

FX PORTAL USER GUIDE

TABLE OF CONTENTS

CLICK ON A TITLE BELOW TO JUMP TO A SPECIFIC SECTION.

INTRODUCTION.....	3
FX PORTAL ACCESS	3
USER ADMINISTRATION	7
Manage User	7
Add New User.....	9
Permissions	11
NOTIFICATIONS	13
Add Notification Preference	13
Edit Notification Preference	15
Delete Notification Preference	16
BENEFICIARY MANAGEMENT	17
Add Beneficiaries	17
Edit or Delete Beneficiaries	20
Bulk Beneficiary Upload.....	22
Download Beneficiaries	23
FX PAYMENTS.....	24
Single FX Payment	24
Dual Approval	28
Future Payment	29
Recurring Payment	30
Bulk Payment.....	30
Account Transfer.....	32
FX TRADES	33
Spot Trade	33
FX Forwards & Non-Deliverable Forwards	34
Split Payments	36
FX Window.....	38
FX Swap	40
FX Drawdown	42
Instruct Trades	43
Authorize Trades.....	46
Confirm Trades	47

DUAL APPROVAL48

 Payments and Trades.....48

ACCOUNT SUMMARY & STATEMENTS49

DOCUMENTS50

REPORTS51

 Add/Configure Report51

 View/Download Report52

 Manage Reports53

SETTINGS53

APPENDIX54

 General Information54

 Currencies.....54

 Payment & Trade Processing54

GLOSSARY.....55

 Payments55

 FX Trades55

 Other Key Terms.....55

INTRODUCTION

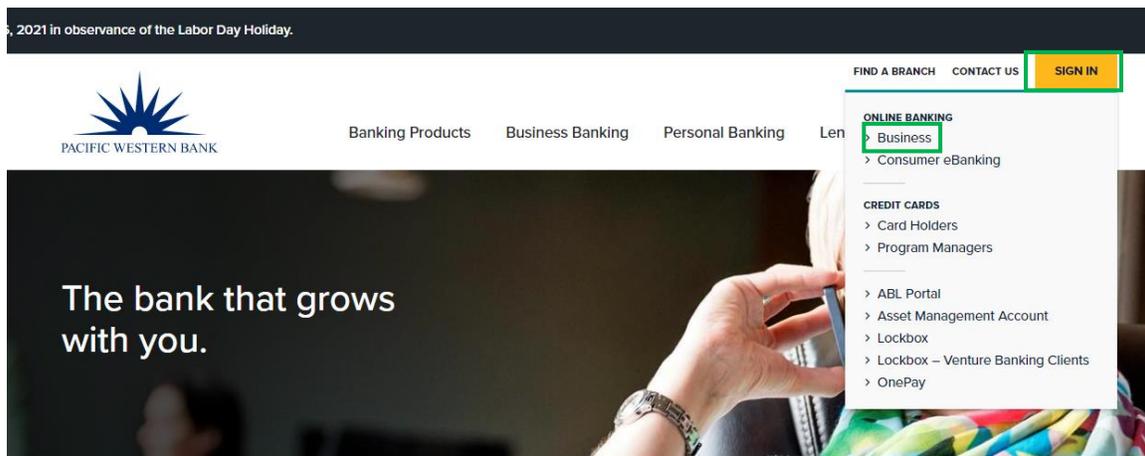
FX Portal is Pacific Western Bank's online FX management and international banking solution for companies to efficiently and effectively manage their global treasury needs. This easy-to-navigate trading and payments platform offers a modern user interface and intuitive online help tools that guide users through international payments, global treasury management, and user administration.

FX Portal provides you global access to handle all your international payment and trading needs.

FX Portal is compatible with all web browsers and can be used on PCs, Macs, and tablets; we provide users with an intuitive online help button. For additional support, Venture Banking clients can call 866.355.0468. Community Banking clients can call 800.350.3557. National Lending clients can call 855.371.0349.

FX PORTAL ACCESS

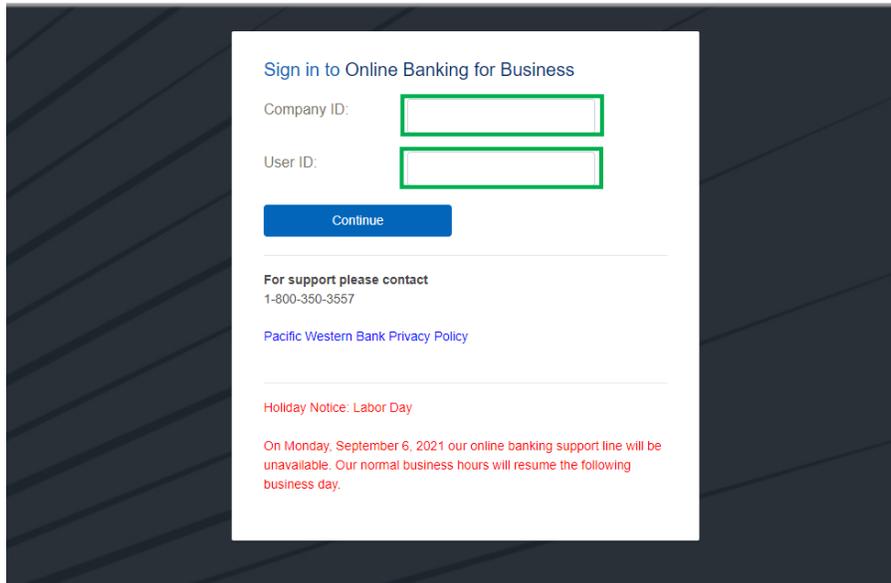
1. To access FX Portal, log in to online banking at pacwest.com. In the upper right-hand corner, hover over **SIGN IN**. A drop-down menu will appear. Click **Business**.



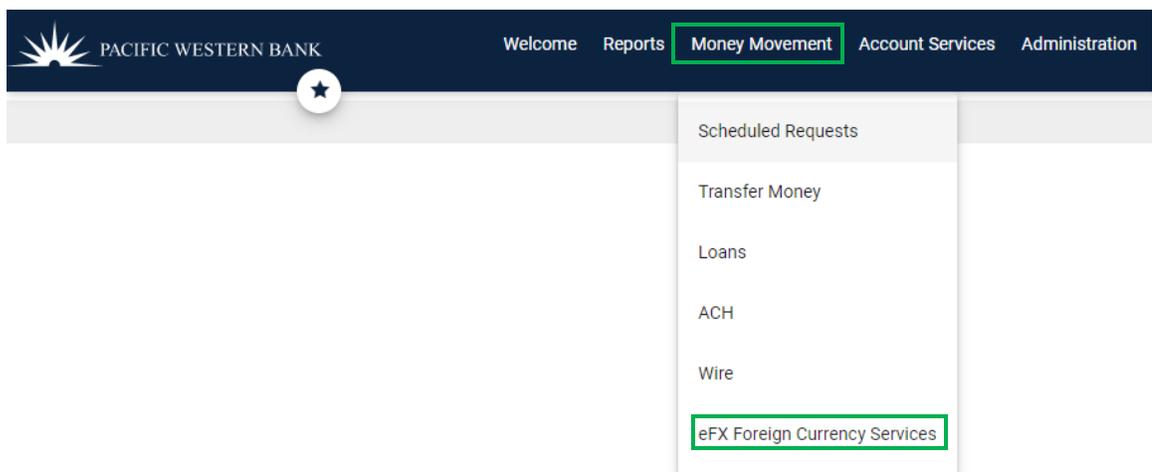
Find an opportunity, not just a bank.

We're more than a bank; we're an advocate for every client's vision. By investing in people, we grow more than money. We build the kind of deeply invested relationships that put the power of people in a world of numbers.

2. Enter your **Online Banking for Business** user credentials.



- Once logged in, hover over **Money Movement** and then click **eFX Foreign Currency Services**.



NOTE: if you cannot see **eFX Foreign Currency Services**, reach out to your company's cash management User Administrator to gain access.

- This will bring you to the **My Banking Board**, or the main page, of FX Portal.

BUSINESS BANKING

-  Dashboard
-  Accounts
-  Payments
-  Documents
-  Reports

BUSINESS SETUP

-  Beneficiaries
-  Users
-  Settings

MY BANKING BOARD

WELCOME TO BUSINESS BANKING SUPPORT SYSTEM (BOSS)

With FX Portal, you can buy, sell or convert foreign currencies, participate in international markets and help reduce exchange rate risk with currency hedging instruments. As you get started on FX Portal, you'll want to make note of several key concepts to ensure a smooth user experience:

Beneficiary Management

- You must add beneficiaries in the portal before instructing payments or trades
- Quickly add beneficiaries by clicking Beneficiaries -> Add Beneficiary -> International Beneficiary
- Add several beneficiaries simultaneously using the portal's Bulk Upload feature. To obtain a sample template and instructions, navigate to Beneficiaries -> Bulk Upload -> Sample File / Instructions

Simplified Payments Workflow

- Easily create single payments by clicking Payments -> New Payment and filling in the required information using convenient pick lists
- Schedule payments for a later date by selecting Future Payment in the Delivery Method field in the New Payment workflow
- Schedule a recurrence for any spot or future payment using the Repeat this payment option in the New Payment workflow

Highly Configurable User Administration & Enhanced Security Settings

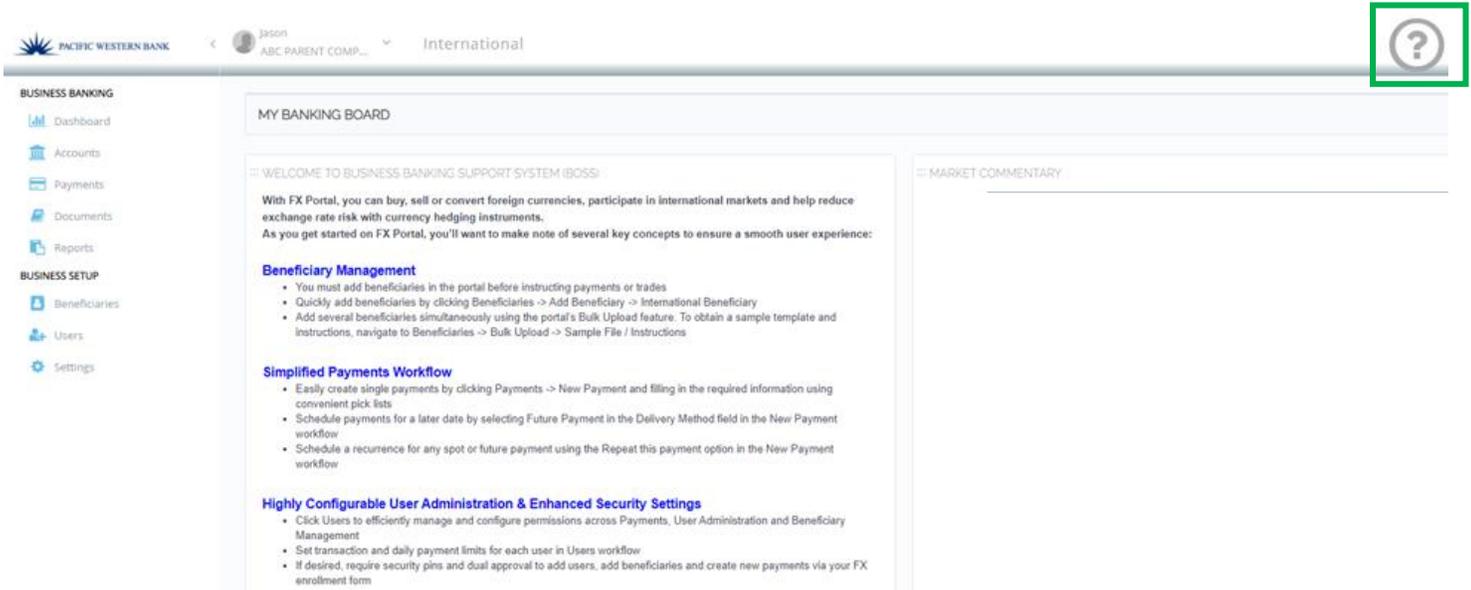
- Click Users to efficiently manage and configure permissions across Payments, User Administration and Beneficiary Management
- Set transaction and daily payment limits for each user in Users workflow
- If desired, require security pins and dual approval to add users, add beneficiaries and create new payments via your FX enrollment form

Please refer to the helpful user support materials and additional information regarding the features and benefits of this platform, included in recent email communications:

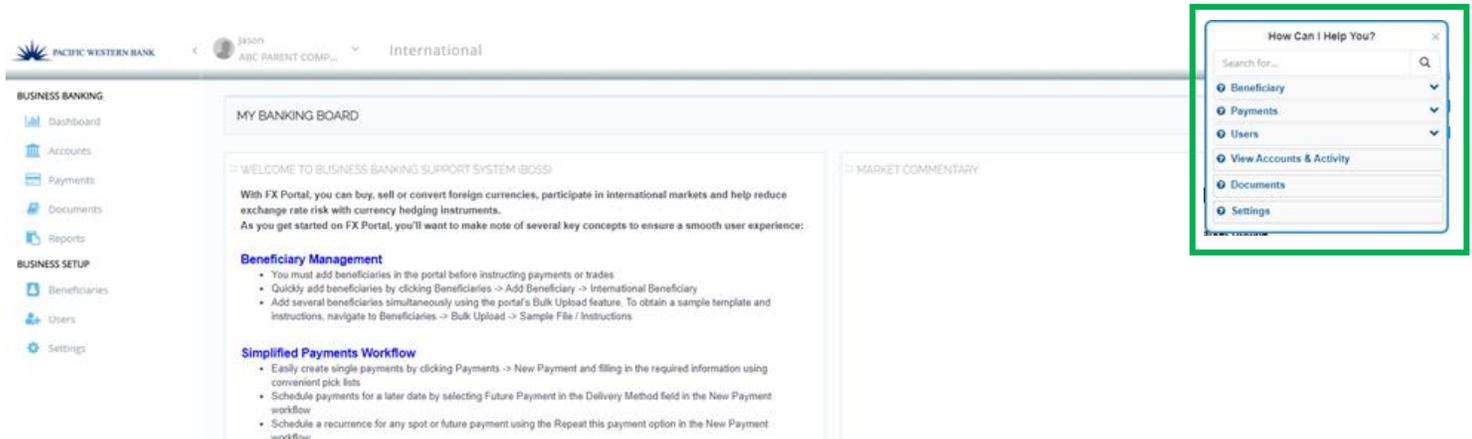
- Introductory One Pager (10/8)
- Benefits & Features Pamphlet (10/22)
- FAQ (11/9)
- User Guide (11/9)

From this Dashboard, you can set up users, add beneficiaries, and send wires.

Menu options are on the screen's left-hand side, and the intuitive online help function is always on the top right-hand corner of all screens, should you need assistance.



Click on the **Online Help Feature** to guide you step by step with all workflow functions.

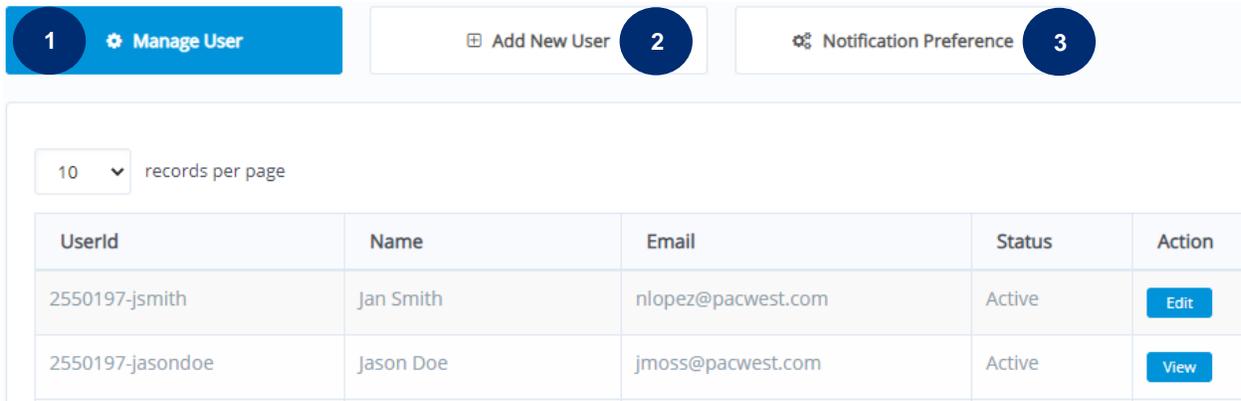


The screenshot shows the Pacific Western Bank Business Banking portal. The top navigation bar includes the bank logo, a user profile for 'ABC PARENT COMP...', and the 'International' account type. A left sidebar lists navigation options under 'BUSINESS BANKING' (Dashboard, Accounts, Payments, Documents, Reports) and 'BUSINESS SETUP' (Beneficiaries, Users, Settings). The main content area is titled 'MY BANKING BOARD' and contains a 'WELCOME TO BUSINESS BANKING SUPPORT SYSTEM (BOSS)' message, followed by a brief overview of the FX Portal and two sections: 'Beneficiary Management' and 'Simplified Payments Workflow'. A green-bordered help menu is overlaid on the right side, titled 'How Can I Help You?'. It features a search bar and a list of help topics: Beneficiary, Payments, Users, View Accounts & Activity, Documents, and Settings.

USER ADMINISTRATION

To enter a new user or modify an existing user, click **Users** on your screen's left side under **BUSINESS SETUP**. There are three options available:

1. **Manage User** – Lists existing users and their entitlement
2. **Add New User** – Add a new user with their details and security options
3. **Notification Preference** – Modify the notification method for an existing user or create a new notification method for new users.



