

Dear ACH Customer:

Thank you for your interest in our software, Quickwire for Windows.

To install the software go to <http://www.Intercepteft.com/quickwire.shtml> and select click on the Full Version and select Save (do not use the run option). Save the file to the computer you wish to install the demo of Quickwire on. Once downloaded to install the program enter this information when prompted. **V9009N8VN4** (note the letters must be capitalized). After you have installed follow the information in this setup guide to continue your demo.

Please read the **overview included** with this package. You will find the documentation in the Quickwire program itself. To access it, select "Help" from the main menu and then select "Documentation". The manual will appear on the screen using the Adobe Acrobat reader, if you would like to print it out, execute the print option. **Please make sure you have the most recent version of Adobe.**

Once installed, use the following User Name & Password: **If you have any problems with these 4 fields when entering the first time, Double-click the field to highlight it then press your Backspace key to make sure you are at the first position in that field.**

USER NAME: DEFAULT
PASSWORD: PASSWORD (all capitals)

In the program, at the Main Menu select "Tools", "Applications" and enter the following:

Serial Number: **BCQWDEMO**
Registration Key: **10495C-0WDEMO-8GF**

This will allow you to access the program with the options ordered. Again, our documentation is in the program. We use the Adobe Acrobat reader, which we have included in the setup for you to read or print it out. **Read the Overview** in the front of the documentation manual, this will help you to understand the process a bit more prior to starting.

If you have any questions call 1- 800-378-3328

Sincerely,
Intercept Corporation

QuickWire^R for Windows

Program Overview

Menu Overview

The main menu of QuickWire is set-up as follows,

File Edit Navigation Intput Process Reports Configuration Tools Window Help

File, consists of, Close, *Send File*, Send Fax, Select Default Printer, Print Set-up, Log on as Different User and Exit.

Edit, consists of the typical options offered in any Windows program as work the same.

Navigation consists of the typical options offered in any Windows program identifying keyboard controls to accomplish certain functions such as to Save a record, use Ctrl+N.

Intput is where you will enter and maintain your data with respect to the following:
Bank Information, Customer Maintenance, and Repetitive Wire Maintenance.

Process, is where you will do most of your day to day wire processes and consists of, Outgoing Wires, Incoming Wires, History, Import, Export, Process Notifications, Process Settlement and End of Day Processing. Some of these will have additional options when selected.

Reports, consists of a Catalog which allows you to define a specific report you wish to see and sends it to the specified output device.

Tools, consists of Preferences, Change Password, System Security, Calendar, Calculator, System Settings, Communications Settings, Backup & Restore Data, and Fix Data Tables. Under System Security you have some additional options, User Maintenance, User Rights, Group Maintenance, and *Protected Item Maintenance*. Under System Settings you have, QuickWire Settings and Applications Settings. Under QuickWire Settings you have Defaults, Settlement Configuration, and Fax Settings.

Help, consists of Technical Support, and About QuickWire.

Note: Italicized options are not available yet.

System Setup

Bank Information:

When you first start QuickWire, there are a number of things you must do prior to actually using the program. From your main menu, select Input and chose Bank Information, this is where you will set up your banks Primary Bank Info, related Accounts, Wire Tran Codes, Settlement preferences, and any associated branch or correspondent relationships. Much of the information here is required. Once you have completed this, you will be able to import your incoming and outgoing wires created on Fedline and have QuickWire maintain a History of all your wire activity. This is a multi bank application and you may set up branches under your lead bank. You may also set up multiple lead banks (extra cost option).

Customer Maintenance:

If you will be creating your outgoing wires on QuickWire and wish to take advantage of the many other options QuickWire offers such as creating Notifications, using Authentication Codes or creating your Settlement File, you will need to enter customer information here. The information you to enter is dependent on the functions you wish to use. For example, if you don't intend to require your customers to use Authentication Codes when requesting a wire transfer, you will not need to fill in that part of the form. You may require one customer to do something and not another. However if you will be setting limits by customer and by contact within that customer, you will need to enter that information. This information will remain here unless you go in and edit or delete the customer.

