this e-mail, contact the M&T Commercial Service Team at 1-800-724-2240.**

Batch Wire Payment File Specifications

Transmission Record (one per file)

<u>Field Name</u>	<u>Field Tag Identifier</u>	<u>Req. or Opt.</u>	<u>Len</u>	<u>Type</u>	<u>Description</u>
Record Type	RID=	R	2	N	'00' Zeroes
Transmission ID	TID=	R	20	A/N	Transmission unique identifier. Value of first two characters to be supplied to the client by the bank.
Date	VDT=	O	6	N	Must be current date in format YYYYMMDD
Record Total	RCT=	R	5	N	Total number of RID type '11's
File Dollar Total	AMT=	R	16	N	Comma(s) optional; Decimal point required. Max. amount 9,999,999,999.99

Batch Record (Optional; if provided, one per file)

<u>Field Name</u>	<u>Field Tag Identifier</u>	<u>Req. or Opt.</u>	<u>Len</u>	<u>Type</u>	<u>Description</u>
Record ID	RID=	O	2	N	'01'
Batch ID	TID=	R	8	A/N	Batch unique identifier
Batch Dollar Total	AMT=	R	16	N	Comma(s) optional; Decimal point required. Max. amount 9,999,999,999.99
Record Total	RCT=	R	5	N	Total number of RID type '11's
Record ID	RID=	O	2	N	'02' Note: If provided, the EM1= tag is Required. EM2= and EM3= are optional
E-mail Address1	EM1=	O	60	A/N	E-mail address for acknowledgements Must contain only one '@'
E-mail Address2	EM2=	O	60	A/N	E-mail Address for acknowledgements Must contain only one '@'
E-mail Address3	EM3=	O	60	A/N	E-mail Address for acknowledgements Must contain only one '@'

Detail Record(s) – Domestic (Fed) or USD International (CHIPS) Wires

<u>Field Name</u>	<u>Field Tag Identifier</u>	<u>Req. or Opt.</u>	<u>Len</u>	<u>Type</u>	<u>Description</u>
Record ID	RID=	R	2	N	'11'
Item Reference	TID=	R	16	A/N	Wire identifier
Source ID	SID=	O	20	A/N	Short client name
Amount	AMT=	R	16	N	Comma(s) optional; Decimal point required Max. amount 9,999,999,999.99
Value Date	VDT=	O	6	N	May be current or future date but must be in YYMMDD format.
Debit Account	DAC=	R	15	N	Debit account; 1 – 15 digits; Exclude leading zeros
Beneficiary	BNF=	R	72	A/N	Beneficiary name & address
Add'l Beneficiary	BN2=	O	68	A/N	Continuation of beneficiary name/ address
BNF Account	CAC=	R	34	A/N	Beneficiary account number
Receiving Bank (FED)	RBK=	R	80	A/N	Comprised of three fields, each delimited by a '/' character. Field 1 = A Field 2 = 9 digit ABA number; (include leading zeros in ABA) Field 3 = Beneficiary bank name Example: A/ABA Number/Bank Name

OR

Receiving Bank (CHIPS)	RBK=	R	80	A/N	Comprised of five fields each delimited by a '/' character (except between Field 2 & 3). Field 1 = U Field 2 = 6 digit receiving bank; Field 3 = C Field 4 = 4 digit intermediary bank ID Field 5 = Beneficiary bank Name Example: U/111111 C/1111/Bank Name
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Information Text	OBI=	O	72	A/N	Originator to beneficiary reference info
Add'l Information	OB2=	O	68	A/N	Continuation of originator to beneficiary reference info
BNF or DBT Adv	ADV=	O	44	A/N	Beneficiary advice information
Originator	ORG=	O	70	A/N	Originator Name
Add'l Originator	OR2=	O	70	A/N	Continuation of originator name