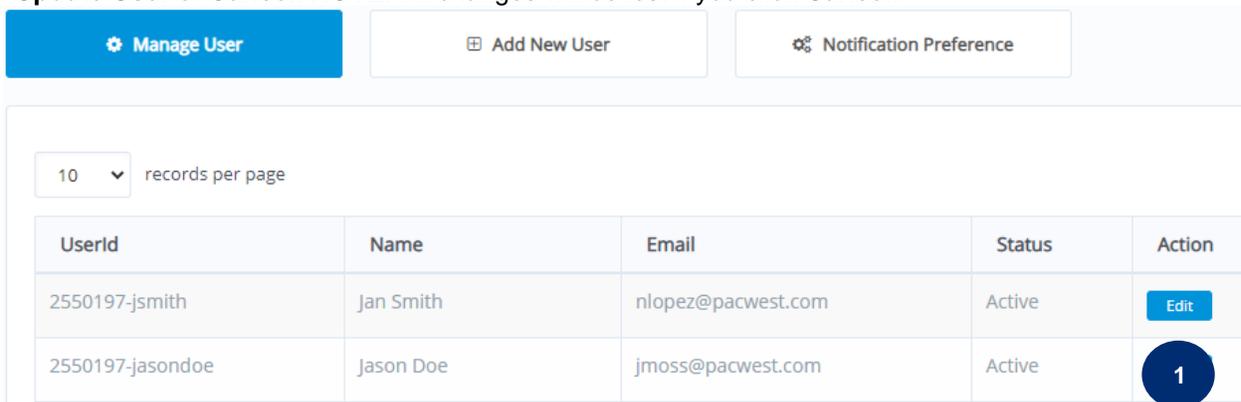
1 Manage User Add New User 2 Notification Preference 3

10 records per page

Userid	Name	Email	Status	Action
2550197-jsmith	Jan Smith	nlopez@pacwest.com	Active	Edit
2550197-jasondoe	Jason Doe	jmoos@pacwest.com	Active	View

MANAGE USER

1. Click **Edit** to modify the user profile.
2. Update **Personal Details**.
3. Set user payment limits by transaction or daily amounts.
4. Set **User Permissions** for **Foreign Exchange Trading**, **User Administration**, **Payments**, and **Beneficiaries Management** as well **Funding** and **Beneficiary** account access.
5. Click **Update User** or **Cancel**. **NOTE:** All changes will be lost if you click **Cancel**.



Manage User Add New User Notification Preference

10 records per page

Userid	Name	Email	Status	Action
2550197-jsmith	Jan Smith	nlopez@pacwest.com	Active	Edit
2550197-jasondoe	Jason Doe	jmoos@pacwest.com	Active	View

ADD/EDIT USER

[Help Me, How](#)

Login Id:* 2550197-sjohnson

Language:* English

PERSONAL DETAILS

First Name:* Stephen

Last Name:* Johnson

Email:* sjohnson@pacwest.com

Phone Number:* (203) 555-5555

Text Number:* (203) 555-5555

Address Same as Company Address

USER LIMIT

Note: User has no daily limits if left blank or entered "0".

Payment Limit Per Transaction: 0.00

Payment Limit Per Day: 0.00

PERMISSIONS

- USER ADMINISTRATION
 - Activate Notification Preference
 - Activate User
 - Add Notification Preference
 - Add User
 - Edit Notification Preference
 - Delete Notification Preference
 - Notification Preference
 - Suspend User
 - User Admin
 - User Permissions
 - Update User
- PAYMENTS
 - New Payment
 - Trade Bulk Upload
 - Pay in Future
 - Authorize Payment
 - Spot Payment
- Beneficiaries Management
 - Add Beneficiary
 - Authorize Beneficiary
 - Delete Beneficiary
 - Update Beneficiary
 - Suspend Beneficiary
 - Bulk Beneficiary Upload

MANAGE FUNDING ACCOUNTS

- ALLOW ALL FUNDING ACCOUNTS
 - ABC Parent Account 1
 - ABC Parent Account 2
 - ABC Subsidiary Account 1
 - ABC Subsidiary Account 2
 - ABC Subsidiary Account 3

MANAGE BENEFICIARY ACCOUNTS

- ALLOW ALL BENEFICIARY ACCOUNTS

5

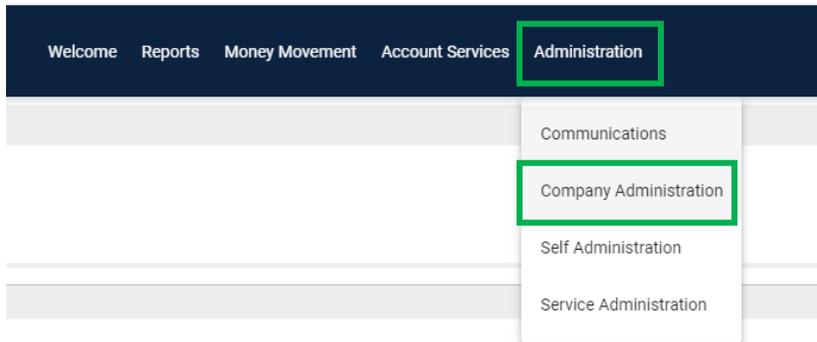
[Update User](#) [Cancel](#)

ADD NEW USER

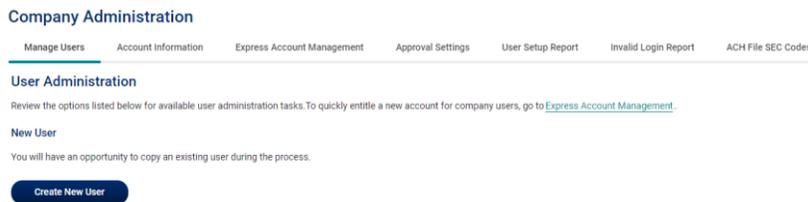
In order to add a new user in FX Portal, that user must have an existing user profile in Online Banking. If the new FX Portal user does not yet have an Online Banking user profile, follow all steps below. If the new FX Portal user has an existing Online Banking user profile, please log in to Online Banking, select the intended user profile and proceed to step 6 below.

To add a new user in **Online Banking**:

1. Log in, hover over **Administration** and click **Company Administration**.

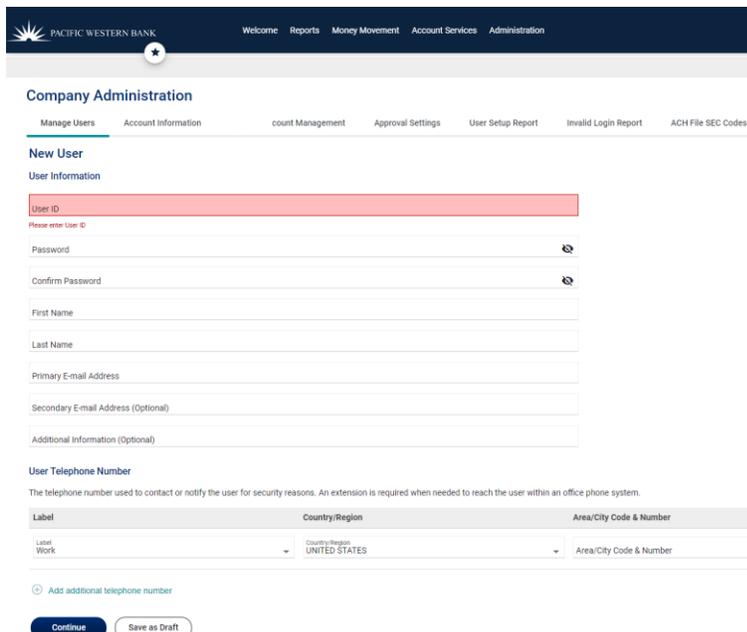


2. Click **Create New User**.



3. Fill in the required profile information. **NOTE:** The **User ID** should follow a first initial, last name format. For example, Jane Doe would have a User ID of jdoe.

4. Click **Continue**.



New User

User Information

User ID

Please enter User ID

Password

Confirm Password

First Name

Last Name

Primary E-mail Address

Secondary E-mail Address (Optional)

Additional Information (Optional)

User Telephone Number

The telephone number used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system.

Label	Country/Region	Area/City Code & Number
Label Work	Country/Region UNITED STATES	Area/City Code & Number

ⓘ Add additional telephone number

Continue Save as Draft

5. Select User Roles (optional) and click **Continue**.

Company Administration

Manage Users | Account Information | Express Account Management | Approval Settings | User Setup Report | Invalid Login Report

New User

Profile 

Name: Jane Doe
 User ID: jdoe
 Primary E-mail Address: jdoe@pacwest.com
 Telephone Number: Work: +1 (203) 561-0372

Roles

Copy Existing User (Optional)

Do not copy user.
 Copy User: [Select User](#)

User Roles (Optional)

Allow user to setup templates.
(This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions
(This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)

Grant this user administration privileges
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

Continue | Save as Draft

6. In the **Services & Accounts** screen, add **eFX Foreign Currency Services**. Click the  icon at the end of the line, then click the  icon. Fill in the user ID field by combining the company ID and user ID, for example, 2515371-jdoe. Scroll to the bottom of the screen, then click **Continue**.

✓ **eFX Foreign Currency Services**

Please enter a valid User ID.

Link the user to this eFX Foreign Currency Services user ID:

7. Click **Continue** on the **Limits** screen.

8. On the next screen, verify the entered information is correct and click **Create User**. A confirmation screen will appear.

Company Administration

Manage Users | Account Information | Express Account Management | Approval Settings | Use

New User - Confirmation

 **New user has been successfully created.**
 Security settings may require additional approvals before this User ID is active. Review the user status listed below.

Submitted User Summary

Name: Jane Doe
 User ID: JDOE
 Primary E-mail Address: jdoe@pacwest.com
 Telephone Number: Mobile: +1 (212) 883-0372

User Status

User Status: Active

9. Once the user is added in BeB, navigate to the **Users** workflow in FX Portal and click **Add New User**.
10. Fill in all required information, denoted by an asterisk (*).
11. Set user payment limits by transaction or daily amounts.
12. Set User Permissions for **Foreign Exchange Trading, User Administration, Payments, and Beneficiaries Management** as well **Funding** and **Beneficiary** account access.
13. Click **Add User** or **Cancel**. **NOTE:** All changes will be lost if you click **Cancel**.

Required Information:

Login ID: Create a user ID matching the previously created user ID in BeB
Language: Only available in English

Personal Details

First Name: Enter the user's first name
Last Name: Enter the user's surname
Email: Enter the email address the user will use for communications
Phone Number: User's phone number (click the flag to select a different country format)
Text Number: Phone number at which the user will receive notifications
Address1: Resident street address
(You can apply your company's address information to all address fields by choosing **Yes** in the Address Same as Company Address field.)
Country: Resident country name
State: Resident state name
City: Resident city name

User Limits

Payment Limit per Transaction: Company approved dollar limit per transaction for the user; "0" indicates no limit.
Payment Limit per Day: Company approved daily dollar limit; "0" indicates no limit.

PERMISSIONS

Customize permissions for each user across **Foreign Exchange Trading, User Administration, Payments, Beneficiary Management**, as well as access to **Funding Accounts** and **Beneficiary Accounts**.

Entitle workflow components individually by changing the individual component to blue. Leave red to block entitlement to individual components.

NOTE: The **Authorize Payment** and **Trade Authorization** permissions only apply when dual approval is in effect.

- USER ADMINISTRATION
- Activate Notification Preference
- Activate User
- Add Notification Preference
- Add User
- Edit Notification Preference
- Delete Notification Preference
- Notification Preference
- Suspend User
- User Admin
- User Permissions
- Update User

- PAYMENTS
- New Payment
- Trade Bulk Upload
- Pay in Future
- Authorize Payment
- Spot Payment

- Beneficiaries Management
- Add Beneficiary
- Authorize Beneficiary
- Delete Beneficiary
- Update Beneficiary
- Suspend Beneficiary
- Bulk Beneficiary Upload

MANAGE FUNDING ACCOUNTS

- ALLOW ALL FUNDING ACCOUNTS
- ABC Parent Account 1
- ABC Parent Account 2
- ABC Subsidiary Account 1
- ABC Subsidiary Account 2
- ABC Subsidiary Account 3

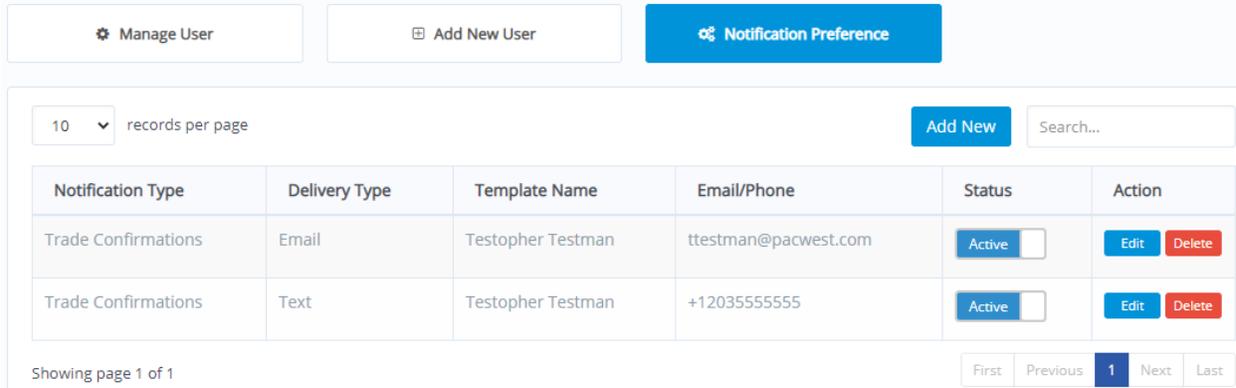
MANAGE BENEFICIARY ACCOUNTS

- ALLOW ALL BENEFICIARY ACCOUNTS

[Add User](#) [Cancel](#)

NOTIFICATIONS

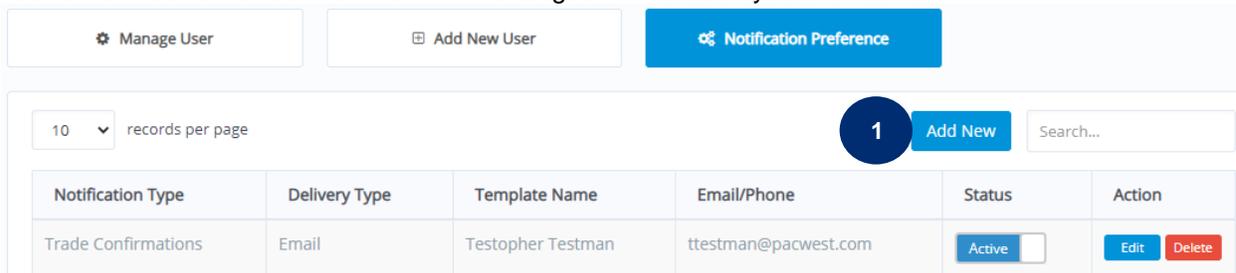
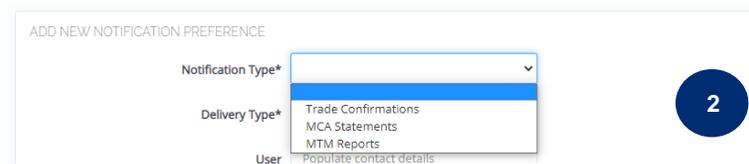
To add, edit or delete notifications, navigate to the Users workflow and click **Notification Preference**.



ADD NOTIFICATION PREFERENCE

Follow these steps to add a new notification:

1. Click the **Add New** button.
2. Select the **Notification Type: Trade Confirmations, MCA Statements or MTM Reports**.
NOTE: Trade Confirmations include, but are not limited to, incoming international wires and transaction cancellations.
3. Select Delivery Type: **Email or Text**.
NOTE: You can set up email and text notifications for the same delivery type, although it must be done as two separate notifications.
4. Select a User. Click in the **User** field and select from the drop-down menu or begin typing a user ID to search.
5. The **Name** and **Email/Phone** fields will populate once you select a **User**.
6. Click **Save Notification** or **Cancel**. **NOTE:** All changes will be lost if you click **Cancel**.

ADD NEW NOTIFICATION PREFERENCE

Notification Type* Trade Confirmations

Delivery Type*

User

- Email
- Text

3

ADD NEW NOTIFICATION PREFERENCE

Notification Type*

Delivery Type*

User

populate contact details

Name*

Email/Phone*

- 2550197-ttestman
- 2550197-jasondoe
- 2550197-sjohnson
- 2475862-jmoss

2550197-ttestman Save Notification Cancel

4

ADD NEW NOTIFICATION PREFERENCE

Notification Type* Trade Confirmations

Delivery Type* Email

User 2550197-ttestman

Name* Testopher Testman

Email/Phone* ttestman@pacwest.com

5

6 Save Notification Cancel

EDIT NOTIFICATION PREFERENCE

Quickly edit notification preferences from the **Notification Preference** workflow, following similar steps to **Add Notification Preference** above.

To edit a notification preference:

1. Navigate to the **Notification Preference** workflow and click the **Edit** button for the desired notification.
2. Update the desired field(s).
3. Click **Update Notification** or **Cancel**. **NOTE:** All changes will be lost if you click **Cancel**.

Notification Type	Delivery Type	Template Name	Email/Phone	Status	Action
Trade Confirmations	Email	Testopher Testman	ttestman@pacwest.com	Active 1	Edit Delete
Trade Confirmations	Text	Testopher Testman	+12035555555	Active <input type="checkbox"/>	Edit Delete

Showing page 1 of 1

First Previous **1** Next Last

ADD NEW NOTIFICATION PREFERENCE

Notification Type*

Delivery Type*

User

Name*

Email/Phone*

2

3 Update Notification Cancel

DELETE NOTIFICATION PREFERENCE

Quickly delete notification preferences from the **Notification Preference** workflow, following the steps outlined below.

