



June 17, 2018 eTreasury+ Release Notes



Table of Contents

Approved OS and Browsers	3
Enhancements – eTreasury+.....	4
User ID Harvesting Prevention	4
ACH Improvements – Import Details	5
Incoming Wire Report Improvements	8
Outgoing Wire Improvements	9
ARPPA Improvements - Stop Payment/Void	11



Approved OS and Browsers

The table below includes the Operating System and Browsers approved to meet security and application requirements for eTreasury+.

Operating System	Apple Inc. Safari®	Microsoft Internet Explorer®	Microsoft Edge®	Mozilla Firefox®	Google Chrome™
Windows 7 64 bit	—	11	—	56 or latest	61 or latest
Windows 8.1 64 bit	—	11	—	56 or latest	61 or latest
Windows 10 32 bit	—	11	41 or latest	56 or latest	61 or latest
Windows 10 64 bit	—	11	41 or latest	56 or latest	61 or latest
Mac OS X 10.12 (Sierra™)	11	—	—	—	—
Mac OS X 10.13 (High Sierra™)	11	—	—	—	—

Note: Other OS and Browsers may be used; however, they are not supported and may prevent you from accessing an application or cause some features to function improperly. For maximum security and optimal usability, People's United Bank recommends using the latest supported versions of OS and Browsers.

Enhancements – eTreasury+

User ID Harvesting Prevention

When invalid credentials are entered, the One-Time Security Code pop-up is enhanced by providing additional instructional text.

Benefits

The addition of the instructional text helps mitigate the confusion of legitimate users who see phone numbers, which may be unfamiliar.

How It Works

When a user attempts to sign on to eTreasury+ and enters invalid credentials, text is displayed to instruct the user to contact the Bank if the phone numbers are not recognized.

One-Time Security Code Pop-Up Sample

One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact Bank XYZ at (xxx) xxx-xxxx.

Phone: XXXXXX 2373
 (XXX) XXX-7807
 (XXX) XXX-8733
 XXXXXX 4647

Text Message: Send a text message to a mobile phone on record.
Note: Standard text message rates apply. Please contact your wireless carrier for details.

My phone number is not listed

ACH Improvements – Import Details

Previously, when importing a file of detail items into ACH templates, incorrect matching logic prevented duplicate detail items from being successfully imported into a template.

Benefits

Duplicate detail items can now be successfully imported into a template.

How It Works

The logic used to match detail items during import has been enhanced to properly handle files that contain multiple records of identical information. As part of that change, the **ABA/TRC**, **Account number** and **Account type** have been combined into a single option so all three fields are considered as a single entity for matching purposes. Existing file definitions that use at least one of the now-combined fields will automatically use all three fields for matching.

Current file definition screen:

Add File Definition Characteristics

[View existing definitions](#)

Description

Definition name: QuarterlyMaint
Description: Maintenance Fees
Request type: CCD Payment
File type: Fixed - NACHA

Characteristics

Match records by (optional):

- ABA/TRC
- Account number
- Account type
- Account name
- ID

(Select all that apply.)

New file definition screen:

Add File Definition Characteristics

[View existing definitions](#)

Description

Definition name: QuarterlyMaint
 Description: Maintenance Fees
 Request type: CCD Payment
 File type: Fixed - NACHA

Characteristics

Match records by (optional):

- ABA/TRC, Account number, Account type
- Account name
- ID

(Select all that apply.)

EXAMPLE:

A file of detail items with the following entries:

```

272480063,99998789,Checking,Account4,,5,Addinfo1
272480063,99998789,Checking,Account4,ID1,1,Addinfo2
272480063,99998789,Checking,Account4,ID2,22,Addinfo3
272480063,99998789,Checking,Account4,ID2,99
272480063,99998789,Checking,Account4,ID2,66,AddendaForAddition
    
```

Is to be imported into a template containing the following detail items:

Credit/Destination Accounts					
ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
272480063	*9875	Checking	Account4		\$5.00
Additional information: Addinfo1					
272480063	*9874	Checking	Account4	ID1	\$4.00
Additional information: Addinfo2					
272480063	*8755	Checking	Account4	ID2	\$5.00
Additional information: Addinfo					
272480063	*9876	Checking	Account4	ID2	\$7.00
Additional information: Addinfo3					
Total:					\$21.00



Previously, the matching process only updated the first record containing "ID2."

Now, the matching process will update all records containing "ID2" as shown below:

Credit/Destination Accounts					
ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
272480063	*8789	Checking	Account4		\$5.00
Additional information: Addinfo1					
272480063	*8789	Checking	Account4	ID1	\$1.00
Additional information: Addinfo					
272480063	*8789	Checking	Account4	ID2	\$22.00
Additional information: Addinfo3					
272480063	*8789	Checking	Account4	ID2	\$66.00
Additional information: AddendaForAddition					
272480063	*8789	Checking	Account4	ID2	\$99.00
Additional information:					
Total:					\$193.00



Incoming Wire Report Improvements

A field on the Summary – Incoming Wires page in eTreasury+ is split into two fields. These fields accommodate additional wire details that may be sent to eTreasury+.

