

UC eBanking USA.
The new product: version 2.1.

Release Notes
May 13, 2012

Life is full of ups and downs.
We're there for both.



Welcome to

UniCredit

Corporate & Investment Banking

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1 What's new? The release at a glance

UniCredit New York is proud to announce the release of Version 2.1 of UC eBanking USA!

Since the initial roll out of UC eBanking USA in the second half of last year, we have been continuously working on improving the product and adding beneficial functionality. We are very aware of the fact that an electronic Banking product must always evolve and improve upon itself. The features listed below are what we have incorporated in this release, and we are already hard at work on improvements for the next release to further improve the existing product and integrate more value-added features!

Your feedback is very important to us, if you have any suggestion on what you would like to see improved in future releases please send an e-mail with the subject line "Idea for Improvement" to: ebanking-usa.uc@unicredit.eu and we will do our absolute best to consider your wishes!

New v2.1 Functional Overview:

Information Reporting

- End of Month Account Statement PDF
- Better Reference Text in Balance Details
- Reports Issues fixed
- Enhanced Transaction Export

Payments

- Real Time Payment Processing
- Improved Payment Statuses
- Balance Check Warning
- Customized Paging
- Reduced ACH processing time

File Services

- MT101 File Upload

Trade Finance

- Documentary Letter of Credit
- Standby Letter of Credit

Other

- Secure Messages with Attachments

For more detailed information on the enhancements please refer to the individual functional sections below that refer to the specific additions.

2 Information reporting

End of month account statement PDF

As of today the end of month Account Statement PDF's are being sent via post and/or e-mail. With UC eBanking USA v2.1, the statement PDF's will be directly accessible to search, view and print within the eBanking system:

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Information Reporting | Payments | Check Services | File Services | Admin | Trade Finance

Balances | Statements | Transaction Search | Reports | Export

Timeout: 0:29:34

Statements * Required Field

Select Statement

Account: * Select All | None
 2121211501 - USD Account 1
 2121211502 - USD Account 2

Statement Type: *
 All Statements
 Billing Statements
 End Of Month Statements

To multi-select, use CTRL or SHIFT and click on multiple items

Date Range: * From: To: MM/DD/YYYY

Statement Search Results

Results	Account Number	Statement Date	Statement Type	Image
	212345501	05/01/2012	End Of Month Statements	View Statement
	212345502	05/01/2012	End Of Month Statements	View Statement

[Back](#)

- You have the ability to search any defined date range for your end of month statements for a single account or across multiple accounts.
- The resulting list shows all statements for the given date range. A PDF of the statement can be opened by selecting the text “View Statement”.
- The first statement that will be available online is for May 2012, with a “Statement Date” of 06/01/2012.
- Your “Billing Statements” will also soon be available online and will be searchable here as well.

PLEASE NOTE:

The following administration per user is required:

Edit Functional Access

Company Accessed: JARODUA0 - Jarod Industries User: JARODUB1 - Mr. Admin One

<p>All Payment Services Functions Select All Select None</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> FX Trading Beneficiaries - Create/Modify/Delete [+]<input checked="" type="checkbox"/> US Dollar Wire [+]<input checked="" type="checkbox"/> Book Wire [+]<input checked="" type="checkbox"/> Foreign Currency Wire [+]<input checked="" type="checkbox"/> CCD [+]<input checked="" type="checkbox"/> PPD [+]<input checked="" type="checkbox"/> FX Trading Payments 	<p>All Administration Functions Select All Select None</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Beneficiaries - Create/Modify/View/Delete <input checked="" type="checkbox"/> Template Groups - Create/Modify/View/Delete <input checked="" type="checkbox"/> Payment Reports [+]<input checked="" type="checkbox"/> Imports [+]<input checked="" type="checkbox"/> Exports [+]<input type="checkbox"/> Upload 	<p>All Services Functions Select All Select None</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Image Search <p>All Information Reporting Functions Select All Select None</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Current Day Reports - View <input checked="" type="checkbox"/> Prior Day Reports - View <input type="checkbox"/> Statements <input checked="" type="checkbox"/> Current Day - View <input checked="" type="checkbox"/> Current Day - Refresh accounts
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Edit User Account Services

Company Accessed: JARODUA0 - Jarod Industries User: JARODUB1 - Mr. Admin One Account: 123456789 - USD

Account Services

<p>Information Reporting Select All Select None</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Previous Day Summary <input checked="" type="checkbox"/> Previous Day Detail <input checked="" type="checkbox"/> Current Day Summary <input checked="" type="checkbox"/> Current Day Detail <input type="checkbox"/> Statements 	<p>Payments Select All Select None</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> US Dollar Wire <input checked="" type="checkbox"/> FX Trading Payments <input checked="" type="checkbox"/> PPD - Prearranged Payment & Deposit Entry <input checked="" type="checkbox"/> CCD - Cash Concentration or Disbursement 	<p>Services Select All Select None</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Image
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- The “Functional access” permission “statements” must be granted per user in order for this menu point to appear.
- Additionally, to view the account statements, the “Account Services” permission “Statement” must also be granted for that account per user.