To delete a notification preference:

1. Navigate to the **Notification Preference** workflow and click the **Delete** button for the desired notification.
2. Click **Confirm Delete**.

Notification Type	Delivery Type	Template Name	Email/Phone	Status	Action
Trade Confirmations	Email	Testopher Testman	ttestman@pacwest.com	Active <input type="checkbox"/>	Edit Delete
Trade Confirmations	Text	Testopher Testman	+12035555555	Active <input type="checkbox"/>	Edit Delete

Showing page 1 of 1

First Previous **1** Next Last

1

Notification Type	Delivery Type	Template Name	Email/Phone	Status	Action
Trade Confirmations	Email	Testopher Testman	ttestman@pacwest.com	Active <input type="checkbox"/>	Confirm Delete Cancel
Trade Confirmations	Text	Testopher Testman	+12035555555	Active <input type="checkbox"/>	Edit Delete

Showing page 1 of 1

First Previous **1** Next Last

2

BENEFICIARY MANAGEMENT

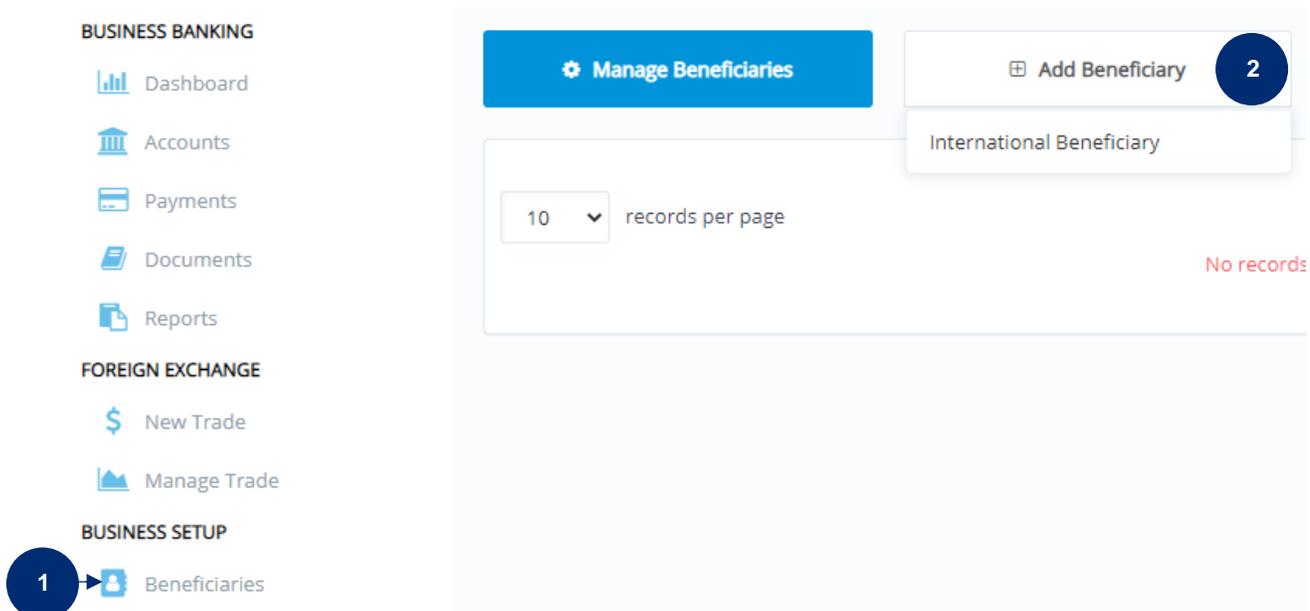
With FX Portal, you'll enjoy streamlined beneficiary management. Now that you've activated your users and set up your notification preferences, easily add individual beneficiaries or upload multiple beneficiaries simultaneously for an efficient workflow.

NOTE: Beneficiaries must be added before initiating payments or instructing trades.

ADD BENEFICIARIES

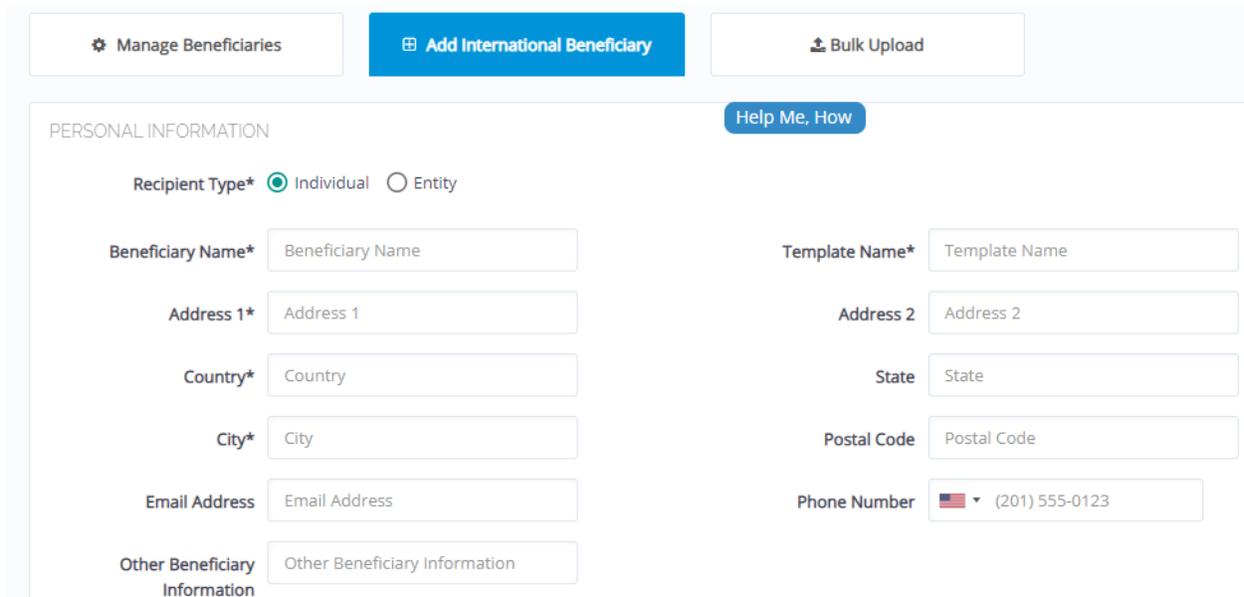
To add a beneficiary, navigate to the Beneficiaries workflow:

1. Click **Beneficiaries** from the Dashboard.
2. Click **Add Beneficiary** and select **International Beneficiary**.



The screenshot displays the Pacific Western Bank FX Portal interface. On the left is a navigation menu with three main sections: BUSINESS BANKING, FOREIGN EXCHANGE, and BUSINESS SETUP. The BUSINESS SETUP section has a blue circle with the number '1' next to the 'Beneficiaries' link. The main content area shows the 'Manage Beneficiaries' page. At the top, there are two buttons: 'Manage Beneficiaries' (highlighted in blue) and 'Add Beneficiary' (with a blue circle containing the number '2'). Below the 'Add Beneficiary' button, a dropdown menu is open, showing 'International Beneficiary' as the selected option. Below the dropdown, there is a '10 records per page' selector and a 'No records' message in red text.

3. Begin with the **Personal Information** section, and fill out all required fields. Asterisks denote required fields.



The screenshot shows the 'Add International Beneficiary' form. At the top, there are three buttons: 'Manage Beneficiaries', 'Add International Beneficiary' (highlighted in blue), and 'Bulk Upload'. Below these is the 'PERSONAL INFORMATION' section with a 'Help Me, How' button. The form includes the following fields:

- Recipient Type*:** Radio buttons for 'Individual' (selected) and 'Entity'.
- Beneficiary Name*:** Text input field.
- Template Name*:** Text input field.
- Address 1*:** Text input field.
- Address 2:** Text input field.
- Country*:** Text input field.
- State:** Text input field.
- City*:** Text input field.
- Postal Code:** Text input field.
- Email Address:** Text input field.
- Phone Number:** Text input field with a dropdown for country code (USA) and a pre-filled number '(201) 555-0123'.
- Other Beneficiary Information:** Text input field.

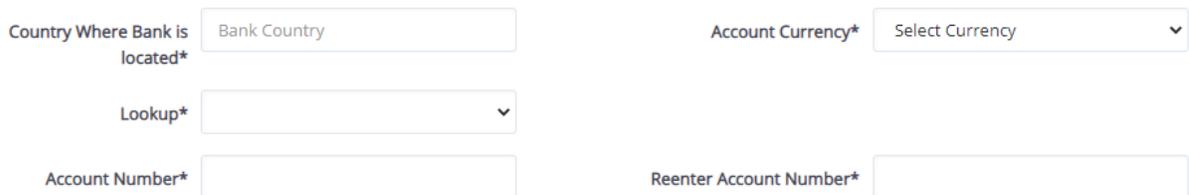
TIPS & RECOMMENDED BEST PRACTICES

- **Recipient Type:** Choose Individual or Entity as needed.
- **Beneficiary Name:** Enter complete Beneficiary Name.
- **Template Name:** Repeat the Beneficiary Name or create a shortened version for easy identification.
- Enter the beneficiary's **complete** address details – street name and number, country, state, city, postal code, email address, and phone number.

4. Begin entering **Bank Details**. Navigate between required fields, moving left to right and then top to bottom.

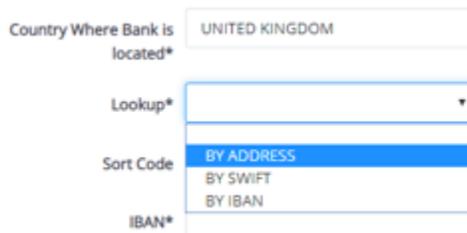
NOTE: Certain exotic currencies may require additional Regulatory Reporting Fields. AED, BRL, CNY, COP, CZK, INR, IDR, KRW, NOK, PHP, RUB, THB, TRY, TWD and ZAR.

BANK DETAILS



The screenshot shows the 'BANK DETAILS' section with the following fields:

- Country Where Bank is located*:** Text input field with 'Bank Country' entered.
- Account Currency*:** Dropdown menu with 'Select Currency' selected.
- Lookup*:** Dropdown menu.
- Account Number*:** Text input field.
- Reenter Account Number*:** Text input field.



This close-up shows the 'Country Where Bank is located*' field with 'UNITED KINGDOM' entered. Below it, the 'Lookup*' dropdown menu is open, showing three options: 'BY ADDRESS' (highlighted in blue), 'BY SWIFT', and 'BY IBAN'.

Based upon **Country Where Bank is located**, you may have the following options:

- By Address
- By Swift
- By IBAN

Lookup By Address

BANK DETAILS

Country Where Bank is located*

Lookup*

Bank Name*

Bank City*

Bank Branch*

Swift/ Bic*

Sort Code

IBAN*

Lookup By SWIFT

BANK DETAILS

Country Where Bank is located*

Lookup*

Swift/ Bic*

Sort Code

IBAN*

Lookup By IBAN

BANK DETAILS

Country Where Bank is located*

Lookup*

Enter IBAN*

Sort Code

5. After entering the required receiving bank information, select **Add Beneficiary** to save Beneficiary details. Click **Cancel** to delete all data entered. **NOTE:** All changes will be lost if you click **Cancel**.

EDIT OR DELETE BENEFICIARIES

- To edit or delete a beneficiary, navigate to the **Beneficiaries** workflow. The list of beneficiaries will be displayed with action buttons to edit or delete the beneficiary.

 Manage Beneficiaries
 Add Beneficiary
 Bulk Upload

10 records per page
[Export to Excel](#) [Export to CSV](#)

Template Name	Beneficiary Name	Account Number	Beneficiary Bank	Country	Currency	Status	Action
ADP CANADA	ADP CANADA	***6093	BANK OF MONTREAL	CANADA	CAD	Active	 
APAX PARTNERS - GBP	APAX PARTNERS	***6819	Royal Bank of Scotland	UNITED KINGDOM	GBP	Active	 
ATO Direct Credit Account	ATO Direct Credit Account	***6385	RESERVE BANK OF AUSTRALIA	AUSTRALIA	AUD	Active	 

- Select  to edit Beneficiary details or  to delete the Beneficiary.
- Click **Edit International Beneficiary** and update the beneficiary information highlighted in green boxes below.

 Manage Beneficiaries
 Edit International Beneficiary
 Bulk Upload

[Help Me, How](#)

PERSONAL INFORMATION

Recipient Type* Individual Entity

Beneficiary Name*

Address 1*

Country*

City*

Email Address

Other Beneficiary Information

Template Name*

Address 2

State

Postal Code

Phone Number

BANK DETAILS

Country Where Bank is located*	<input type="text" value="CANADA"/>	Account Currency*	<input type="text" value="CAD"/>
Lookup*	<input type="text"/>		
Swift/ Bic*	<input type="text" value="BOFMCAM2XXX"/>		
<p>Bank Name : BANK OF MONTREAL Bank Address : 119 rue Saint-Jacques Bank City : MONTREAL Bank Swift : BOFMCAM2XXX</p>			
Transit No	<input type="text"/>		
Account Number*	<input type="text" value="1326093"/>	Reenter Account Number*	<input type="text" value="1326093"/>

BIC data used with permission of S.W.I.F.T. SCRL Database rights reserved 2016

REGULATORY REPORTING FIELDS

No regulatory reporting fields are required.

Certain exotic currencies may require additional **Regulatory Reporting Fields**.

Intermediary Bank Details (Optional)

- Select **Save Beneficiary** when edits are complete. Select **Suspend Payee** to suspend the beneficiary temporarily. Click **Cancel** to exit without saving changes.

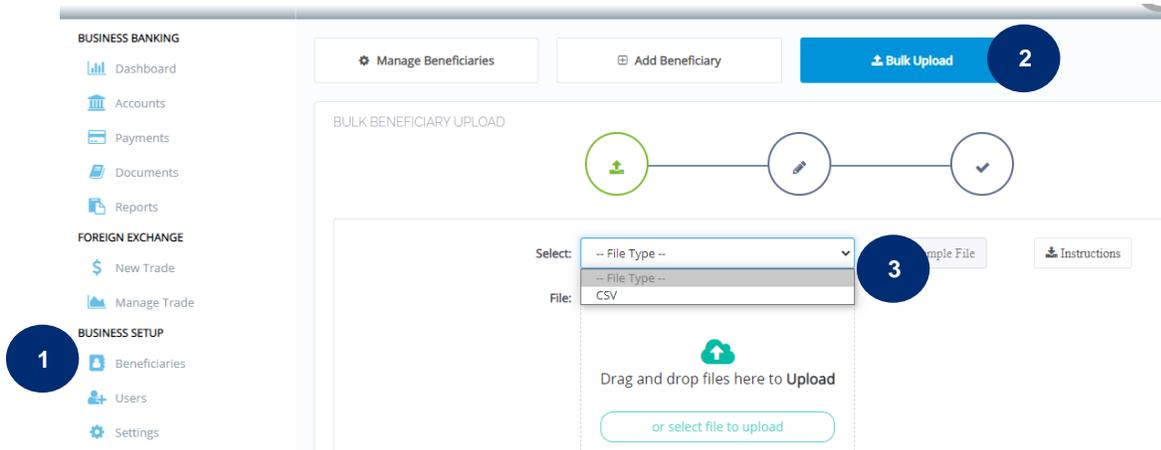
NOTE: If **Require dual approval for new Beneficiary:*** is set to **YES**, this applies to both adding and editing beneficiaries. It does not apply to deleting or suspending beneficiaries.

BULK BENEFICIARY UPLOAD

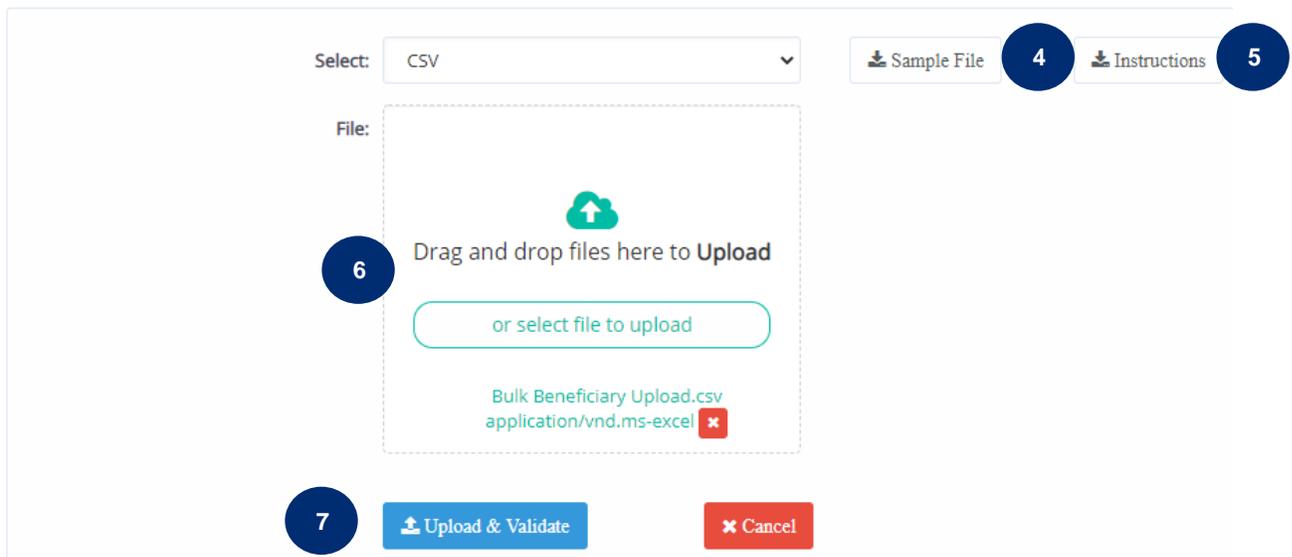
Quickly and efficiently add multiple beneficiaries simultaneously using FX Portal's Bulk Upload feature. Download the portal's convenient bulk upload template or create your own. In addition to the bulk upload template, the portal provides helpful and downloadable instructions to guide you as you execute bulk beneficiary uploads.

