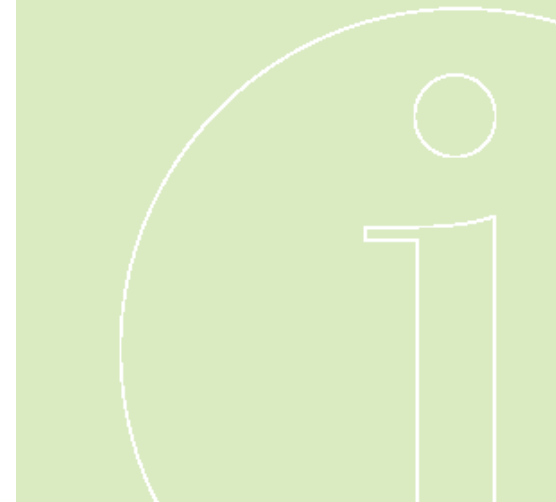


COMMERCIAL BANKING

iTreasury

Your Complete
Online Cash
Management
Solution



iTreasury— A Complete Solution

Personalized service. It's what you expect and deserve. All of Regions Bank's Commercial Banking services, including Treasury Management, operate on this principle. You receive individual attention from a Regions professional beginning day one. Our Relationship Managers and Treasury Management Sales Specialists, supported by a team of experienced professionals, are dedicated to meeting your needs and helping your company succeed. That's what building a financial relationship is all about.

The iTreasury suite of services provides an electronic window to your bank account through any PC with access to the Internet. iTreasury gives you the tools you need to manage your accounts from one point of control. Using a standard Web browser, you will be able to access a streamlined menu of easy-to-use cash management products. By leveraging Web-based technology, your daily financial decisions will be made easier, faster and more convenient.

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For additional assistance, contact Commercial Client Services at 1-800-787-3905 from 7 a.m. to 5 p.m. CT.

iTreasury

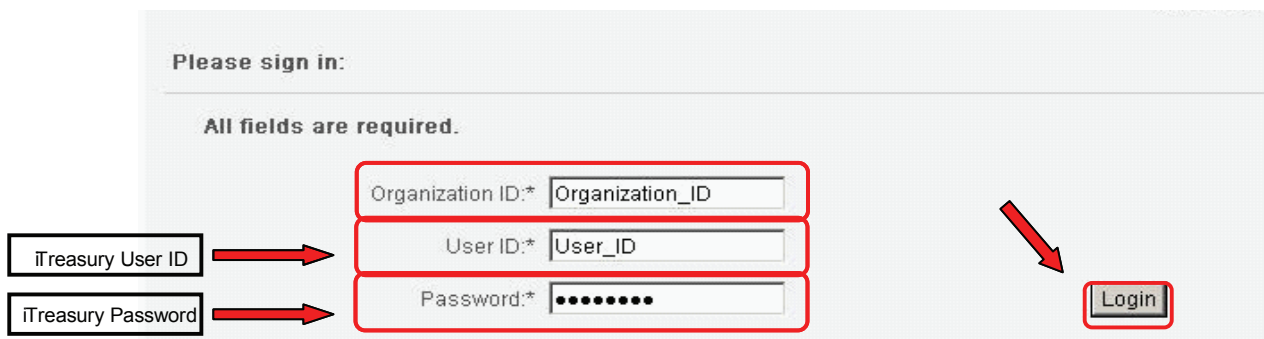
Once Regions has completed your setup, getting started is easy. After logging on, you can easily access any iTreasury service provided to your company.

Depending on your iTreasury security privileges, you may or may not see all screens and options to perform the tasks described in this guide.

iTreasury is available
24 hours a day,
seven days a week.

Getting Started

1. Using your browser, go to: <https://itreasury.regions.com>
2. At the login screen, enter your Organization ID, User ID, and Password. Click "Login."



3. The security token passcode screen will appear prompting you for your Token User ID and Passcode.
 - > Your Token User ID is a combination of your Organization ID and your User ID, for example:

Organization ID = 123456789

User ID = jsmith

Enter: 123456789_jsmith



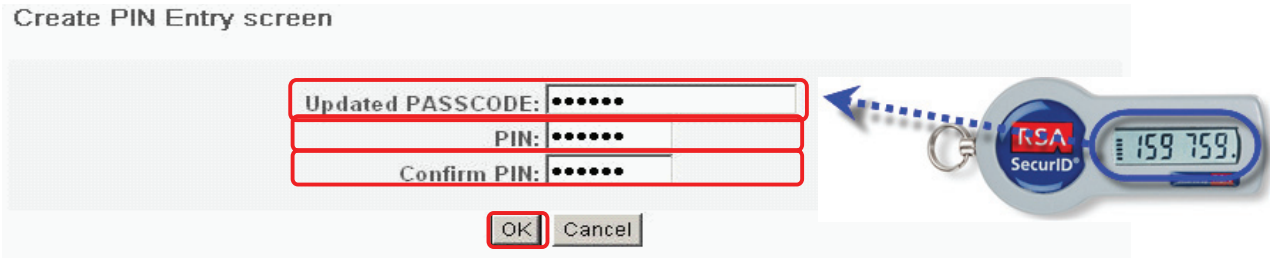
- > Your Passcode is a combination of a PIN and the six digit number appearing on the security token display. If you have not set a PIN, only enter the six numbers that appear on your security token display screen and click "OK". You will then be prompted to create your PIN. You will only see the PIN creation prompt if you are required to create a PIN.

The PIN Creation screen will appear. To create your PIN:

- > Enter the updated passcode: Wait for a new number to be generated on your security token display. Then, enter the number in the "Updated PASSCODE" field.
- > PIN: Select a 4 to 8 character alphanumeric PIN. Then, enter your selection in the "PIN" field.
Note: Your PIN is case sensitive.
- > Confirm PIN: Input the same 4 to 8 character alphanumeric PIN in the "Confirm PIN" field.
- > Click "OK."

Create PIN Entry Screen:

Create PIN Entry screen



Updated PASSCODE: ●●●●●●

PIN: ●●●●●●

Confirm PIN: ●●●●●●

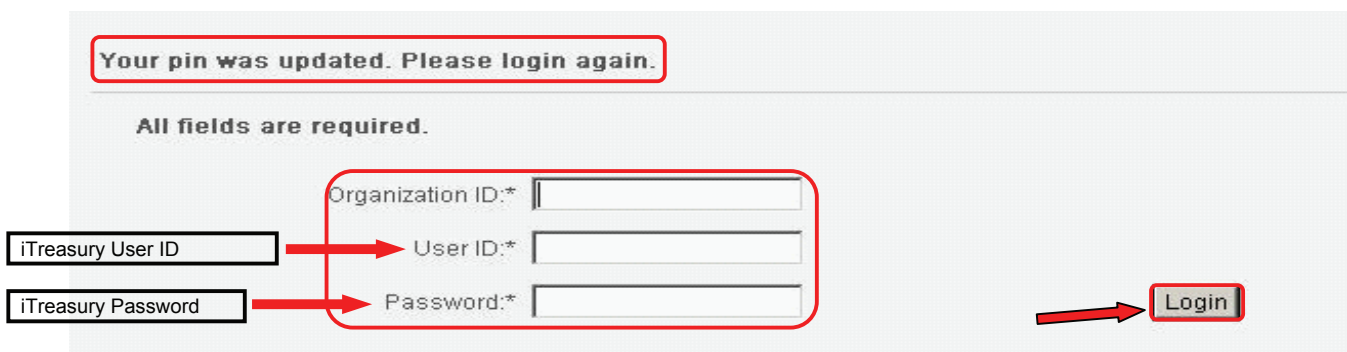
OK Cancel

RSA SecurID 159 759

- > Upon initial setup of your PIN, you will be required to log in to iTreasury and enter your security token information again. A message will appear stating, "Your PIN was updated." You will then be prompted to log in again.

Your pin was updated. Please login again.

All fields are required.



Organization ID:*

iTreasury User ID → User ID:*

iTreasury Password → Password:*

Login

- > After you see this message, log in to iTreasury again using your iTreasury credentials: Organization ID, User ID, and Password.
- > After entering your iTreasury credentials, you will be prompted to enter you security token information. Again, please wait for a new number to be generated on your security token display screen prior to entering this information.

Congratulations! You should now be logged in to iTreasury using your security token.

If you need further assistance, please call Regions Commercial Client Services at 1-800-787-3905, option 1.

The six-digit number changes every 60 seconds on the token.

Once you have successfully logged on, you will see either the Message Board or Dashboard screen.

From the Message Board or Dashboard you will be able to access the **Service Menu Tabs** and the **Service Menus**. You will only see the services you have requested. Once you click on a Service Menu, the **Feature Menu** for that service will appear. By holding your cursor over a Feature Menu, you will be able to access the drop down of selections for that Feature.

If you have a full array of iTreasury services, your Service Menu tabs will be "Check Services" and "Payments and Reporting." If you do not have Check Services, your tabs will be "Administration" and "Payments and Reporting."

Using Help

Most iTreasury procedures and functions are also covered in the online help screens, which are included with the iTreasury product. If you need help on any screen or would like an overview of the information, click the Help button at the bottom of the screen. You can navigate from one help topic to another by clicking on the appropriate hyperlinks.

For additional assistance, contact Commercial Client Services at 1-800-787-3905, option 1, between 7 a.m. and 5 p.m. CT on bank business days. Or you can e-mail us at: clientservicesgroup@regions.com.

iTreasury Guidelines

iTreasury is available 24 hours a day, seven days a week.