Note: If you are not going to provide Notifications, use Authentication Codes, or use wire limits by customers, you may wish to set up one customer, the Bank and all accounts sending and receiving wires will be assigned to them, the Bank. You will still be able to settle those wire properly, you just won't need to maintain a huge database.

Repetitive Wire Maintenance:

This is where you will enter in all your customers reoccurring wire transfers. It's used when a customer wishes to send a wire to the same place on a regular basis with only the wire amount changing. When creating an actual wire transfer (Repetitive Wire) for import into Fedline, simply type in the Repetitive Message Code (Name) and enter a dollar amount, the rest of the information will automatically be filled in. To add or edit a repetitive wire, at the main menu, select Input and chose Repetitive Wire Maintenance. Here you will find every customers repetitive wire instructions and each template must have its own individual name.

Configuration:

In the main menu of QuickWire, there is a Configuration option, which has three components to it; Frequent Routing Numbers, Service Charge Codes and Transactions Types.

The Frequent Routing Numbers is a database of banks which accepts wire transfers. This database is not complete and may have to be edited periodically. When creating an outgoing wire transfer, QuickWire checks against this database to verify the Receiving Financial Institution is able to accept transfers and will automatically fill in its fed name for you.

The Service Charge Codes option provides you with the ability to create multiple billing/charging options. Customer Maintenance is where you will define which billing code you wish a particular customer to have and how they will be billed.

The Transaction Types refer to billing as well. There are a number of default types which you may wish to add to. It is specifically used for description purposes in reports and settlement files.

Processing

Creating Outgoing Wires:

Once you have entered the necessary data, you are ready to create your wires using QuickWire. At the main menu, select Process and Outgoing Wires..., the Outgoing Message form appears. Simply enter in the information required (QuickWire will ensure that all mandatory fields are filled in based on the type of wire selected) and save the record. If you have dual control enabled, another user must log in and verify the wire prior to export. To review, select the wire, then select the Review button on the bottom of the form and key in the correct dollar amount. If the amount matches, save the record and that wire is ready to be exported from QuickWire and imported into Fedline. Throughout the day you will create multiple wire transfers and periodically export groups of wires for import into Fedline. These wires will then be marked as exported and will not be a part of your next export, however if you need to re-export that group of wires again you may do so. QuickWire provides you with an export log of all wires exported during that session and includes the total dollar amount.

Process Incoming Wires:

You will continue to receive your incoming wire transfers via Fedline. However, you will now export those incoming wires once received and import them into QuickWire. Once imported, at the main menu select Process, Incoming Wires then Incoming Wire Maintenance. The Incoming Message form appears containing all the available information on each wire transfer received. If you receive a wire for a customer not already in the database (Customer Maintenance) you will need to add them (depending on what functions you have chosen) prior to creating notifications or running settlement.

Walk-ins:

It's not necessary to add every person who receives or sends a wire into the customer database. You can setup what we call a Walk In account of those individuals or company's who rarely send or receive wires. For these customers, you could set up a Walk-In customer and have an account with the bank as the account holder to settle to and from (again, generally a DDA account owned by the bank with a zero balance). If a customer walks in and requests a wire transfer, you would take the cash and deposit into that account or transfer the funds and QuickWire would settle from there. This person wouldn't receive any notification and would have to be charged at the counter. QuickWire will maintain a history on these transactions as usual. This eliminates some data entry and keeps down the size of your database.

Import/Export Option:

QuickWire uses Fedline's import/export functions to move information back and forth. You are able to create all your outgoing wire transfers on Fedline and export them periodically for importing into QuickWire. QuickWire will then do the additional processes you desire depending on how you have set the system up. The same goes for the incoming wire transfers. They are still received via Fedline, exported then imported into QuickWire for final processing. You may also choose to create your wire transfers in QuickWire, export them periodically then import them into Fedline for final processing.

These are relatively small files and the process is quick and easy. Only wires with the status code of Pending Export will be exported during any one session/export.

