

The New iTreasury Glossary of Terms

Welcome to the new iTreasury. With a completely new look, easier site navigation, and added client conveniences, the new iTreasury also comes with new terminology. Within the application, you will notice new terms, some of which replace words used on the old platform. For your convenience, we have provided a detailed new iTreasury glossary:

Account Balance and Transactions	Closing Available Balance	Balance pulled from the previous day's BAI file.
	Current Available Balance	The current balance available, including intra-day activity.
	Current Ledger Balance	This is the same balance appearing in the opening ledger.
	Float	The amount from checks that have been deposited but not yet collected from another bank. This was previously reflected in the opening available balance. In the New iTreasury, float is reported separately.
	Opening Available Balance	Same as closing available balance from the previous day. Pulled from the previous day's BAI file.
	Opening Ledger Balance	Same as closing ledger balance from the previous day. Pulled from the previous day's BAI file.
Alerts Center	Alerts	Emails that alert users to certain events within iTreasury. Users must designate the triggering event of each alert.
	Recipient	Email addresses to which alerts may be sent.
	Recipient Group Assignment	Individual recipients or recipient groups that are assigned to receive alerts.
	Recipient Groups	Email addresses which clients have grouped together.
Download	BAI	Bank Administration Institute (BAI) is a file format for performing electronic cash management balance reporting. This is a standard format used by the banking industry.
	OFX Format	Open Financial Exchange (OFX) is a data stream format for exchanging financial information. This format is compatible with most accounting software such as Quicken® and QuickBooks®.
Home-page	Notifications	System generated messages notifying users of certain events such as holiday hours, service outages and fraud alerts. Unlike Alerts, these notifications display on the user's iTreasury home page through the Notifications widget and do not generate email messages.
Import Map	Delimited (CSV)	A text file format that contains embedded delimiters such as a comma or quotation marks. These delimiters separate text data into strings and/or fields by designating the beginning and the end of a string and/or field.
	Fixed Width	A text file format which arranges data into columns and rows with one entry per row. Each column has a fixed width defined by a start and stop position.
	Import Map	Used to guide the new iTreasury system in locating certain information within an imported file.
Information Reporting	Account Group	A series of accounts which the user has grouped together for reporting purposes. Users may group related accounts so they can generate a report containing information related to those accounts. The accounts could be master/subordinate accounts, accounts within a certain location, or accounts for a particular company.
	ACH Company Report	A report which identifies the accounts used for ACH settlement and the ACH Payment Types available for that ACH Company.
	Balance and Transaction Reporting	Provides access to previous and current day balance and transaction information. It also provides 1st and 2nd presentments for Control Disbursement Accounts. It is located under the Report Management workspace.
	Exchange Rates	Used when converting US Dollars to a foreign currency for wire transactions.
	Report Management	A workspace which provides access to new reports which are unique to the new iTreasury application.
	Scales View	Within the Account Summary list view, accessed under the Balance and Transaction reporting menu, users may click on the Scales icon to create custom information reports and search by specific types of transactions or by BAI codes. Summary Codes are also available here.
	User Permissions Report	A report within the Reports Management workspace that provides access to a detailed listing of user's permissions in the new iTreasury application.

Navigation	Detail Screen	Typically displays when a user clicks View in the Actions column of a list. It provides detailed information about an item. The buttons at the bottom of the detail screen offer actions which can be performed on the item.
	Filter	Allows users to apply limiting criteria to their searches.
	Home Page (Dashboard)	Formerly referred to as the Dashboard , this is the landing page for the new iTreasury application. It is the first page where users will be directed when accessing iTreasury.
	List View	The main page of a particular widget. Users can drill down within every widget list view to see details or perform tasks.
	Reject	Rejects a payment preventing it from being processed by Regions until a user modifies the payment and resubmits it for approval.
	Widget	This is a component of iTreasury which allows users to perform a variety of tasks such as making payments, transferring funds, placing stop payments on checks, taking action on tasks, making Positive Pay decisions, inquiring on account activity, and pulling check images.
	Workspaces	Groupings under the various menu options of widgets which have related functions. Users can create their own personalized and unique workspace to fit their daily needs.
Payment Status	Acknowledged by Bank	When Regions has picked up the wire to process, and it cannot be unapproved, deleted, or modified.
	Approved	Payment is approved and is ready for Regions to process, and it can still be unapproved. However, it cannot be modified or deleted. Prefunded payments cannot be unapproved once approved.
	Approver Rejected	A user rejected the payment, and it is no longer available for approval. Approver Rejected payments, however, can be modified or deleted.
	Bank Confirmed	Regions has processed the wire or internal transfer. It cannot be unapproved, deleted, or modified.
	Deleted	Payment was deleted by a user. It cannot be approved or modified.
	Entered	Payment is entered without errors and ready for approval. It can be approved, modified or deleted.
	Export in Process	When the payment is in the process of being exported and cannot be modified, deleted, or approved.
	High Value – 2nd Approval Needed	Payment requires a secondary approval due to a high dollar amount, and it cannot be modified or deleted.
	Import in Process	When the payment is in the process of being imported and cannot be modified, deleted, or approved.
	Incomplete	Payment is saved in an incomplete status for later completion and cannot be approved. However, Incomplete payments can be modified or deleted.
	Incomplete Approval	Payment requires a secondary approval and cannot be modified or deleted.
	Needs Rate	An International foreign currency wire needs a real time rate and can be traded or unapproved. However, a wire with a Needs Rate status cannot be modified or deleted.
	Needs Repair	An Imported payment needs repair due to an import error and cannot be approved. However, needs repair payments can be repaired, modified, or deleted.
	Rejected	This prevents a payment from being processed by Regions until a user modifies payment and resubmits it for approval.
	Submitted to Bank	When Regions has picked up the payment to process, and it cannot be unapproved, deleted or modified.
Payments	Confidential Settings	Allows users to designate imported payment information as confidential, restricting access to certain users.
	Contact Center	Allows you to add, modify, view, and delete payment beneficiaries. These payment beneficiaries stored within the Contact Center can then be used when creating payments or templates.
	Copy as a Payment	Approved Wire or ACH templates or payments can be copied as a payment to eliminate rekeying information needed for a new transaction.
	Copy as a Template	A template or payment can be copied as a template to eliminate rekeying information. This allows a user to save the information as a template for future use.
	Get Rate	Used to request a real time currency exchange rate on an international payment.