<i>Times are Central Time - Monday through Friday. Commercial Client Services is available from 7 a.m. to 5 p.m. CT at 1-800-787-3905 or at clientservicesgroup@regions.com.</i>			
Information Reporting		Special Reports	
Retention Period:		ACH Returns	Daily
Previous Day Report	60 days	Commercial Loan Report	Daily
Current Day Report	60 days	EDI 820 Report/Invalid	Daily
Wire Activity Report	60 days	Return Deposited Item Report	Daily
ACH Activity Report	60 days	Safekeeping Report	Daily
Special Reports	60 days	Wholesale Lockbox Detail/Sum	Daily
		DDA Statements	Monthly
		Account Analysis Statements	Monthly
ACH		Account Transfer	
Post-date up to	30 days	Post-date up to	N/A
Cutoff time	5 p.m. CT	Cutoff time	5 p.m. CT
Posting occurs	Nightly	Posting occurs	Real Time
Send files two days prior to effective date			
<i>ACH files are processed at 10 a.m., 12:45 p.m., 3:45 p.m. and 5 p.m. CT.</i>			
Positive Pay		Stop Payments	
Cutoff time to send files	3:30 p.m. CT	Cutoff time	5 p.m. CT
Items load to Positive Pay and Teller Line Positive Pay	1-2 hours	Monitor screens show	Intraday and last 45 days
Same Day Positive Pay		Transaction Inquiry shows	last 90 days
Exceptions delivered by	3:30 p.m. CT	Stops remain in effect for	6 months
Decisions due by	1 p.m. CT the <u>next</u> business day	Imaging	
Next Day Positive Pay		Available	6 a.m. CT
Exceptions delivered by	9:30 a.m. CT	Retention – except Recon	90 days
Decisions due by	2 p.m. CT the <u>same</u> day	Recon	5 cycles
<i>Exception decisions are collected at 8 a.m., 10 a.m., 11:30 a.m. and 1:30 p.m. CT. Positive Pay Issue Processing Windows: 7:30 a.m., 9:30 a.m., 11:30 a.m., 1:30 p.m., 3:15 p.m. and 8:30 p.m. Files received after 3 p.m., or when Regions is closed, will be processed the next business day. All times are Central Time, Monday through Friday.</i>			
Wire			
Domestic Wire Inquiries	7:30 a.m. to 5 p.m. CT		
Incoming Domestic Wires	7:30 a.m. to 5 p.m. CT		
Outgoing domestic by telephone or iTreasury	7:30 a.m. to 4 p.m. CT		
Outgoing domestic by Branch	Branch until 4 p.m. CT (or when branch closes)		
International Wire Inquiries	7:30 a.m. to 4:30 p.m. CT		
Incoming International Wire Transfer	7:30 a.m. to 3 p.m. CT		
Outgoing International Wires by phone or iTreasury	7:30 a.m. to 1:30 p.m. CT		
Outgoing Branch	Branch opening until 1:30 p.m. CT (or when branch closes)		
Internal Book-Entry Wire Transfer Inquiries	7:30 a.m. to 5 p.m. CT		
By telephone	7:30 a.m. to 4 p.m. CT		
iTreasury (domestic only)	7:30 a.m. to 4 p.m. CT		

Customer Setup

Viewing and Editing Customer Profiles

In Customer Setup, you control the access that other users have to the system. Your own User Profile defines the administrative tasks that you can perform. In Customer Setup, you can:

- Edit users
- Deactivate users
- Lock and unlock users

Adding Users

To add a user, please call Commercial Client Services at 1-800-787-3905 or e-mail us at clientservicesgroup@regions.com. The System Administrator is the only person authorized to add users.

Editing Users

1. From the Service Menu tab, click **Check Services**.
2. Click **Administration** on the Service Menu. In the expanded menu below, click **Entitlements**.
3. On the Feature Menu, place your cursor over **User** and click on **Edit** from the drop down menu.
4. Fill in the fields for **User ID**, **Last Name** and **First Name**. Click **Search**. Scroll down.

Setting Up Check Services Accounts

1. If you are setting up Check Services, select services and which users should have access, then click on **Submit & Assign Check Services Accounts**.
2. Select the account numbers the users should access.
3. Click **Submit**.

Setting Up Payments and Reporting

1. Scroll down to the bottom of the screen. Click on the **Setup Payments and Reporting** button.
2. Choose between different Payments and Reporting services at the top of the screen.

User Setup for ACH Services

iTreasury ACH offers levels of security by allowing you to establish separate user functionality for every type of ACH transaction that you process. To help with setting up the new functionality for each user, iTreasury includes a user setup wizard. The setup wizard will guide you through each step of setting up or editing an ACH user.

1. Click on **ACH Services** at the top of the page.
2. Follow the on-screen prompts to:
 - Select Companies/Applications – This is where you determine the types of ACH and the ACH Companies (accounts) a user is allowed to access.
 - Choose Assignment Methods – This section allows you to choose to set amount and functionality limits for all ACH applications globally or by each individual ACH application.
 - Assign Application Limits and Functions – This section will be different depending on whether you chose to set global or application-specific limits in the last step.

Remember to read each step in the setup wizard carefully when setting up each user. The Help button at the bottom of each page provides detailed explanations of each field on each page.

Setting Up Cash Management Services

1. Click on **Cash Management Services** at the top of the page. This is the Information Reporting and Special Report Selection section. Select the reports that the user will need to access.
2. Scroll down to the bottom of the page.
3. In the next section, fill in any Account Transfer Amount Limits.
4. Click **Save**.

Setting Up Accounts

1. In the Accounts section, select the accounts for the user by placing check marks in the boxes to the left of the account numbers.
2. To the right of each account, select the functionality that you wish to grant each user per account.
 - IR = Information Reporting
 - SR = Special Reporting
3. • Wire activity = wire account for wire activity reporting
 - Wire transfer = wire account for wire transfer

Setting Up Wire Activity

1. Click on **Wire Activity** at the top of the page.
2. You may assign wire accounts to the user by placing a check mark by each account number.
3. Click **Save**. Then click on **Return to User Admin** at the top of the page.

Deactivating Users

1. From the Service Menu tab, click **Check Services**.
2. Click **Administration** on the Service Menu. In the expanded menu below, click **Entitlements**.
3. On the Feature Menu, place your cursor over User and click on **Edit** from the drop down menu.
4. Fill in the field(s) for User ID, Last Name and/or First Name. Then click the **Search** button.
5. If several users appear in the Search Results, click on the **User Name**.
6. In the Deactivation Date field, fill in the date the user should be deactivated. Enter today's date for immediate deactivation.
7. Click **Submit**.
8. When the deactivation date is reached, the user will no longer have access to the system. The user will be purged from the system within 90 days.

Note: Deactivating a user ID will **permanently** remove the user from the system. To temporarily block a user, use the Lock feature (see below for details).

Locking and Unlocking Users

1. From the Service Menu tab, click **Check Services**.
2. Click **Administration** on the service menu. In the expanded menu below, click **Entitlements**.
3. On the Feature Menu, place your cursor over User and click on **Edit** from the drop down menu.
4. Fill in the field(s) for User ID, Last Name and/or First Name. Then click the **Search** button.
5. If several users appear in the Search Results, click on the **User Name**.
6. Next to the Status Description, place a check mark in the box labeled Locked. Click **Submit**.
7. To unlock a user, remove the check mark from the box labeled Locked. Click **Submit**.

Wire users will be set up by Regions.

Audit Reports

If you have the Audit User Entitlement, you can run and view audit reports to see what actions users have taken on the system. There are two audit report functions. One report lists events associated with Administration and Check Services. The other audit report lists events associated with actions users take within Payments and Reporting.

Auditing Check Services

This Audit function provides ways to monitor the actions your organization's users have taken within Administration and Check Services. This feature gives you the ability to reconstruct, review and examine the sequence of activities on a system, including who initiated the action, when the action took place and the results.

Setting Up the Audit Report

1. From the Service Menu tab, click on **Check Services**.
2. From the Service Menu, click on **Administration** and then **Audit**.
3. From the Feature Menu, click on **Configure**. The List of Services screen appears.
4. Click **Submit** to save the list of events you want to audit.

Running an Audit Report

1. From the Service Menu tab, click **Check Services**.
2. From the Service Menu, click on **Administration** and then **Audit**.
3. In the From Date and To Date fields, enter a date or range of dates for the audit report.
4. Enter Customer User ID. Use the other criteria selection options to select ALL or specific User IDs, services or events.
5. Choose the Service. Click **Done**.
6. Choose the Event Name. Click **Done**.
7. Click **View Reports** to generate the report. The Audit Summary Report screen appears, displaying an audit report based on the selection criteria.

Auditing Payments and Reporting

You can run audit reports that detail user access to ACH, Cash Management, Wire and Reporting functions. When you run an audit report, you can choose to audit an individual user or all users.

1. From the Service Menu tab, click on **Payments and Reporting**.
2. Click **Maintenance** on the Service Menu and then click **Audit** on the Function Menu. The Audit Criteria screen appears. Or, you can enter the time range.
3. Enter the date or date range you want to audit.
4. Select the Sort Order in which data appears on the Audit Report.
5. Select the Users you want to audit: All Users creates a report for all users. Select One lets you select individual users.
6. Select a Report Output option of Screen or File.
7. Click **Report**.

Note: If you select the radio button for All Users, the report appears in the new window or the download options screen appears. If you choose Select One, the User Lists will appear. Select the check box for the user you want to audit and click **Report**.

Information Reporting

You can use Information Reporting to view detailed information on all your transaction activity. The Information Reporting module allows you to:

- Run reports on previous and current day activity.
- Search for individual transactions or ranges of transactions with the Transaction Search feature.
- Export reports or search results in fixed or delimited format for use in desktop applications.
- Export BAI2 formatted data.

Reporting Terms and Features

The following definitions describe features and terms for Information Reporting:

Previous vs. Current Day: You can run a report on data for the previous business day or current business day.

Current Day vs. Cash Position: Cash Position Report offers a calculation of the current availability of funds.

Report Views: When you run a report, you must select a report view for the report results. The report view determines the level of detail for report results. Report views include a Summary and a Transaction List.

Summary Views: Summary views provide balances, totals and other summary information.

Transaction List Views: Transaction List views provide detailed transaction information, including information on individual transactions.

