Exchange

Address Book

This Quick Reference Guide explains the use of the Address Book and how it functions within Exchange. You will learn how to create and maintain beneficiary contacts used in sending payments. Use the table of contents below to navigate to different topics within this guide.

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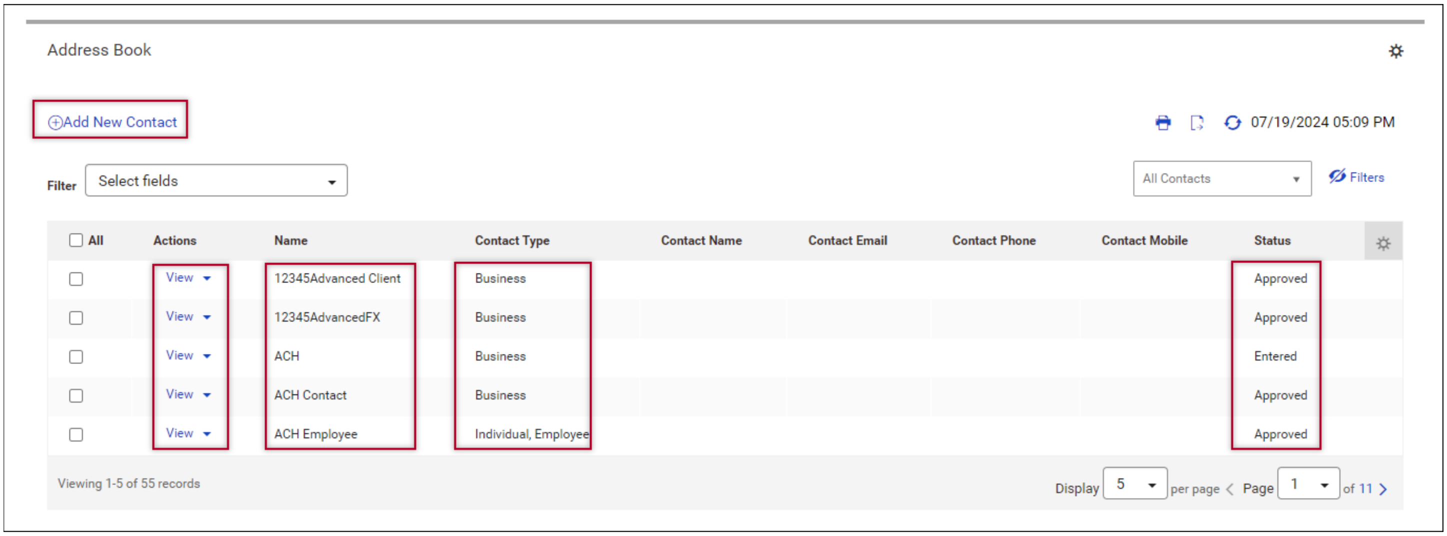
Address Book List View

The Address Book allows ***Exchange*** Users, based upon permissions, to add, modify, view, and delete beneficiaries (payees) from the Address Book. Address Book Beneficiaries are then used when creating a payment. Beneficiaries must exist in the Address Book before a payment or collection can be created.

To create or modify a Contact, from the **Payments & Transfers** menu, select **Address Book**.

