

# iTreasury – Detailed View

Revised 5/28/19





# User Administration

- User Administration is conducted within Regions OnePass.
- If a user needs to approve the wire he/she entered, the user entitlement needs to include 'Approve Own' and/or 'Auto Approve'.
- Ensure 'Auto Approve' is on for scheduled account transfers; otherwise, the transaction will need to be approved before it processes.



# Contact Center

- The contact center allows users to add or save payment beneficiaries in the address book, which can be used to create payments and/or payment templates
- The Contact Center is intended to store beneficiaries periodically used to create freeform payments or templates
- Updates or deletions of existing beneficiaries in the Contact Center will not affect transactions that have already been entered into iTreasury or are in flight (any transaction in any status)
- As a security tool, user entitlements can mandate that users pick beneficiaries from the Contact Center



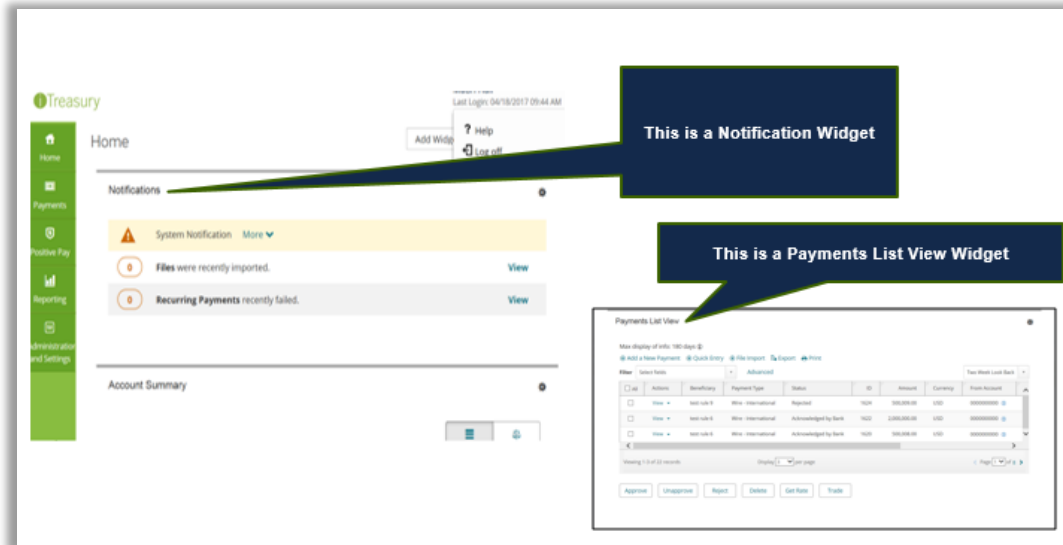
# ROOBA (Out of Band Authentication) Challenge (call or text message)

- Administrators will receive a ROOBA security challenge (call or text) when accessing the Regions OnePass Admin Console, as well as when providing final approval of ACH and Wire payments
- Users have the ability to select a primary and secondary contact telephone number for ROOBA security challenges



# Widgets

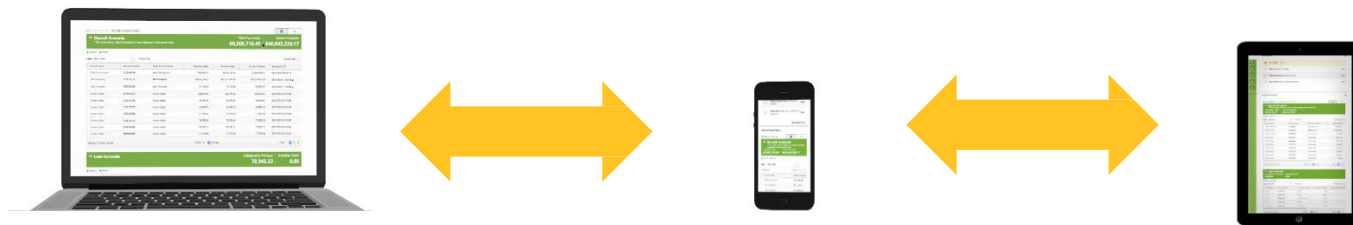
- Users can personalize their online banking experience using widgets and drag and drop functionality
  - Widgets are simply small components and icons that function as shortcuts, allowing users to perform a variety of common tasks quickly, such as making a payment, transferring funds, stopping a check payment, and customizing the dashboard
- Widgets are identified by the gray bar at the top and the bottom of the information presented within the widget
- A Widget can be placed on any workspace within iTreasury





# Mobility

- Full system access using your mobile device: Approve payments, decision Positive Pay items, send payments, receive alert notifications, etc.



- Mobile app for iPhone, iPad and Android
- Admins will need to entitle users with the ability to use the mobile app
- When using the mobile app, security credentials and ROOBA security challenge authentication via telephone calls/text messages will occur just as they do when using your desktop. You will use the same passwords, receive a call or text to authenticate your user identity, all through your mobile device.