Reporting Retention

Previous Day Report:	90 days
Current Day Report:	90 days
Cash Position Report:	90 days
Wire Activity Report:	90 days
ACH Activity Report:	90 days
Special Reports:	90 days

iTreasury Special Reports

Daily	Monthly
ACH Returns	DDA Statements
Commercial Loan Report	Account Analysis
EDI 820 Report/Invalid	
Return-deposited Item Report	
Wholesale Lockbox	
Detail/Summary	
Weekly	
Safekeeping Report	

Running Reports

Select a Report

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Reporting** on the Service Menu to access the Reporting Selection screen.
3. From the Report Selection screen, select the desired report by clicking the hyperlink in the **Report Name** column. The Criteria Selection screen appears.

Select Report Criteria

Enter data in the appropriate fields described below:

From Date: The date for which you want to produce report results. If you want report results for a range of dates, enter the first date in the range.

To Date: If you want report results for a range of dates, enter the end date in the range. If you want report results for a single day, enter that date in the From Date field and leave the To Date field blank.

Transaction Sort: This is the method the system uses to sort results for a Transaction List Report view. Options include: Date/Amount, Date/Serial Number, Amount, Serial Number, Reference Number or Transaction Type.

Show Detail: Select this option when you want to see additional information associated with an individual transaction in the Transaction List Report view, such as ACH addenda information.

Select a Report View

1. On the Criteria Selection screen, select Summary or Transaction List.
Note: Transaction List not available on Balance Report.
2. Select the check box next to the appropriate account(s).
3. Click **Display** to view the report.

Searching for Transactions

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Reporting** on the Service Menu.
3. On the Feature Menu, click **Transaction Search** to view the Search Criteria screen. Alternatively, from the Criteria Selection screen, select the check box next to the appropriate account, and then click the **Transaction Search** button.
4. Enter the appropriate data for the search you desire.
5. Click the **Transaction Search** button.

Running a Special Report

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Reporting** on the Service Menu.
3. On the Feature Menu, click **Special Reports** to view the Special Reports screen.
4. To view the report, click the appropriate hyperlink in the **Report Name** column.

Exporting Report Results

You can use the Export feature to export a report or the results of a transaction search to a separate file.

1. To export report results:
 - Click **Reporting** on the Service Menu and then select the report. Enter report criteria on the Criteria Selection screen, and then click **Export**.

To export Transaction Search results:

- Click **Reporting** and then **Transaction Search**. Enter search criteria on the Transaction Search screen, and then click **Export**.
2. On the Export screen, select export options. You can select the Include Column Headers check box to add the headings for each column in the report, for example “Date” or “Amount,” as a row in the export file.
 3. Click **Export Report**. The following prompt appears beneath the screen title:

Export was started for <name of report>. Reload or refresh your browser to view results of export.

Including column headers makes it easier to differentiate columns in the export file.

4. Click **Reload** (Netscape) or **Refresh** (Internet Explorer). A new message hyperlink appears:
Export file created. Click here to download or view the file.
5. Click on the message hyperlink to view the export file in your browser. Use your browser File/Save As option to save the export data to a file.
6. To exit the report view and return to another reporting screen, select an option from the Feature Menu.

Once you have saved the file, you can use the Import feature of your spreadsheet or accounting program to bring the data into that program.

Export BAI2 Data

Download BAI2 formatted reports to specific directory locations.

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Reporting** on the Service Menu.
3. Place your cursor on BAI2 on the Feature Menu and select **Previous Day** or **Current Day** from the drop down list.
4. On the BAI2 Export screen, enter the date range, select the appropriate accounts and click **Export Report**. A message appears, indicating export was started.
5. Click **Reload** (Netscape) or **Refresh** (Internet Explorer). A hyperlink message appears, indicating that the export file was created.
6. Click the message hyperlink to download the export file. Use your browser File/Save As option to save the export data to a file.

Formats:

- Comma – separated
- Tab – separated

Transaction Inquiry Overview

Transaction Inquiry allows you to search for a variety of transaction types and to take actions after reviewing the results of the search.

The Transaction Inquiry search function allows you to define search criteria. You can use the search function to search for stop-payment instructions, as well as a variety of other transactions.

The types of inquiries you can conduct are based on the account types and other factors. Depending on these factors, you may be able to use the Transaction Inquiry feature to search for:

- Account activity
- Paid checks
- OTC checks
- Checks that have stop-payment instructions
- Issued checks and voided checks
- All debits, debit memos and debit adjustments
- Deposit tickets and deposited items

Depending on the file size, you may have to refresh several times.

Performing a Transaction Inquiry

Transaction Inquiry allows you to set search criteria for a variety of transaction types. The transaction types available for searching are based on account type. Transaction types that are available for one account may not be available for another account type.

Based on the type of Transaction Inquiry you perform, you may be able to hyperlink from the results screen to a scanned image of a check or deposit item or go directly to the Stop Payment screen.

Searching for Transactions

1. From the Service Menu, click **Inquiry/Stop Payment**.
2. From the Feature Menu, select **Inquiry** and click the Transaction Type on the drop down list. The search criteria screen appears listing fields that are used for that particular transaction search.
Note: The screen below shows Deposit Ticket search criteria. Your screen may not display all of the same fields.
3. Click the **Account** drop down list and select the account number to

apply to the search. If the number of accounts exceeds the limits of the drop down box you must click the Account Lookup button next to the drop down box to access all available accounts. This is a required field.

4. Enter additional search criteria fields.

Note: Required fields are denoted with an asterisk (*). Fields that appear on the screen depend on the type of transaction inquiry you are making.

Amount (Check Amount)

Enter a single amount or, if a range of amounts is allowed, enter the From Check Amount as the beginning of a range (or for a single check) and the To Check Amount as the ending number in the range.

Date

Date fields that appear can be for Posting Dates, Issue Dates or Dates that apply to specific types of searches. To use the Date fields, enter a single date or, if a range of dates is allowed, enter the **From Date** as the beginning of a series (or for a single check) and the **To Date** as the ending number in the series. Date format: mm/dd/yyyy

Deposit Serial Number

Enter a single Deposit Serial Number or, if a range of Deposit Serial Numbers is allowed, enter the From Deposit Serial Number as the beginning of a sequence (or for a single check) and the To Deposit Serial Number as the ending number in the series.

Item Account

Enter the account number of the item.

Payee

Enter the payee's name in the Payee field.

Sequence Number

Enter a single Sequence Number or, if range of Sequence numbers is allowed, enter the From Deposit Sequence Number as the beginning of a sequence (or for a single check) and the To Deposit Sequence Number as the ending number in the sequence.

Serial Number

Enter a single Serial Number or, if a range of serial numbers is allowed, enter the From Serial Number as the beginning of a series (or

for a single check) and the To Serial Number as the ending number in the series.

Store ID

Enter a Store ID that applies to this check.

5. Click **Search**. The Transaction Inquiry search results screen appears, displaying the transactions that match the search criteria.

Account Transfer

You can use Account Transfer to move funds between your Regions accounts.

Account Transfer Terms and Features

The definitions below describe features and terms for Account Transfer:

Effective Date: The effective date is the settlement date for transactions. This is the date when funds are transferred between your Regions accounts.

Retain Settings: If you repeatedly make the same account transfer, you can retain account transfer instructions so that you do not have to enter the information every time.

- The cutoff time to enter an account transfer is 5 p.m. CT.
- Posting of an account transfer occurs nightly.
- Deadline for memo posting is 10 a.m. CT.

Creating a Transfer

1. From the Service Menu tab, click on **Payments and Reporting**.
2. Click **Account Transfers** on the Service Menu to initiate an account transfer.
3. Select the debit account in the **From Account** column.
4. Select the credit account in the **To Account** column.
5. The current date will appear in the Date field. If you would like the transfer to occur on a different date then you will need to enter a new date in this field.
6. Enter the transfer amount in the Amount column.
7. Enter a comment that describes the transfer in the Comment column (optional).
8. To retain these transfers for future use, click the **Retain** check box. The next time you open the Account Transfer List, the From Account, To Account, Amount and Comment fields will be prepopulated.
9. To release an entry and add the transfer to the View Transfers list, select the check box next to the entry and click **Transfer**. The system prompts you with a message asking you if you are sure you want to send the transfer(s) you selected to the View Transfers screen.
10. Click **OK** to send the transfer(s). A confirmation appears beneath the screen title indicating that a transfer was successfully released. The transfer appears on the View Transfer screen with a Released status. Click **Cancel** to make changes before you send the transfer(s).

11. From the View Transfers screen, place a check mark in the box next to the transfers you want to send. Click **Release**.

Editing Transfers

From the Make Transfer screen, you can change the Amount or the Comment for a transfer by retyping over the contents. Click **Transfer** after making changes.

Deleting Retained Transfer Instructions

To delete a retained transfer, select the check box next to the transfer and click **Delete**.

Running the Transfer Report

1. From the Make Transfer screen, click **View Transfer** on the Feature Menu.
2. On the View Transfer screen, select the check box next to the Account Transfer batch(es) you want to see in the report, and click **Transfer Report**.
3. On the **Summary Report** selection screen, make your selection in Select Sort Order and click **OK**.

Exporting the Transfer Report

1. From the View Transfers screen, click **Export** on the bottom of the screen.

Real-Time Authorization Statuses

The following statuses are only associated with Real-Time Funds Authorization:

Pending Release status means the transfer's Real-Time Funds Authorization request is awaiting reply from the financial institution host system.

Pending Unrelease means the transfer's Real-Time Funds Authorization request is awaiting unrelease approval. Approval is necessary in case there are authorized transactions within the transfer.

Declined means the transfer's Real-Time Funds Authorization request has been rejected.

Note: Depending on your system, some statuses may never appear.

Unreleasing Transfers

You can only unrelease transfers that have a Released status.

Note: Real-time account transfers cannot be unreleased.

1. From the Make Transfer screen, click **View Transfer** on the function menu. The View Transfer screen appears.
2. Select the check box next to the account transfer you want to unrelease.
3. Click **Unrelease**.

Deleting Transfers

You can only delete transfers with an Entered status.

1. Navigate to the View Transfer screen.
2. Select the check box next to the account transfer you want to delete.
3. Click **Delete**.

