



BNY NEXEN® | ONLINE BANKING

**TREASURY****EDGE**<sup>SM</sup>





# INTRODUCTION

BNY's 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 location to view transactions, search and track payments, and take required actions
- **Comprehensive reporting and value-add data;** view customized reporting, advanced analytics, and balance snapshots
- **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:

## Overview Dashboard

Features Available	Feature Overview
Broadcast Messages Widget	View important broadcast messages
News and Product Updates Widget	See helpful links and resources such as BNY press releases, NACHA rule book order forms, and more
Account Balance and Top Currency Trends Widget	View consolidated balances for all USD/GBP/EUR accounts and weekly trend of prior day closing balances
Payables Widget	View outstanding tasks that need to be actioned by the user
File Import Widget	View recent list of imported files
Favorite Accounts Widget	View list of favorite accounts
Global View Preferences Settings	View preferences including Account Privacy (to mask account numbers) & Payment Services Terminology Labels (to choose between natural language and the industry standard for payment creation terms)

# Accounts

Features Available	Feature Overview
Accounts Overview	<p>Snapshot of all your entitled accounts and displays balances for each. Quick access to:</p> <ul style="list-style-type: none"> <li>• View summary balance information across multi-currency accounts</li> <li>• View favorite accounts and account balances.</li> <li>• View all accounts</li> <li>• Search for accounts by number, name, or branch. Apply filters as needed</li> <li>• Favorite an account</li> <li>• Run a Balance Report</li> <li>• View current day transactions for each account</li> <li>• <b>CMSA Balance Allocation:</b> Cash Management Sweep Account Balance Allocation view provides daily visibility of where your funds are allocated in the network</li> <li>• <b>CMSA Monthly Statement:</b> View your month wise Cash Management Sweep Account daily balance and interest earned along with recapitalization data</li> <li>• Initiate a book transfer</li> </ul>
Sweeps and Pooling	Access sweeps and interest optimization solutions
Virtual Account Based Solutions	<p>Virtual Account Based Solutions (VABS) enable the segregation of balances within a single physical account, allowing for the rationalization of accounts, centralization of liquidity management, increased operational efficiencies, automated reconciliation, and access to local payment rails within the same BNY New York branch</p>

# Payables

Features Available	Feature Overview
Initiate / Review	<p>New landing page for an integrated experience across the following redesigned services: Wires, ACH, Real-Time Payments, Tokenized Payments, Account Reconciliation and Positive Pay. This includes the below features:</p> <ul style="list-style-type: none"> <li>• View payments pending action</li> <li>• Create Payments</li> </ul>
	<p>Create Wire Payments via import, template, or manual entry:</p> <ul style="list-style-type: none"> <li>• Commercial Payments</li> <li>• Book Transfers</li> <li>• Drawdown Requests</li> <li>• Notice to Receive</li> <li>• U.S. Federal Tax Payment</li> <li>• ACH (payment Origination and Payment Adjustment)</li> </ul>
	<p>Omni channel view for wires: View historical wire payments up to 90 days of available history, including wire details such as wire messages and SWIFT gpi tracking</p>
	<p>Take action on wire payments (e.g. Release)</p>
	<p>View and create wire payment inquiries</p>
	<p>Create ACH Payments (Payment Origination or Payment Adjustments)</p>
	<p>Create Immediate Payments via template, import, or manual entry:</p> <ul style="list-style-type: none"> <li>• Real-Time Payments</li> <li>• Tokenized Payments with Zelle®</li> </ul>
	<p>View historical immediate payments and take actions (e.g. Send requests for returns of funds)</p>
	<p>Create/action account recon issues</p>
	<p>Decision items flagged by the Positive Pay service</p>



Features Available	Feature Overview
<b>FX Rate Booking</b>	<p>Book FX deals with real time rates prior to sending the payment instruction, in addition to:</p> <ul style="list-style-type: none"> <li>• Search or filter to find existing FX rate bookings</li> <li>• View any previous transactions</li> </ul>
<b>Masterfile Payment System (MPS)</b>	Create, initiate, and inquire on repetitive ACH (Automated Clearing House) transactions
<b>Payment Validation</b>	Self-service tool that allows clients to create rules, subscribe to alerts and notifications, and make timely decisions regarding payments. Allows clients to proactively ‘take action’ on payment instructions outside the scope of their predefined rules
<b>SmartPay Global<sup>SM</sup></b>	Worldwide payment initiation and reporting service. Accommodates rules and regulations of payment destination countries to ensure the smooth transition of funds
<b>Tax Payments</b>	Pay tax obligations to state and federal entities through the ACH network
<b>Wire Payment Messaging</b>	Send and receive messages to/from the bank