To complete a bulk beneficiary upload, navigate to the **Beneficiaries** workflow:

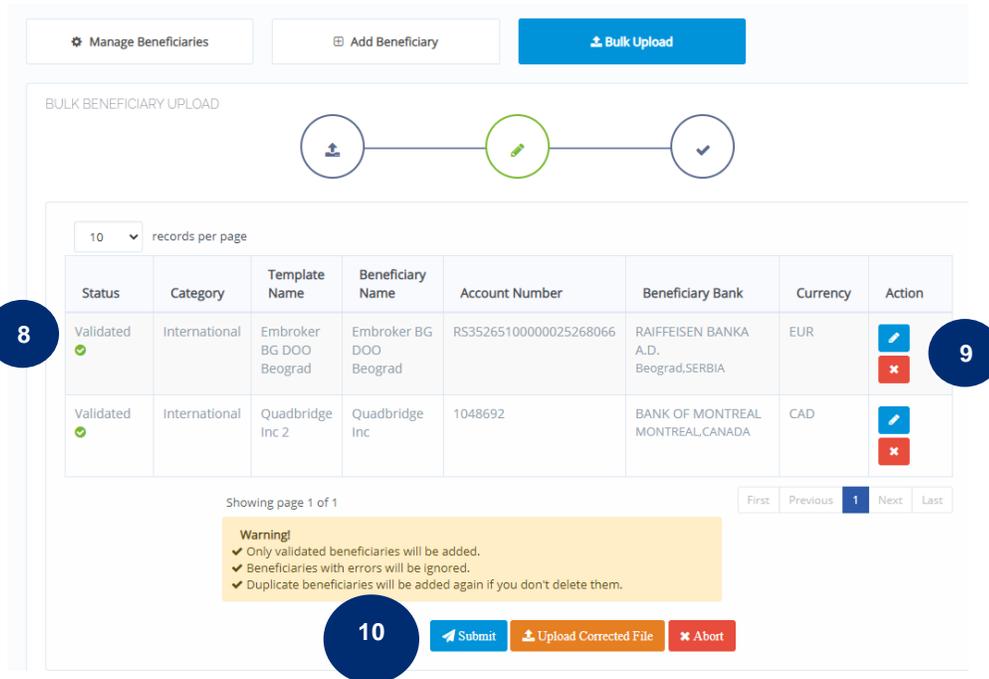
1. Click **Beneficiaries** from the Dashboard.
2. Click **Bulk Upload**.
3. In the **--File Type--** field, select **CSV**.



4. Click **Sample File** to download a bulk beneficiary upload template (Optional).
5. Click **Instructions** to download bulk beneficiary upload instructions (Optional).
6. Drag and drop a CSV file to upload or click to select a CSV file to upload.
7. Select **Upload & Validate** to upload your file or select **Cancel** to exit the upload screen. **NOTE:** All changes will be lost if you click **Cancel**.



8. After selecting **Upload & Validate**, view your results on the next screen. Verify that all entries were validated.
9. If needed, you can edit or delete specific line items.
10. Click **Submit** if all entries validated; click **Upload Corrected File** if you need to make any corrections; click **Abort** to end the transaction. **NOTE:** All changes will be lost if you click **Abort**.



8

BULK BENEFICIARY UPLOAD

10 records per page

Status	Category	Template Name	Beneficiary Name	Account Number	Beneficiary Bank	Currency	Action
Validated ✔	International	Embroker BG DOO Beograd	Embroker BG DOO Beograd	RS35265100000025268066	RAIFFEISEN BANKA A.D. Beograd,SERBIA	EUR	 
Validated ✔	International	Quadbridge Inc 2	Quadbridge Inc	1048692	BANK OF MONTREAL MONTREAL,CANADA	CAD	 

Showing page 1 of 1

Warning!
 ✔ Only validated beneficiaries will be added.
 ✔ Beneficiaries with errors will be ignored.
 ✔ Duplicate beneficiaries will be added again if you don't delete them.

10

9

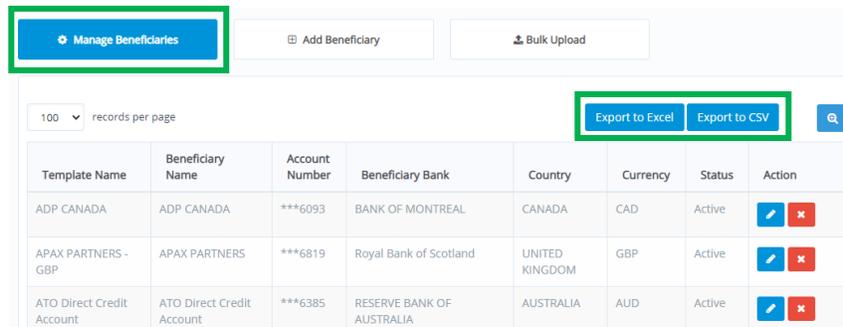
11. If you click **Submit**, you will see a message like this:

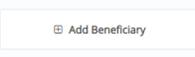
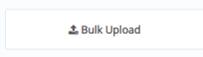
Result: 2 out of 2 beneficiaries were saved successfully.

12. Depending on your settings, the newly uploaded beneficiaries will have **Pending** status until approved.

DOWNLOAD BENEFICIARIES

Easily download your list of beneficiaries into an Excel or CSV file from the **Manage Beneficiaries** workflow.



100 records per page

Template Name	Beneficiary Name	Account Number	Beneficiary Bank	Country	Currency	Status	Action
ADP CANADA	ADP CANADA	***6093	BANK OF MONTREAL	CANADA	CAD	Active	 
APAX PARTNERS - GBP	APAX PARTNERS	***6819	Royal Bank of Scotland	UNITED KINGDOM	GBP	Active	 
ATO Direct Credit Account	ATO Direct Credit Account	***6385	RESERVE BANK OF AUSTRALIA	AUSTRALIA	AUD	Active	 

FX PAYMENTS

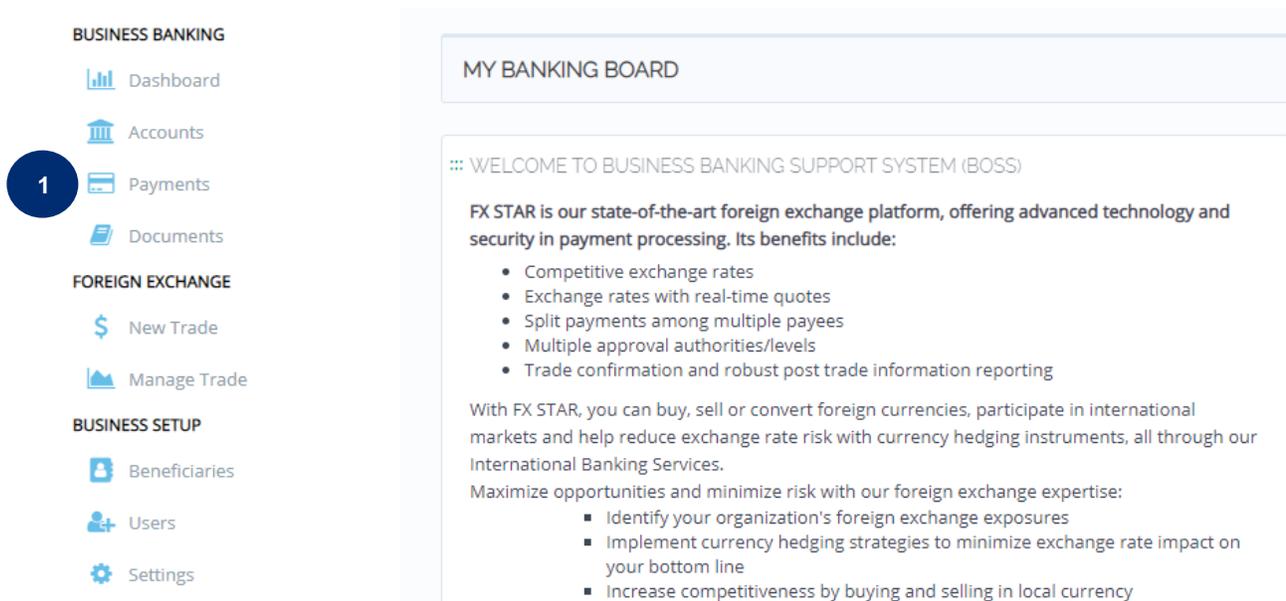
FX Portal provides you the functionality to execute a variety of payment types, such as **Same Day, Next Day, Standard/Spot** and **Future**. For definitions of each payment type, please see the [Glossary](#). Continue reading to learn how to execute each payment type in FX Portal.

SINGLE FX PAYMENT

NOTE: Beneficiaries must be added in FX Portal before a payment is initiated.

To create a single FX payment:

1. Navigate to the **Payments** workflow via the **Payments** link on the left side of the Dashboard under BUSINESS BANKING.



BUSINESS BANKING

- Dashboard
- Accounts
- 1 Payments**
- Documents

FOREIGN EXCHANGE

- New Trade
- Manage Trade

BUSINESS SETUP

- Beneficiaries
- Users
- Settings

MY BANKING BOARD

WELCOME TO BUSINESS BANKING SUPPORT SYSTEM (BOSS)

FX STAR is our state-of-the-art foreign exchange platform, offering advanced technology and security in payment processing. Its benefits include:

- Competitive exchange rates
- Exchange rates with real-time quotes
- Split payments among multiple payees
- Multiple approval authorities/levels
- Trade confirmation and robust post trade information reporting

With FX STAR, you can buy, sell or convert foreign currencies, participate in international markets and help reduce exchange rate risk with currency hedging instruments, all through our International Banking Services.

Maximize opportunities and minimize risk with our foreign exchange expertise:

- Identify your organization's foreign exchange exposures
- Implement currency hedging strategies to minimize exchange rate impact on your bottom line
- Increase competitiveness by buying and selling in local currency

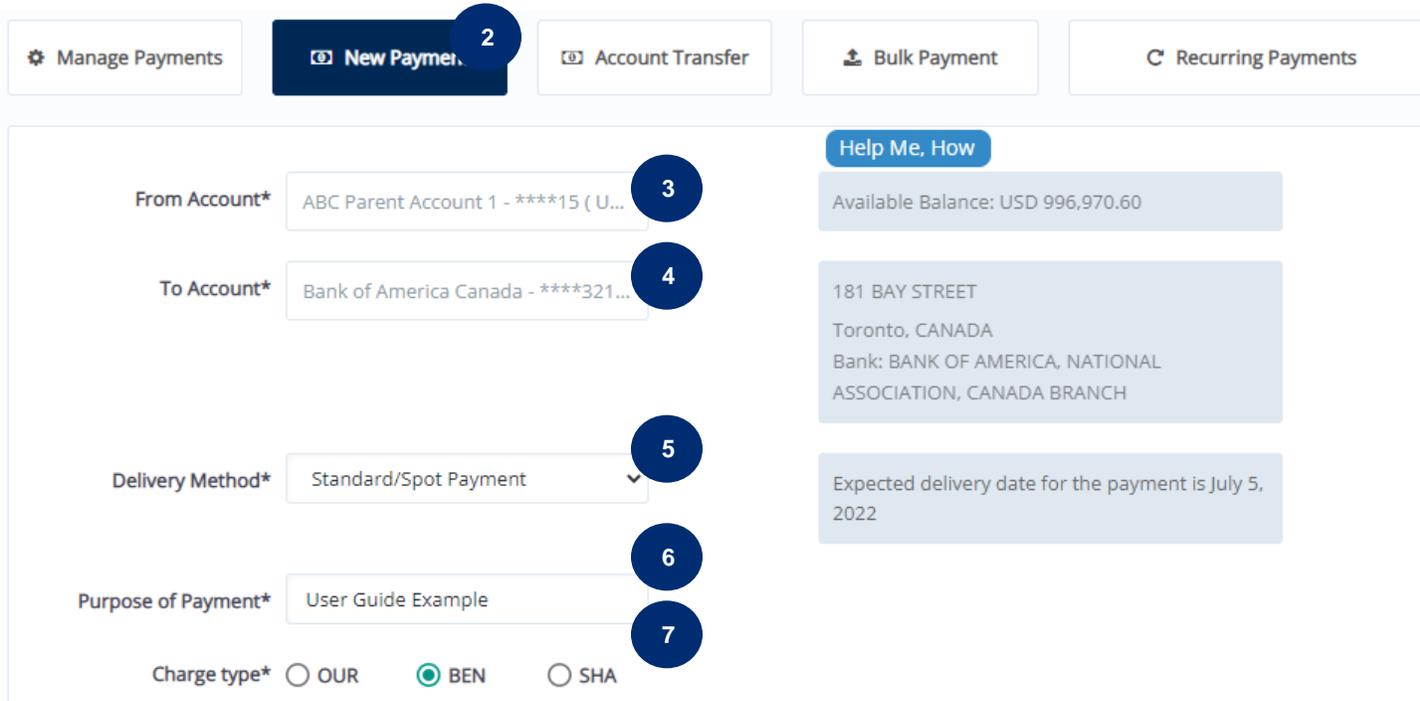
2. Select the **New Payment** tab.
3. Select the **From Account**. Choose any available funding account. Once you select your account, the available balance. will appear to the right
4. Select the **To Account**. Choose any active international beneficiary. The beneficiary address and beneficiary bank will appear to the right.
5. Select the **Delivery Method: Same Day Payment, Next Day Payment, Standard/Spot Payment, Future Payment**. The expected delivery date will appear to the right.
6. Enter **Purpose of Payment**. A best practice is to include the number of the invoice being paid in this field.
7. Select **Charge Type**: OUR, BEN, SHA. **NOTE:**

OUR = Sender bears all transaction fees

BEN = Beneficiary pays all transaction fees

SHA = Shared costs; each party is responsible for the transaction fees charged by its own bank*

*PWB does not charge for outgoing wires sent from within its FX Portal



Manage Payments **New Payment** 2 Account Transfer Bulk Payment Recurring Payments

From Account* ABC Parent Account 1 - ****15 (U... 3

To Account* Bank of America Canada - ****321... 4

Delivery Method* Standard/Spot Payment 5

Purpose of Payment* User Guide Example 6

Charge type* OUR BEN SHA 7

Help Me, How

Available Balance: USD 996,970.60

181 BAY STREET
Toronto, CANADA
Bank: BANK OF AMERICA, NATIONAL ASSOCIATION, CANADA BRANCH

Expected delivery date for the payment is July 5, 2022

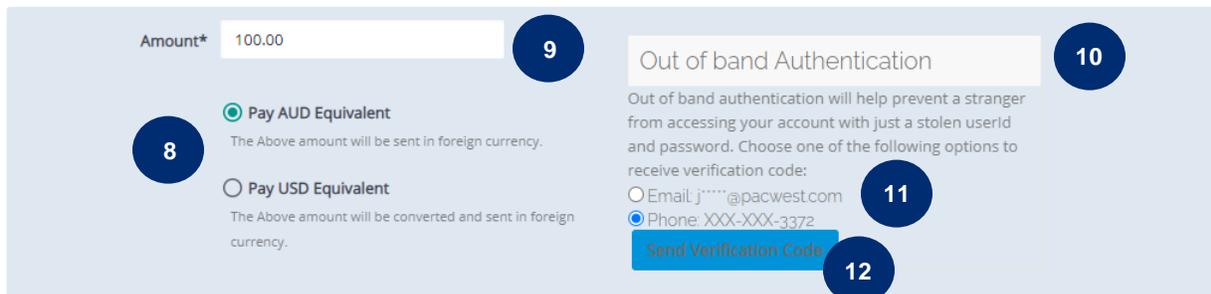
8. Choose **Pay [FX] Equivalent** or **Pay USD Equivalent**.

9. Enter the amount and hit tab or click out of the box.

10. An Out of band Authentication box will appear.

11. Choose to authenticate via email or text.

12. Click **Send Verification Code**.



Amount* 100.00 9

8 Pay AUD Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Out of band Authentication 10

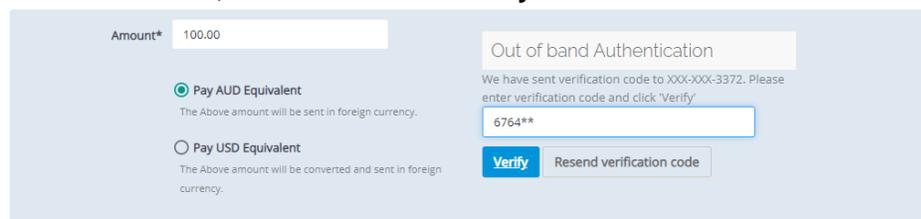
Out of band authentication will help prevent a stranger from accessing your account with just a stolen userID and password. Choose one of the following options to receive verification code:

Email: j****@pacwest.com 11

Phone: XXX-XXX-3372

Send Verification Code 12

13. Once you receive your verification code, enter it in and click **Verify**.



Amount* 100.00

Pay AUD Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Out of band Authentication

We have sent verification code to XXX-XXX-3372. Please enter verification code and click 'Verify'

6764**

Verify Resend verification code

14. Click **Get Rate**.

Amount* Get Rate

Pay AUD Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

15. The exchange rate and conversion details will appear. You will have 30 seconds to **Accept** or **Reject** the offered rate.