Notifications:

This is one of those backroom operations which currently takes time and in many cases is passed by. Once an outgoing wire transfer has been exported from QuickWire and or an incoming wire transfer has been imported into QuickWire, depending on how a customer has been set up, these wires will be Pending Notification. In the Customer Maintenance form, there is a place to define if and how a customer wishes to be notified of a wire being sent or received. Typically either by mail, phone, fax or a combination will be chosen. QuickWire will create these notifications ready for mailing or a list of phone calls needed to be made, or supply you with faxes to be sent. QuickWire has the ability to auto fax the notifications if set to do so. To do this, at the main menu select Process then Process Notifications.... For mailings, you may use pre printed letter head from your bank or QuickWire will print your bank name and address on the notification for you.

Settlement:

One of QuickWire's best features is its ability to simplify the process of posting or memo posting your wire transactions to your main banking system. QuickWire provides you with a number of ways to accomplish this. The quickest method is to have QuickWire create a Settlement File which can be uploaded to your host crediting the incoming wire transfers to the appropriate accounts, debiting the appropriate accounts for outgoing wire transfers and hard charging your customers accounts for the predetermined service charge fees. QuickWire also provides you with the ability to print out your credit/debit advice slips which you can run through posting. Either way, it should make your life much easier when it comes to posting these transactions. Detailed reports are created for all bank to bank transactions and bank to customer transactions.

End of Day Process:

At the end of each day or throughout the day if you wish, you will run the End of Day process. This process does a number of things for you:

*** OFAC Filter:**

Our OFAC Filter is an extra cost option to QuickWire and updates to the OFAC SDN list are available through our web page. Those who have purchased the OFAC Filter and maintain their Support and Maintenance (\$250.00 annual for the OFAC List) can download the list and load/import it into QuickWire at no additional cost.

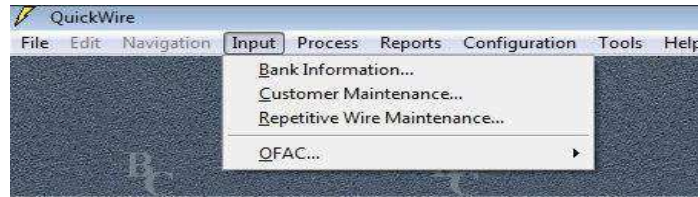
Reports:

Reports are available throughout the program, specifically, a Summary report. A summary report can be one of two types of reports for a specific Batch or File. You may select Summary and the report will provide you with only the File and Batch totals, it will not include each individual entry within a Batch or Batches in a file. However, if you select Detail the report will include every individual entry within each batch in the file.

You may choose to get additional reports by selecting Reports on the Main Menu then select Catalog. A screen will appear in which you may select the type of report you wish to create and where you wish to send it (such as a printer, file, or screen).

QuickWire for Windows has the ability to print out credit/debit advice slips. These can be used, for example, in a Payroll Application for those people on Direct Deposit who don't currently receive a paycheck. QuickWire will now print out a non-negotiable paycheck identifying the specific electronic transaction.

Main Menu and Tool Bar



The main menu of QuickWire is where all of the commands to navigate through the program are located. The menu is located at the top of the QuickWire window.



The Data Entry Toolbar appears when a working window is open. The Data Entry Toolbar enables you to do your Data Entry. The toolbar will be located immediately above the working window.

1. Scroll through records
2. Save current record
3. Adds a New Record
4. Deletes a record
5. Sorts records in alphabetic order
6. Closes window.

