



BNY NEXEN® | ONLINE BANKING

TREASURYEDGESM

► BNY



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"> • View summary balance information across multi-currency accounts • View favorite accounts and account balances. • View all accounts • Search for accounts by number, name, or branch. Apply filters as needed • Favorite an account • Run a Balance Report • View current day transactions for each account • CMSA Balance Allocation: Cash Management Sweep Account Balance Allocation view provides daily visibility of where your funds are allocated in the network • CMSA Monthly Statement: View your month wise Cash Management Sweep Account daily balance and interest earned along with recapitalization data • Initiate a book transfer
Sweeps and Pooling	Access sweeps and interest optimization solutions
Virtual Account Based Solutions	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

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"> • View payments pending action • Create Payments
	<p>Create Wire Payments via import, template, or manual entry:</p> <ul style="list-style-type: none"> • Commercial Payments • Book Transfers • Drawdown Requests • Notice to Receive • U.S. Federal Tax Payment • ACH (payment Origination and Payment Adjustment)
	<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"> • Real-Time Payments • Tokenized Payments with Zelle®
	<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
FX Rate Booking	<p>Book FX deals with real time rates prior to sending the payment instruction, in addition to:</p> <ul style="list-style-type: none"> • Search or filter to find existing FX rate bookings • View any previous transactions
Masterfile Payment System (MPS)	<p>Create, initiate, and inquire on repetitive ACH (Automated Clearing House) transactions</p>
Payment Validation	<p>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</p>
SmartPay GlobalSM	<p>Worldwide payment initiation and reporting service. Accommodates rules and regulations of payment destination countries to ensure the smooth transition of funds</p>
Tax Payments	<p>Pay tax obligations to state and federal entities through the ACH network</p>
Wire Payment Messaging	<p>Send and receive messages to/from the bank</p>

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">• Create new template, batch, account validation, or receiver• Search within the Repository Page• Apply filters to view templates, batches, import files, receivers, or status• See list of stored templates, batches, import files, and receivers• See the detailed view of a selected template, batch, import file, or receiver• Access all accounts and take action on receivers• Access AVS solution to validate account numbers, routing numbers, and authenticate owners on accounts prior to sending a payment

Reports

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

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

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

Features Available	Feature Overview
Receivables	<p>Receivables Automated Report: Provides detailed remittance and deposit information for items processed in one or more of your lockboxes</p> <p>Receivables Availability Report: 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>Investment Sweep: Provides detailed information on the investment and borrowing activity for your account(s)</p> <p>Accounts Statements: Provides the PDF version of the monthly Account Statement</p> <p>Account Recon Statements: Shows paid, unpaid, and a diagnostic summary of customer's checks</p> <p>Account Analysis: Provides the detailed information on BNY fee/charges posted to your account</p>
Benefits Disbursement	<p>Participant Audit Trail: Provides all the activity of Adds and Changes made on a participant during a specified date range</p> <p>Payment Register: Provides the listing of all Payments that have been processed for the Group / Affiliate Code</p> <p>Periodic Payrun Balancing: Provides a list of upcoming payments to be processed for the Group / Affiliate Code</p>
Admin	<p>Client / User Entitlements: This report provides details on entitlements setup at a client/user level</p> <p>User Audit Activity: Provides the Security Administrators with the ability to view individual or all users' activities</p> <p>Password Violation: 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
Event Manager Service	<p>You can receive:</p> <ul style="list-style-type: none"> 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 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

Resources

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

Admin

Features Available	Feature Overview
Account and User Admin	Audit Report: Allows clients to track and record the activities within their accounts
	Customer View: Obtain an overview of service details for a particular customer ID
	Manage User Access: Security administrators can take action on entitlements for users and user groups
	Password Violation Report: 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 to find out how your organization can take advantage of streamlined reporting and enhanced payment capabilities.

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