Amount*

1 AUD = 0.7165 USD
AUD 100.00
USD 71.65

28

Pay AUD Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Accept
Reject

If you **Accept**:

Amount*

Accepted Rate:
1 AUD = 0.7165 USD
AUD 100.00
USD 71.65

Pay AUD Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

16. Click **Upload Payment Documents** to include any additional documentation with the payment (Optional). You can include a payment document for the beneficiary. You can also include a payment document for internal purposes.

Upload Payment documents
16
+



Drag and drop files here to **send it to payee**

or select file to upload



Drag and drop files here for **your reference**

or select file to upload

17. Click **Message to Recipient** to input a message for the beneficiary. It is a best practice to include the number of the invoice being paid in the **Message** field.

18. Click **Confirm Payment**.

Message To Recipient
17
—

Email Address

Mobile +14105555555

Message

18
Confirm Payment

19. The system will book the payment successfully, and a confirmation message will generate.

Payment Confirmation:

Transaction Number	:	8524
From Account	:	ABC Parent Account 1
To Account	:	Blackbird 3
Amount	:	AUD 100.00
Payment Date	:	10/20/2020
Purpose of Payment	:	User Guide Example
Recipient Email	:	beneficiary1@blackbirdco.com
Recipient Phone	:	+14105555555
Message to recipient	:	Thank you for choosing ABC Company!

Manage Payments

DUAL APPROVAL

Repeat steps 1-19 in **Single FX Payment** to create a payment. Once the payment is created, the creating user must notify the second user that a payment is ready for approval. **The system does NOT send an automated notice to the approver.** The second approver must log in to FX Portal and select **Payments** in the Dashboard. For more information regarding dual approval for payments and trades, please refer to [Dual Approval](#) on page 48.

Upon navigating to the **Payments** workflow:

1. Scroll to the **Pending Approval** section.
2. Click **Select** beside the payment to approve under the **Actions** column.

Transaction #	Payment Date	To Account	Receiver Currency	Receiver Amount	Submitter ID	Approver ID	Status	Actions
8581	10/22/2020	Test Beneficiary 3	EUR	100.00	2550197-jasondoe		Pending Approval	Select

3. Review all details and select **Approve Payment** if all information is correct.

From Account* ABC Subsidiary Account 1 - ****16...

To Account* Test Beneficiary 3 - ****4597 (EUR)

Delivery Method* Standard/Spot Payment

Purpose of Payment* User Guide Example

Correspondent Bank Fees paid by* Remitter (me) Beneficiary

Amount* 100.00

Pay EUR Equivalent
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

Available Balance: USD 1,000,004.38

1070/AH
Amsterdam, THE NETHERLANDS
Bank: ING BANK N.V.

Expected delivery date for the payment is October 22, 2020

Accepted Rate:

1 EUR = 1.1884 USD
EUR 100.00
USD 118.84

Upload Payment documents +

Message To Recipient -

Audit -

Submitter Id
2550197-jasondoe

Submission Date/Time
10/19/2020 16:46:04

Approver 1 Id
N/A

Approved Date/Time
N/A

[Approve Payment](#) [Back](#)

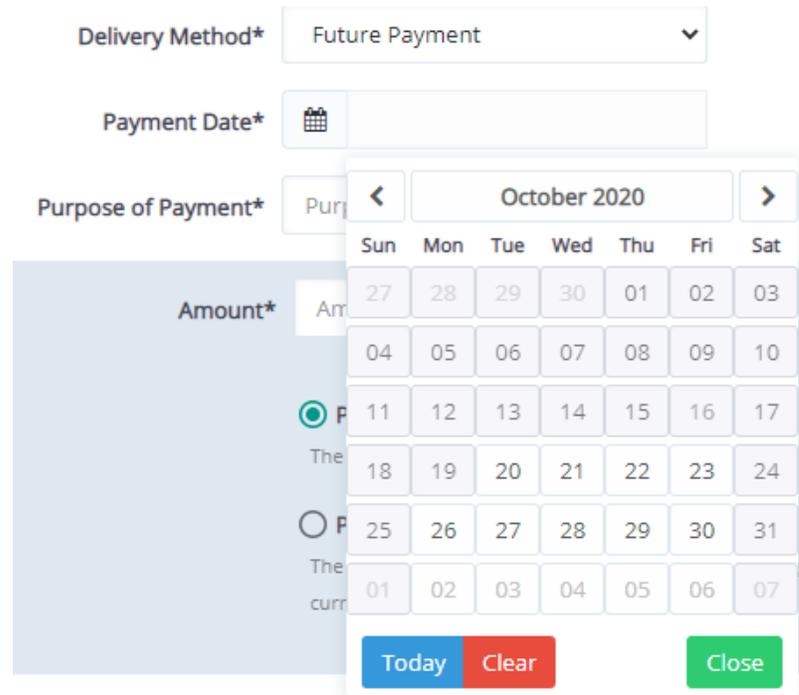
FUTURE PAYMENT

FX Portal allows you to set up future payments for optimal payment timing flexibility and workflow efficiency.

To schedule a future payment, follow steps 1-5 from **Single FX Payment** above, choosing **Future Payment** in Step 5.

To complete a **Future Payment**:

1. The **Payment Date** field will appear. Click in the field to select the desired date.



The screenshot shows a form with the following fields and a date picker:

- Delivery Method***: Future Payment (dropdown menu)
- Payment Date***: A date picker icon is shown next to the field.
- Purpose of Payment***: A dropdown menu is open, showing a calendar for October 2020.
- Amount***: A text input field is partially visible.

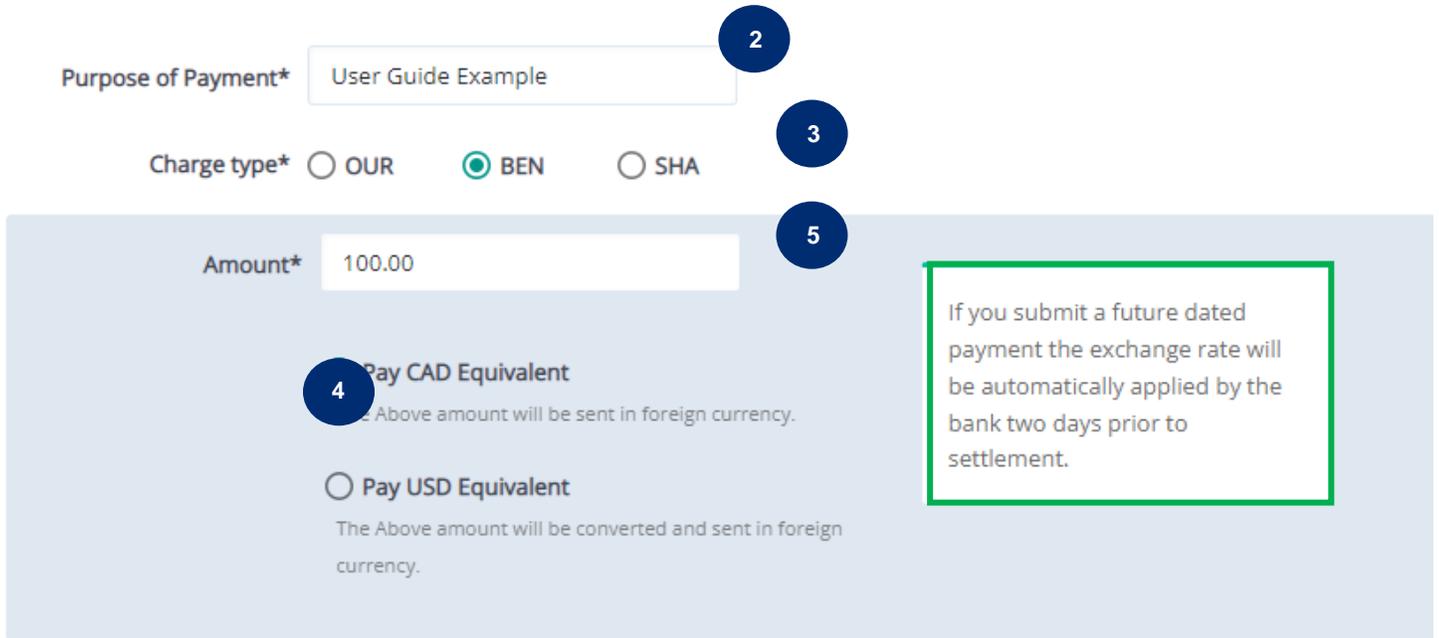
The date picker for October 2020 shows the following days:

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	01	02	03
04	05	06	07	08	09	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
01	02	03	04	05	06	07

Buttons at the bottom of the date picker: Today (blue), Clear (red), Close (green).

2. Enter **Purpose of Payment**.
3. Select **Charge Type**: OUR / BEN / SHA.
4. Choose **Pay [FX] Equivalent** or **Pay USD Equivalent**.
5. Enter the **Amount**.

NOTE: If you submit a future dated payment, the exchange rate will be automatically applied by the Bank two days prior to settlement.



Purpose of Payment* 2

Charge type* OUR BEN SHA 3

Amount* 5

Pay CAD Equivalent 4
The Above amount will be sent in foreign currency.

Pay USD Equivalent
The Above amount will be converted and sent in foreign currency.

If you submit a future dated payment the exchange rate will be automatically applied by the bank two days prior to settlement.

6. Repeat steps 16 and 17 from **Single FX Payment** above.
7. Repeat steps 10-13 from **Single FX Payment** above.
8. Click **Confirm Payment**.

RECURRING PAYMENT

Easily schedule recurring international payments with FX Portal's **Recurring Payments** feature.

To schedule a recurring payment, repeat steps 1-15 from **Single FX Payment** above. To complete your recurring payment:

1. Click on **Repeat this payment**.
2. Click **Select Frequency** and choose your payment cycle: Weekly or Monthly.
3. Choose the start date.
4. Select the duration of your recurring payment: **I cancel**, **The date is**, **The total amount is** or **This number of payments is**.



Repeat this payment 1

2 --- Select F Starting 3 on Until -- Select limit -- 4

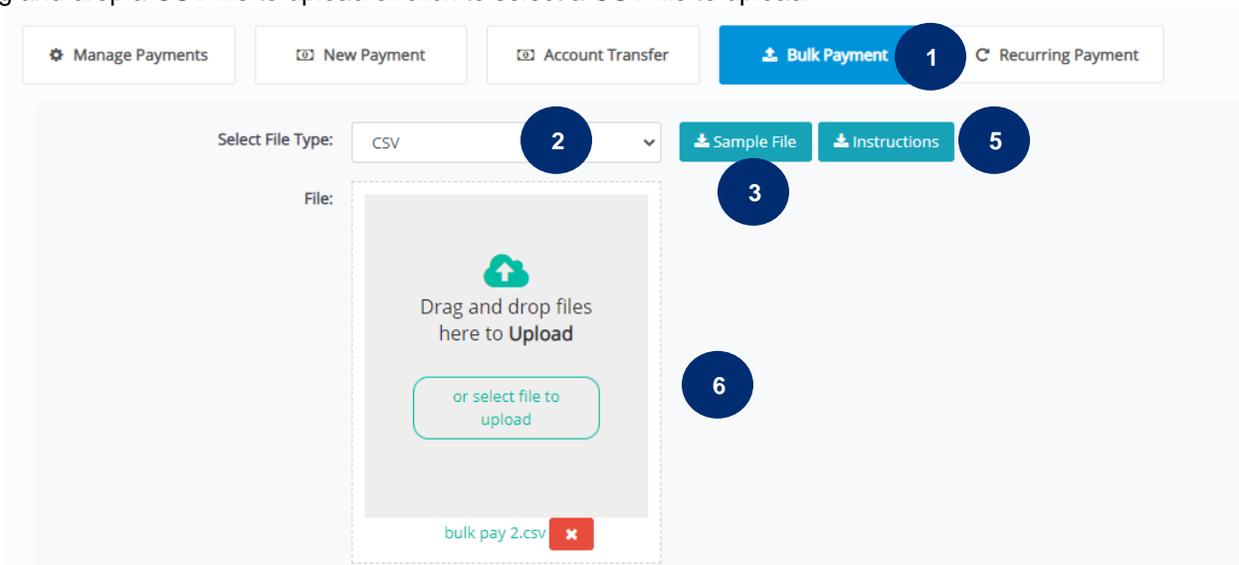
5. Upload any payment documents, if needed.
6. Click **Confirm Payment**.

BULK PAYMENT

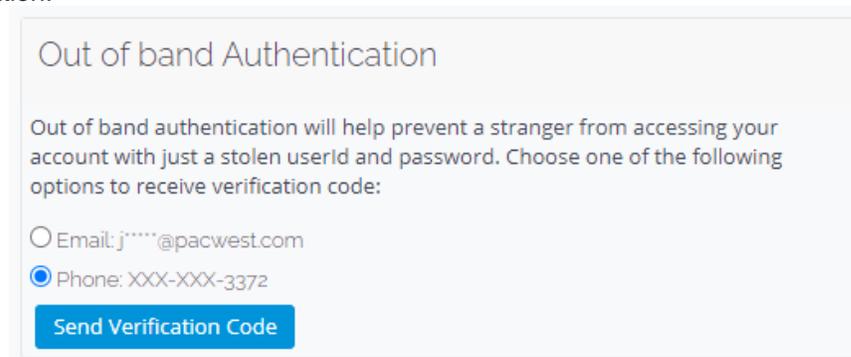
Quickly and efficiently make multiple payments simultaneously using the **Bulk Payment** feature.

To create a bulk payment, you must first create a parent FX trade in the **New Trade** workflow under **FOREIGN EXCHANGE**. For instructions on how to create a parent FX trade, please see [Spot Trade](#). Once you've created a parent FX trade, navigate to the **Payments** workflow.

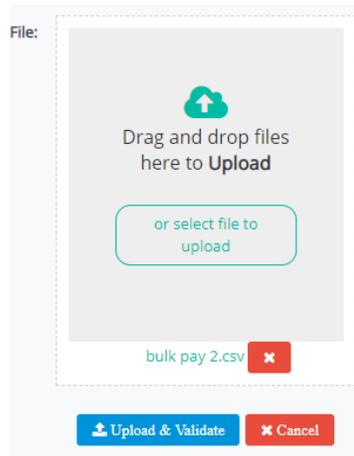
1. Click **Bulk Payment**.
2. Click **File Type** and select **CSV**.
3. Click **Sample File** to download a CSV bulk payment template. You can use this template to create a bulk payment or use your own file.
4. When creating your bulk payment upload file, please note:
 - Fill in all required fields, denoted by an asterisk: **Delivery Method, Wire Currency, Wire Amount, Funding Account, Purpose of Payment. Delivery Method and Wire Currency must match the parent FX trade.**
 - The parent FX trade must be for the total of all the amounts in the **Wire Amount** column. For example, if you're trying to make six EUR 200 payments, the parent FX trade must be for EUR 1200.
 - Fill in the **FX Trade No** column with the trade number from your parent FX trade.
 - Close and save your file.
5. Click **Instructions** to download instructions for creating a bulk payment.
6. Drag and drop a CSV file to upload or click to select a CSV file to upload.



7. Complete the authentication.



8. Click **Upload & Validate**.



9. Ensure all payments are validated and click **Submit**.
10. If any of the payments show as an error, click the blue **Edit** button to view the error and make corrections. You have the option to delete the erroneous payment by clicking the red delete button. Once you've made all corrections or deletions, click **Submit** to complete the bulk payment.

ACCOUNT TRANSFER

Use the **Account Transfer** workflow to transfer funds between your accounts. Freely transfer funds between DDAs and MCAs or between MCAs. You are not able to transfer funds between DDAs on FX Portal.

To transfer funds:

1. Navigate to the **Payments** workflow and click **Account Transfer**.
2. Select the account from which you'll transfer the funds.
3. Select the account to which you'll transfer funds.
4. Select the **Delivery Method**.
5. The **Transfer Date** will populate automatically.
6. Type in the desired **Amount**.
7. Tab or click out of the **Amount** field to bring up an **Out of Band Authentication**.
8. Complete the authentication.
9. Click **Get Rate**.
10. Click **Accept** or **Reject**.
11. If you clicked **Accept** in step 10, click **Confirm Transfer**.

FX TRADES

FX Portal supports several FX trade configurations across a variety of tenors to best suit your FX risk management needs. Choose from **Spots**, **Forwards**, **Non-Deliverable Forwards (NDF)**, **Windows**, **Swaps** and **Drawdowns**. For definitions of each type of trade, please refer to the [Glossary](#).

SPOT TRADE

1. From the Dashboard, under **FOREIGN EXCHANGE**, select **New Trade**.
2. Enter **Currency Pair** (begin typing currency symbol to search).
3. Enter the amount to **BUY** or **SELL**. Click either button to toggle between the two.
 - If the currency pair includes USD, the **BUY** currency will default to the non-USD currency
 - If both currencies are non-USD, the **BUY** currency will default to the base currency.
4. Select your **Tenor** or **Value Date**.
 - Click into the **Enter Tenor** field and begin typing a standard tenor to see a drop-down menu and choose the desired tenor.
 - Click in the **Value Date** field to get a pop-up calendar and then click on the desired date.
5. Click **Get Rate**.