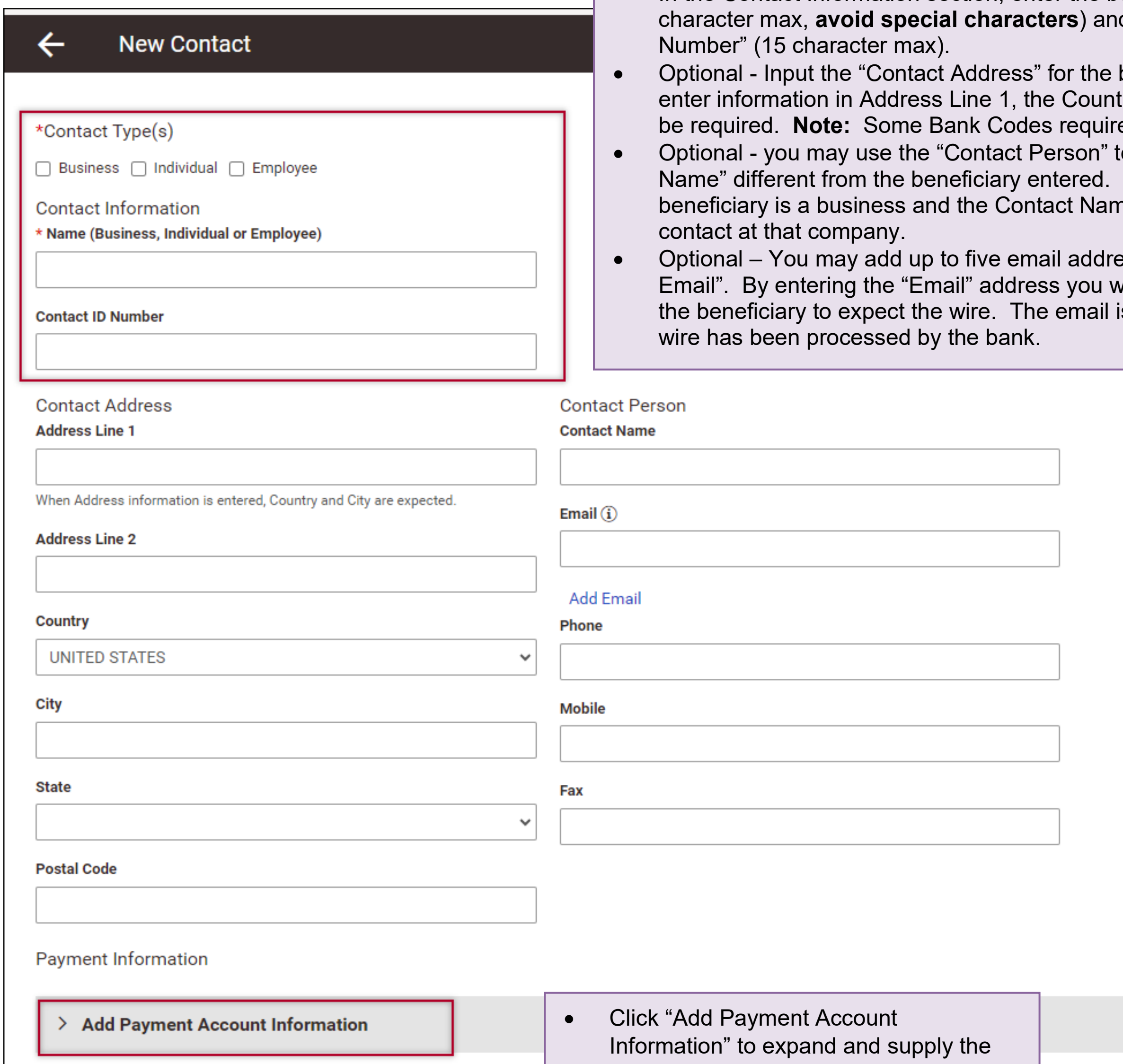


Address book list view provides a list of all current beneficiaries created.

- Select “Add New Contact” to create a new Beneficiary in the Address Book.
- The “Actions” menu allows you to view, approve, modify or delete a beneficiary.
- Depending on approval requirements, beneficiaries may need to be approved prior to the first use or if modified. If you have the ability to approve, “Approve” will appear as an option under actions for that item.
- When “Approve” is selected, you will be challenged for multi-factor authentication.