## Receivables

Features Available	Feature Overview
Digital Archive	Access to all lockbox images and data. Search and access images across your retail, wholesale, and wholetail lockboxes as all images are now housed in one central archive
Remote Deposit	An internet-based application that offers the user an easy solution for the remote capture of either check deposits or payments
Web Exceptions	Lockbox Web Exceptions is a web-based service that allows customers access to their "exception items" for review and decision making on an intra-day basis

## Repository

Features Available	Feature Overview
Access all templates, batches, receivers, imports, and Account Validation Services (AVS)	<ul style="list-style-type: none"><li>• Create new template, batch, account validation, or receiver</li><li>• Search within the Repository Page</li><li>• Apply filters to view templates, batches, import files, receivers, or status</li><li>• See list of stored templates, batches, import files, and receivers</li><li>• See the detailed view of a selected template, batch, import file, or receiver</li><li>• Access all accounts and take action on receivers</li><li>• Access AVS solution to validate account numbers, routing numbers, and authenticate owners on accounts prior to sending a payment</li></ul>



# Reports

Features Available	Feature Overview
Accounts	<p><b>Balance Reporting - Virtual Account Activity:</b> Allows you to receive balance and transaction information on all your virtual accounts either on a prior day or, when available, on a current day basis</p> <p><b>Balance Reporting - Physical Account Activity:</b> Allows you to receive balance and transaction information on all your bank accounts either on a prior day or, when available, on a current day basis</p> <p><b>Balance Reporting - Presentments:</b> Provides check presentment information on each of your controlled or regular disbursement accounts</p> <p><b>CMSA Balance Allocation:</b> Cash Management Sweep Account Balance Allocation report provides daily visibility of where your funds are allocated in the network</p> <p><b>CMSA Monthly Statement:</b> View your month wise Cash Management Sweep Account daily balance and interest earned along with recapitalization data</p> <p><b>Tenant Security Statement:</b> Provides a detailed view of landlord sites, tenants, deposits, withdrawals, and interest</p>

Features Available	Feature Overview
Payables	<p><b>ACH History:</b> Provides list of transactions that were originated through the ACH network</p> <p><b>ACH Reports:</b> Provides detailed and summary info on ACH debit and credit transactions in BNY accounts</p> <p><b>ACH Origination - Classic Mode:</b> Provides list of all ACH Origination batches created through TreasuryEdge Classic Mode. Also, provides Batch and Receiver maintenance information</p> <p><b>ACH Origination Batch Initiation:</b> Provides list of all ACH Origination batches created through TreasuryEdge</p> <p><b>ACH Adjustments:</b> Provides a compiled list of detail information for ACH items that were adjusted or deleted on current, prior, a particular date, or across a range of dates</p> <p><b>FX Pending Report:</b> Provides a list of all pre-booked FX deals for which payment instruction has not been received by BNY</p> <p><b>FX Transaction Report:</b> Provides a list of all pre-booked FX deals and their latest payment status</p> <p><b>FX Overdue Report:</b> Provides a list of all pre-booked FX deals where payments instructions are overdue</p> <p><b>Funds Transfers:</b> Provides a detailed list of all incoming / outgoing wire payments with their GPI status</p> <p><b>Payment Audit:</b> Provides a summarized view and detailed list of all Funds Transfers, ACH Origination and ACH Tax Payments created through TreasuryEdge with the user audit log</p> <p><b>Wire Reports:</b> Collection of Wire Payment reports with deductions information</p> <p><b>MPS Reports:</b> Provides list of transactions processed through the Masterfile Payment System</p>

Features Available	Feature Overview
Payables	<p><b>SmartPay Global - File History:</b> Provides all matches to the search criteria entered along with settlement / creation date, sequence number, source account and currency and payments count</p> <p><b>SmartPay Global - File Summary:</b> Provides year-to-date activities for a specific source account, totals for last received file and list of rejected files</p> <p><b>SmartPay Global - Rejected Trans Summary:</b> Provides all rejected transactions from preceding 45 days along with transaction details</p> <p><b>SmartPay Global - Template Report (HTML):</b> Provides details of templates in HTML format</p> <p><b>SmartPay Global - Template Report (PDF):</b> Provides details of templates in PDF format</p> <p><b>SmartPay Global - Transaction Inquiry:</b> Provides all transactions meeting the criteria entered along with transaction details</p> <p><b>Account Recon:</b> Provides an audit trail of Account Recon transactions (both issuance and stop payments)</p> <p><b>Check History:</b> Allows you to inquire on the status of checks issued on any reconciled demand deposit account</p> <p><b>Check Image:</b> Uses the latest technologies to provide you with electronic images of your checks</p> <p><b>Check Image Download:</b> Receive a zip file that can be downloaded and used to search for images within a particular period</p> <p><b>Positive Pay:</b> Provides reports to monitor suspected check activity on your disbursement accounts</p>