Better reference text in balance details

In the Prior and Current Day Reporting Balance areas, when clicking on “View Details” for an account entry the list of transactions for that account are shown. This detail overview now includes one new dynamic “Reference Text” column that includes the beneficiary name for outgoing payments, Remitter for incoming, check number for debit checks, remitter name and check number for credit checks, etc.

Reports issues fixed

In the Information Reporting- Reports section there were a couple of issues that were fixed. The standard and customizable reports should all function correctly.

Enhanced transaction export

In order to help you with your reconciliation, we have added the ability to export any and all of your transaction data across all accounts to comma separated, semi colon separated, and tab separated formats:

The screenshot displays the UniCredit Corporate & Investment Banking interface. The top navigation bar includes 'Information Reporting', 'Payments', 'Check Services', 'File Services', 'Admin', and 'Trade Finance'. The 'Export' option is highlighted under 'Information Reporting'. The 'Export Profile List' table shows two profiles:

Select	File Name	Description	Format	Contents
<input checked="" type="radio"/>	Checks	Current Day Checks to reconcile for USD Account 1	Tab Separated	Prior Day Detail Only
<input type="radio"/>	Export	All activity for all accounts yesterday	Comma Separated	Prior Day Detail Only

Below the table are buttons for 'Edit Profile', 'Delete Profile', and 'Execute Profile'. A 'Create Export Profile' button is also visible. The 'Create Export Profile' dialog box is open, showing the following fields:

Definition

Description: Prior Day Wire Expo *
 File Name: Wires *
 Format: Comma Separated *
 Content: Prior Day Detail Only *
 Last Execution Date: 04/04/2012

Search Criteria

Accounts: 2109944501 - USD Account 1 - 026008808
 2109944502 - USD Account 2 - 026008808

To multi-select, use CTRL or SHIFT and click on multiple items

Date Range: From: [] To: [] MM/DD/YYYY
 - OR -
 Relative Date Range: From: Select Relative Date * To: Select Relative Date *

Buttons: Cancel, Confirm

- You have the ability to create and execute export profiles to extract and convert payment data into a workable format (e.g. CSV).
- When creating an export profile you have the ability to define what type of information you want to export. For example, “Prior Day Detail” refers to all historic transactions since yesterday.
- By selecting the “Contents” button you can define which specific transaction values should be exported and in what order to export the exact file that you need for possible reconciliation in an accounting system.

3 Payments

Real Time Payment Processing

With this release we have moved to “Real-time” interfaces for Wire and F/X Trading payments. That means that your payments are received by the bank for processing immediately after approval.

- The payments still must be validated at the bank, but as a rule the current day reporting section should reflect the sent payment within 30 minutes of approval.
- The cut-off times for payments have been extended from 4:00 to 4:30 PM EST.

Improved Payment Statuses

Because of the move to “real time” payments, the statuses are handled differently.