Benefits

eTreasury+ users can see the sending financial organization information from and can clearly differentiate the sending bank and ordering bank information as well.

How It Works

Summary – Incoming Wires

The Sending/Ordering financial organization field is split into the following two fields:

- Sending Financial Organization
- Ordering Financial Organization

The additional information may include:

- Sending Financial Institution ABA (Routing Number)
- Sending Financial Institution Name
- Sending Financial Institution Address

All changes also apply to the CSV and print-friendly version of the page.

Summary – Incoming Wires Page Sample

Summary - Incoming Wires [Print this page](#)

[New search](#)

[Download CSV file](#)

Report created: 12/06/2017 at 4:25 PM EST
Account: ABA 021056583 ACC 12, 12
Date range: 06/01/2017 to 09/01/2017

Reference Number:3588423948

Account number:	12
Effective date:	07/13/2017
Currency:	USD
Amount:	\$8.58
Wire initiator information:	1818 TRAIN EIGHTEEN 2200 LUCIEN WAY ORLANDO FL 32712
Sending financial organization:	021056583 TEST BK 1 DALLAS TX
Ordering financial organization:	N/A
Intermediary:	N/A
Additional information for recipient:	N/A

Outgoing Wire Improvements

The wire fields, when creating a new one-time request or template are now grouped together in a way that will make creating requests easier.

These changes are available for the following services:

- Wire Domestic - One Time
- Wire Domestic - Template
- Wire File Upload
- Wire FX International - One Time
- Wire FX International - Template
- Wire USD International - One Time
- Wire USD International - Template

Benefits

Bank-related and recipient-related information are grouped together to allow users to input the beneficiary information in logical order when completing wire requests.

How It Works

The **Recipient account** field is moved below the bank address information. All wire pages in eTreasury+ that display recipient information are impacted. Wire transactions for existing wire file format/definitions are not impacted because position numbers and information for these fields remain the same.

Add Recipient Information Page Sample

Recipient Information
[Save as draft](#)

If Bank ID type is ABA, then either the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, the Bank will be filled in automatically.

Bank ID type:	ABA	
Bank ID:	<input type="text"/>	(Bank ID search . Bank ID validate)
Bank name:	<input type="text"/>	
Bank address 1 (optional):	<input type="text"/>	
Bank address 2 (optional):	<input type="text"/>	
Bank address 3 (optional):	<input type="text"/>	

All bank information is grouped together

Recipient account: (If appropriate enter the IBAN)	<input type="text"/>	
Recipient name:	<input type="text"/>	
Recipient address 1:	<input type="text"/>	
Recipient address 2:	<input type="text"/>	
Recipient address 3 (optional):	<input type="text"/>	
Additional information for recipient (optional):	<input style="height: 30px;" type="text"/>	
	(Up to 140 characters.)	

All recipient information is grouped together

Add Field Properties Page Sample

Recipient Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID type:	<input type="text"/>	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID:	<input type="text"/>	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Bank name:	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank address 1:	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank address 2:	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank address 3 (optional):	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient account:	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate provide IBAN.
Recipient name:	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient address 1:	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient address 2:	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient address 3 (optional):	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Additional information for recipient (optional):	<input type="text"/>	Alpha (A-Z), Numeric (0-9), 140 characters max.

ARPPA Improvements - Stop Payment/Void

eTreasury+ users can now update the status of issued items to Stop or Void on the Issue Status page and to update Stop or Void items back to Issue status. When an issue status is updated to Stop, a real-time Stop Payment call is made automatically to update the item. Also, when the status of an issue is changed from Stop, a real-time call is made as well to remove the Stop Payment.

Benefits

This enhancement gives users the ability to change the status of an issue. Also, with the real-time calls, users can immediately see that a Stop Payment has been made to or removed from an issue item in eTreasury+ rather than having to wait for the nightly batch processing of issue item changes to occur.

How It Works

eTreasury+ – Issue Status

The Issue Status page is enhanced with an Update Issue link for each issue, allowing users to change the status of an existing issue. When changes are saved successfully, a message is displayed at the top of this page.

Issue Status Page Sample

Issue Status [Print this page](#)

The changes have been saved successfully.