Features Available	Feature Overview
Receivables	<p><b>Receivables Automated Report:</b> Provides detailed remittance and deposit information for items processed in one or more of your lockboxes</p> <p><b>Receivables Availability Report:</b> Provides summary level deposit information for specific or date ranges, including site and lockbox totals, plus availability for immediate, 1-day, or 2+ days</p>
Accounts	<p><b>Investment Sweep:</b> Provides detailed information on the investment and borrowing activity for your account(s)</p> <p><b>Accounts Statements:</b> Provides the PDF version of the monthly Account Statement</p> <p><b>Account Recon Statements:</b> Shows paid, unpaid, and a diagnostic summary of customer's checks</p> <p><b>Account Analysis:</b> Provides the detailed information on BNY fee/charges posted to your account</p>
Benefits Disbursement	<p><b>Participant Audit Trail:</b> Provides all the activity of Adds and Changes made on a participant during a specified date range</p> <p><b>Payment Register:</b> Provides the listing of all Payments that have been processed for the Group / Affiliate Code</p> <p><b>Periodic Payrun Balancing:</b> Provides a list of upcoming payments to be processed for the Group / Affiliate Code</p>
Admin	<p><b>Client / User Entitlements:</b> This report provides details on entitlements setup at a client/user level</p> <p><b>User Audit Activity:</b> Provides the Security Administrators with the ability to view individual or all users' activities</p> <p><b>Password Violation:</b> Provides the Security Administrators with the ability to view password violations made by users for up to 180 calendar days, not including the current day</p>

Features Available	Feature Overview
<b>Event Manager Service</b>	<p>You can receive:</p> <ul style="list-style-type: none"> <li>• Automatic delivery of reports based on your scheduling needs, or</li> <li>• Triggered alerts once a designated event occurs (e.g. Positive Pay alerts for suspect items pending decisions). Triggered events also include payment alerts, wire activity, and alerts of wires pending release or funding. Set your own parameters based on your business's unique needs to be alerted to the events most vital to your business and to streamline day-to-day processes</li> </ul>

## Resources

Features Available	Feature Overview
<b>Alerts and Notifications</b>	Provides a list of payment notifications and rules
<b>Event Manager</b>	Provides users the ability to be notified through various means when a particular event occurs effecting their account(s)
<b>File Transfer Upload</b>	Used to upload files to or from predetermined destinations
<b>File Transfer Download</b>	Used to download files to or from predetermined destinations

# Admin

Features Available	Feature Overview
Account and User Admin	<b>Audit Report:</b> Allows clients to track and record the activities within their accounts
	<b>Customer View:</b> Obtain an overview of service details for a particular customer ID
	<b>Manage User Access:</b> Security administrators can take action on entitlements for users and user groups
	<b>Password Violation Report:</b> Generate a password violation report for specified users and date ranges

## 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

### Tokens and Authentication:

Multi-factor authentication via one time passcode is required at log in for all users

- 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

- SecurID® is a two-factor authentication solution
- The SecurID token operates in conjunction with RSA's Authentication Manager Server
- Users identify themselves with two unique pieces of information:
  - Something the customer possesses (a hardware/software token)
  - Something only they know (PIN). RSA Hardware/Software token based second factor authentication

- **User Security**

- User ID / Password based login with various password maintenance rules
- Re-use of last 12 passwords not permitted
- User ID suspended after 5 successive password violations
- Password must contain minimum 8 characters, with at least one upper-case letter, one lower-case letter, one number (0-9), and one of the following special characters:  
[ ] ! # \$ % & ( ) \* + , . / : ; = ? @ ^ - \_ { }
- Requirement that only a BNY representative can reactivate a client administrator ID that has been locked
- Password must be changed every 60 days (can be earlier based on client preference)
- Forced password change on first login
- One time activation sent to user's registered email address on first time login with backup phone based activation
- Auto logout after 20 minutes of inactivity
- Access restriction based on user's IP address

- **Communication Security**

- BNY uses TLS 1.2 protecting the confidentiality of information communicated across internet between clients and on-line applications. All data, including user passwords, is transmitted through the Portal using TLS
- IP Whitelisting
- Firewall Configuration





# CONTACT US

Please contact your Relationship Manager or email [GlobalPaymentsandTrade@bny.com](mailto:GlobalPaymentsandTrade@bny.com) to find out how your organization can take advantage of streamlined reporting and enhanced payment capabilities.