BUSINESS BANKING

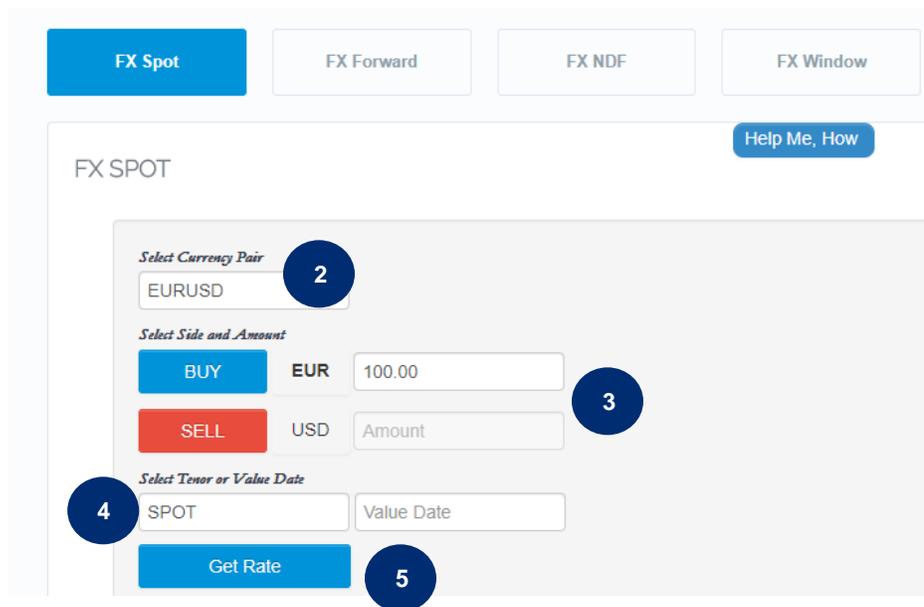
- Dashboard
- Accounts
- Payments
- Documents
- Reports

FOREIGN EXCHANGE

- New Trade
- Manage Trade

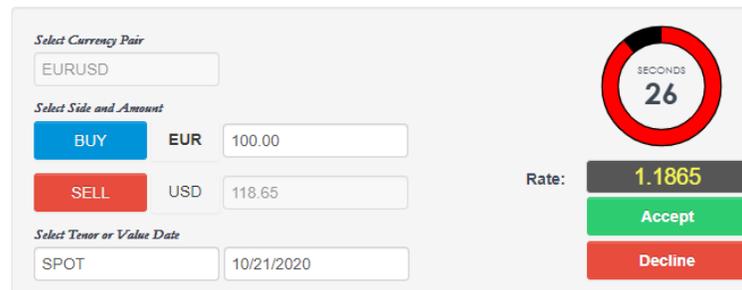
BUSINESS SETUP

- Beneficiaries
- Users



6. The offered rate will appear to the right. You'll have 30 seconds to click **Accept** or **Reject**.

FX SPOT



- You'll receive a confirmation with your 4-digit trade number, offer terms and relevant dates.
- You can click **Instruct** to add a beneficiary or click **Close** and add the beneficiary later.

Confirmation ✕

Your trade is confirmed. Trade details:

Trade No.	: 8556
You are Buying	: 100.00 EUR
You are Selling	: 118.65 USD
Contract Rate	: 1.1865
Trade Date	: 10/19/2020
Value Date	: 10/21/2020 (SPOT)

✎ Instruct ✕ Close

- If you click **Instruct** in step 8, you'll be taken to the **Manage Settlements** workflow to instruct your trade. Please see [Instruct Trades](#) to learn more about instructing trades.

FX FORWARDS & NON-DELIVERABLE FORWARDS

FX Forward trades are foreign currency contracts with an exchange rate that is locked in for a future date or time frame. Only clients with a foreign exchange guidance line or collateralized line will be eligible to request **FX Forwards**. Note: **FX Forwards** differ from [Future Payments](#).

To initiate an **FX Forward** trade, navigate to the **New Trade** workflow:

- Click **FX Forward**.
- Select your currency pair.
- Select your **BUY** or **SELL** currency. Click either button to toggle.
 - If USD is part of the currency pair, the system defaults to the non-USD currency as the **BUY** currency.
 - If neither currency is USD, the base currency is the default **BUY** currency.
- Enter the **Amount**.
- Select **Tenor** or **Value Date**.
- Click **Get Rate**.

FX Spot FX Forward **1**

FX FORWARD

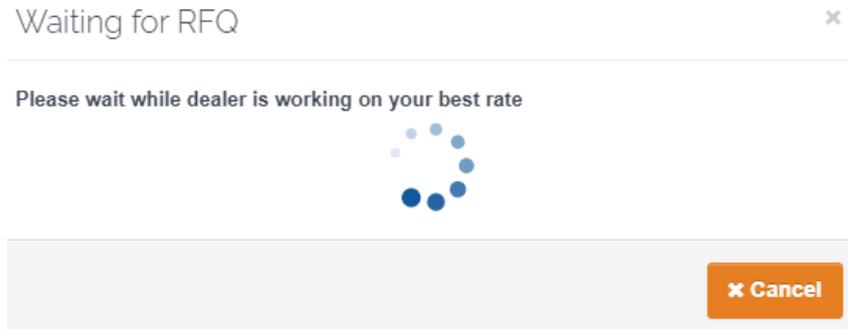
Select Currency Pair
EURUSD **2**

Select Side and Amount
3 BUY EUR 100.00 **4**
SELL USD Amount

Select Tenor or Value Date
ENTER TENOR ... 10/30/2020 **5**

Get Rate **6**

A **Waiting for RFQ** pop-up will appear. Please wait while our trading desk prepares the quote. This could take several minutes.



7. Once the trade is priced, you will have 15 seconds to **Approve** or **Decline**.

FX FORWARD

Select Currency Pair

Select Side and Amount

BUY EUR

SELL USD

Select Tenor or Value Date

Get Rate



SECONDS
11

Rate: 1.1884

Accept

Decline

8. If you click **Accept**, you will see a confirmation message.

Confirmation ✕

Your trade is confirmed. Trade details:

Trade No.	: 8599
You are Buying	: 100.00 EUR
You are Selling	: 118.84 USD
Contract Rate	: 1.1884
Trade Date	: 10/21/2020
Value Date	: 10/30/2020 (1W)

✎ Instruct
✕ Close

9. Click **Instruct** to attach a beneficiary to your trade, following the steps outlined below in **Instruct Trades**. Click **Close** if you'd like to instruct your trade at a later time.
10. Mark-to-Market (MTM) reports for Forwards will be available in the **Documents** workflow. To obtain the MTM reports by email, set up a [Notification Preference](#) as outlined above. NDF settlement notices will be generated on the day of fixing. You can retrieve your settlement notice in the [Documents](#) workflow.

SPLIT PAYMENTS

FX Portal allows you to simultaneously pay multiple beneficiaries by creating a parent trade and attaching multiple instructions to that trade. To create a parent trade, follow the steps in [Spot Trade](#) or [FX Forwards and Non-Deliverable Forwards](#).

To turn the parent trade into a split payment, navigate to the **Manage Trade** workflow:

1. Click **Awaiting Instructions** to locate your trade. You can also find the trade in **Manage Settlements**.
2. Click **Instruct**.

1

Open **Awaiting Instructions** Awaiting Authorization Awaiting Confirmation Historical Position Blotter Manage Settlements

Trades Awaiting Instruction Download

Trade #	Trade Date	Side	Product	Base		Quote		Value Date	Contract Rate	Status	Action
				CCY	Amount	CCY	Amount				
8610	10/22/2020	Buy	Spot	EUR	1,500.00	USD	1,798.85	10/26/2020	1.1911		Instruct

2

3. Locate the **Bank Pays** line of your trade and click **Split**.

Open Settlements Net

Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
<input type="checkbox"/>							
<input type="checkbox"/> 8610	USD	1,786.65	Bank Receives	10/22/2020		Awaiting Instruction	Instruct / Split
<input type="checkbox"/> 8610	EUR	1,500.00	Bank Pays	10/26/2020		Awaiting Instruction	Instruct / Split

4. The **Settlement Splitting** pop-up will appear. Split your trade by percentage or amounts. **Split by %** must equal 100%. **Split by Amounts** must equal the total amount of the trade. You can split an individual trade between five beneficiaries.

5. Click **Submit**.

4

Settlement Splitting x

Currency: EUR Remaining Amount: 1,500.00

Split by % Split by Amounts

1.	0-100	500.00
2.	0-100	500.00
3.	0-100	500.00
4.	0-100	Amount
5.	0-100	Amount
Total %		1,500.00

5 **Submit** **Close**

6. You'll receive a pop-up message indicating you successfully split your trade.

Success x

Settlement splitting is successful

OK

7. You'll be taken to the **Manage Settlements** workflow, where you'll be able to instruct your split trades. If needed, you can further split each part another five ways by clicking **Split** on the appropriate line. To instruct your trade partitions and choose a funding account, click **Instruct**.

NOTE: Each partition of your trade will receive a new trade number.

Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
<input type="checkbox"/> 8614	EUR	500.00	Bank Pays	10/26/2020		Awaiting Instruction	Instruct / Split
<input type="checkbox"/> 8614	USD	595.55	Bank Receives	10/22/2020		Awaiting Instruction	Instruct / Split
<input type="checkbox"/> 8613	EUR	500.00	Bank Pays	10/26/2020		Awaiting Instruction	Instruct / Split
<input type="checkbox"/> 8613	USD	595.55	Bank Receives	10/22/2020		Awaiting Instruction	Instruct / Split
<input type="checkbox"/> 8612	EUR	500.00	Bank Pays	10/26/2020		Awaiting Instruction	Instruct / Split
<input type="checkbox"/> 8612	USD	595.55	Bank Receives	10/22/2020		Awaiting Instruction	Instruct / Split

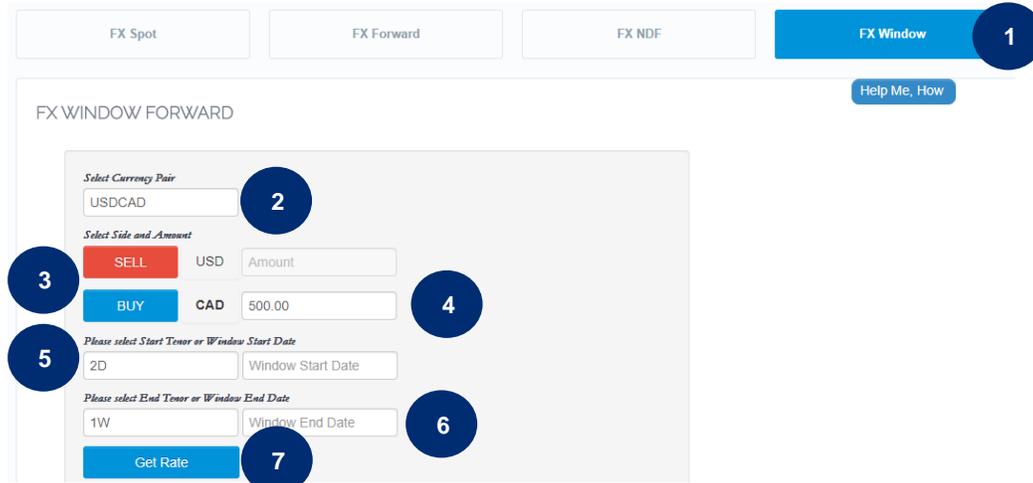
- Follow the process outlined in [Instruct Trades](#) below to finish instructing your trade partitions and create split payments.
- Once you've finished instructing, your trade partitions will appear in the **Awaiting Authorization** workflow. Follow the process outlined in [Authorize Trades](#) below to authorize your trade partitions/split payments.

FX WINDOW

Use **FX Window Forwards** to lock in exchange rates for a range of dates (Window).

To set up an FX Window Forward, navigate to the **New Trade** workflow:

- Click FX Window.
- Select your currency pair.
- Select your BUY or SELL currency. Click either button to toggle.
 - If USD is part of the currency pair, the system defaults to the non-USD currency as the **BUY** currency.
 - If neither currency is USD, the base currency is the default **BUY** currency.
- Enter the **Amount**.
- Select your **Start Tenor** or **Window Start Date**.
- Select your **End Tenor** or **Window End Date**.
- Click **Get Rate**.



The screenshot shows the 'FX WINDOW FORWARD' interface. At the top, there are tabs for 'FX Spot', 'FX Forward', 'FX NDF', and 'FX Window' (highlighted with a blue circle and the number 1). Below the tabs is a 'Help Me, How' button. The main form area is titled 'FX WINDOW FORWARD' and contains several sections:

- Select Currency Pair:** A dropdown menu showing 'USDCAD' (highlighted with a blue circle and the number 2).
- Select Side and Amount:** Two buttons, 'SELL' (red) and 'BUY' (blue), with 'BUY' selected (highlighted with a blue circle and the number 3). To the right, there is a 'USD' label and an 'Amount' input field (highlighted with a blue circle and the number 4) containing '500.00'.
- Please select Start Tenor or Window Start Date:** A dropdown menu showing '2D' (highlighted with a blue circle and the number 5) and a 'Window Start Date' input field.
- Please select End Tenor or Window End Date:** A dropdown menu showing '1W' (highlighted with a blue circle and the number 6) and a 'Window End Date' input field.
- Get Rate:** A blue button at the bottom (highlighted with a blue circle and the number 7).

- A **Waiting for RFQ** pop-up will appear. Please wait while our trading desk prepares the quote. This could take several minutes.

Waiting for RFQ ×

Please wait while dealer is working on your best rate



✕ Cancel

9. Once the trade is priced, you will have 15 seconds to **Accept** or **Decline**.

FX WINDOW FORWARD

Select Currency Pair
USDCAD

Select Side and Amount

SELL USD 382.44

BUY CAD 500.00

Please select Start Tenor or Window Start Date
2D 10/27/2020

Please select End Tenor or Window End Date
1W 10/30/2020

Get Rate



SECONDS
10

Rate: **1.307390**

Accept

Decline

10. If you click **Accept**, you'll receive a Confirmation with trade details.

Confirmation ×

Your trade is confirmed. Trade details:

Trade No.	: 8617
You are Buying	: 500.00 CAD
You are Selling	: 382.44 USD
Contract Rate	: 1.307390
Trade Date	: 10/22/2020
Window Start Date	: 10/27/2020 (2D)
Window End Date	: 10/30/2020 (1W)

Instruct

✕ Close

11. Click **Instruct** to instruct your **Window Forward** trade or **Close** to attach instructions later.

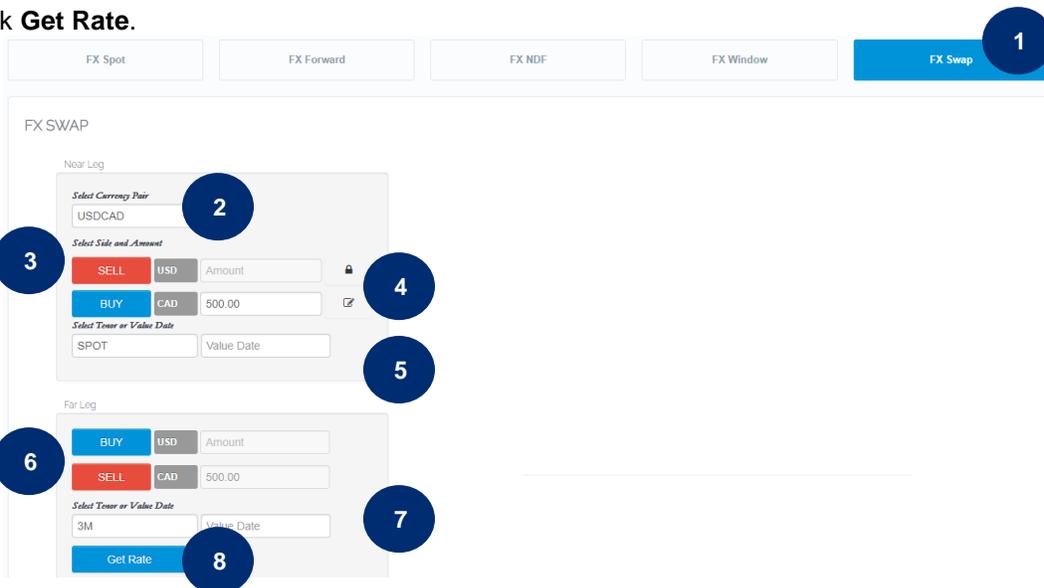
12. To attach instructions, follow the steps outlined in [Instruct Trades](#) below.

FX SWAP

Foreign currency swaps can be used to limit your exposure to anticipated fluctuations in exchange rates by enabling you to buy and sell currencies, or sell and buy, for different value dates. A swap may be used to proactively adjust the maturity dates on existing forward contracts.

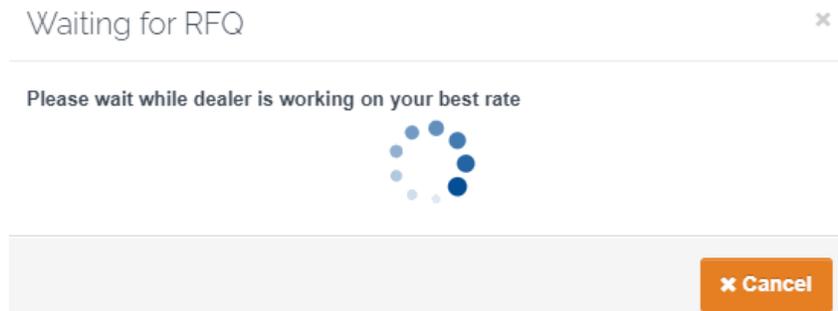
To set up an **FX Swap**, navigate to the **New Trade** workflow:

1. Click **FX Swap**.
2. Select your currency pair.
3. In the **Near Leg** section, select your currency to **BUY** or **SELL**. Click either button to toggle.
4. Enter the **Amount**.
5. Select **Tenor** or **Value Date** for the **Near Leg**.
6. In the **Far Leg** section, the **BUY** and **SELL** currencies and **Amount** will populate.
7. Select **Tenor** or **Value Date** for the **Far Leg**.
8. Click **Get Rate**.