# Mobility

- Download the app from either the Apple Store for Apple devices and Google Play for Android devices by typing “Regions iTreasury” in the search box to locate and download the Regions iTreasury Mobile App

	Regions iTreasury Mobile App	Mobile Safari Browser	Mobile Chrome Browser	Mobile Firefox Browser
iPhone	X	X		
iPad	X	X	X	X
Android Phone	X		X	
Android Tablet	X		X	X



# Payments

All payment types (ACH, Wire, Transfer, Loan) are located in the Payments tab on the iTreasury home page

- Available balance (due from account) will display when making a loan payment
- Recurring ACH payments can be scheduled for payment types other than transfers from a template that is in an approved status

## Security Features

- Import confidential payment information (example: HIPAA information) -- When importing data to create payments or templates, the payment and/or template can be marked as confidential and user entitlements can indicate user(s) that require access
- Establish a 'high value payment threshold' as an alternative or in addition to dual approval -- Provides the ability to require approvals for payments exceeding a certain dollar amount (set by bank)
- Limit users to payments for specific beneficiaries in the address book (see Contact Center information)
- Establish dual approval for beneficiary address book change (set by bank)
- Settlement account and company ID displays in iTreasury. Users can view the settlement account tied to the respective company ID.
- ACH payment transactions can be modified up to two days before the effective date



# Payments

## **Prefunded ACH payments**

ACH payments that have been approved for payment cannot be modified

## **Payment Template Groups**

Ability to group different payment types (Wire and Transfers only) in a single template and submit as one payment

## **Wire Transfer**

IBAN table available when creating a wire (iTreasury will indicate when an IBAN number is required)

Obtain real-time FX rates

Wire import that supports CSV and .txt now supports ISO20022 formats

## **Transfers (Account Transfers)**

A many-to-one transfer allow the transfer money from several different accounts to a single account

A one-to-many transfer allow the transfer money from one account to several different accounts

Ability to import payment information to create transfers



# Check Inquiries and Positive Pay

## **Check Inquiry**

- Serial number no longer required
- Account number and the date range are required
- Same day inquiry provides all paid items and provides up to 500 items for a multi-day search
- Real time check status inquiries provide stopped items and paid items; outstanding item status provided where the Account Recon service is utilized

## **Positive Pay**

Payee name field length expanded to 80 characters



# Reports

- Export reports and/or views in PDF and/or CSV formats (in addition to .txt and Quicken/QuickBooks)
- Create custom reports, save for individual use or share with other users

## Online Statements

- Account Analysis, Checking or Savings, Returned Item Notices, NSF Notice, Overdraft Notice, Business Credit Card and Loans available
- Ability to search a range of dates
- Statements are available for 7 years

## Reports

- ACH Company Report provides a list of all ACH Company IDs, settlement accounts, as well as the ACH payment types entitled to each ID, plus additional information
- Current Day includes Loan information
- Previous Day includes extended payment details. iTreasury provides addenda information in Previous Day reports.
- Standard Previous Day reports



# Alerts

## **Additional Alert types**

- Information Reporting: Closing Available Balance Checking, Summary Balance, Transaction Notification, Closing Ledger Balance Checking
- Payments: Payments Rejected Today, Payments Auto Generated, Payment Processed, Payments Needing Rate, Approver Rejected Payments, Payments Awaiting Approval
- Check Management: Positive Pay Cutoff Time is Approaching, Positive Pay No Suspect Items, Positive Pay Decision Pending Approval
- Admin: User Maintenance, Beneficiary Address Book Maintenance
- Utilities: Special Report Received

## **Group Alerts – supports unlimited number of recipients**

- Alert notifications by account
- Alerts feature for special reports



This document is not an offer or contract and does not amend any applicable customer agreement, the terms of which govern and control. Please refer to the pricing schedule or the applicable customer agreement or disclosure for additional details or pricing. All products/services are subject to terms and conditions and may be subject to qualification requirements, credit approval and fees. Regions Bank is a member of FDIC. Only deposit products are FDIC Insured.

Neither Regions Bank nor Regions Asset Management (collectively, “Regions”) are registered municipal advisors nor provide advice to municipal entities or obligated persons with respect to municipal financial products or the issuance of municipal securities (including regarding the structure, timing, terms and similar matters concerning municipal financial products or municipal securities issuances) or engage in the solicitation of municipal entities or obligated persons for such services. With respect to this presentation and any other information, materials or communications provided by Regions, (a) Regions is not recommending an action to any municipal entity or obligated person, (b) Regions is not acting as an advisor to any municipal entity or obligated person and does not owe a fiduciary duty pursuant to Section 15B of the Securities Exchange Act of 1934 to any municipal entity or obligated person with respect to such presentation, information, materials or communications, (c) Regions is acting for its own interests, and (d) you should discuss this presentation and any such other information, materials or communications with any and all internal and external advisors and experts that you deem appropriate before acting on this presentation or any such other information, materials or communications.

© 2019 Regions Bank. Regions and the Regions logo are registered trademarks of Regions Bank. LifeGreen color is a trademark of Regions Bank.