## **bny.com**

BNY is the corporate brand of The Bank of New York Mellon Corporation and may also be used as a generic term to reference the corporation as a whole or its various subsidiaries generally and may include The Bank of New York Mellon, a banking corporation organized and existing pursuant to the laws of the State of New York.

This material and any products and services may be issued or provided under various brand names in various countries by duly authorised and regulated branches, subsidiaries, affiliates, and joint ventures of BNY, which may include any of the following: The Bank of New York Mellon, operating in the United States at 240 Greenwich Street, New York, NY 10286 and operating in the UK and EU through its branches The Bank of New York Mellon - London Branch at 160 Queen Victoria Street, London EC4V 4LA, England, registered in England and Wales with numbers FC005522 and BR025038. The Bank of New York Mellon Frankfurt Branch at Friedrich-Ebert-Anlage 49, 60327 Frankfurt am Main Germany, registered in Germany with Registration No. HRB 12731.

The Bank of New York Mellon is supervised and regulated by the New York State Department of Financial Services and the US Federal Reserve and authorised by the Prudential Regulation Authority. The Bank of New York Mellon, London Branch is subject to regulation by the Financial Conduct Authority and the Prudential Regulation Authority. The Bank of New York Mellon Frankfurt Branch is bank under the German Banking Act and subject to regulation by BaFin. BNY has various subsidiaries, affiliates, branches and representative offices in the Asia Pacific Region which are subject to regulation by the relevant local regulator in that jurisdiction. The Bank of New York Mellon, Singapore Branch, subject to regulation by the Monetary Authority of Singapore. The Bank of New York Mellon, Hong Kong Branch, subject to regulation by the Hong Kong Monetary Authority and the Securities & Futures Commission of Hong Kong. If this material is distributed in Japan, it is distributed by The Bank of New York Mellon Securities Company Japan Ltd, as intermediary for The Bank of New York Mellon. If this material is distributed in, or from, the Dubai International Financial Centre ("DIFC"), it is communicated by The Bank of New York Mellon, DIFC Branch, regulated by the DFSA and located at DIFC, The Exchange Building 5 North, Level 6, Room 601, P.O. Box 506723, Dubai, UAE, on behalf of The Bank of New York Mellon, which is a wholly-owned subsidiary of The Bank of New York Mellon Corporation. The Bank of New York Mellon is regulated by the Australian Prudential Regulation Authority and also holds an Australian Financial Services Licence No. 527917 issued by the Australian Securities and Investments Commission to provide financial services to wholesale clients in Australia.

BNY has various subsidiaries, affiliates, branches and representative offices in the Latin America Region which are subject to specific regulation by the relevant local regulator in each jurisdiction. This material does not constitute an offer to sell or the solicitation of an offer to buy any products or services in the People's Republic of China (PRC) to any person to whom it is unlawful to make the offer or solicitation in the PRC. BNY does not represent that this material may be lawfully distributed, or that any products may be lawfully offered, in compliance with any applicable registration or other requirements in the PRC, or pursuant to an exemption available thereunder, or assume any responsibility for facilitating any such distribution or offering. In particular, no action has been taken by the issuer which would permit a public offering of any products or distribution of this material in the PRC. Accordingly, the products are not being offered or sold within the PRC by means of this material or any other document. Neither this material nor any advertisement or other offering material may be distributed or published in the PRC, except under circumstances that will result in compliance with any applicable laws and regulations. Products may be offered or sold to PRC investors outside the territory of the PRC provided that such PRC investors are authorized to buy and sell the products in the offshore market. Potential PRC investors are responsible for obtaining all relevant approvals from the PRC government authorities, including but not limited to the State Administration of Foreign Exchange, and compliance with all applicable laws and regulations, including but not limited to those of the PRC, before purchasing the products.

The information contained in this material is for use by wholesale clients only and is not to be relied upon by retail clients. Not all products and services are offered at all locations. This material, which may be considered advertising, is for general information and reference purposes only and is not intended to provide legal, tax, accounting, investment, financial or other professional advice on any matter, and is not to be used as such. BNY does not warrant or guarantee the accuracy or completeness of, nor undertake to update or amend the information or data contained herein. BNY expressly disclaims any liability for any loss arising from or in reliance upon any of this information or data.

Zelle®

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Trademarks and logos belong to their respective owners.

© 2025 The Bank of New York Mellon. All rights reserved. Member FDIC.

9/2025.