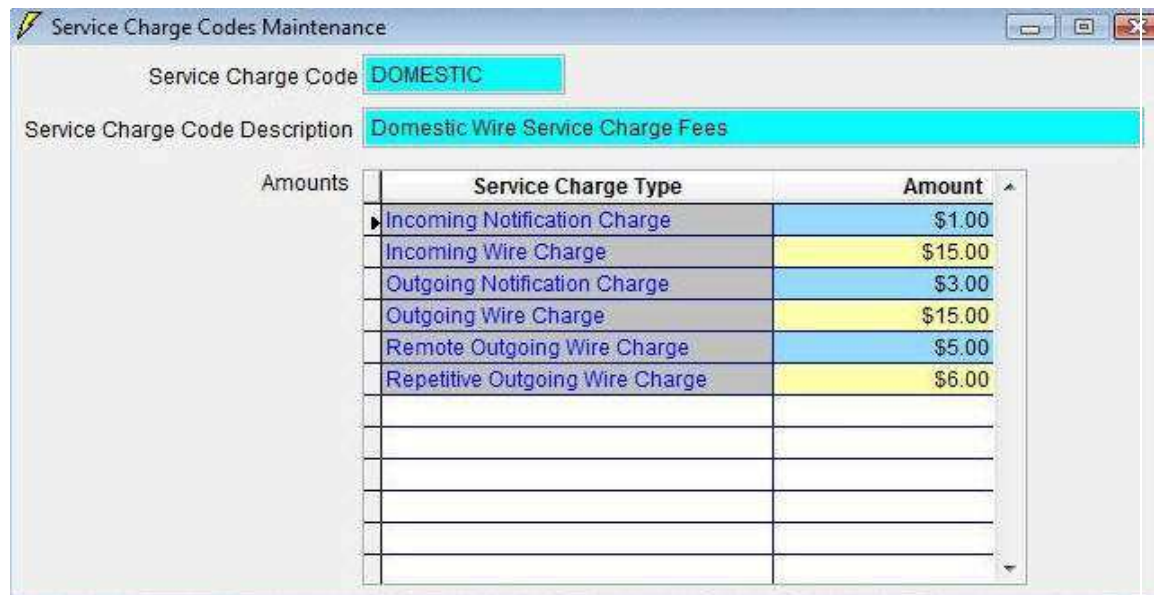
Step 1: Set up Data Bases

1. Select Tools, select System Settings then select QuickWire Settings.
2. Create data bases by putting the cursor at the end of the folder name and adding the new folder name.
3. The other information in this screen is bank unique and will be entered according to banks needs.
4. These are your defaults for the QuickWire program.



Step 2: Set up Service Charge Codes

1. **Only if applicable.**
Select Configuration, then select Service Charge Codes.
2. Click the ADD A NEW RECORD button in the Toolbar.
3. Create codes based on your banks charges for each type of wire.
4. You are able to set up multiple codes by SAVING and clicking the ADD A NEW RECORD button.



Step 3C: Set up Wire Trans Codes

1. Select Wire Trans Codes tab.
2. Tran codes are used for the wire to settle to the proper accounts.
3. Tran codes are entered by selecting the transaction type tabs located at the bottom of the window.
4. Highlight transaction type and fill in host values in the New Value fields. The right side is the credit and the left side is the debit.
5. Enter all values as they pertain to your wires at the bank.

C/D Transaction Codes		
Transaction Type	Debit	Credit
HCFF	059	079
HCIN	059	079
HCNI	059	079
HCNO	059	079
HCRE	059	079
SCFF	055	065
SCIN	055	065
SCNI	055	065
SCNO	055	065
SCORE	055	065
WIRE	051	061

New Value: Debit: 059 Credit: 079

Buttons: Apply, C/D, DDA, G/L, LOAN, SAV

****If all of the fields contain the same tran code, highlight first record, hold the shift down on your keyboard and select the last record****

Step 3D: Set up Settlement

1. Click on the "Settlement" tab.
To use QuickWire to settle your wires, put a check in the "Process Settlement for the Bank" and the window below will open with check boxes for settlement options.
2. If you would like QuickWire to collect service charges, put a check in "Collect Service Charges". This will activate the service charge window where you will enter the accounts used for service charges. The accounts that you set up under the accounts tab will be the ones you can pick from.
3. QuickWire will create a file for you to upload to your host or optionally create debit/credit advice slips. This file will be in the settlement folder.