Viewing Transfers

You can view information about account transfer by running a Summary Report. To run a Summary Report, perform the following steps:

1. On the Service Menu, click **Transfer** and then **View Transfer** on the Function Menu.
2. Select the check box next to the transfer for which you want to create a report and click the **Report** button. The Summary Report screen appears.
3. Select the Sort Order for **ID**, **Name** or **Descending Order** and click **OK**. The Summary Report appears.
4. If you want to send the report to a printer, click **Print**. To close the report and return to the View Transfer screen, click **Close**.

Balance Inquiry Overview

Balance Inquiry provides you with real-time access to current account balance information. The balance information you receive is the most up-to-date available. You can use Balance Inquiry to view Current Available, Current Ledger and Account Balances.

Viewing Deposit Balances

The following procedure describes how to view current deposit account balances.

1. From the Service Menu, click **Check Services** and then click **Balance Inquiry**.
2. From the Feature Menu, click account balances to open the account selection screen.
3. Select an account from the Account Number drop down list. If the number of accounts exceeds the limits of the drop down box, you must click the Account Lookup button next to the drop down box to access all available accounts.
4. Click **Submit**. The results screen for the account you select appears.

Status

The fields that appear on the results screen include:

Date/Time

The date and time of the balance. Date format: HH:MM:SS <Time Zone> on MM/DD/YYYY

Account Number

The account number.

Balance Type

The type of balance, such as Current Available. Account Balances can have more than one Balance Type.

Balance Amount

The current account balance for the specific Balance Type.

Setting Up and Using Dashboard

The Dashboard gives your organization's users easy access to account information and messages from the Financial Institution. Messages and account information appear on the Dashboard each time the user logs on to the system or clicks Dashboard on the Service Menu. The functions that appear on your Dashboard depend on the services you have access to and your user privileges.

Dashboard Messages

The messages that appear on your Dashboard depend on the cash management services to which you have access. The messages may tell you about actions that you need to take, information about cut-off times or other important information from the financial institution. Some messages may include links to additional information or have status icons to reflect message importance.

Viewing Account Balances

The Account Balances section of the Dashboard gives you instant access to account information and quick access to Account Activity. Up to 10 accounts can appear on your Dashboard.

Click the Refresh Options to refresh account balances and view any changes in account balances that may have occurred since you logged on or last refreshed.

Click the Account Number hyperlink to open the Account Activity screen. The Account Activity screen allows you to search for Account Activity.

Linking from Dashboard to Information Reporting

The Dashboard provides a link directly to the Information Reporting service. The link makes it easier for you to view current day information from the Dashboard, and then quickly go into Information Reporting for previous day information and other reports. The link only appears if you have access to Information Reporting.

Giving Users Access to Dashboard

1. From the Check Services tab, click **Administration** and then click **Entitlements**.
2. From the Feature Menu, select **User** and then **Edit**.
3. Enter the appropriate information in the fields.
4. Balance Inquiry field check deposit balances and account balances will default.
5. Under the service setting "Check," select **Transaction: Account Activity**.
6. Under the service setting "Dashboard," select Balances.

7. To display accounts on the Dashboard you must give the user access to the accounts and account services. You can select up to 10 accounts to appear on the Dashboard.
8. Select the **Balance Inquiry** option for each account.
9. Select the **Dashboard** option for each account.
10. Click **Submit**.

Export to Quicken and QuickBooks

Use the Download to Quicken or Download to QuickBooks option to export the results of a Statement Report in QFX format. Once you download the file, you can reconcile the accounts.

Note: Quicken or QuickBooks is required to read QFX files. You cannot view QFX files in the product.

1. After you click **Download to Quicken** or **Download to QuickBooks** on the Information Reporting Criteria Selection screen, the following prompt appears:
Export was started for <name of report>. Refresh your browser to view report results.
2. Click the **Refresh** button. A new hyperlink appears:
Export file Created. Click here to download or view the file.
3. A prompt appears asking whether you want to save the file for later processing or have the system process it immediately. Select the check box for one of the following:
 - **Have Quicken/QuickBooks process these transactions now** – Launches Quicken or QuickBooks and imports the file. If the BID number or version are incorrect, an error message will appear.
 - **Save the transactions in a file for later processing (you will be prompted for a file name)** – The system will prompt you for a location to save the file. You can go to the specified location at a later time to import the file manually.

Note: If you deselect the box next to **Always give me the option of saving to a file when I download Web Connect data**, you will not have this option the next time you download to Quicken/QuickBooks. The program will launch immediately.

Note: Download to QuickBooks does not support the QuickBooks Online edition.

ACH Payments Processing

You can use the ACH service to make a wide variety of payments. Types of payments, also called applications, include the following:

- Direct Deposit
- State and Federal Tax Payments
- Preauthorized Credits and Debits
- Cash Concentration and Disbursement
- Vendor Payments
- State and Federal Child Support Payments
- TEL and WEB Payments

About the Automated Clearing House

The ACH batches that you release to Regions are processed through the Automated Clearing House (ACH) network.

The ACH is a central clearing facility, typically operated by the Federal Reserve Bank, which receives and distributes electronic payments among banks and performs settlement functions.

When you initiate a payment to Regions, the entry is sent to the ACH operator, who then distributes it to the receiving bank for action on the account of the receiver. On the settlement date, funds are transferred between your account and the receiver's account at the participating banks.

For example, if you send a payroll file to Regions, it is then sent through the Automated Clearing House to your employees' banks. On the settlement date, Regions debits your account and the employees' banks credit their accounts.

The iTreasury ACH cutoff time is 5 p.m. CT.

Basic Terms and Features

Databases: Databases let you group, store and reuse ACH transaction information, such as employee payroll details. You set up your application by creating a database for each type of payment you will use. Each database contains a single entry for each transaction.

Effective Date: The effective date is the settlement date for transactions. This is the date when funds are transferred between bank accounts within the Automated Clearing House. You assign an effective date when you create transactions with the Create Batch function.

Applications: Applications are the different types of payments you make. You select an application when you set up a database. Each application has its own data entry screen for adding database entries.

Batches: Batches are groups of transactions with assigned effective dates. You create batches from databases. The term “batch” comes from the way the system groups transactions based on the effective date and payment type you are using.

Create Batch: You use the Create Batch function to create batches of transactions from your databases.

Data Export: The Data Export function allows you to export information from your ACH database into an external accounting package.

General Setup and Workflow

ACH workflow starts with the setup of the databases and ends with the release of an ACH batch for processing.

1. Create databases for each type of payment.
2. Edit databases to update information that changes from payment to payment.
3. Create batches of transactions.
4. View batches and run reports.
5. Release batches to Regions for processing.

Creating a Database

Adding a Database

1. From the Service Menu tab, click on **Payments and Reporting**.
2. Click **ACH Payments** on the Service Menu to view the ACH Database List screen.
3. Click **Add** at the bottom of the screen. The screen below appears:
4. Select the appropriate company from the **Company** drop down list. Select the appropriate application from the **Application** drop down list.
5. Enter a **Database Name**, such as “Hourly Payroll.”
6. Click **Save** to save the new database. The Database Summary screen appears with a confirmation that the database is added.
7. Click **Add** to add an entry for the database. A Database Detail screen appears.
8. Enter required fields.
Note: Data entry fields for each payment type are different. Click **Help** for instructions on how to complete each data entry field.
9. When you are finished entering data, click **Save**. A confirmation appears at the top of the Detail screen.
10. Repeat steps 6–8 for each entry you wish to add to your database.

Editing Database Entries

1. From the ACH Database List screen, click the hyperlink for the appropriate database. The Database Summary screen appears.
2. Edit the amount field if necessary. For example, for an hourly payroll database, edit the amount to reflect the current payroll amount due to each employee.

Approving Database Changes

A database may need approval when a user creates a new database or changes an existing database or entry.

1. On the Database List, select the check box next to the database with a status of “Pending Approval.”
2. Click **Modify Database**.
3. On the Modify Database screen, click Approve.

If you are creating a database for a large number of entries that are already formatted in a spreadsheet application (such as Excel, Quicken, Lotus or Peachtree), you may be able to import your detail entries using the **Data Import** feature (refer to page 33).

ACH Export

You can export information from your database into a spreadsheet or an accounting package.

1. From the ACH Database List screen, select the check box next to the appropriate database, and then click **Export**.
2. On the Export screen, select the appropriate information and click **Export Report**. A message appears indicating that ACH Export was started.
3. Click **Reload** (Netscape) or **Refresh** (Internet Explorer) to refresh the screen. A hyperlink message appears indicating that the export file was created.
4. Click the message hyperlink to download the export file. Use your browser **File/Save As** option to save the export data to a file.

Creating ACH Batches

1. Once amounts are updated, return to the Database List screen by clicking **ACH Database List** on the Feature Menu.
2. From the ACH Database List screen, select the check box next to the appropriate database, and then click on **Create Batch** to view the Create Batch screen.
3. Enter the date you want transactions to settle in the **Effective Date** text box. Leave the Transaction Options setting to the All default.
4. Click **OK**. Batches appear on the Batch List screen. You may have to click "Refresh" to see the new batches. Follow any prompts that appear on the screen.

Releasing Batches to the Bank

When you release batches, they become available to Regions for processing.

1. From the ACH Batch List screen, select the check box next to the batch you want to release, and then click **Release**. You may only release one batch at a time.

A confirmation appears at the top of the ACH Batch List screen, stating that the batch has been released.
2. View the status area to confirm release and acceptance by Regions. Batch status changes from "Entered" to "Released." The status then changes to "In Process" as Regions processes transactions and then to "Submitted" when the batch has been sent to Regions's ACH processing application. The Date and Time columns update as batch status changes.

Important Notes:

- **ACH files are processed at 10 a.m., 12:45 p.m., 3:45 p.m. and 5 p.m. CT.**
- **Submit files two days prior to the effective date.**

Unreleasing Batches

If you have released a batch and want to cancel the process and make the batch unavailable for bank processing, you can unrelease the batch.

This can only be done if the status is “Released.” If the status is “In Process” or “Submitted,” you cannot unrelease the batch.