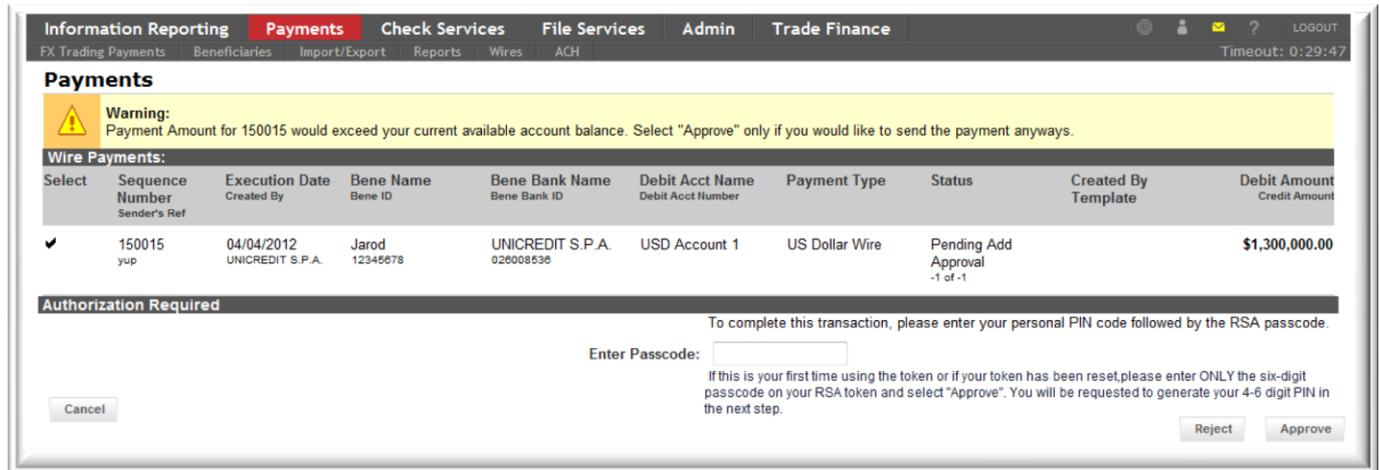
- When a wire or F/X payment is approved, it immediately disappears from the “Pending” list and is in the “Processed” list with the status “In Process”.
 - Previously the payment would remain in the pending list with status “Scheduled”.
- Only after the payment has actually been successfully executed will the status change from “In Process” to “Processed”.
 - Previously the payment showed a status of “Processed” after it was received by the bank, not necessarily executed.
- If the payment was unable to be processed during the day, at 12:00 EST on the following day, the status will move to “Not Confirmed”.

PLEASE NOTE:

Now, after approving payments remember they have immediately moved to the processed list!

Balance Check Warning

In order to help prevent the rejection of payments at the bank due to insufficient funds a warning has been added when approving a payment that would exceed the current available account balance:



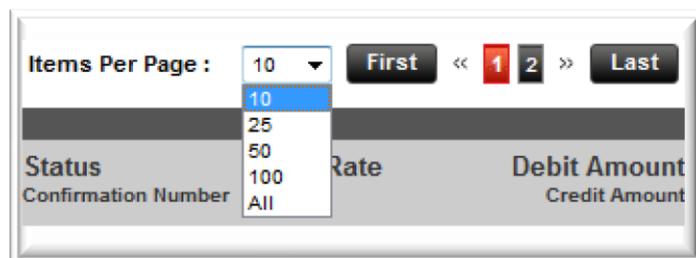
- The payment can still be approved and sent to the bank for execution against an overdraft facility or line of credit.

Reduced ACH Processing Time

In order to accommodate faster ACH payment valuation, if ACH Credits are approved before 14:00 EST, the funds will in most cases (dependent on beneficiary bank capabilities) be available to the beneficiary at the beginning of the next business day. For payments made after 14:00, the funds will be available to the beneficiary at the start of the day the day after the next.

Customized Paging

For all the payment and beneficiary lists customized paging has been added:



- You can define if you want to see 10, 25, 50, 100, or ALL entries.
- This is especially beneficial when needing to export all entries of a list.

4 File services

MT101 file upload

We have added the ability to upload, approve and transmit MT101 payment files created in another accounting or resource planning system:

The screenshot displays the UniCredit Corporate & Investment Banking interface. The main navigation bar includes 'Information Reporting', 'Payments', 'Check Services', 'File Services', 'Admin', and 'Trade Finance'. The 'File Services' menu is active, showing 'File Services Reports'. The 'New File Upload' section has two options: 'Standard File Upload' and 'User Defined File Upload'. The 'Standard File Upload' section has a 'File Type' dropdown menu with 'MT101' selected. The 'User Defined File Upload' section has a 'Profile Name' field with 'Upload Profiles' entered. Below these forms is the 'Uploads List' table.

Select	File Name	File Type	Status	Summary	Modified Date/Time (EST)	Last Modifier
	SAP_MT101 Payments	MT101	Processed	Amount: \$8,020.00 (2)	03/30/2012 09:30	BATCH_USER
	SAP_MT101	MT101	Transmitted	Amount: \$33,000.00 (1)	03/29/2012 10:58	JBRSAUB2
	SAP_MT101	MT101	Processed	Amount: \$810.99 (1)	03/28/2012 17:15	BATCH_USER
	SAP_MT101	MT101	Processed	Amount: \$2,032.97 (3)	03/28/2012 15:15	BATCH_USER

- Uploading an MT101 file is done under the new “File Services” menu.
- The files will be presented in the “Uploads List”, with a summary of how many transactions were in the file and a total dollar amount.
 - Non USD payments are converted to dollars at the daily indicative amount to be shown in the summary and check possible user upload limits.
- There is also a “File Services Reports” section where File Upload Summary Reports can be created and viewed.
- We will also be adding the ability to upload “Positive Pay” files here in the same way soon. Once this is added “Upload Profiles” will be available for creation.
- We also offer the ability to upload balanced ACH files. If interested please contact your Relationship Manger.