Print Bank Name on Notifications & Advices:

Process Settlement for Bank:

Separate Debit/Credit Advice Files:

Process Incoming Upstream Settlement For This Bank: Bank File Prefix: 1ST

Process Incoming Customer Settlement For This Bank: Bank's FED Account: 0000022222

Process Outgoing Upstream Settlement For This Bank: Wire Settlement Account: 0000022222

Process Outgoing Customer Settlement For This Bank: Collect Service Charges:

Service Charges

Bank Holding Accounts: 001	Incoming Wire Account: 00000111	Incoming Notification Account: 00000111
Repetitive Wire Account: 00000111	Outgoing Wire Account: 00000111	Outgoing Notification Account: 00000111

Step 4A: Set Up Customer Maintenance

1. Select Input then select Customer Maintenance. Select the "Add a New Record" button from the data entry toolbar.
2. Select customers bank and assign them a customer number. Fill in customer information, i.e. name, address, city and zip code.
3. Select the type of notification that your customer requires for incoming and outgoing.
4. Select service charge code and apply charges to service charge types. You will only set up service charges if you have previously set up service charge codes (Step 2).
5. Not all customers have to be set up.

The screenshot shows the 'Customer Maintenance' window with the 'Main Customer Information' tab selected. The form contains the following data:

- Customer's Bank: 001
- Customer's Branch: [Empty]
- Customer Number: 1111
- Federal Tax ID: 121234123
- Customer Name: Barrington Corporation
- Address Line 1: 607 NP Avenue
- Address Line 2: #300
- City: Fargo
- State: ND
- Zip Code: 58102-
- E-Mail Address: barringtoncorporation.com
- Daily Wire Limit: \$50,000.00
- Single Wire Limit: \$50,000.00

Below the main information, there are sections for 'Authentication Codes' and 'Service Charges'.

Authentication Codes:

- Use Authentication Codes:
- Override Age Default:
- Authentication Code Age: 0

Service Charges:

Service Charge Code: A No Charge

Service Charge Type	Hard Charge	Soft Charge
Incoming Notification Charge ...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Incoming Wire Charge ...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outgoing Notification Charge ...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outgoing Wire Charge ...	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Repetitive Outgoing Wire Charg...	<input checked="" type="checkbox"/>	<input type="checkbox"/>

A walk in account can be created to handle one time customers. After completing the window make sure you select the "Save" button. For further information check the QuickWire Scenario handout.

Step 4B: Set up Customer Accounts

1. Select the Accounts tab. Click on the Add a New Record button to activate the window.
2. Enter account number and account type for that customer.
3. You may set up multiple accounts for each customer. After creating one account, SAVE and select the Add a New Record button to add a new account.
4. If you are charging your customers a service charge, one of the accounts must have Accept Service Charge checked.

The screenshot shows the 'Customer Maintenance' window with the 'Accounts' tab selected. The form contains the following data:

- Account Number: 555555555
- Account Description: Checking Account
- Account Type: DDA
- Account Balance: \$0.00
- Balance Date: 11/16/1999
- Accept Service Charge:

Below the form is a table with the following data:

Account Number	Account Description	Account Type
555555555	Checking Account	DDA
999999999	Payroll Account	DDA
000000001	Money Market Account	DDA
010000002	ACCOUNTS RECEIVABLE ACCOUNT	DDA

Step 4C: Set up Customer Contacts

1. Select the "Contacts" tab then click the "Add a New Record" button.
2. Set up any contacts that you may have with that company. You may have multiple contacts set up at the bank. To create more than one, "SAVE" the first record and then select the "Add a New Record" button. The "Browse" tab within the green box will allow you to see all of the contacts you have set up.

The screenshot shows the 'Customer Maintenance' window with the 'Contacts' tab selected. The contact details for 'Craig Dresser' are as follows:

- Contact Name: Craig Dresser (Primary Contact)
- E-Mail Address: Craig@email.com (Notify Primary Contact)
- Phone Number: (701) 555-1212 (Dial Area Code)
- Fax Number: (701) 555-1213 (Long Distance Fax Number)
- Single Wire Limit: \$50,000.00 (Wire Limit Can Be Overridden)

Authentication Codes section:

- Auth. Code: U608H (Generate New Authentication Code button)
- Previous Auth. Code: (empty)
- Auth. Code Expiration Date: 09/05/2010
- Change Notification: E (dropdown)
- Date the Auth. Code Changed: 12/11/2007
- Date the Prev. Auth. Code Becomes Invalid: 12/21/2007

Grid is not editable

Contact Name	Authentication Code	Single Wire Limit
Craig Dresser	U608H	\$50,000.00

Step 5: Set up any Repetitive Wires

1. Select Input then select Repetitive Wire Maintenance. Click the Add a New Record button.
2. Select Customers Bank, Assign them a number.
3. Set up Repetitive Message Code. This code will be unique to that wire.
4. Tabs 1, 2, and 3 will be filled out.
5. Make sure to select the "Save" button after completing each window.