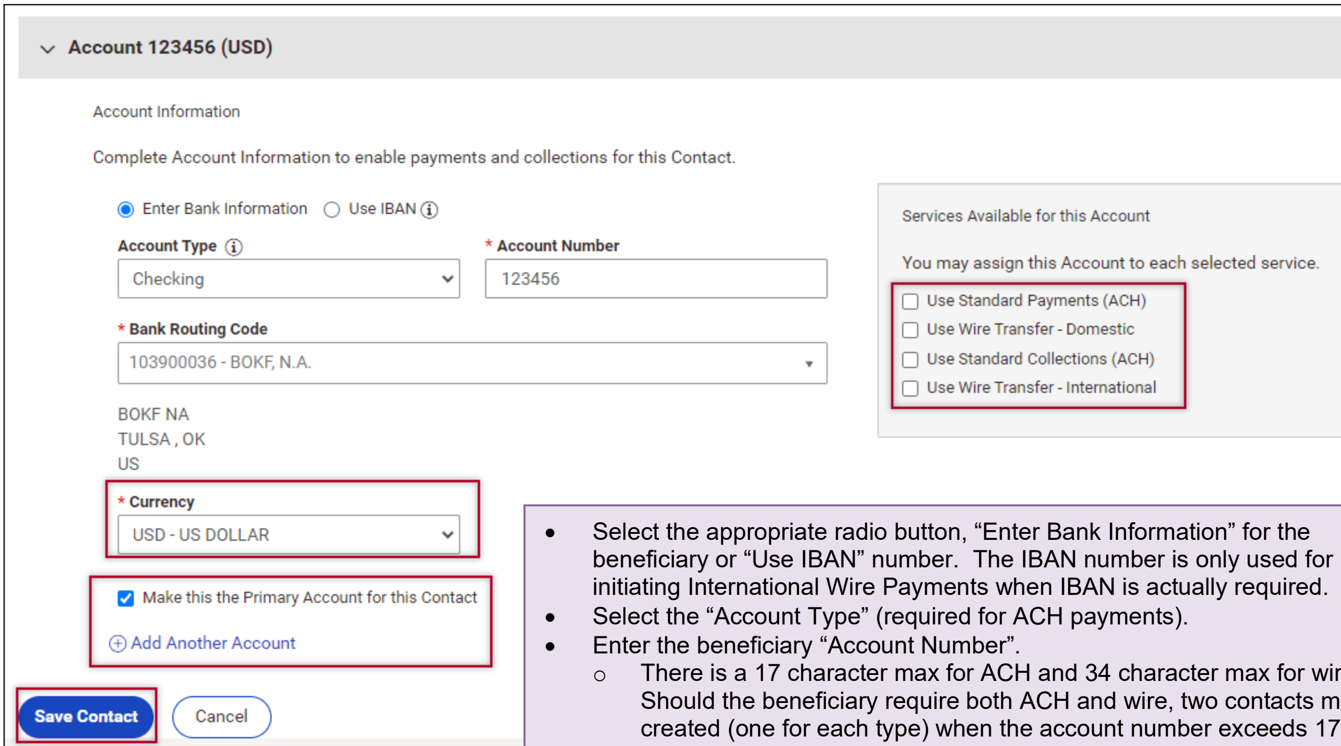
Create a Contact

- After selecting “Add New Contact”, you are directed to the “New Contact” screen.
- Select the appropriate “Contact Type” for the beneficiary of a Business, Individual and/or Employee. **Note:** Contact Types cannot be changed once account information is entered.
- In the Contact Information section, enter the beneficiary “Name” (22 character max, **avoid special characters**) and “Contact ID Number” (15 character max).
- Optional - Input the “Contact Address” for the beneficiary. If you enter information in Address Line 1, the Country and City fields will be required. **Note:** Some Bank Codes require the address.
- Optional - you may use the “Contact Person” to enter a “Contact Name” different from the beneficiary entered. For example, the beneficiary is a business and the Contact Name may be your contact at that company.
- Optional – You may add up to five email addresses by clicking “Add Email”. By entering the “Email” address you will be able to notify the beneficiary to expect the wire. The email is delivered once the wire has been processed by the bank.



- Click “Add Payment Account Information” to expand and supply the beneficiary account information.

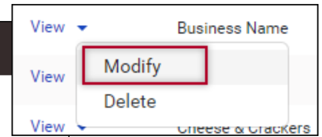
Create a Contact cont'd.

