Regions TM Cloud and Regions Messenger FAQs

In our efforts toward continuous improvement of our products and services, we are in the process of moving our information reporting system from Regions Messenger to Regions TM Cloud^{SM}, a more advanced service designed to improve the management of banking data and streamline reporting. As a result, we will soon be eliminating Regions Messenger.

Q. Why are we being asked to change current reporting?

A. Regions Messenger will no longer be available effective February 2023. TM Cloud provides the most comprehensive transactional detail for clients receiving BAI and SWIFT reporting for Previous and Current day.

Q. Will I need to involve my company's Technology group?

A. Yes. We will need to work directly with your technology resource to establish a new secure FTP connection and facilitate testing BAI files from TM Cloud. This includes clients using SWIFT FileAct.

Q. What options do I have for file deliveries?

A. The following two options are available for file deliveries:
- We can do a push or pull via SFTP or HTTPS which involves establishing a new FTP connection.
- iTreasury is also available for clients who want to log in to export BAI files. iTreasury offers many other reporting options including text, customized reporting, and statements. Visit regions.com/iTreasury for more information.

Q. What type of enhanced transactional reporting is available through TM Cloud?

A. All transactions are posted to your accounts in Regions standard BAI or SWIFT MT940/942 formats with additional details added for the following:"
- Enhanced Previous Day ACH and Wire reporting
- Current Day Controlled Disbursement Account reporting
- RegionsOne reporting
- RTP receipt enhanced reporting
- Returned Deposited Items reporting

Q. What differences will I see with the new reporting service?

A. Overall, you will see expanded details for individual transactions. There are also specific formatting differences. Refer to Regions TM Cloud and Regions Messenger BAI Comparison for more information.

Q. Are there any features available in Messenger that are not available in Regions TM Cloud, and if so, how will Regions support them going forward?

A. Messenger has three features that Regions TM Cloud does not currently provide. However, iTreasury is an alternative when these features are needed.

- **Human readable reports** – Regions TM Cloud does not provide human readable reports. However, you may perform a manual download in Regions iTreasury to create this type of report
- **Monthly reports** – As BAI is typically a daily report, Regions TM Cloud is not currently set up to generate monthly reports, but you may schedule reports as you want them in Regions iTreasury
- **Customized data** – You may choose what data you would like to capture in a BAI file in Messenger or Regions iTreasury, but this type of customization is not currently supported by Regions TM Cloud

Q. What is the process for the transmission from Regions Messenger to Regions TM Cloud?

A. Our Treasury Management Implementation group will be in direct contact with your technology resource to establish the new connection, which can be SFTP or HTTPS, and will take approximately 10-14 business days to complete. Once that connection is made, you will begin to receive test files from TM Cloud. Once testing is complete on the client end, the Regions Treasury Management Relationship team and client will agree upon a date to turn off Regions Messenger reporting and move to production in TM Cloud. The Service-Level Agreement for TM Cloud is typically thirty days.

Who can be contacted for questions once the transition is complete?

A. Contact Commercial Client services at 1 (800) 787-3905 or email clientservicesgroup@regions.com.

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Regions TM Cloud vs Regions Messenger

Regions Messenger is one of the channels used by Regions for Information Reporting BAI and SWIFT MT formats. With recent advancements in technology, we have developed TM Cloud, as our new standard format for BAI. This document defines the technical differences between the two formats.

1. Messenger reports 18 BAI codes for balances and totals, however many are blank or are not being populated. TM Cloud consolidates these into six BAI codes for a more simplified reconciliation process:
    1. 045 – Closing available balance
    2. 072 – 1 Day Float
    3. 074 – 2 or more day float
    4. 100 – Total credits
    5. 400 – Total Debits
    6. 040 – Opening available balance

Example of Balance and Totals of BAI Codes in Regions Messenger:

```
03,0123456789,USD,010,0000000160193502,,,015,0000000161734433,,/
88,040,0000000161392233,,,045,0000000161331133,,,072,0000000000061100,,/
88,074,0000000000342200,,,100,0000000700403326,,,140,0000000000000000,,/
88,170,0000000000000000,,,190,0000000700000000,,,250,0000000000000000,,/
88,270,0000000000000000,,,390,0000000000000000,,,400,0000000698862395,,/
88,450,0000000000066564,,,470,0000000000000000,,,490,0000000614779845,,/
88,570,0000000000000000,,,690,0000000000000000,,,797,0000000000000000,,/
```

Example of Balance and Totals of BAI Codes in TM Cloud:

```
03,0123456789,USD,010,160193502,,,015,161734433,,/
88,045,161331133,,/
88,072,61100,,/
88,074,342200,,/
88,100,700403326,,/
88,400,698862395,,/
88,040,161392233,,/
```

2. TM Cloud has 16 records that contain more enriched wire data than Messenger

3. Messenger has extra spacing in 88 records, whereas TM Cloud consolidates the data

Example of Wire in Regions Messenger:

```
16,495,000000030000000,,01234567891,/
88,                  WIRE TRANSFER
88,      ABC Company DIGITAL                      /
```

Example of Wire in Regions TM Cloud:

```
16,495,30000000,,022101234567891,0617F2QCZ00C000604,Wire Transfer Debit/
88,Outgoing Fed Wire TRN: 20221234567891/
88,FED IMAD: 0617F2QCZ00C000604/
88,Sender Reference Number: 141934/
88,From: 162628046/
88,From Name: ABC Company/
88,From Address: 123 America DRIVE/
88,: PHILADELPHIA PA 11111/
88,Sender: 0123456789/
88,Sender Name: ABC Company/
88,Beneficiary Name: ABC Company 123/
88,: TING ACCOUNT/
88,: US/
88,Beneficiary Bank: 121000248/
88,Beneficiary Bank Name: WELLS FARGO BANK, NA/
88,: SAN FRANCISCO, CA/
88,Originator to Beneficiary Info: INCENTIVE CARDS/ ACCT RE/
88,: PLENISHMENT 061322/
88,Value Date: 2022-06-17/
88,Debit Currency: USD/
88,Credit Currency: USD/
88,Source Code: AMK/
88,WIRE TRANSFER/
88,ABC Company DIGITAL/
```

4. TM Cloud files will be slightly larger than Messenger files, as we have added enriched data to ACH and Wire transactions.

*See above examples for Wire and ACH examples below:

Example of ACH Transactions in Messenger:

```
16,455,000000000054900,,00000000000,/
88,        STATE of USA EPOSPYMNTS
88,        ABC CO 0000000000                /
```

Example of ACH Transactions in TM Cloud:

```
16,455,54900,,000000000000000,,/
88,STATE OF USA/
88,0000000000/
88,TXP*0000000000*04101*220531*T*54900*Z*220616*TAP1234567890-000000\/
88,STATE OF USA EPOSPYMNTS/
88,ABC CO CAR0000000000      /
```