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

[New search](#)

Report created: 5/2/2018 5:56 PM (ET)
 Accounts: All accounts
 Date range: 3/2/2018 to 5/2/2018
 Date type: Issued date
 Amount: Not requested
 Check number: Not requested
 Total reported amount: \$3,607.00
 Total reported items: 62

Download as:

[081203790 • *1111 • Checking](#)

Total reported amount: \$2,695.00
 Total reported items: 49

Check Number	Amount	Issued Date	Posted Date	Status	Status Updated	Payee	
1001	\$111.00	04/08/2018	n/a	Stop	04/09/2018	Test 1	Update Issue
1002	\$102.00	04/08/2018	n/a	Void	05/02/2018	Test 2	Update Issue
1003	\$90.00	04/08/2018	n/a	Void	04/27/2018	Test 3	Update Issue

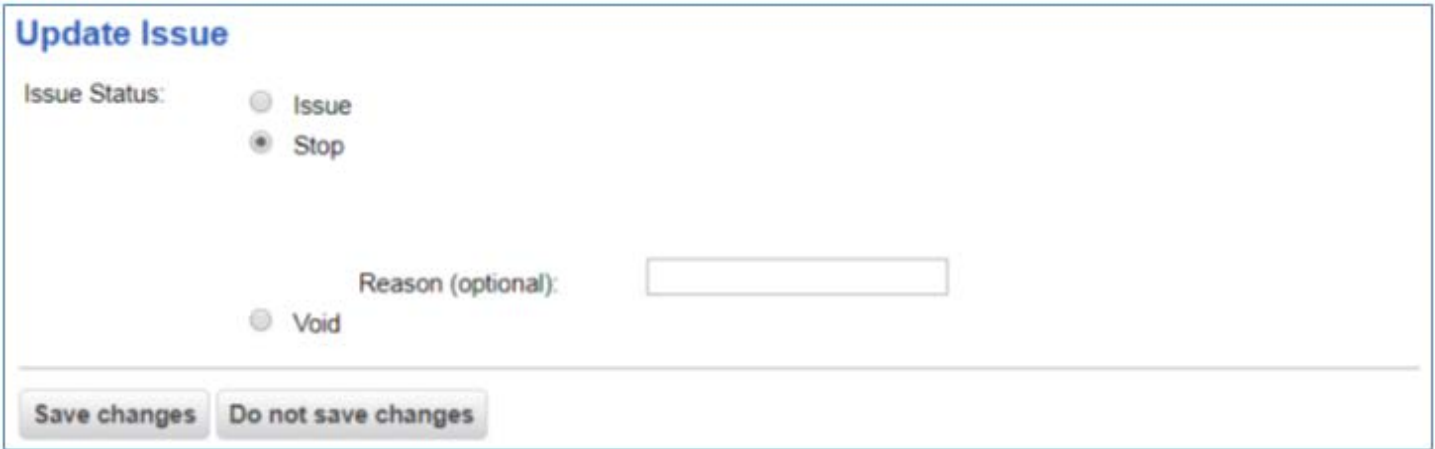
eTreasury+ – Update Issue Pop up

When the Update Issue Pop Up is displayed, the current issue status is selected as the default value.

When Issue or Void is selected, no additional entry fields are displayed.

When Stop is selected, the optional Reason field is displayed, allowing the entry of an explanation.

Issue Status Pop Up Sample



The following table summarizes the real-time interaction as the status of an issue is changed:

Status changed from...	Status changed to...	Real-time interaction
Issue	Stop	Stop payment is created
Issue	Void	No change
Void	Stop	Stop payment is created
Void	Issue	No change
Stop	Issue	Stop payment is cancelled
Stop	Void	Stop payment is cancelled

If the status is changed from Void to Issue or from Issue to Void, this issue status is updated in ARPPA, but a call is not made.

Current stop payment validation applies if a Stop Payment already exists or other errors occur. If the current stop payment item is included in a stop payment range, the user will not be allowed to change the status to Issue or Void and an error message will display.

eTreasury+ User Activity Report

The User Activity Report includes a new Positive Pay issue status modify function that displays the details of changes made to the status of existing issues.

User Activity Report - Detail Sample

User Activity Report - Detail

[Print this page](#)

Review the details for this activity or return to [User Activity Report](#).

Activity

Date: 01/26/2018 01:15:40 PM (ET)
 User ID: CINDERS
 User name: CINDERS CARSON
 IP address: 205.141.247.1
 Device type: Desktop
 Function: Positive pay issue status modify

Activity Detail

Field Name	Before	After
Account:	TRC: 770110000 Account: *6789 Description: Checking 1	TRC: 770110000 Account: *6789 Description: Checking 1
Check Number:	7117	7117
Amount:	\$350.00	\$350.00
Issue Date:	12/02/2017	12/02/2017
Issue Status:	Issue	Stop
Payee:	Bob	Bob
Expiration Date:		12/23/2018
Reason:		Lost check