The screenshot shows the 'FX SWAP' workflow interface. At the top, there are tabs for 'FX Spot', 'FX Forward', 'FX NDF', 'FX Window', and 'FX Swap' (highlighted with a blue circle and the number 1). Below the tabs, the 'FX SWAP' form is displayed. It has two main sections: 'Near Leg' and 'Far Leg'. In the 'Near Leg' section, there is a dropdown for 'Select Currency Pair' (USDCAD, with a blue circle and the number 2), a 'Select Side and Amount' section with 'SELL' and 'BUY' buttons (SELL is highlighted with a blue circle and the number 3), a currency dropdown (USD, with a blue circle and the number 4), and an 'Amount' input field (500.00, with a blue circle and the number 4). Below this is a 'Select Tenor or Value Date' section with 'SPOT' and 'Value Date' options (SPOT is highlighted with a blue circle and the number 5). The 'Far Leg' section has 'BUY' and 'SELL' buttons (BUY is highlighted with a blue circle and the number 6), a currency dropdown (CAD, with a blue circle and the number 7), and an 'Amount' input field (500.00, with a blue circle and the number 7). Below this is another 'Select Tenor or Value Date' section with '3M' and 'Value Date' options (3M is highlighted with a blue circle and the number 7). At the bottom of the 'Far Leg' section is a 'Get Rate' button (highlighted with a blue circle and the number 8).

9. A **Waiting for RFQ** pop-up will appear. Please wait while our trading desk prepares the quote. This could take several minutes.



The screenshot shows a 'Waiting for RFQ' pop-up dialog. The title bar says 'Waiting for RFQ' with a close button (X). The main content area says 'Please wait while dealer is working on your best rate' and features a circular loading spinner. At the bottom right, there is an orange 'Cancel' button with a close icon (X).

10. Once the trade is priced, you'll have 15 seconds to **Accept** or **Decline**.

FX SWAP

Near Leg

Select Currency Pair

USDCAD

Select Side and Amount

SELL
USD

🔒

BUY
CAD

📝

Select Tenor or Value Date

Far Leg

BUY
USD

SELL
CAD

Select Tenor or Value Date



SECONDS
9

Near Leg All in Rate: 1.313793

Far Leg All in Rate: 1.313213

Points: -5.800000

Accept
Decline

11. If you click **Accept**, you'll receive a Confirmation with trade details.

Confirmation

Your trade is confirmed. Trade details :

Trade No. : **8624**
 Trade Date : **10/22/2020**

Near Leg :

You are Buying : 500.00 CAD
 You are Selling : 380.58 USD
 Contract Rate : 1.313793
 Value Date : 10/26/2020 (1D)

Far Leg :

You are Buying : 380.75 USD
 You are Selling : 500.00 CAD
 Contract Rate : 1.313213
 Value Date : 1/25/2021 (3M)

✎ Instruct
✕ Close

12. Click **Instruct** to instruct your **Swap**, or **Close** to attach instructions later.

13. To attach instructions, follow the steps outlined in [Instruct Trades](#) below.

FX DRAWDOWN

The **FX Drawdown** feature allows you to drawdown all or a portion of an **FX Window**.

To execute an **FX Drawdown**, first create an [FX Window](#), following the steps outlined above. Once you've created the **FX Window**, navigate to the New Trade workflow:

1. Click **FX Drawdown**.
2. **Select** the **Window** from which you'd like to draw.

FX Spot
FX Forward
FX NDF
FX Window
FX Swap
FX Drawdown

FX DRAWDOWNS

Trade	Trade Date	Side	Base Ccy	Base Amt	Quote Ccy	Quote Amt	Value Date	Contract Rate	Action
8617	10/22/2020	Sell	USD	382.44	CAD	500.00	10/30/2020	1.307390	Select

3. An **FX Window Drawdown** pop-up will appear.
4. Enter in the **Drawdown Amount** and **Drawdown Date**. The amount needs to be less than or equal to the Remaining Amount. The drawdown date needs to occur within the window range.
5. Click **Submit** or **Cancel**.

FX Window Drawdown

×

Drawdown Currency

Original Notional Amount

Remaining Amount

Contract Rate

Drawdown Amount

Drawdown Date

Note: 10/27/2020 <= Drawdown Date <= 10/30/2020

Submit
Cancel

- If you click **Submit**, a success message will appear. Click **Instruct** to attach a beneficiary, or **Cancel** to attach a beneficiary later.

FX Window Drawdown ×

Success

Trade No. : 8626

Drawdown Amount : CAD 250.00

Drawdown Date : 10/28/2020

✎ Instruct
Cancel

- To Instruct your drawdown, follow the steps outlined in [Instruct Trades](#) below.

INSTRUCT TRADES

To instruct a trade you've already booked:

- Navigate to the **Manage Trade** workflow under **FOREIGN EXCHANGE**.
- Click **Awaiting Instructions**.
- Click **Instruct** at the end of the line you'd like to instruct.

BUSINESS BANKING

- [Dashboard](#)
- [Accounts](#)
- [Payments](#)
- [Documents](#)
- [Reports](#)

FOREIGN EXCHANGE

- [New Trade](#)
- [Manage Trade](#)

Open
Awaiting Instructions **2**
Awaiting Authorization
Awaiting Confirmation
Historical
Position Blotter
Manage Settlements

Trades Awaiting Instruction Download

Trade #	Trade Date	Side	Product	Base		Quote		Value Date	Contract Rate	Status	Action
				CCY	Amount	CCY	Amount				
8561	10/19/2020	Sell	Spot	USD	1,108.65	CHF	1,000.00	10/21/2020	0.9020		3 Instruct

- Click **Instruct** in the line with **Bank Pays** in the Type column to select a beneficiary.

	Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
<input type="checkbox"/>								
<input type="checkbox"/>	8561	CHF	1,000.00	Bank Pays	10/21/2020		Awaiting Instruction	4 Instruct / Split
<input type="checkbox"/>	8561	USD	1,108.65	Bank Receives	10/19/2020		Awaiting Instruction	Instruct / Split

Revised: 7.06.22

PWB FX Portal User Guide



Page 43 of 55

- When you choose to instruct the beneficiary, you'll see a pop-up screen. Click on **Select account from list** to choose your beneficiary.

Settlement Instructions x

Currency CHF	Amount 1,000.00	Type Bank Pays	Settlement Date 10/21/2020
Select account from list <div style="border: 1px solid #ccc; padding: 2px; margin-top: 5px;">Test Beneficiary 2 v</div>	Bank Address Bahnhofstrasse 45 ZURICH SWITZERLAND	Beneficiary Address 20 Federer Strasse Geneva, SWITZERLAND	

- Click the appropriate radio button to assign charges under **Details of Charges**.
- Fill in your **Purpose of Payment**.
- Next, choose to email and/or text payment details to the beneficiary and/or yourself.
- Attach documents, if desired.
- Click **Instruct**.

Details of Charges: 6

Ours
 Beneficiary
 Shared

Purpose of payment 7

User Guide Example

Email payment details to Beneficiary

✉

Send text updates to Beneficiary

Ti

Attach invoice/other documents 9

Email payment details to me

✉

Send text updates to me

Ti

10
✎ Instruct
Cancel

- You'll see a message confirming successful instruction of trade. Click **OK**.

Success x

Settlement has been instructed successfully.

OK

12. Click **Instruct** at the end of the next line to choose a funding account.

	Trade #	CCY	Amount	Type	Settlement Date	Settlement Account	Status	Action
<input type="checkbox"/>								
<input type="checkbox"/>	8561	CHF	1,000.00	Bank Pays	10/21/2020	Test Beneficiary 2	Pending Authorization	Instruct / Split
<input type="checkbox"/>	8561	USD	1,108.65	Bank Receives	10/19/2020		Awaiting Instruction	Instruct / Split

13. Click on the **Select account from list** to select the funding account.

14. Click **Instruct**.

Settlement Instructions ×

Currency USD	Amount 1,108.65	Type Bank Receives	Settlement Date 10/19/2020
------------------------	---------------------------	------------------------------	--------------------------------------

Select account from list

ABC Parent Account 1 ▼

13

14
Instruct
Cancel

15. You'll see a message confirming successful instruction of trade. Click **OK**.

Success ×

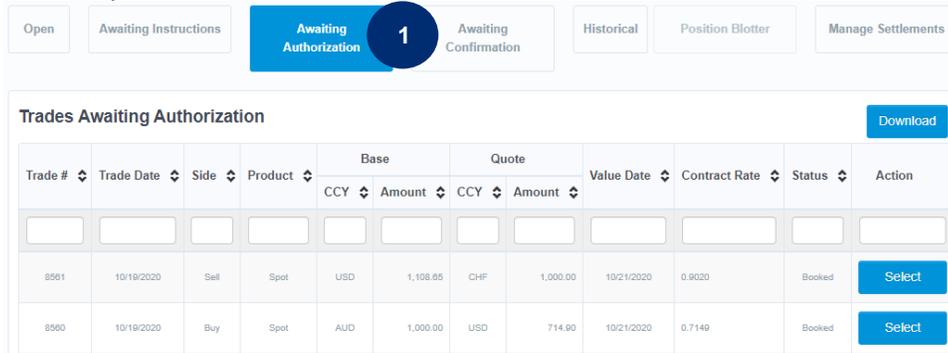
Settlement has been instructed successfully.

OK

AUTHORIZE TRADES

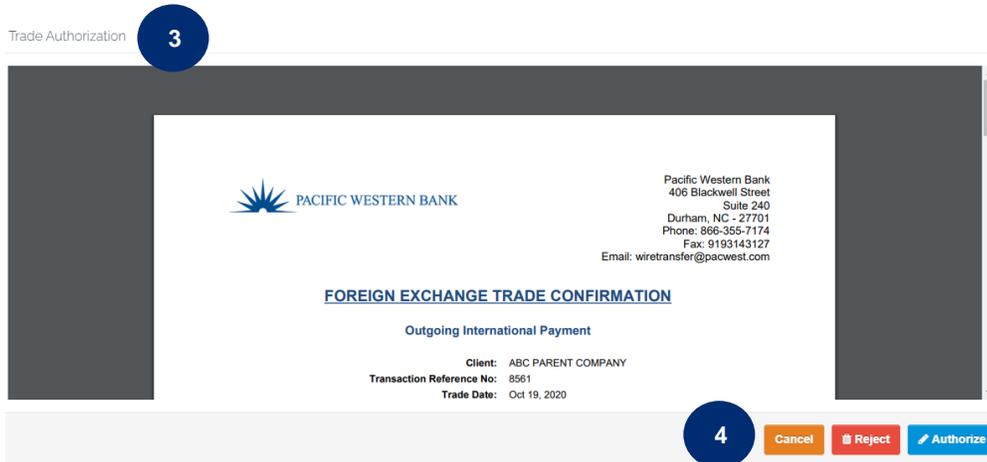
To authorize an instructed trade, navigate to the **Manage Trades** workflow:

1. Click **Awaiting Authorization**.
2. Click **Select** for the trade you want to authorize.



Trade #	Trade Date	Side	Product	Base		Quote		Value Date	Contract Rate	Status	Action
				CCY	Amount	CCY	Amount				
8561	10/19/2020	Sell	Spot	USD	1,108.85	CHF	1,000.00	10/21/2020	0.9020	Booked	Select
8560	10/19/2020	Buy	Spot	AUD	1,000.00	USD	714.90	10/21/2020	0.7149	Booked	Select

3. A **Trade Authorization** screen will appear. You will be able to view your FX trade confirmation document in this window.
4. Click **Cancel**, **Reject** or **Authorize**.



Trade Authorization

PACIFIC WESTERN BANK

Pacific Western Bank
406 Blackwell Street
Suite 240
Durham, NC - 27701
Phone: 866-355-7174
Fax: 9193143127
Email: wiretransfer@pacwest.com

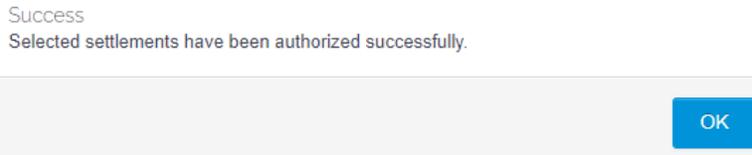
FOREIGN EXCHANGE TRADE CONFIRMATION

Outgoing International Payment

Client: ABC PARENT COMPANY
Transaction Reference No: 8561
Trade Date: Oct 19, 2020

Cancel Reject Authorize

5. If you clicked **Authorize** in Step 4, a success message will appear. Click **OK**.

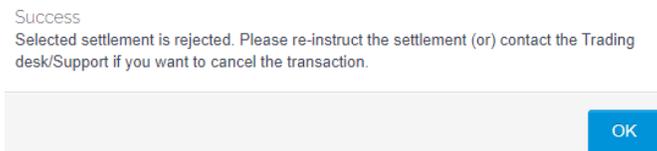


Success

Selected settlements have been authorized successfully.

OK

6. If you need to cancel an erroneous or unneeded trade, click **Reject** and contact your Client Services Officer to cancel the transaction. **Reject** may also be selected if/when the wrong SSI has been attached. The trade will need to be instructed again, and once instructed, will be routed to **Authorize**.



Success

Selected settlement is rejected. Please re-instruct the settlement (or) contact the Trading desk/Support if you want to cancel the transaction.

OK

CONFIRM TRADES

To **eConfirm** your trade, navigate to the **Manage Trade** workflow and click **Awaiting Confirmation**.

1. Click **eConfirm**.

Awaiting Confirmation [Download](#)

Trade #	Trade Date	Side	Product	Base		Quote		Value Date	Contract Rate	Status	Action
				CCY	Amount	CCY	Amount				
8561	10/19/2020	Sell	Spot	USD	1,108.85	CHF	1,000.00	10/21/2020	0.9020	Booked	eConfirm
8524	10/16/2020	Buy	Payment	AUD	100.00	USD	71.85	10/20/2020	0.7185	Booked	eConfirm

2. An **eConfirm** window will appear; review your trade confirmation document. You can find your UETR at the bottom of the document.
3. Click **eSign**, and your name will appear at the bottom right of the screen.
4. Click **Submit**.

eConfirm x



PACIFIC WESTERN BANK

FOREIGN EXCHANGE TRADE CONFIRMATION

Outgoing International Payment

Client: ABC PARENT COMPANY
 Transaction Reference No: 8523
 Trade Date: Oct 16, 2020
 Value Date: Oct 20, 2020

Pacific Western Bank
 406 Blackwell Street
 Suite 240
 Durham, NC - 27701
 Phone: 866-355-7174
 Fax: 9193143127
 Email: wiretransfer@pacwest.com

eSign

2

[Jason Doe](#) **Submit**

3

4

DUAL APPROVAL

PAYMENTS AND TRADES

Dual approval for payments and trades is in effect when two conditions are met:

1. **Require dual approval for new payments:*** is set to **YES**
2. **Payment Limit for dual approval:*** is exceeded

If either condition is not met, single approval is in effect.

Dual Approval YES / NO	Dual Approval Payment Limit	# of Approvers	User Action	Result
NO	NA	NA	User creates \$1,000 payment	User auto approves payment when clicking Confirm Payment button
YES	\$0.00	1	User creates \$1,000 payment	Payment creator CANNOT Approve Payment Different user with Authorize Payment entitlement must approve
YES	\$0.00	2	User creates \$1,000 payment	Payment creator CANNOT Approve Payment 2 different users with Authorize Payment entitlement must approve; status shows as Partially Approved until fully approved
YES	\$500	1 or 2	User creates \$400 payment	User auto approves payment when clicking Confirm Payment button Payment <\$500; dual approval not invoked
YES	\$500	1	User creates \$501 payment	Payment creator CANNOT Approve Payment Different user with Authorize Payment entitlement must approve
YES	\$500	2	User creates \$501 payment	Payment creator CANNOT Approve Payment 2 different users with Authorize Payment entitlement must approve; status shows as Partially Approved until fully approved

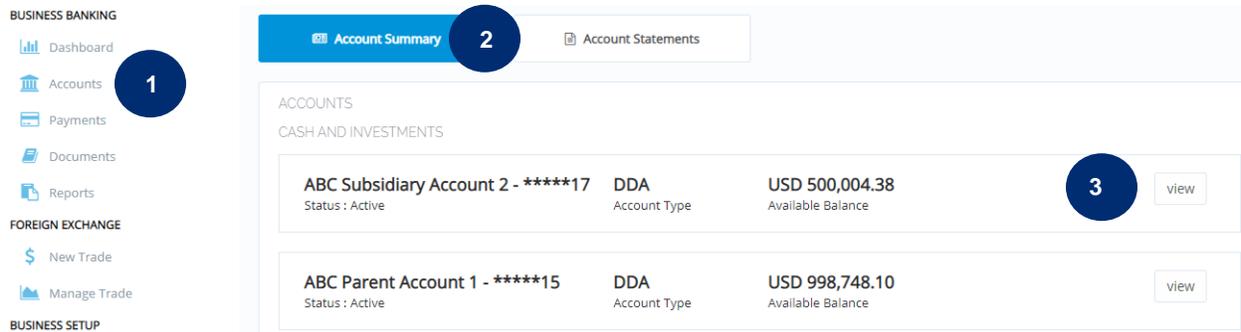
Important considerations:

- Dual approval payment limits above are at the company level and are illustrative
- Payment amounts above are illustrative
- If **Payment Limit for dual approval:*** = 0.00 and **Require dual approval for new payments:*** is set to **YES**, then dual approval is in effect for all transactions
- Authorize Payment and Trade Authorization user permissions only apply when dual approval in effect
- If dual approval is required and the # of approvers is set to 1: one user initiates transaction, a different user approves
- If dual approval is required and the # of approvers is set to 2: one user initiates transaction; two different users approve
- To verify your # of approvers setting, please contact your dedicated Client Services Officer
- If dual approval is not required, any entitled user can create a transaction and auto authorize in one step
- User limits only apply when creating transactions
- Any entitled user can approve a transaction regardless of user limits

ACCOUNT SUMMARY & STATEMENTS

To view account balances and statements:

1. Click **Accounts** under **BUSINESS BANKING**.
2. Click **Account Summary** to view balances.
3. Click **View** on a specific account to see account activity. Incoming international wire payment activity is included in this view.