Unreleasing Batches

1. Click **ACH Payments** on the Service Menu.
2. From the Feature Menu, click **ACH Batch List**. Select the check box next to the batch you wish to unrelease.
3. Click **Unrelease**. A confirmation appears at the top of the ACH Batch List screen, stating that the batch has been unreleased. The status for the batch changes back to “Entered” and the Date and Time field is updated.

In the future, if you have a new database for which you have not yet created prenotes, and you do not want to create live transactions, select Prenotes Only.

✓ Tips on choosing between ACH Validator and ACH Import

iTreasury provides you with reliable options to transmit ACH files to Regions, whether those files are in valid or nonvalid NACHA format. Please refer to the table below when determining whether to use ACH Validator or ACH Import:

Processing Feature	ACH Validator	ACH Import
Ideal for ACH files created using propriety software, payroll software or software offered by other banks	✓	✓
Eliminates having to manually re-enter information before sending to Regions	✓	✓
File must be in valid NACHA format before submitting	✓	
Transaction changes can only be made before submitting file through iTreasury	✓	
Can accept valid and nonvalid NACHA files		✓
Transaction changes can be made after imported into iTreasury		✓

ACH Validator

Use ACH Validator to retrieve NACHA files directly into ACH Batch List. The ACH Validator function verifies that the file format output of your accounting package is in the correct NACHA format.

Using Validator

There are three basic steps for using Validator:

1. Create a NACHA file from your accounting package.
2. Use the Validator function to retrieve it directly into the ACH Batch List.
3. Release the batch to Regions for processing.

Retrieving a NACHA File to an ACH Batch List

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **ACH Payments** on the Service Menu.
3. On the Feature Menu, click **ACH Validator** to view the Validator screen.
4. Specify the NACHA file you want to validate by entering the path to the file on your hard drive or network, or by clicking the **Browse** button.

5. From the Browse Window, select a NACHA file, and click **Open**. The path to the file displays in the Validator File Name/Location text box.
6. Click **OK**. The following message displays:
Validation was successfully started for the file <filename>.
7. Click **Reload** (Netscape) or **Refresh** (Internet Explorer) on the browser toolbar to view the results of the Validator import.



Tips for correcting exceptions:

When validation is complete, one of four messages displays depending on the outcome of the validation. Messages are listed below, with recommendations for corrective actions if they are required:

- *Validation of the file, <NACHA filename> into the database <database name> was successful.*
Validation was successful.
- *Validation of the file, <NACHA file name> was successful with exceptions.*
One or more records need to be repaired in your payroll system and the original batch deleted in iTreasury before running the Validator again.
Note: View the Validator Report to understand why exceptions occurred. To view the Validator report, click the hyperlink in the message or click the Validator Report button on the ACH Batch List screen.
- *Validation of the file <filename> into the database <database name> failed.*
Validation did not occur. No batches were created. Review your NACHA file for errors.
- *Validation of the file <filename> completed without processing. There are no records to process.*
Validation did not occur. No batches were created. Review your NACHA file for errors.

Releasing the Batch

Once you have successfully validated your file, go to the ACH Batch List screen to release the batch to Regions for processing.

Viewing the Validator Report

Once you have released the batch to Regions for processing, go to the ACH Batch List and click Validator Report to view the report.

ACH Import

Use the Data Import function to import files created with an accounting package into an ACH Database.

Before you can import a file, you define import formats with the data entry requirements for a particular ACH application to match the characteristics of the import file you created using your accounting package. For example, to import a comma-delimited file containing payroll data into an ACH payroll database, you create an import format based on the payroll application.

When you import, you select the import format and the import file. Once you create an import format, you can use it each time you import.

Importing Data

There are five basic steps to using data import.

1. Create an import format.
2. Export from your spreadsheet or accounting package choosing the comma delimited, fixed width or NACHA option.
3. Import into the ACH database.
4. View the import report for the success of each entry in your incoming file.
5. Correct exceptions if needed, which are items that did not import correctly or items that require more detail in the database in order to create a payment file.

Basic Terms and Features

The definitions below describe features and terms for data import:

Import Format: A format used to import files from your accounting package so they can be used by the system.

Fixed Width: A file format that contains data in a continuous string of characters and spaces. Each character and space defines a separate column. Each column has a number. To define a field, you must specify a span of numbers that corresponds to where that field begins and ends in the import file. Specify the beginning and ending column of each field by their values in the import format.

Comma Delimited: A file format that uses commas to separate fields. Specify the order of the fields as they appear in the file to be imported by entering the number in the import format.

Creating an Import Format

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Setup** on the Service Menu. On the Feature menu, click **Import Format List** to view the Import Format List screen.
3. Click **Add**. The Add Format screen appears.
4. Enter data in the appropriate fields and click **Save**. The Format Definition screen appears.
5. Select or enter the Format Property Characteristics. Click the **Help** button for more information concerning the fields on this screen.
6. Specify Field Properties for each field in the application:
 - For fixed format files, specify the span of numbers that corresponds to where a field begins and ends in the import file.
 - For comma-delimited files, specify the Field Number (order) of each field in the file.
7. Click **Help** for a description of each field.
8. Click the **Save** button. You can now use the format.

Importing into the System

1. Click **ACH Payments** on the Service Menu.
2. Click **ACH Database List** on the Feature Menu to view the Database List screen.
3. Select the check box next to the database into which you want to import, and then click **Import** to view the Import screen.
4. Select the appropriate import format from the **Import Format** drop down list.
5. Specify the file you want to import by entering the path to the file on your hard drive or network in the **Local File to Import** text box, or click the **Browse** button to locate the file.
6. Click **OK**. When the import is complete, the Database List screen displays a confirmation message. You may need to click **Reload** (Netscape) or **Refresh** (Internet Explorer) on your browser toolbar to view the results of your data import.

Viewing Import Report

View Import Reports to obtain information about any problems related to import. To view the report, click the hyperlink in the confirmation message, or perform the following steps:

1. Click **ACH Payments** on the Service Menu.
2. Click **ACH Database List** on the Feature Menu to view the ACH Database List screen.
3. Select the check box beside the database into which you imported, then click **Import Report**.

Report results display in your browser. The status can be “Imported,” “Not Imported,” or “Needs Repair.” A status of “Needs Repair” means that data did not import into one or more fields for particular entries. These errors are called exceptions.

Correcting Exceptions (if needed)

To correct exceptions in an ACH Database that have a status of “Needs Repair,” perform the following steps:

1. Use the Import Summary Report to determine which fields need corrections. If all fields have a “Needs Repair” status, you may have incorrectly set up your format, or imported an incorrect file. Check before continuing.
2. To repair the entries, click **ACH Payments** on the Service Menu.
3. Click **ACH Database List** on the Feature Menu to view the Database List screen.
4. Click the appropriate database hyperlink. The Database Summary screen appears.
5. To edit an entry that has a “Needs Repair” status, click the hyperlink in the Name column. A Database Detail screen appears.
6. Click **Save**.

A NACHA format has already been predefined in the import format list.

When an exception has been corrected for an entry, the status changes to “Entered.”

Wire Transfers

You can use the Wire module to make secure domestic wire transactions.

Wire features include:

- Bank- and customer-maintained wires.
- Semi-repetitive and non-repetitive wires.
- Drawdown wires.
- Future-value-dated wires.
- Single screen for reviewing and managing all wires.
- Correction screen for wire errors.
- Wire history screen to review all past wire activity.
- Wire templates for fast, accurate and secure data entry.

Because your wire options are set up by Regions, you can be sure that transactions settle quickly and efficiently according to the bank's policies and procedures.

Wire Cutoff Times

Funds Transfer Business Days are Monday through Friday only, except if the Federal Reserve Bank, Regions Bank, state or federal legal holidays fall on a day during that period. The following are the opening and cutoff hours for the Regions Bank Funds Transfer Business Day. All times are based on Central Time (CT).

	Wire
Domestic Wire Inquiries	7:30 a.m. to 5 p.m. CT
Incoming Domestic Wires	7:30 a.m. to 5 p.m. CT
Outgoing domestic by telephone or iTreasury	7:30 a.m. to 4 p.m. CT
Outgoing domestic by Branch	Branch until 4 p.m. CT (or when branch closes)
International Wire Inquiries	7:30 a.m. to 4:30 p.m. CT
Incoming International Wire Transfer	7:30 a.m. to 3 p.m. CT
Outgoing International Wires by phone or iTreasury	7:30 a.m. to 1:30 p.m. CT
Outgoing Branch	Branch opening until 1:30 p.m. CT (or when branch closes)
Internal Book-Entry Wire Transfer Inquiries	7:30 a.m. to 5 p.m. CT
By telephone	7:30 a.m. to 4 p.m. CT
iTreasury (domestic only)	7:30 a.m. to 4 p.m. CT

Basic Terms and Features

Host Semi-Repetitive: *Regions will maintain this wire transfer template on your behalf.* The debit and credit party information, as well as other static information (OBI information), remains the same. Only the date and dollar amount can be changed on initiation. Additional information such as a reference number or invoice number (OBI information) for a beneficiary can be entered. This wire application can be used for domestic and international USD transfers.

Non-Repetitive Fed: *Enter wire information free-form into a template for one-time use.* The debit and credit parties are different each time. This wire will go to the Federal Reserve for processing. You may want to require secondary authorization for non-repetitive wires.

Non-Repetitive Internal: *Enter wire information free-form into a template for one-time use.* The debit and credit parties are different each time. This wire will not go to the Federal Reserve for processing, but will be processed internally at Regions. You may want to require secondary authorization for non-repetitive wires.

Non-Repetitive International USD: *Enter wire information free-form into a template for one-time use.* The debit and credit parties are different each time. This wire will be sent to a foreign beneficiary in U.S. dollars. You may want to require secondary authorization for non-repetitive wires.

Non-Repetitive International Foreign Currency: *Enter wire information free-form into a template for one-time use.* The debit and credit parties are different each time. This wire will be sent to a foreign beneficiary in a foreign currency. Currency exchange rates will apply. You may want to require secondary authorization for non-repetitive wires.

Semi-Repetitive Fed: *Templates are maintained by those granted authority to set up/change wire templates.* The debit and credit parties remain the same, and the date and dollar amount can be changed. The standing OBI information cannot be changed (unless user can change within the defined template), but additional OBI information can be entered. This wire will go to the Federal Reserve for processing.