Sample Batch Wire Payment File

SAMPLE: First file of the day

RID=**00**TID=XX201301VDT=110325RCT=00006AMT=0000130309370.00
RID=**01**TID=XX201301AMT=0000130309370.00RCT=00006
RID=**11**TID=00123456
SID=COMPANY INC
AMT=0000001293885.00
VDT=020130
DAC=12345678
RBK=A/021000021/JP MORGAN CHASE BANK NEW YORK
CAC=98765432
BNF=DELTA LLOYD BANK AMSTERDAM
RID=**11**TID=00789515
SID=COMPANY INC
AMT=0000013000000.00
VDT=020130
DAC=654321
RBK=A/021000089/CITIBANK NEW YORK
CAC=09876
BNF=COMPANYNV
BBK=CITIBANK LONDON
RID=**11**TID=00678589
SID=COMPANY INC
AMT=0000116000000.00
VDT=020130
DAC=12345678
RBK=A/021000018/BANK OF NEW YORK NEW YORK
CAC=78787878
BNF=RABOBANK NEDERLAND UTRECHT
RID=**11**TID=00987654
SID=COMPANY INC
AMT=0000000000885.00
VDT=020130
DAC=12345678
RBK=U/017700 C/0008/JP MORGAN CHASE BANK ARGENTINA
CAC=98765432
BNF=DELTA LLOYD BANK AMSTERDAM
RID=**11**TID=00987515
SID=COMPANY INC
AMT=0000000013000.00
VDT=020130
DAC=654321
RBK=U/029640 C/0002/CITIBANK NA SAN SALVATORE
CAC=09876
BNF=COMPANYNV
BBK=CITIBANK LONDON
RID=**11**TID=00555777
SID=COMPANY INC
AMT=0000000001600.00
VDT=020130
DAC=12345678
RBK=U/370748 C0001/BANK OF NEW YORK MELLON BELGIUM
CAC=78787878
BNF=RABOBANK NEDERLAND UTRECHT

SAMPLE: Second file of the day

RID=00TID=XX201302VDT=110325RCT=00003AMT=0000000011567.00
RID=01TID=XX201302AMT=0000000011567.00RCT=00003
RID=11TID=00600001
SID=COMPANY INC
AMT=0000000004355.00
VDT=020130
DAC=12345678
RBK=A/021000021/JP MORGAN CHASE BANK NEW YORK
CAC=98765432
BNF=DELTA LLOYD BANK AMSTERDAM
RID=11TID=00600002
SID=COMPANY INC
AMT=0000000000312.00
VDT=020130
DAC=12345678
RBK=A/021000089/CITIBANK NEW YORK
CAC=67676767
BNF=COMPANYNV
BBK=CITIBANK LONDON
RID=11TID=00600003
SID=COMPANY INC
AMT=0000000006900.00
VDT=020130
DAC=12345678
RBK=U/370748 C0001/BANK OF NEW YORK MELLON BELGIUM
CAC=78787878
BNF=RABOBANK NEDERLAND UTRECHT