The screenshot shows the 'Repetitive Message Maintenance' window with the 'Primary Wire Information' tab selected. The fields are filled with the following values:

- Customer's Bank: 001
- Customer Number: 1111
- Customer Account: (empty)
- Repetitive Message Code: BARR1
- Business Function: CTR
- Wire Type: 10
- Wire Subtype: 00
- Receiving Bank: 011000390
- Beneficiary Reference: (empty)
- Sender's Reference Number: (empty)

Buttons at the bottom:

- Settle Wire
- Waive Service Charge
- Export Wire

Wire Process

Step 1: Create Wire

1. Select Process then select Outgoing Wires. Click the Add a New Record button.
2. Select Customers Bank, Number, contact etc. by using the drop down menus. The example in this guide will reflect what a normal customer to customer wire will look like.
3. When sending a CTR wire, the beneficiary information will have to be filled in.
4. "SAVE" the record .

Outgoing Message

Primary Wire Information | Beneficiary | Originator | Drawdown | Intermediary & Instructing FI | Other | Browse

Customer's Bank: 003 | IMAD Date: //

Customer Number: 8888 | QWTEST1

Customer Contact: steve

Amount: \$25,000.00

Customer Account: 123456789

Receiving Bank: 011000138

Business Function: CTR

Wire Type: 10

Wire Subtype: 00

Status: Pending Export

Foreign Wire:

IMAD Sequence Number: 0

IMAD Source ID:

URC Data:

Beneficiary Reference:

Sender's Reference Number:

Previous IMAD Date: //

Previous IMAD Source ID:

Previous IMAD Sequence Number: 0

Adjustment Reason:

Adjustment Date: //

Time Wire Entered: 12/11/2007 11:28 AM

User Entering the Wire: DEFAULT

Review by: DEFAULT

Repetitive Wire:

Remote Wire:

Settle Wire: | Waive Service Charge: | Export Wire: | Duplicate Message:

Review | Notes | New Repetitive | Change Status | Notify This Wire | NonComplete Messages | All Messages

Step 1B: Beneficiary

1. Select the Beneficiary tab.
2. If ID Code is used then there must be an ID. It is a good idea to use an ID (If there is an ID than there must be a code). You may only use the name and not use the ID or code. (Not recommended)
3. "SAVE" the record.

Outgoing Message

Primary Wire Information | Beneficiary | Originator | Drawdown | Intermediary & Instructing FI | Other | Browse

Beneficiary

Id Code: D | Clear Beneficiary

Id: 123

Name: John Doe

Address Line 1: 1234 Crabapple Lane

Address Line 2: San Diego CA. 89456

Address Line 3:

Beneficiary's Method of Payment:

Beneficiary's Financial Institution

Id Code: | Clear Beneficiary FI

Id:

Name:

Address Line 1:

Address Line 2:

Address Line 3:

Beneficiary Advice

Advice Code: | Clear Advice

Advice Information:

Beneficiary Info:

Beneficiary FI Advice

Advice Code: | Clear Advice

Advice Information:

Beneficiary FI Info:

Review | Notes | New Repetitive | Change Status | Notify This Wire | NonComplete Messages | All Messages

Step 1C: Originator

1. The originator of the wire should be reflected by choosing the account that the money is being taken out of on the Primary Wire Information tab. If it is not reflected select the Originator tab and fill in the information. NOTE: The primary wire information may be different from this tab.