BUSINESS BANKING

- Dashboard
- Accounts (1)**
- Payments
- Documents
- Reports

FOREIGN EXCHANGE

- New Trade
- Manage Trade

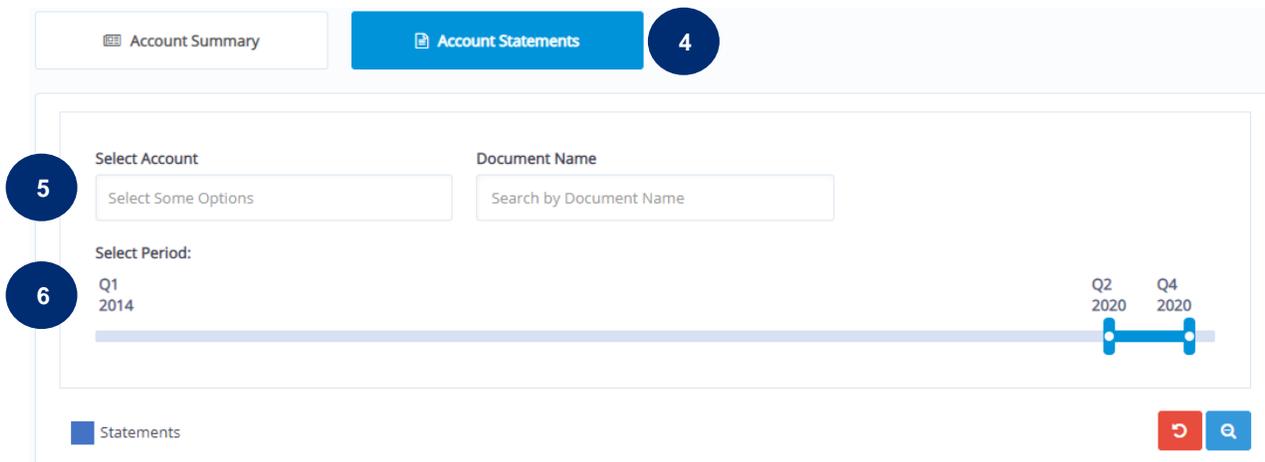
BUSINESS SETUP

Account Summary (2) | Account Statements

ACCOUNTS
CASH AND INVESTMENTS

ABC Subsidiary Account 2 - *****17 Status: Active	DDA Account Type	USD 500,004.38 Available Balance	view (3)
ABC Parent Account 1 - *****15 Status: Active	DDA Account Type	USD 998,748.10 Available Balance	view

4. Click **Account Statements** to view statements.
NOTE: Monthly account statements will be available even if no transactions occurred in a given month.
5. Search in the **Select Account** or **Document Name** to find specific statements.
6. Adjust the timeline to search all statements over a particular time period.



Account Summary | **Account Statements (4)**

Select Account (5): Select Some Options

Document Name: Search by Document Name

Select Period (6): Q1 2014 to Q4 2020

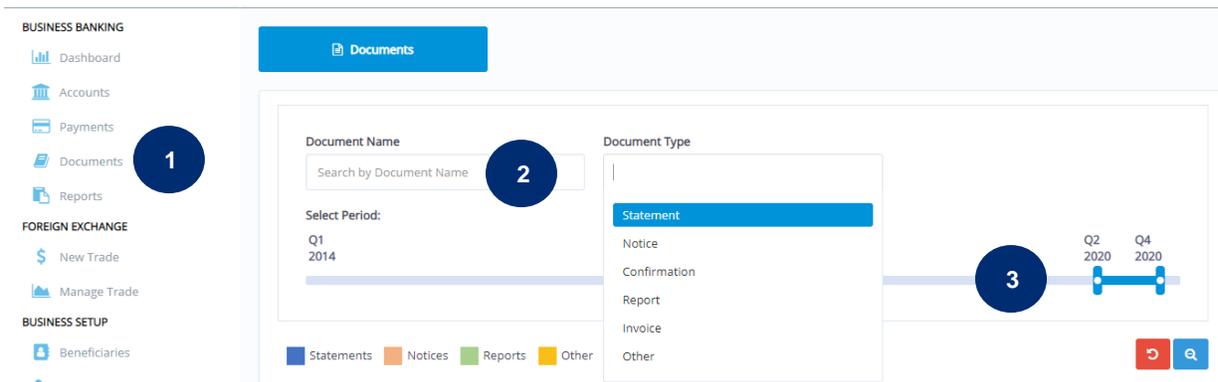
Statements [Refresh] [Search]

DOCUMENTS

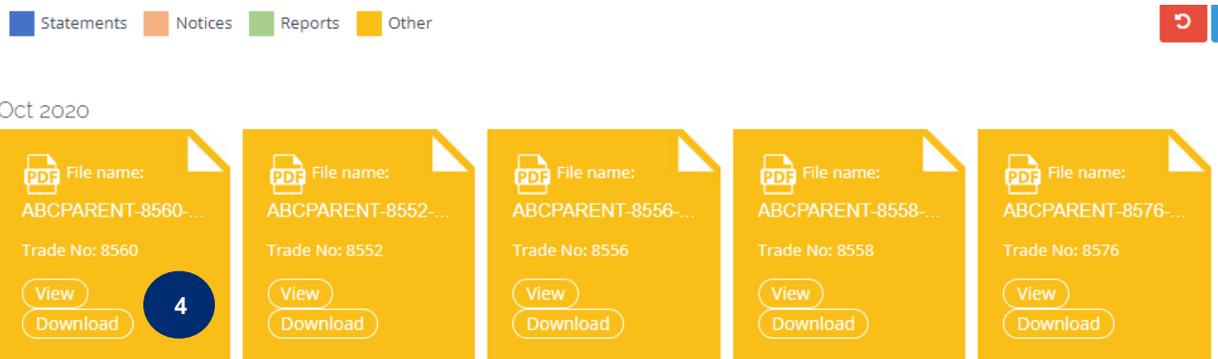
Use the **Documents** workflow to view all FX Portal generated documents for your FX activity.

To retrieve documents:

1. Click **Documents** under **BUSINESS BANKING**.
2. Search for documents using either the **Document Name** or **Document Type** fields. Document Types are **Notice**, **Confirmation**, **Report**, **Invoice** or **Other**. Confirmation documents will include UETRs once a UETR has been assigned to the transaction. Incoming international wire payment information and cancellation notices are available via Confirmation documents.
3. Adjust the timeline to search all documents by time period.



4. Click **View** or **Download** to access your document.



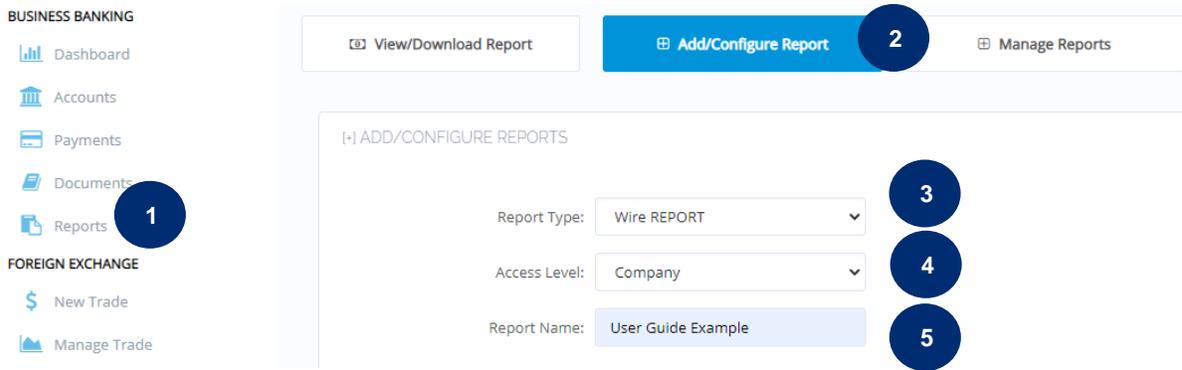
REPORTS

Use the **Reports** feature to run customizable and downloadable reports to access your FX activity in your preferred way.

ADD/CONFIGURE REPORT

To add or configure a custom report:

1. Click **Reports** under **BUSINESS BANKING**.
2. Click **Add/Configure Report**.
3. In the **Report Type** field, select **Wire REPORT**.
4. In the **Access Level** field, select **Company** or **User**.
5. Name your report.



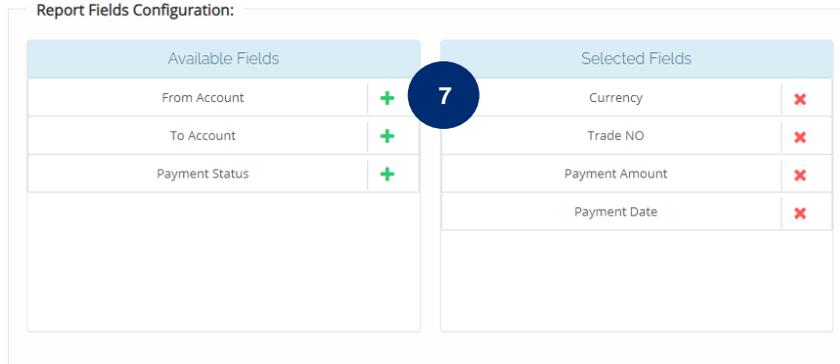
6. Click the **+** to select from the **Available Fields** under **Search Criteria Configuration** to make your report searchable.

Search Criteria Configuration:

Available Fields		Selected Fields	
Payment Status	+	Currency	×
From Account	+	Trade NO	×
Payment Amount	+	Payment Date	×
To Account	+		

7. Click the **+** to select from the **Available Fields** under **Report Field Configuration** to include fields in your report.
8. Click **Save Criteria**.

Report Fields Configuration:



Available Fields		Selected Fields	
From Account	+	Currency	×
To Account	+	Trade NO	×
Payment Status	+	Payment Amount	×
		Payment Date	×

8

Save Criteria

Back

VIEW/DOWNLOAD REPORT

Once you've created a report, you can quickly view or download it.

To view or download a report, navigate to the **Reports** workflow:

1. Click in the **Report** field and select the report you'd like to view or download.
2. Enter your search criteria.
3. Click **Search**.

 View/Download Report
 Add/Configure Report
 Manage Reports

VIEW REPORTS

Report: 1

SEARCH CRITERIA 2

Trade NO:

Currency:

Payment Date:

3 Search

4. Your search results will replace the search criteria.
5. To download the results, click **Export to Excel** or **Export to CSV**.

SEARCH RESULT 4 🔍

records per page

5 Export to Excel Export to CSV

Trade NO	From Account	To Account	Payment Amount	Currency	Payment Date	Payment Status
8581	ABC Subsidiary Account 1	Test Beneficiary 3	100	EUR	10/22/2020	Pending Approval
8517	ABC Parent Account 2	StepStone European Fund 3	100	EUR	10/20/2020	Booked

MANAGE REPORTS

To manage your reports, navigate to the **Reports** workflow:

1. Click **Manage Reports**.
2. Locate the appropriate report and click **Edit** or **Delete**.

View/Download Report
 Add/Configure Report
 Manage Reports 1

MANAGE REPORTS

10 records per page

Report Type	Report Name	Access Level	Action
Wire REPORT	User Guide Example	Company	Edit delete

3. Clicking **Edit** will take you back to the **Add/Configure Report** workflow, where you can change your report.

SETTINGS

To view your company settings on FX Portal, click **Settings** under **BUSINESS SETUP**.

Here, you can review your **Company Information**, such as **Name, Address, Email** and **Phone Number**.

Also, you can review your **Security Settings**, such as requiring PINs or dual approval for adding new users, adding new beneficiaries or creating a new trade, as well as payment limits.

To change your settings, contact your Client Services Officer and request an FX enrollment form.

COMPANY INFORMATION

Legal Name* ABC PARENT COMPANY	Address2 Address 2
Address1* 1025 W 190TH SREET SUITE 100	State* CA 90248
City* GARDENA	
Country* UNITED STATES OF AMERICA	
Email Address* legaluser@abcparent.com	Phone Number* 1234567890

SECURITY SETTINGS

Require security pin for new user:* <input type="checkbox"/> NO	Require dual approval for new user:* <input type="checkbox"/> NO
Require security pin for new Beneficiary:* <input type="checkbox"/> NO	Require dual approval for new Beneficiary:* <input type="checkbox"/> NO
Require security pin for new payment:* <input checked="" type="checkbox"/> YES	Require dual approval for new payment:* <input checked="" type="checkbox"/> YES
Payment Limit for security pin:* 0.00	Require security pin to approve payment:* <input type="checkbox"/> NO
	Payment Limit for dual approval:* 0.00

APPENDIX

GENERAL INFORMATION

- **Inactivity:** the portal will log users out after 6 minutes of inactivity. An on-screen pop-up warning will appear after 5 minutes of inactivity.
- **Portal availability on bank holidays:** Beneficiary Management, User Administration, and Account Information will be available. Pricing will be unavailable.
- **Incoming wire information:** Users can obtain incoming international wire information via Business eBanking (for international wires received into a DDA) or FX Portal (for international wires received into an MCA).

Business eBanking: Hover over **Reports** (left side of the screen), click **Activity – deposit reports**.

FX Portal: (1) Click **Accounts** and click **View** for the wire receiving account; or (2) click **Documents** and select **Confirmation** in the **Document Type** field. The **Confirmations** will appear in yellow. Click **View** or **Download** for the **Confirmation** to access the wire information.

CURRENCIES

Choose from an array of international currencies to meet your international payment needs.

Americas	EMEA				APAC			
\$	د.ا.	₣	Kč	kr	¥	\$	Rp	₹
BRL CAD COP MXN USD	AED	CHF	CZK	DKK NOK SEK	CNY	AUD HKD NZD SGD TWD	IDR	INR
S/.	€	£	Ft	₪	¥	₩	₱	฿
PEN	EUR	GBP	HUF	ILS	JPY	KRW	PHP	THB
	zł	₽	₺	R				
	PLN	RUB	TRY	ZAR				

PAYMENT & TRADE PROCESSING

- Payments and trades requested **before 4:30 p.m. ET** on a business day will be processed **that day**.
- Payments and trades requested **after 4:30 p.m. ET** on a business day will be processed **the next business day**.
- Spot transactions not fully approved by **4:30 p.m. ET on the day initiated** will be canceled.
- Future dated payments and forward contracts need to be fully approved 2 business days (1 business day for CAD and MXN) prior to the settlement date.
- Payments are released throughout the day during business hours on business days.

GLOSSARY

PAYMENTS

- **Standard/Spot:** Payments booked two business days prior to settlement; one business day prior for CAD & MXN
- **Future Payment:** Payment(s) with future settlement date(s); Pacific Western Bank applies the exchange rate two days before the settlement date.

FX TRADES

- **Spot Trade:** The trade settles two business days after it is booked.
 - Exceptions: CAD & MXN settle one day after the trade is booked.
- **FX Forward Trade:** Enables you to lock in an exchange rate to settle on a future date.
- **FX Window (FX Window Forward):** Enables you to lock in exchange rates within a range of dates (window period). Please see FX Drawdown as this function permits you to draw down all or a portion of a window forward contract for payment.
- **FX NDF (non-deliverable forward):** Enables you to lock in an exchange rate for currencies that are not freely tradeable, such as Brazil, China, etc.
- **FX Swap:** Enables you to buy & sell, or sell & buy a currency for different value dates. Ex: buy GBP spot, and sell GBP in 3 months.
- **FX Drawdown:** This function permits you to draw down all or a portion of an outstanding window forward. Please see FX Window above.

OTHER KEY TERMS

- **Beneficiary:** Payment Recipient
- **Booked:** A booked payment is a payment that has been approved. A booked trade is a trade with an accepted exchange rate.
- **Canceled:** A payment that has been canceled by the initiator, approver or Pacific Western Bank.
- **Delivery Date/Settlement Date/Value Date:** The date on which the beneficiary's bank account is credited. For example, spot payments typically have a value date two days in the future.
- **Instruct:** Assign a beneficiary to a payment or trade.
- **Partially Approved:** A payment that has been approved by at least one, but fewer than the required number of approvers. For example, a payment requiring two separate approvers that has only been approved by one will show as Partially Approved. Applies only to payments where dual approval is in effect.
- **Partially Authorized:** Similar to Partially Approved, but applies to trades for which the number of approvers is greater than one and dual approval is in effect.
- **Pending Approval:** A payment that has been instructed and has an accepted exchange rate but has not been approved is Pending Approval.
- **Rejected by Trader:** A trade that has been priced but rejected.
- **Tenor:** The time period until a payment or trade is settled/the beneficiary's bank account is credited. For example, a commonly used tenor is three months.