Appendix A: Batch Wire File Layout - Quick Reference

Record Name	Field Name	Field Tag Identifier	Mandatory/Optional	Length	Type	Field Description
Transmission Record (One Per File)						
	Record Type	RID=	M	2	N	00' Zeroes
	Transmission ID	TID=	M	20	A/N	Transmission unique identifier. Value of first two characters to be supplied to the client by the bank
	Date	VDT=	O	6	N	Must be current date in format YYMMDD
	Record Total	RCT=	M	5	N	Total number of RID type '11's
	File Dollar Total	AMT=	M	16	N	Comma(s) optional; decimal point required. Max. amount 9,999,999,999.99
Batch Record (One per File)						
	Record ID	RID=	O	2	N	01'
	Batch ID	TID=	M	8	A/N	Batch unique identifier
	Batch Dollar Total	AMT=	M	16	N	Comma(s) optional; decimal point required. Max. amount 9,999,999,999.99
	Record Total	RCT=	M	5	N	Total number of RID type '11's
	Record ID	RID=	O	2	N	02'
	Email Address 1	EM1=	M	60	A/N	Email address for acknowledgments. Must contain only one '@'
	Email Address 2	EM2=	M	60	A/N	Email address for acknowledgments. Must contain only one '@'
	Email Address 3	EM3=	M	60	A/N	Email address for acknowledgments. Must contain only one '@'
Detail Record(s) for USD Domestic (Fed) and International (CHIPS) Wires (One complete record for each wire payment within the batch)						
	Record ID	RID=	M	2	N	11'
	Item Reference	TID=	M	16	A/N	Wire identifier
	Source ID	SID=	O	20	A/N	Short client name
	Amount	AMT=	M	16	N	Comma(s) optional; decimal point required. Max. amount 9,999,999,999.99
	Value Date	VDT=	O	6	N	May be current or future date but must be in YYMMDD format
	Debit Account	DAC=	M	15	N	Debit account; 1-15 digits. Exclude leading zeros
	Beneficiary	BNF=	M	72	A/N	Beneficiary name and address
	Add'l Beneficiary	BN2=	O	68	A/N	Continuation of Beneficiary name and address field
	Beneficiary Account	CAC=	M	34	A/N	Beneficiary account number
						Comprised of three fields, each delimited by a '/' character. Field 1 = A Field 2 = 9 digit ABA number (Include leading zeros) Field 3 = Beneficiary bank name
If Domestic (Fed) Wire Use:	Receiving Bank (FED)	RBK=	M	80	A/N	
						OR
						Comprised of five fields, each delimited by '/' character (except between Field 2 and 3). Field 1 = U Field 2 = 6 digit receiving bank Field 3 = C Field 4 = Four digit intermediary bank ID Field 5 = Beneficiary bank name Example: U/111111 C/2222/Bank name
If USD International (CHIPS) Wire Use:	Receiving Bank (CHIPS)	RBK=	M	80	A/N	
	Information Text	OBI=	O	72	A/N	Originator to beneficiary reference information
	Additional Information	OB2=	O	68	A/N	Continuation of Originator to Beneficiary information
	BNF or DBT Adv	ADV=	O	44	A/N	Beneficiary advice information
	Originator	ORG=	O	70	A/N	Originator name
	Additional Originator	OR2=	O	70	A/N	Continuation of Originator name

Appendix B: Batch Wire Payment Service Implementation Schedule

Batch Wire Payment Service New Client Set Up				
Steps	Implementation Step	Materials Required by the Client	Length of Process	Responsible Party
1	M&T contacts the client and obtains the initial set up information		1 Business Day	M&T
2	M&T sends all set up information to the client to be completed and returned	<ol style="list-style-type: none"> 1. Master Treasury Management Services Agreement (if not already on file) 2. Treasury Management Resolution (if not already on file) 3. Client Election Form with Batch Wire accounts listed 4. Funds Transfer Terms and Conditions 5. Batch Wire Payments Toolkit 	1 Business Day	M&T
3	Upon receipt, the client should complete and return all applicable documents.	<ol style="list-style-type: none"> 1. Master Treasury Management Services Agreement (if not already on file) 2. Treasury Management Resolution (if not already on file) 3. Client Election Form with Batch Wire accounts listed 	N/A	Client
4	M&T Transmissions Group contacts the client to set up the Secure FTP transmission with PGP encryption.		3 Business Days from Receipt of Client Election Form	M&T
5	The M&T Transmissions Group sends a "Welcome" e-mail to the Client.	The e-mail will include an FTP Worksheet to be completed by the client.	1 Business Day	M&T/Client
7	M&T Transmissions Group generates user IDs and passwords for the client, and begins establishing connectivity between M&T and the client		5 Business Days (Contingent on client returning the FTP Worksheet)	M&T
8	The client tests connectivity to M&T and then submits a test wire file to M&T via sFTP with PGP encryption		N/A	Client
9	M&T conducts internal testing on the test file received from the client. Once testing is complete, M&T will contact the client with testing results.		10 Business Days (Contingent upon receipt of a successful test file)	M&T