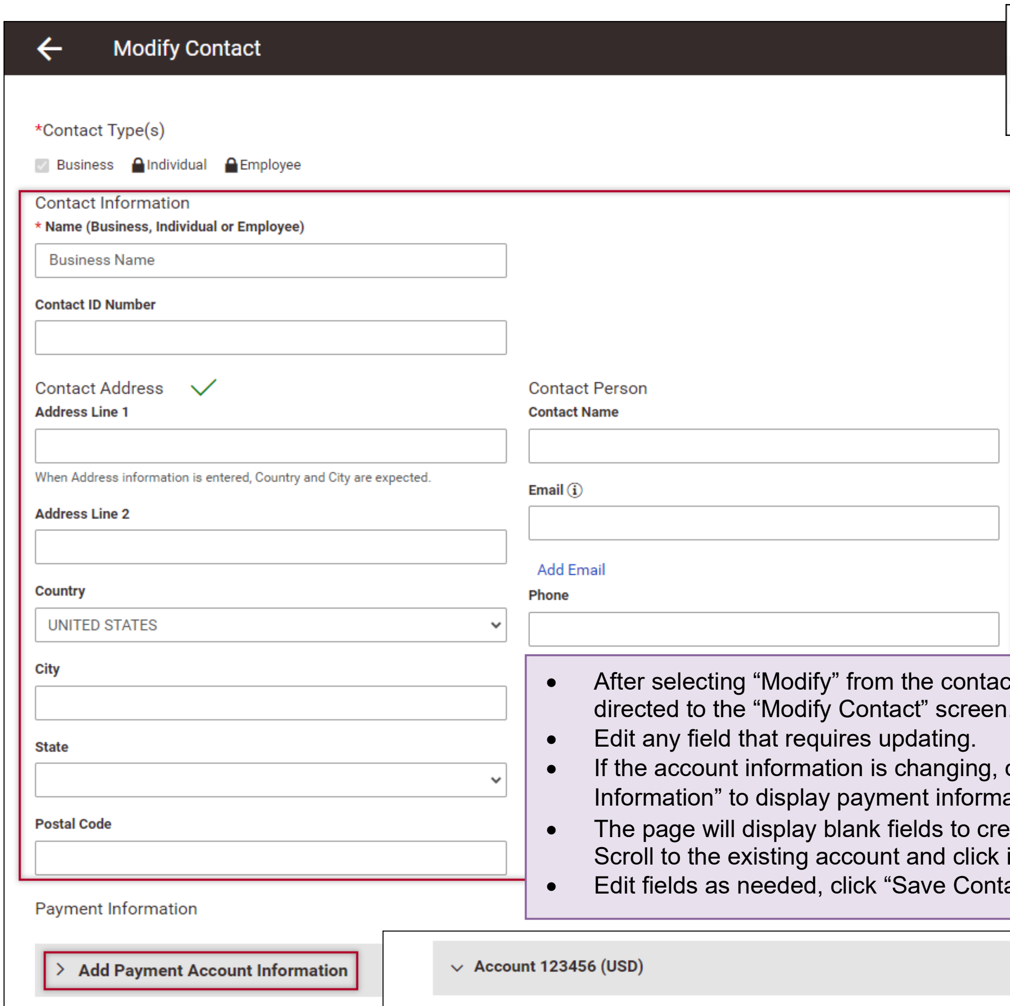


- Select the appropriate radio button, "Enter Bank Information" for the beneficiary or "Use IBAN" number. The IBAN number is only used for initiating International Wire Payments when IBAN is actually required.
- Select the "Account Type" (required for ACH payments).
- Enter the beneficiary "Account Number".
    - There is a 17 character max for ACH and 34 character max for wires. Should the beneficiary require both ACH and wire, two contacts must be created (one for each type) when the account number exceeds 17 characters.
- Enter the ABA or Swift number in the "Bank Routing Code". A search for the bank is performed, select the bank when located.
- After the bank is selected, a list of "Payment Methods" is provided. Payment methods available are based upon permissions and routing number receiving methods. Select the checkboxes for the methods used with this beneficiary's account.
    - When International wire is selected, the currency field will auto-populate the currency based on the SWIFT address selected. You may click the drop down and change to USD if preferred. The US equivalent (debit amount) is provided on screen during wire creation.
- Select whether you want this account to be the primary account for this Contact.
- If you want to add another account for this Contact, select "Add Another Account".
- Click "Save Contact" to save the contact details. You will then be redirected to the Address Book list view with a Success message displayed.

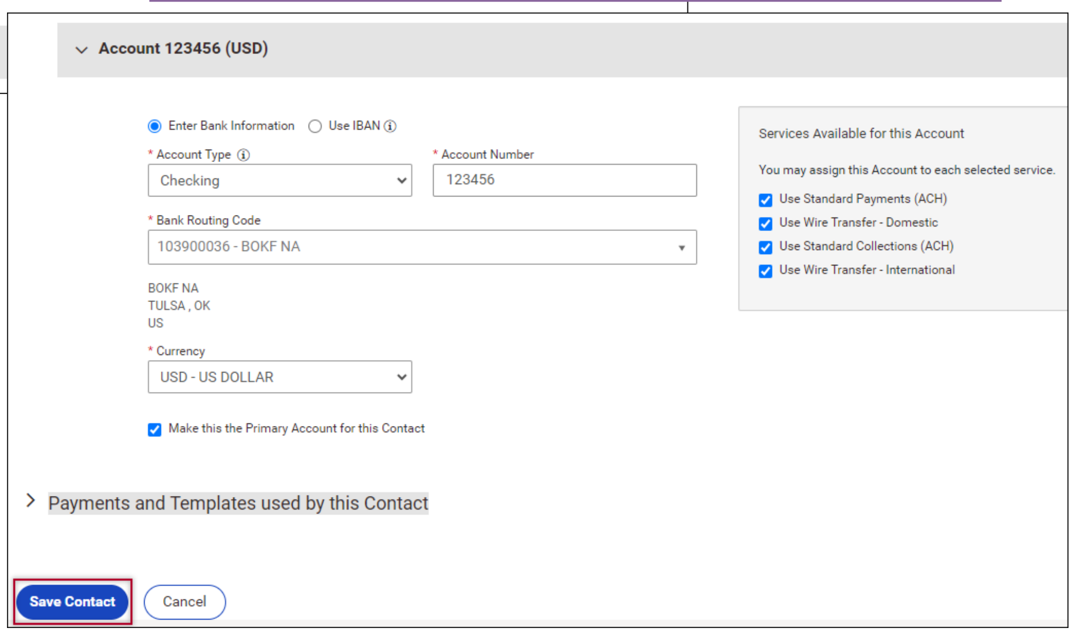
NOTE: Wire related payment methods - ABA is for Wire Transfer – Domestic and Swift is for Wire Transfer – International. IBAN numbers are for International wires to countries that have IBAN numbers.