The screenshot shows the 'Outgoing Message' window with the 'Originator' tab selected. The window has a title bar with standard minimize, maximize, and close buttons. Below the title bar are several tabs: 'Primary Wire Information', 'Beneficiary', 'Originator' (highlighted), 'Drawdown', 'Intermediary & Instructing FI', 'Other', and 'Browse'. The 'Originator' section contains two main form areas. The first is for the 'Originator' itself, with fields for 'Id Code' (set to '9'), 'Id' (set to '1111'), 'Account Type', 'Name' (set to 'Barrington Corporation'), and three 'Address Line' fields. A 'Clear Originator' button is next to the 'Id Code' field. The second area is for the 'Originator's Financial Institution', with fields for 'Id Code', 'Id', 'Name', and three 'Address Line' fields, along with a 'Clear Originator FI' button. At the bottom of the window are buttons for 'Review', 'Notes', 'New Repetitive', and 'Change Status', along with radio buttons for 'NonComplete Messages' (selected) and 'All Messages'.

To create a new wire, go to the Primary Wire Information tab and select the Add a New Record button. This will activate a new window and you can create a new wire.

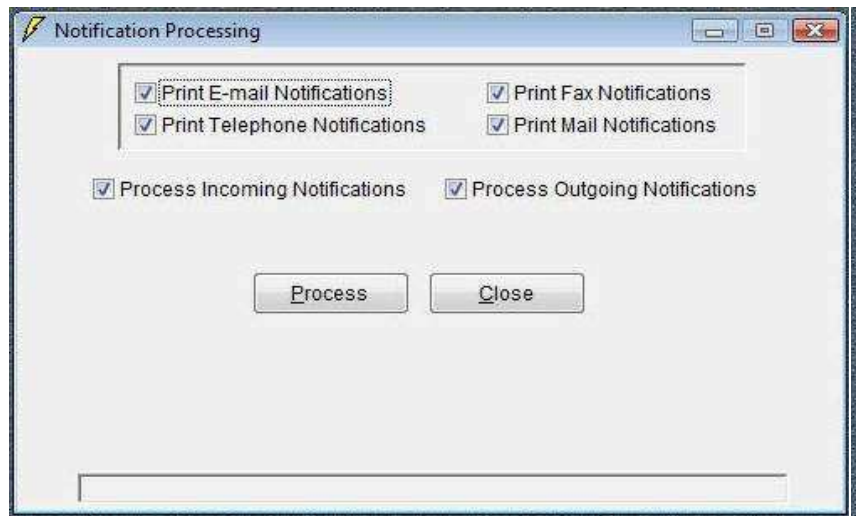
Step 2: Export Wires to FedLine

1. Select Process, then select Export then select Export In-process Wires.
2. The name of the file you will be exporting will appear. You will also have the option of printing an export log or check against OFAC filter.
3. Select the Export button. This will create a file that will be put in your Export directory within the QuickWire folder. The file name and location will also be on the print out.

The screenshot shows the 'Export' window. It has a title bar with standard minimize, maximize, and close buttons. The 'Export File' field contains the path 'C:\BARRIN~1\QUICKW~1\EXPORT\020702AB.OUT'. Below this are two checked checkboxes: 'Print Export Log' and 'Check wires against OFAC'. The 'OFAC Checks' section contains a list of 14 checkboxes, all of which are checked: 'Check Originator Data', 'Check Originator Address', 'Check Beneficiary Data', 'Check Beneficiary Address', 'Check Originator FI Data', 'Check Originator FI Address', 'Check Beneficiary FI Data', 'Check Beneficiary FI Address', 'Check Intermediary FI Data', 'Check Intermediary FI Address', 'Check Instructing FI Data', 'Check Instructing FI Address', 'Check Drawdown Data', and 'Check Drawdown Address'. At the bottom are 'Export' and 'Close' buttons.

