



BNY NEXEN® | ONLINE BANKING

TREASURYEDGESM





INTRODUCTION

BNY Treasury Services' online banking portal, TreasuryEdge, offers the comprehensive treasury functionality required by clients. With TreasuryEdge, clients benefit from:

- **Intuitive, user-friendly, persona-driven experience;** teams are provided easy access to required information and functions to accomplish tasks in a shorter period of time
- **Personalized dashboards;** view calls to action and key activities based on daily workflow
- **Integrated payables experience;** single place to view transactions, search and track payments, and take required actions
- **Comprehensive reports, value-add analytics and balance snapshots;** view advanced, customized reports and analytics
- **Advanced Security Features;** security administrators are required to manage user entitlements, and RSA Security tokens along with RSA Adaptive Authentication (RSA AA) are additional safeguards

Features and Benefits

Our enhanced platform combines powerful capabilities to provide a more effective way to manage your treasury information, such as:

ACCOUNTS

The Accounts Page offers a dashboard view of all entitled accounts and provides a snapshot of balances for each account.

Liquidity Management Solutions (LMS) are designed to help you optimize operating cash, maintain adequate liquidity, maximize yield and manage risk. LMS screens allow you to see or download different reporting across all LMS products including, Interest Statements, Sweeps & Notional Pooling Reporting among others. Reporting can include information on the following products:

- **Sweeps** Review the different sweeps set up across all your accounts with detailed information on execution times and balance transfers with the ability to download in different formats including, PDF, Excel and CSV.
- **Notional Pooling** View the set-up of participating accounts in a Notional Pooling with detail reporting on balances, interest rates and interest accrual amounts for current month and historical data up to 13 months.
- **Interest Enhancement Facility (IEF) & Operational Deposit Pricing (ODP)** View balances of the participating accounts on these products, interest rates and interest accrual amounts for current month and historical data up to 13 months. Also you can download interest statements in different formats including, PDF, Excel and CSV.

Virtual Account Based Solutions allow you to create multiple virtual accounts linked to a single physical account to enable you to rationalize accounts, centralize liquidity management, increase operational efficiencies, and automate reconciliation – while providing access to local payment rails. Benefits include:

- Self-service based opening and closing of virtual accounts
- Group virtual accounts to create a hierarchical structure suiting your business needs
- View the current balance and transaction history for each virtual account
- Initiate and track payments, and generate reporting for each individual virtual account in various formats

PAYABLES

Flexible Payment Initiation. Payment entry screens allow you to originate various transaction types through flexible data entry options, free form, repetitive and file import including the following:

- ACH payments
- Zelle®
- Real-Time Payments
- Drawdowns
- Foreign exchange
- Funds transfer (U.S. dollar and foreign currency)
- BNY SmartPay GlobalSM
- State and federal tax payment

TreasuryEdge Client Inquiry Tools / Digital Payment Servicing Solutions

Simplify and secure your electronic banking communications with our client inquiry tools to efficiently obtain information regarding your transactions.

Wire Payment Tracking Service

BNY's Wire Payment Tracking Service is designed to allow you to search and track your payments in a simple, intuitive and user-friendly interface.

- Search and track your payments in real-time, 24/7/365
- Access detailed payment tracking information including FX, fees, and display of entire payment path and time taken by each party
- Extract and share the payment tracking information in PDF format
- View Market messages for wire payments

InstantTrack

Our InstantTrack Service leverages the SWIFT global payments innovation (GPI) initiative. Beneficiaries or third parties can track their payments via our public facing InstantTrack Website: instanttrack.bnymellon.com

Payment Notification Service

BNY's Payment Notification Service is designed with the following features:

- Configure multiple e-mail IDs to receive payment status notifications
- Customize and create your own rules for receiving notifications
- Receive real-time payment status updates 24/7/365 via e-mail or in TreasuryEdge

Direct Customer Inquiry Service (DCI)

DCI allows you to initiate queries on debit and credit transactions processed by our Funds Transfer, Letter of Credit or reimbursement service systems to give you direct access to details of transactions from the past six months. You can also use the DCI service to inquire on BNY transactions processed over the major provider networks – SWIFT, Fedwire and CHIPS.