Semi-Repetitive Internal: *Templates are maintained by you.* The debit and credit parties remain the same, and the date and dollar amount can be changed. The standing OBI information cannot be changed (unless user can change within the defined template), but additional OBI information can be entered. This wire will not go to the Federal Reserve for processing, but will be processed internally at Regions.

Semi-Repetitive International USD: *Templates are maintained by you.* The debit and credit parties remain the same, and the date and dollar amount can be changed. The standing OBI information cannot be changed (unless user can change within the defined template), but additional OBI information can be entered. This wire will be sent to a foreign beneficiary in U.S. dollars.

Depending on the application and your setup, you may not be able to select certain templates or accounts.

Semi-Repetitive International Foreign Currency: *Templates are maintained by you.* The debit and credit parties remain the same, and the date and dollar amount can be changed. The standing OBI information cannot be changed (unless user can change within the defined template), but additional OBI information can be entered. This wire will be sent to a foreign beneficiary in a foreign currency. Currency exchange rates will apply.

Drawdown Wires: A drawdown is a request sent by a company to a bank to initiate a wire transfer from its own or another party's account not located at Regions. The party being debited must preauthorize the debit. Drawdown wires can only be set up on the Host Semi-Repetitive wire application.

Queuing: Once you enter a wire, you move (queue) it to the Transaction List, where it is reviewed before it is released to Regions for processing.

Templates: A feature used to store payment data for wire transfers you make on a repetitive basis so that you can later apply that information when initiating a wire to the same beneficiary.

Value Date: The settlement date.

General Setup and Workflow

1. Create wire templates for customer-maintained wires. (Optional)
2. Choose single wire origination and enter all required data into wire entry screen.
3. Queue wire(s) for release.
4. Approve wires. (Optional)
5. Revise wires that are incorrect. (Optional)
6. Release wires for processing.
7. Setup of the SecurID Card.

Creating Wire Templates

Note: If a wire template has already been established, proceed to step 2.

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Setup** on the Service Menu. On the Feature Menu, click **Wire Template Setup**.
3. Select the appropriate wire application by clicking the hyperlink on the application name.
4. From the Template List screen, click **Add**.
5. Enter wire information. Click **Help** for a description of each field.
6. When data entry is complete, click the **Save** button.



Required fields for a non-repetitive wire:

- Date
- Amount
- Debit Account Number
- Receiving Bank ID
- Receiving Bank Name
- Beneficiary Account
- Beneficiary Name

Initiating Single Wires

1. Click **Wire Transfers** and then **Single Wire**.
2. Select the appropriate wire application.
3. Enter wire information.
 - Non-repetitive: Enter wire information (click **Help** for description of each field). You can select an account from the drop down.
Note: When entering Non-Repetitive Fed wires, the ABA Table Lookup can assist in finding the Receiving Bank ID (ABA Number) and Receiving Bank Name.
 - Host semi-repetitive: Enter repetitive number or select from drop down.
 - Semi-repetitive: Enter the **Template ID** or select a **Template ID** from the drop down list. To view data in a template, click **Detail**.
4. When data entry is complete, click the **Queue** button.
5. After queuing wires, review them by clicking **Transaction List** on the Feature Menu.

Initiating Batch Wires

1. Click **Wire Transfers** and then **Batch Wire**.
2. Click **Add** on the Batch List screen.
3. Select the appropriate application (type of wire). The Batch Summary screen appears.
4. Enter the Value Date (settlement date) for the batch in the Value Date field.
5. Add wires to the batch.
6. For all Host Semi-Repetitive and Semi-Repetitive wires, add each wire on a separate line on the Batch Summary screen. Click Save at any time to save wires.

7. For Semi-Repetitive or Non-Repetitive wires, click Add to open a Detail screen to add detail.
8. Use the following tips to make data entry easier:
 - For help on each field, click the Help button.
 - To view template data (to be sure you selected the correct template), click the Detail button (if available).
 - To view all fields for each wire in a batch, use the First, Previous, Next and Last buttons on the Detail screen.
 - Repeat until you have entered all of your transfers. You can make up to 50 entries per batch.
9. For international foreign currency wires, use the drop down menu to select the three-character currency code.
10. Review the wires from the Batch Summary screen. If wires for this batch are complete, click the **Batch List** button. The Batch List screen appears.
11. To queue the completed batch of wires to the Transaction List screen, click the check box next to the appropriate batch(es), and then click the **Queue** button. A confirmation message appears. **Note:** Wires may require additional approvals before you can release them.

Reviewing and Approving Wires

1. Once wires have been queued, review them from the Transaction List screen prior to approving wires or releasing them to Regions for processing.
2. View wire detail by clicking the **Amount** hyperlink for the wire.
3. Use Summary Reports to get summary information on individual wires. First, select the wire by clicking in the check box. Then click the **Summary Report** button.
4. Use Detail Reports to obtain detailed information on individual wires. First select the wire by clicking in the check box. Then click the **Detail Report** button.
5. If wire information is correct, click the **Approve** or **Approve 2** button (depending on the required level of approval).

Revising Wires (The Revision List)

If wire information is not correct:

1. Click **Revise** on the Wire Transaction List to send the wire to the Revision List for repair.
2. Select **Wire Repair** from the Feature Menu.

3. Click the **Amount** hyperlink for the wire to view the Wire Detail screen.
4. Make changes in the detail screen and click **Queue** to re-queue the wire or batch.

Important Note: If you are changing the Template ID on the Revision List, you must change the Template ID, and then click **Save** before the new template information displays.

Wires may require additional approvals before you can release them for processing.

Releasing Wires

To release a wire, select the check box next to the wire, and then click **Release**. Review wire status to confirm that the wires were processed.

Entered: Initial status when a wire is created.

Approved: First-level approval completed. This only displays if first-level approvals are required.

Approved2: Second-level approval completed. This only displays if second-level approvals are required.

Acknowledged: Regions's wire transfer processing system sent acknowledgement.

Released: Wire has been sent to bank wire processing system.

Pending Release: Wire has been sent to Regions' wire transfer system for processing.

Rejected: Regions' wire transfer processing system (or network) sent rejection.

Voided: Unexecuted wire(s) has been voided by the iTreasury system after the end of day. This status appears on the Wire History List only.

Setting Up the RSA SecurID® Card

When the User Authentication box appears, enter the following:

1. **User ID:** Please use the User ID provided by your company administrator.
2. **Passcode:** The passcode is the six-digit number on the RSA SecurID token; for example: 123456.
3. **(Wire) PIN:** The PIN is a code mailed to you by Regions' Money Transfer Department; for example: A5678.
4. Click **OK** and another box will appear.
5. **Next Passcode:** The Next Passcode is a six-digit number that now appears on the RSA SecurID screen; for example: 678910.
6. **(Unique) PIN:** This PIN will be a unique alphanumeric number that you will choose. The PIN must be four to eight characters; for example: buddy3. *This is not the PIN Regions' Money Transfer Department sent to you.*
7. **Confirm PIN:** You will now re-enter the (Unique) PIN that you just keyed.
8. Click **OK**. If the information is keyed in correctly, you will get a message that states New PIN Accepted.

Using Ongoing SecurID

When the User Authentication box appears, enter the following:

1. **User ID:** Please use the User ID provided by your company administrator.
2. **(Unique) PIN and Passcode:** Enter the (Unique) PIN immediately, followed by the six-digit number that now appears on the RSA SecurID screen, without spaces or commas between the two codes; for example: buddy3222333.
3. **(Wire) PIN:** Enter the Wire PIN that was mailed to you by Regions' Money Transfer Department; for example: A5678.
4. Click **OK**. The status will change to "Pending Release."
5. Refresh your browser until you receive a status of "Processed."

Running Wire Reports

Totals Report

The Totals Report provides a quick summary of the wires you originate on the Wire Transaction List screen or the Wire Transaction Summary screen at any point during the day. All wires on the Wire Transaction List screen or Wire Transaction Summary screen appear in the report regardless of their status. To generate a Totals Report:

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Wire Transfers** on the Service Menu. On the Feature Menu, click **Transaction List**.
3. From the Wire Transaction list, click the **Totals Report** button. A report displays wires aggregated by Status within Value Date. To print the report, click **Print**.

You can also run the Totals Report from the Wire Transaction Summary screen.

Summary Report

The Summary Report displays summary data for all wire transactions selected by a user on the Transaction List screen.

1. From the Transaction List screen, select the **check box** beside the transactions for which you want to view a report.
2. Click **Summary Report**. The Summary Report appears. To print the report, click **Print**.

Detail Report

The Detail Report provides detailed information entered in the Wire Detail screen for each individual wire transaction.

1. From the Transaction List screen, select the **check box** beside the wires you want to include in the report.
2. Click **Detail Report**. The Detail Report appears. To print the report, click **Print**.

You can also run the Summary Report from the Wire History List screen.

Template Report

The Template Report provides detailed information for the information entered in each field of a template.

1. From the Service Menu tab, click **Payments and Reporting**.
2. Click **Setup** on the Service Menu. On the Feature Menu, click **Wire Template Setup**.
3. Click on the application for the template you wish to see.
4. From the Template List screen, select the check box beside the template you would like to include in the report.
5. Click **Report**. The Template Report appears. To print the report, click **Print**.

Viewing Reports on Wire Activity

Use the Wire Activity module to view wire activity from the host system.

Wire Activity features include:

- The ability to search for specific host wire activity transactions.
- Summary and detailed views of wire activity from the bank's wire system.

Searching Wire Transaction

Use Wire Transaction Search to search for a specific wire transaction.

1. Click **Wire Activity** on the Service Menu to view the Wire Transaction Search screen.
2. Select the type of report you wish to view:
 - Summary** - for summary information
 - Detail** - for detailed information
3. Enter the remaining search criteria.
4. Select the check box "Mark Wire(s) Viewed" if you want other users to see that the incoming wire has been recognized.
5. To display the information on the screen, click **Display**.