PLEASE NOTE:

The following administration per user is required:

The image displays three screenshots from the UC eBanking USA administration interface. The top screenshot, titled 'Edit Functional Access', shows three columns of permissions. In the 'All Administration Functions' column, the 'Upload' checkbox is circled in red. The middle screenshot, titled 'Edit Data Services Access', shows the 'Data Services' section with the 'Upload, MT101' checkbox circled in red. The bottom screenshot, titled 'Edit Payment Limits', shows a table of limits. The 'MT101 Upload Approver Limit' field is circled in red.

- The “Functional access” permission “Upload” must be granted in order for this menu point to appear.
- To specifically upload MT101 format files, the “Data Services Access” permission “Upload, MT101” must also be granted.
- Additionally, a limit on the total dollar amount of the uploaded file can be set.

5 Trade finance

Documentary and Standby Letter of Credit Functionality

We have added a complete Letter of Credit Functional Suite to the product for managing Documentary and Standby Letter of Credit applications and amendments:

The screenshot displays the UniCredit Trade Finance interface. The main content area is titled "Transactions in Process" and includes a "Filter by:" section with dropdown menus for Status, Instrument Type, and Type, along with input fields for Customer Reference and Amount. Below the filter is a table with the following columns: Transaction Type, Customer Reference- Amd. Seq., Bank Reference, Status, Counter Party, Latest Ship Date, and Tran. The table is divided into two sections: "DOCUMENTARY LETTER OF CREDIT (3) ITEMS SHOWN" and "STANDBY LETTER OF CREDIT (15) ITEMS SHOWN". The first section shows three transactions, all with a status of "Pending Approval (0 of 1)". The second section shows six transactions, with statuses ranging from "Rejected" to "Incomplete". At the bottom of the table, there are pagination controls and action buttons: "Save as Template", "View", "Delete", "Reject", "Approve", and "Select".

- Within the Trade Finance area you can create, save, review, and digitally sign via an RSA token all of your LC applications and amendments.
- Additional functionality includes template and beneficiary management, user defined and pre-loaded standard clauses, secure messages, and e-mail notifications.
- You benefit from a streamlined workflow with the ability to track the status of your transactions as they are reviewed and then processed by the bank, and in case of a rejection you receive a notification with a reason for the rejection. Re-applying with possible changes is very easy.

PLEASE NOTE:

For Letters of Credit, the user administration is done by the bank. If you are interested in using this functionality, or would like to see a product demo please contact your local Relationship Manager for more information.

6 Other

Secure Messages with Attachments

We have added the ability to send secure messages including attached files to the Bank:

The screenshot displays the UniCredit Corporate & Investment Banking interface. At the top, there is a navigation menu with the following items: Information Reporting, Payments, Check Services, File Services, Admin, Trade Finance, and a Logout button. A 'Messages' notification shows a count of 0:29:57. Below the navigation, the 'Messages' section is active, displaying 'Message Options' with a 'Send Secure Message >>' link. A 'Messages' section indicates 'You have no available messages.' The main content area is titled 'Create Secure Message' and contains a 'Message Information' form. The form fields are: 'To' (a dropdown menu set to 'UC Customer Support'), 'Subject' (a text input field), and 'Message' (a large text area). Below these is an 'Attachment(s)' section with a 'Manage Attachments' button. At the bottom of the form, there are 'Cancel' and 'Preview Message' buttons. A sidebar on the left contains 'Messages - Alerts' and a footer with 'Terms & Conditions | Legal Information', 'UniCredit Corporate & Investment Banking', and 'Version 2.1_1.5.0'.

- Any documents or files that you would like to transmit to the bank for review or processing can be done here instead of via fax or e-mail.
- The messages and attachments you send are much more secure than if sent via a normal e-mail channel or fax. They are sent via a secure proprietary leased line connection.

7 Questions? Contact information

For the ability to do all of your Letter of Credit activity online please contact your local Relationship Manager for more information and to receive the necessary agreement.

- Your local UniCredit New York Relationship Manager, or
- UC eBanking USA Customer Support:
 - ebanking-usa.uc@unicredit.eu
 - +1 (212) 672-5678, or
- Via E-mail to UC eBanking USA Management:
 - Jarod Bennett
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Address?

Editor?