With BNY's Direct Customer Inquiry Service you can:

- Access the original source message for review to identify if critical information was omitted due to remitter's mis-formatting.
- Look-up transactions to obtain current transaction status and relevant payment references for use in tracing and confirmation.
- Expedite two of the most common inquiries—Beneficiary Claims Non-Receipt (BEN) and Unable to Apply (REM)—by triggering immediate messages to the involved counterparties.
- Reduce the cost of exception handling compared to traditional investigation handling.

Remitter/Beneficiary (REM/BEN) Enhancement Direct Customer Inquiry

BNY provides a Remitter/Beneficiary (REM/BEN) enhancement to our DCI service, an automated third-party message generation capability that reduces the time, cost and effort involved in the funds transfer investigation process.

Should a beneficiary claim non-receipt, or a confirmation of the execution is needed, you can generate a standard DCI to confirm that the accuracy and execution of your payment is exactly as you originally instructed. Once established, you can send us a BEN DCI beneficiary claims non-receipt, and we will automatically send a message to the receiving bank requesting confirmation of payment to the beneficiary, including the text of the message sent to the third party.

Wire Payment Messaging (WPM)

Wire Payment Messaging Service allows you to directly communicate with BNY service officers through a simple messaging interface to send and receive secure messages and details related to specific transactions (e.g., the debit account number associated with your inquiry).

BNY's Wire Payment Messaging Service offers:

- Ability to compose basic inquiries for reasons such as beneficiary claims non-receipt of funds, date and amount of beneficiary credit, confirmation requests, draft stop status, and status of investigation
- Ability to save inquiry templates to reduce time when initiating future inquiries

Additional controls by using tokens when releasing inquiries that would have financial impact, such as payment cancellations and amendments

RECEIVABLES

Receivables Services. Checks, wholesale and retail lockbox information can be at your fingertips, including check images and exception item decisioning capabilities.

- **ACH Collections** Initiate ACH payments to debit another party's accounts.
- **Digital Archive** Search and access images across your retail, wholesale, and whole-tail lockboxes in one central archive.
- **Account Recon** Aids in the reconciliation of disbursement accounts by providing a list of all the checks paid during a given statement period.
- **Positive Pay** Matches check issue information supplied by your company with data captured during check processing. Items that do not match are flagged, and BNY performs a preliminary review of these items to ensure that only those which can be considered potentially fraudulent are reported to you.
- **Web Exceptions** Access exception items for review and decision making on an intra-day basis.
- **Remote Check Deposit** Scan check deposits remotely and transmit electronic check images and related deposit information to BNY for processing and deposit.

RECORDS

Reporting and analytics are available in TreasuryEdge records including Balance, Transaction, Statement, and Disbursement reports, and analytics on intraday liquidity and wires

- Quickly access important data by pulling reports in multiple formats and stay on top of your account activity by revealing trends and transactions that may impact access to your working capital.

Event Manager

Through the advanced reporting capabilities of the system's Event Manager feature, you can receive:

- Automatic delivery of reports based on your scheduling needs; or
- Triggered alerts once a designated event occurs (e.g., Positive Pay alerts for suspect items, suspect items pending decisions, and suspect items pending release). Triggered events also include payments alerts, wire activity (triggered or scheduled), and alerts of wires pending release or funding. Set your own parameters based on your business' unique needs to be alerted to the events most vital to your business and to streamline day-to-day processes.

REPOSITORY

The repository can be the storage location for all: templates, ACH batches, AVS, receivers, and more.

SECURITY

Advanced Security Features

Security administrators are required to specify access privileges for their users.

- Entitlements are grouped based on job function and user function, saving time in accessing the system as new users are added.
- Security tokens can be used with the system and in some cases are required for dual control measures to safeguard user access.
- As a second level of security, RSA Adaptive Authentication (RSA AA) is used.



CONTACT US

Please contact your Relationship Officer or email treasury@bny.com to find out how your organization can take advantage of streamlined reporting and enhanced payment capabilities.

bny.com

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