Reporting Wire Activity

The Wire Activity Report allows you to view Wire Activity from the bank's wire system.

1. Click **Wire Activity** on the Service Menu.
2. Click **Wire Activity Report** on the Feature Menu to view the Wire Activity Criteria Selection screen.
3. Select the type of report you wish to view.
4. Enter the remaining search criteria.
5. Select the check box "Mark Wire(s) Viewed" if you want other users to see that the incoming wire has been recognized.
6. To display the information on the screen, click **Display**.

Viewing the New Wire Activity Report

Use the New Wire Activity Report to view new and previously unviewed Wire Activity from the host system.

1. Click **Wire Activity** on the Service Menu. On the Feature Menu, click **New Wire Activity Report** to view the New Wire Activity Criteria Selection screen.
2. Select the type of report you wish to view.

3. Enter the remaining search criteria.
4. Click the checkbox “Mark Wire(s) Viewed” if you want other users to see that the incoming wire has been recognized.
5. To display the information on the screen, click **Display**.

Stop Payments

You can use online Stop Payments to place a stop on a check real-time.

Basic Terms and Features

Check Monitoring: Allows you to view the status of previously entered stop payments (duplicates).

Transaction Inquiry: Allows you to search for stop payments in order to verify if a stop payment was issued on a specific account number, a specific check or a range of checks.

Single Stop Payment: Places a stop on a check for a period of six months. During those six months, if the check for which you entered the stop payment comes through your account, Regions Bank will not honor the check. The check will be returned to the payee.

A duplicate stop payment cannot be placed on a check for which you have already issued stop payment instructions within the last six months.

Range Stop Payment: Places a stop on a series of check numbers in your operating or payroll account.

Placing or Canceling a Stop Payment Request

Use the Place or Cancel Stop Payment feature to make stop payment requests on checks that have not yet been paid or cancel stop payment requests that you have made. Your system options will include Single Stop and Range Stop.

The cutoff time to place a stop payment is 5:00 p.m. CT.

1. From the Service Menu tab, click **Check Services**.
2. Click **Inquiry/Stop Payment** on the Feature Menu. Click on **Stop Payments**.
3. Choose Single Stop or Range Stop.
4. The fields are as follows (required fields are notated with an asterisk):
 - **Account Number:** Choose the account from the drop down menu.
 - **Serial Number:** Enter a single serial number if you are using Single Stop Payment. To use a Range Stop, enter the **From Serial Number** and **To Serial Number** if you are entering Stop Payment instructions for a series of checks. The stop payment action will be taken against all of the checks within the range.
 - **Amount:** Enter the amount of the check.

- **Payee:** Enter the payee name. The Payee Name field appears on the Check Monitor Search results screen and can be used when searching for Stop Payment items.
 - **Issue Date:** The date the check was issued. Date format: mm/dd/yyyy
5. Click the **Action** drop down list and select the action you want to take.
 6. Click the **Reason** drop down list and select the reason for placing or canceling the stop payment.
 7. Click **Submit** to send the stop payment request to the processing system. After you submit the request, a message appears displaying the Trace ID number.
 8. From the Feature Menu, click **Monitor** to open the Monitor screen and review the status of the Place or Cancel Stop Payment request.

A stop payment remains in effect for six months.

Monitoring Stop Payment Status

Use the Monitor screen to check the status of Stop Payment requests.

1. On the Feature Menu, click **Monitor** then **Stop Payments** to view the Monitor screen.
2. Enter the search criteria.
3. Click **Search**. The results appear below the Monitor search screen.
4. Review the results screen to follow the progress of a stop payment request or to make decisions about other actions you may want to take.

Monitor screen shows intraday and the last 45 days.

Transaction Inquiry

1. From the Service Menu tab, click **Check Services**.
2. Click **Inquiry Stop Payment** on the Service Menu to view the Stop Payments screen.
3. On the Feature Menu, place your cursor over **Transaction Inquiry** and click on **Stop Payments** from the drop down.
4. To initiate a Stop Payment inquiry, enter data in the appropriate fields.
5. Click on the **Search** button. The results of the stop payment inquiry appear on the screen.

Transaction Inquiry shows the last 90 days of paid items, not six months.

Positive Pay

The Positive Pay module lets you prevent check fraud by examining questionable checks online and then determining whether each check should be paid or returned. Initially, only the System Administrator will be set up to view exceptions. They must set up all other users on check services. To learn how to do this, see page 4 of this guide.

How it Works

1. You report your check issue activity by sending check information originating from your check payment system or by manually entering issue information.
2. Regions matches this information against checks presented for payment.
3. If there is a discrepancy, the check appears on the Exceptions screen list, allowing you to review any discrepancies and view the check image.
4. After assessing the discrepancies between your check and what was presented, you can decide if you want to pay the check or have it returned.

Key Features

Maintain check issue information: Use the Issue Maintenance feature to manually enter checks directly through your Web browser.

Monitor the status of checks: Use the Positive Pay Monitor screen to determine the current processing status of checks issued and exceptions decided upon within iTreasury.

Make exception decisions: Use the Exceptions screen to make pay or return decisions when there is a discrepancy between your check information and the presented check. To help you make a decision, you can view a scanned image of the check as presented for payment.

Positive Pay Workflow

The Positive Pay workflow starts with information you send to the bank and ends with your pay or return decision.

1. Create the Positive Pay file.
2. Transmit the file to Connect Mailbox and receive a return receipt.
3. Log on to iTreasury Positive Pay to make exception decisions.
4. Monitor Check Status.
5. Add manual issues/voids as needed.

Creating the Positive Pay File

You must create your Positive Pay issue file of checks prior to disbursement. Clients may send in the created issue file using Connect Mailbox. If you issue a small number of checks (less than fifteen per month), you may bypass Connect Mailbox and use the iTreasury manual issue feature (Step 5). For clients using Connect Mailbox, our Treasury Management Product Implementation group stands ready to assist you with your reconciliation transmissions from initial testing to transmitting live reconciliation data. Initial testing includes the following:

- Verifying that you can communicate electronically with Regions Bank.
- Determining which formats to use (choose from among 10 existing formats with additional formats available).
- Testing input files.



Tips for successful transmission:

- Regions must receive test files before we can complete setup of your Positive Pay account.
- Clients must use the same format for all files relating to the same account.
- Clients should not change the file format or add new accounts to the file without notifying Regions Commercial Client Services.
- Clients may send in multiple accounts in the same file as long as they are in the same format.
- Clients may send as many files as they want during the day.
- For Positive Pay, clients must submit their file of issued checks *prior* to disbursement to payees.
- Corrections should be added to the next issue file.
- Clients should reference only the serial number of the item on cancelled and voided items on their files.

Note: After you have successfully transmitted an account reconciliation test file, you will need to call Regions Commercial Client Services at 1-800-787-3905 in order to transition your account from test to production mode. This process takes place the day after you have contacted Client Technical Support. It is at this point that you can begin transmitting a live account reconciliation file.

If you have questions about the file content, file format or any aspect of the transmission process, contact Regions Commercial Client Services at 1-800-787-3905.

Transmitting the File to Connect Mailbox and Receive a Return Receipt

Use your accounting software to create a file based on the appropriate issue file format. If your transmission is successful, you will receive a fax confirmation. If your transmission has not been successful, you will receive a fax stating the following: "The Account Reconciliation file above was received, but will not process due to formatting errors. If you have questions regarding the errors, please contact us at 1-800-787-3905 and reference the file name above."

Logging on to iTreasury Positive Pay to Make Exceptions Decisions

Upon logging into Check Services, the message board will appear. If your exceptions have been loaded, you will see a message that states "Exception file was loaded and is ready for review." You should acknowledge the message every time you see it. If you do not acknowledge the message, it will remain on the system until you do so. You should continue to check for exceptions up to the delivery times listed in the chart below.

The Exceptions screen lists the checks that show a discrepancy between the check the payee presents for payment and the check information you sent within your issue file. Any earlier stopped or voided checks will not appear as exceptions. After exception items display, you can review them, view a scanned image of the check as it was presented and make a decision as to whether or not to pay each check.

Intraday file processing windows:

- 6:30 a.m.
- 7:45 a.m.
- 9:30 a.m.
- 11 a.m.
- 1 p.m.
- 3:30 p.m.

All times are Central Time, Monday through Friday. Files received after 3:30 p.m., or when Regions is closed, post on the next business day.

Items load to Positive Pay and Teller Line Positive Pay in one to two hours.

SameDay Positive Pay clients should include any stop payments within their issue file.

The Reset button will delete all of your Action Reasons.

Service	Exceptions Delivered by*	Pay/No Pay Decisions Due by*
Same Day Positive Pay	3:30 p.m.	1 p.m. the next day
Next Day Positive Pay	10 a.m.	1 p.m. the same day

*All times are Central Standard Time.

After 1 p.m. CT/CDT on the day your decisions are due, your exceptions will no longer be available to decide upon.

1. From the Service Menu tab, click **Check Services**.
2. Click **Positive Pay** on the Service Menu to view the Exceptions screen.
3. From the **Account Number** drop down list, select the account number for which you want to see exceptions.
4. Click **Search**. Search results appear in the lower portion of the Exceptions screen.
5. Review each check exception. The Exception Description lists the reason the item is an exception. Reasons include “Paid amt not = to issue,” “Issue missing,” or “Duplicate paid.” To view the item, click on the Serial Number hyperlink.
6. From the **Action/Reason** drop down, select from the “Pay,” “Return-Other” or “Return-Fraudulent” options. When you select your Action/Reason, the decision type will change to “Pay Requested” for checks you chose to pay and “Return Requested” for checks you chose to return.
7. Click **Submit** after you have made all of your pay/return decisions. The following message will appear: “The status of your decisions is available in the Monitor screen.” Decisions cannot be changed once the status states “Processed” in the monitor screen. Regions will collect your exception decisions at either 9:30 a.m., 11:00 a.m. or 1:00 p.m. CT, depending upon your submission time. Once collected, they must be processed; the amount of time for Regions to process changes daily.

Note: All other return checks are labeled “Refer to maker.” Fraudulent returns will require completion of an Affidavit.