Payments	IBAN	International Bank Account Number (IBAN) is an internationally agreed upon system of identifying bank accounts across national borders to facilitate the communication and processing of cross border transactions with a reduced risk of transcription errors. It is required by some countries and is used for international wires.
	NACHA File Import (Validator)	Previously known as Validator . Payment type used to import a NACHA formatted file. (must follow NACHA guidelines).
	Payments	Electronic transactions such as loan payments, account to account transfers, wires, and ACH. For ACH, this can be either a payment to or a collection from another entity or individual.
	Payment Center	Used to manage a client's electronic payments such as Loan Payments, Account to Account Transfers, Wires, and ACH.
	Payment Group	A grouping (such as loan payments, account to account transfers, wires, and ACH) of payment types based on the department which processes the transactions.
	Payment Type (Applications)	For ACH , these were previously referred to as Applications . Individual classification of specific payment formats which can be created under certain payment groups.
	Pre-funding Failed	Regions did not process a prefunded ACH because the settlement account did not have sufficient funds.
	Processed	This status appears very briefly when the payment is between the Approved and Submitted to Bank status.
	Quick Entry	Create and submit payments based on existing templates or template groups. Information from the templates is loaded into the Quick Entry screen, and users can proceed to select amounts and value dates for the payments. Multiple payments can be created and approved at one time from this widget.
	SWIFT BIC	Society for Worldwide Interbank Financial Telecommunication (SWIFT) - Business Identifier Codes (BIC) are used when transferring money internationally between banks. BICs are used to identify the receiving bank of the transaction.
	Template (ACH Database)	Formerly referred to as ACH Database. Clients can store payment information within a template for ACH and Wire Transfers. Clients can use this information to generate ACH and wire payments.
	Template Group	A series of single beneficiary templates that the client grouped together for use with Quick Entry. Clients can group various payment templates for the purpose of initiating transactions for all grouped templates at one time.
	Trade	Used to lock in a real time currency exchange rate on an international payment.
	Trade Failed	User chose not to trade or took too long to trade on a real time rate for an international wire.
Trading	This status appears very briefly when iTreasury is getting a rate on an international wires.	
Positive Pay	Check Issue	The process of inputting an issued check into the Positive Pay system.
	Check Void	The process of voiding a check which had been previously been issued in the Positive Pay system.
	Risk Management	This tab appears in the admin console when granting users iTreasury entitlements/permissions. This refers to Positive Pay.
	Suspect Item (Exception Item)	Previously known as Exception Items . Refers to paper items which are being paid against a positive pay account but were not in an issue file or may be clearing for a different amount from what they were issued.
User Entitlements	Approve Own	User can approve the payment they created.
	Auto Approve	Users with Approve and Auto Approve can Approve/Release the payment in one step instead of two.
	Free Form (Non-Repetitive Wire)	Previously known as Non-Repetitive Wire . Provides a form which users complete to create a payment.
	Manage (Add/Delete)	Previously referred to as Add/Delete . User is able to Initiate, modify or delete a transaction.
	Repair vs. Modify	Applies to payments created through a file import. Modify allows the user to change anything in the payment, and Repair allows the user to only change the date and amount.
	Repetitives (Host Semi-Repetitive Wire)	Previously known as Host Semi-Repetitive Wire. Repetitives are bank established/maintained Wire Transfer templates allowing users the ability to save time by only requiring them to change the payment amount and date.