Modify a Contact





- After selecting “Modify” from the contact’s “Actions” menu, you are directed to the “Modify Contact” screen.
- Edit any field that requires updating.
- If the account information is changing, click “Add Payment Account Information” to display payment information.
- The page will display blank fields to create new account information. Scroll to the existing account and click it to expand and open.
- Edit fields as needed, click “Save Contact” to save changes.

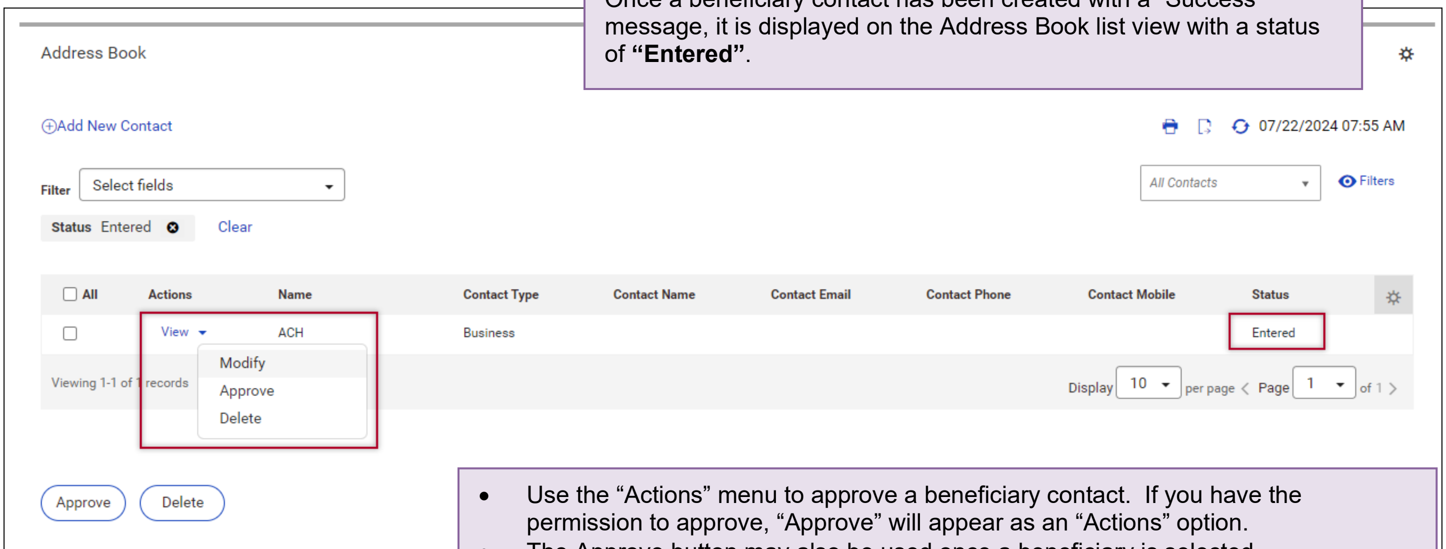


NOTE: Updates or deletions of existing beneficiaries will not affect transactions that have already been entered into the system or are in flight (any transaction in any status).

Approve or Delete a Contact

Depending on permissions your company has set, beneficiaries may need to be approved before they can be used.

Once a beneficiary contact has been created with a “Success” message, it is displayed on the Address Book list view with a status of **“Entered”**.



- Use the “Actions” menu to approve a beneficiary contact. If you have the permission to approve, “Approve” will appear as an “Actions” option.
- The Approve button may also be used once a beneficiary is selected.
- These same steps also apply to deleting a user by selecting “Delete”.
- Once the selection is made, a success message is displayed at the top of the list view.