Exception decisions collected:

- 9:30 a.m.
- 11 a.m.
- 1 p.m.

All times are Central Time.

Viewing Check Images

You can view an image of a check that appears on the Exceptions screen. The check image reflects the check as it was presented for payment. Use the Check Viewer (see instructions below) if you have questions about the check and need to verify it by examining the actual check.

The browser should have the latest version of Sun Microsystems Java enabled (www.sun.com); it is required to view images.

1. Locate the check you want to view on the Exceptions screen.
2. Click the **Serial Number** hyperlink to go to the Check Viewer.
3. If the Security Warning screen appears, select the appropriate response: **Yes**, to install and run the check viewer, or **No**, if you decide not to continue.

Note: Once you select the check box “Always trust content from Daeja Image Systems Ltd,” you will not see this warning screen again.

4. Use Check Viewer tools to manipulate the check image. You can access the tools using the icons or by right-clicking on the image.

Monitoring the Status of Exceptions or Issues

Use the Positive Pay Monitor screen to locate exceptions or issues and review their status as they are processed. iTreasury only displays the activities you performed within iTreasury; it will not show any phone or e-mail activity.

1. From the Service Menu tab, click **Check Services**. Click **Positive Pay** on the Service Menu.
2. On the Feature Menu, place your cursor over **Monitor** and click **Exceptions** or **Issues** from the drop down menu.
3. Select an account, or keep the default of all accounts, from the **Account Number** drop down list.
4. Click **Search** to find all checks that match the account number criteria or enter additional search criteria and then click **Search**.
5. The status of the exception(s) or issue(s) will appear. An “active” status means that the item is waiting to be sent to Regions. A “processed” status means that the item has been sent to Regions.

Issuing Maintenance - Add Issues/Voids as Needed

Use the Issue Maintenance Add Issues/Voids screens to submit information about individual checks directly to Regions' reconciliation system when it is not practical or you cannot send a file to Connect Mailbox.

1. From the Service Menu tab, click **Check Services**.
2. Click **Check Services** on the Service Menu. In the expanded menu, click **Positive Pay**. On the Feature Menu, place your cursor over **Issue Maintenance**, then click **Add Issues/Voids**.
3. You may enter up to five Issues/Voids per screen. Select an account number from the **Account Number** drop down list.
4. Enter the check's **Serial Number**.
5. Enter the **Amount** of the check. The amount should include the full dollar and cents. If no cents are entered, the system will add two zeros to the end of the dollar amount.
6. Enter the check's **Issue Date** (in mm/dd/yyyy format).
7. Enter the **Payee** name.
8. Select either Issue or Void from the **Action** drop down list.
Note: The Void action does not actually void or stop a check payment. You select the Void action only if you have already voided the actual check in your check register. The Void action updates the database record so the check processing system knows that the check has a Void status and not an Issued status. If the check has left your possession, put a stop payment on the check via your issue file (SameDay clients) or via iTreasury (NextDay clients).
9. Enter any **Memo** information.

10. Click **Submit**. The following message should appear: “Your issues or voids have been submitted.” Decisions cannot be changed once the status states “Processed.” To check the status of these items, go to Monitor (See step 4.) Regions will collect manual issues/voids at either 7:30 a.m., 9:30 a.m., 11:30 a.m., 1:30 a.m., 3:30 p.m. or 8:30 p.m. CT, depending upon your submission time. Once collected, they must be processed; the amount of time for Regions to process changes daily.

The Reset button will delete all of your entries.

iTreasury Check Image

You can use iTreasury Check Image for the following:

- Paid check images
- Deposit ticket and item images

System Requirements

iTreasury Check Image allows you to view an image of your check the day after it posts to your account. For the best response time and experience, please select a screen resolution of 1024 x 768 or larger. The browser should have the latest version of Sun Microsystems Java enabled (www.sun.com); it is required to view images. In order to achieve a good view and print speed, your Internet connection should consistently give you at least 128 kbps. (This is typically a high-speed connection, not a dial-up modem.)

Imaging
Available – 6 a.m.
Retention (recon) – Four cycles + current
Retention (nonrecon) – 90 days

Some of the image files you will download can be 1MB to 4MB and larger. Print jobs can be very large and take extended periods of time to download. Most of the time consumed by printing will be spent downloading the print data to your local PC. For optimal performance, we recommend a minimal PC configuration with a Pentium III 500Mhz processor, 256MB memory and a 17" monitor.

Viewing Check Images

The check image reflects the check as it was presented for payment.


1. From the Service Menu tab, click **Check Services**.
2. Click **Inquiry/Stop Payment** on the Service Menu.
3. On the Feature Menu, click **Inquiry**. Click **Paid Checks** on the drop down menu.

4. Choose the individual account number from the drop down list. Required fields are notated with an asterisk.
5. Complete any additional information you have about the check for which you are searching, such as Serial Number, Posting Date or Check Amount. The Account Number and From Serial Number fields are required. The posting date must be in the format mm/dd/yyyy.
6. Click **Submit**. The Reset button will delete all your entries.
7. Click the **Check Image** icon to go to the Check Viewer.
8. If the Security Warning screen appears, select the appropriate response: **Yes**, to install and run the check viewer, or **No**, if you decide not to continue.
Note: Once you select the check box "Always trust content from Daeja Image Systems Ltd," you will not see this warning screen again.
9. Use Check Viewer tools to manipulate the check image. You can access the tools using the icons.

The maximum number of search results is 100. Each page displays 15 results.

Using Image Tools

Multiple image manipulation tools are available on the Quick View and Full View screens. Click on the icon to enable each tool. Click on the icon again to disable the tool.

 **Tips for viewing images:**

- You can right-click on the check image to e-mail, copy or save the image.
- To look at the back of the check, click the box with the number “2” in the corner.
- To look at the next check, you must close out of this image and return to the Search screen.

Viewing Deposit Images

The deposit images include Deposit Tickets and Deposit Items.

1. From the Service Menu tab, click **Check Services**.
2. Click **Inquiry/Stop Payment** on the service menu.
3. On the Feature Menu, click **Inquiry**. Click **Deposit Tickets** on the drop down menu.
4. Choose the individual account number from the drop down list. Required fields are notated with an asterisk.
5. Click **Submit**. This will give a list of deposit tickets based on the criteria entered.
6. Click the **icon** to go to the Check Viewer.
7. If the Security Warning screen appears, select the appropriate response: Yes, to install and run the check viewer, or No, if you decide not to continue.

Note: Once you select the check box “Always trust content from Daeja Image Systems Ltd,” you will not see this warning screen again.

8. Use Check Viewer tools to manipulate the check image. You can access the tools using the icons.

Other Treasury Management Essentials

Collection Products

ACH-Represented Check Collections

Working with a third-party processor, Regions converts a consumer check returned for insufficient funds to an ACH transaction.

Cash Concentration

This service facilitates deposit reporting by multiple locations via touch-tone phone or PC. It applies to automated ACH debit transactions originated by Regions.

EDI Electronic Collections

With this service, companies can receive full reporting of EDI information contained within payments collected by means of ACH.

Incoming Wire Transfers

This service enables clients to receive large-dollar non-repetitive payments.

Preauthorized ACH Debits

Your Company (or a third-party processor) provides ACH-formatted information to Regions. Based on this information, Regions debits the accounts of your trading partners.

Retail Lockbox

This service provides companies with low-cost payment processing and data capture services designed to accelerate the collection of high-volume customer remittances. Processing Centers: Birmingham, AL; Orlando, FL.

Wholesale Lockbox

With this service, your customers mail payments to an exclusive post office box. Regions processes and deposits the checks, then sends remittances and photocopies of the checks to your company. Processing Centers: Birmingham, AL; Orlando, FL.

Disbursement Products

Account Reconciliation Services

This service provides automated reconciliation of a company's

disbursement and deposit detail to the Bank's statement, freeing internal resources to accomplish other tasks, reduce costs and streamline the month-end process. A check fraud deterrent service, Positive Pay, is also available.

ACH

This service allows clients to originate ACH transactions conveniently and efficiently through the Internet. It is an optional module of Regions' iTreasury information reporting service. iTreasury ACH provides full ACH origination capabilities.

Controlled Disbursement Account (CDA)

A CDA is a special Zero Balance Account (ZBA) that enables a company to see its disbursement totals early in the morning. A CDA automatically draws from a Master Concentration Account to fund disbursements.

Commercial Investment/Credit Line Sweeps

Your corporate checking account is tied to an investment instrument for automatic investment purposes. Excess funds are automatically swept overnight into an investment instrument of your choice. Commercial Investment Sweep options include RelationSweep, Repurchase Agreement, Mutual Funds, NetSweep and GroupSweep.

Direct Deposit of Payroll

Companies or their third-party payroll processors provide ACH-formatted information to Regions. The employee's net pay is automatically deposited into his or her designated bank account.

EDI Origination

With this service, companies can originate ACH payments directly from their accounts payable or payroll systems via a flat file or an EDI-formatted file.

Outgoing Wire Transfer

This service provides clients with a full range of Federal Reserve wire types, draw-down requests, internal transfers and special reporting capabilities.

Spectrum Card

This card gives companies another option to provide payroll to employees through direct deposit. For employees who do not qualify for a checking account their pay is loaded onto a VISA® "stored value" card. The employee can access their pay through ATM withdrawal, bank withdrawal or merchant transaction.

Zero Balance Accounts

With this service, zero balance sub-accounts are systematically linked to a master funding account. All checks or deposits paid in the sub-account are automatically funded from the master, bringing the sub-account balance back to zero at the end of each business day.

Information Reporting Products

EDI Translation

This service enables companies to receive financial information reporting in an EDI format that can be directly input into internal systems. Customers that do not have EDI translation capabilities can use Regions' EDI translator.

Commercial Imaging Services

This service offers images of paid checks in three convenient and user-friendly ways. iTreasury Check Image delivers high-resolution images via our secure Internet site with free, unlimited retrieval of your archived images. Additionally, images can be delivered via DVD or CD-ROM to offer the flexibility to meet your on-site audit requirements.



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