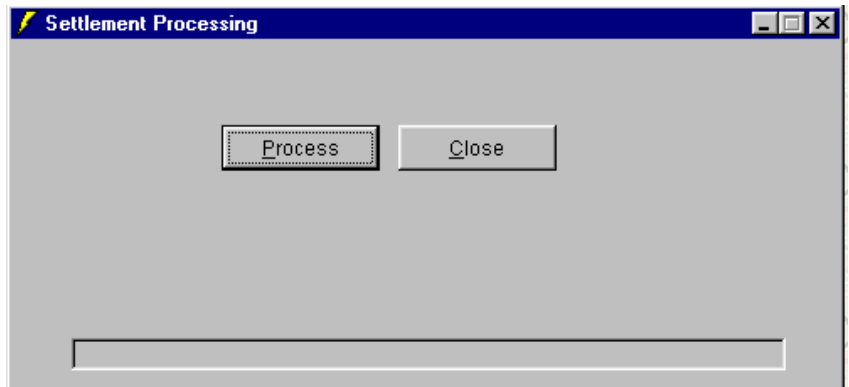
Step 3: Process Notifications

1. Select Process then select Process Notifications.
2. Select the proper notifications that you would like to print.
3. The auto-fax command will automatically fax out to the companies that you have set up for fax notifications.
4. Select the Process button.



Step 4: Process Settlement

1. Once Outgoing wires have been exported, you are then ready to settle your wires. You only settle if you have configured QuickWire to do so. To get to Process Settlement, select Process, then select Process Settlement. Select the Process button to have QuickWire create a file and put it in the Settlement folder for you to upload to your host system.



Importing Wires from FEDLINE

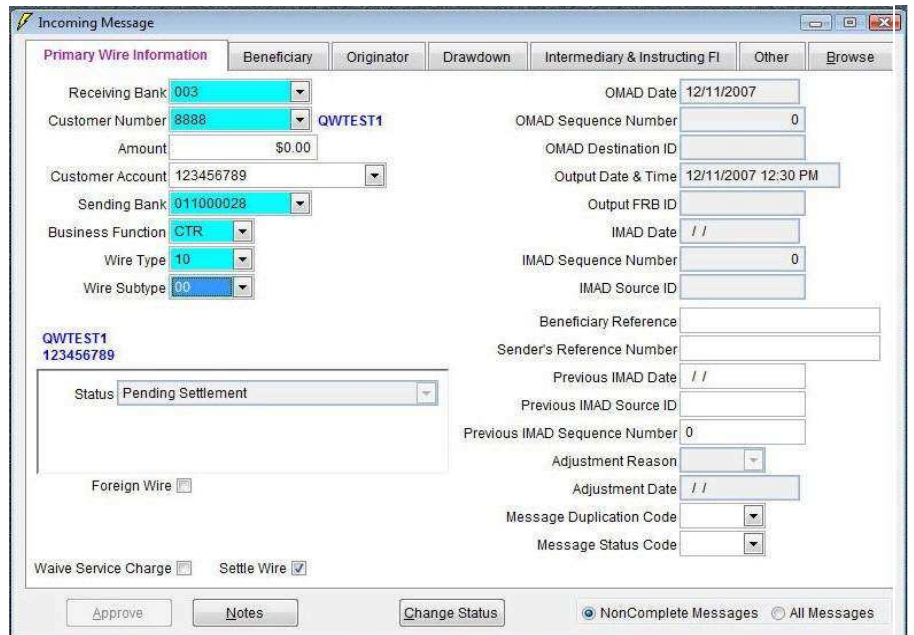
Step 1: Import Wire

1. To import wires from FED LINE, select Process, then select Import, then select Import FED LINE Messages.
2. Browse your system for the FED file by selecting the yellow open folder. Select file. Make sure that settlement date is correct and press the Import button.



Step 2: Incoming Messages

1. Select Process, then select Incoming Messages then select Incoming Wire Maintenance.
2. You will be able to browse the incoming messages for accuracy. When you are satisfied with the accuracy, approve the messages.
3. If dual control is set (QuickWire Settings, p.1) proceed to step 3. If not, you are able to settle and notify.



Step 3: Approve Incoming Messages

1. Select Process, then select Incoming Wire, then select Approve Wires.
2. You must sign in as a new user to approve the wires.
3. Put an X in the wire that you would like to approve.
4. Once wire is approved you may settle and notify.

