Convera EDGE

Make a Payment Quick Guide

2024 V7.6

convera

PAYMENTS

Set up and manage your payments using EDGE .

In order to make a payment, you need to register. Please see our Quick Start on page 1 for instructions on how to become a payments-enabled customer.

What information do I need to create a payment?

When making a payment you will be asked for:

- the amount of money you wish to send or to settle.
- the currency your beneficiary will receive.
- the currency in which you'll pay Converafor your order.

You'll also need to provide:

- the name of your beneficiary - this should be the same as the one listed on the beneficiary's bank account.
- your beneficiary's bank account details if you are paying via direct credit or wire.
- an invoice number and due date, if relevant.

You should also select:

- the type of payment you're making (e.g., whether you are paying for goods or a service).
- your payment purpose.

This contains the following information.

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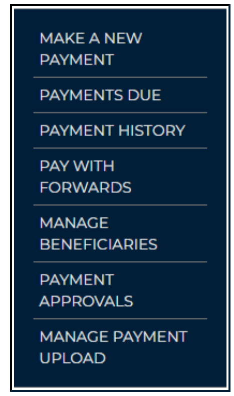
Payment Step by Step

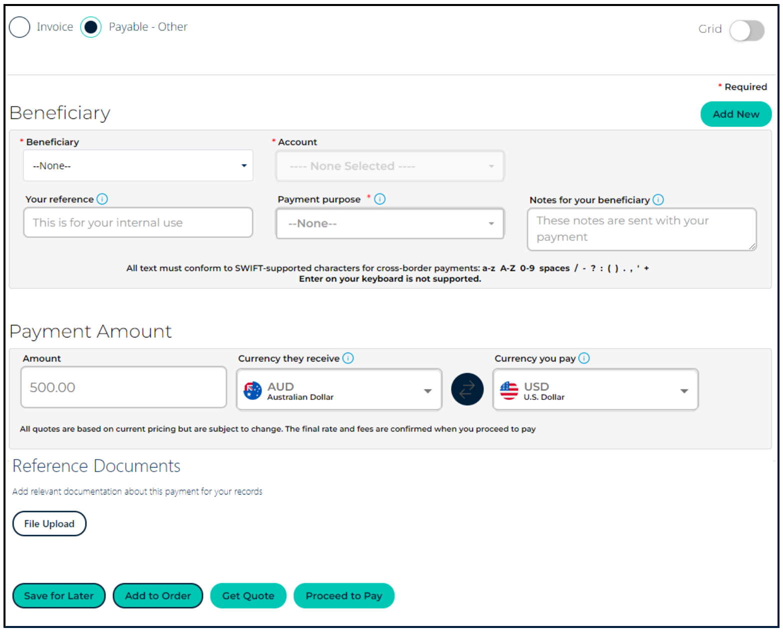
In order to make a payment, you need to register. Please See **Quick Start on page 1** for instructions on how to become a payments-enabled customer.

Step-by-Step Guide

1. Select **Make A New Payment** from your **Home Page**, or from **Payments** on the top menu.



The **Make a Payment** page opens.



If you have created a beneficiary and click **Pay** , the **Make a Payment** screen opens automatically pre-populated with the information you have entered.

2. Select to make a payment for an **Invoice** or for a **Payable - Other**.
   - Once you begin entering, the page is dynamic. If you are entering grid (multi-line) payments See **Use a Grid to enter more than one payment at a time. You can use tab entry for speed. on page 5**.

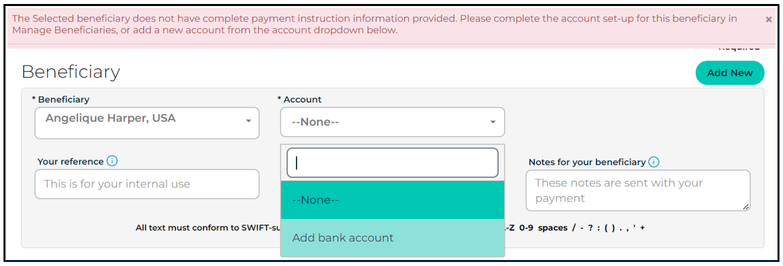
Fields marked with an asterisk * are mandatory.

3. If not pre-populated, fill out the fields to define your payment:

   Under Beneficiary

   - **Beneficiary*** - Select your **Beneficiary** from the drop-down list of available beneficiaries. Or click **Add New** to create a new beneficiary. **Add a Beneficiary on page 1**.
   - Account * - Bank account of beneficiary

Prompt for Missing Beneficiary Bank Account (Payment Method)



- If a beneficiary's bank account details are not recorded in our system, an error message displays and a drop-down appears to help you create this account. Either complete the account setup in **Manage Beneficiaries** or select **Add bank account** and follow the prompts.
- You can also add **draft** as a payment method at this time using the **About this bank account** area under **Manage Beneficiaries**. Select 'draft' here and it will not ask for further bank details. You are able to add an alternative address where the draft will be delivered and select whether the draft goes via post or prioritised delivery. The delivery address appears on your order detail form.

- **Your Reference** - This is for your internal use. (Limit of 50 characters.)
- **Payment purpose** A drop-down list containing descriptions of what the remittance is for. The field may be blank if not mandatory or specified for your client account. Certain countries and their banks require this for all remittances.
- **Who is paying the fees?*** Required in certain regions. Governs who pays transaction fees: Remitter or Beneficiary. If the beneficiary is selected, the receiving amount may be reduced. If the remitter is selected, the fee may increase.
- **Notes for your beneficiary** (sent with payment) Your reference will appear in the payment acknowledgment that the beneficiary views. (Limit of 100 characters.)
- **Other Payment Purpose Detail**: Required in certain regions. Add detail about the payment's purpose. If Other Payment Purpose detail is required, the valid characters include: 0-9 a-z A-Z spaces - / ? : ( ) . , +
- **Checkbox** for *Invite Beneficiary to your Convera Network*. Sends an invitation to make this beneficiary a connection. This is useful if you are sending holding-to-holding payments. Check box if yes.

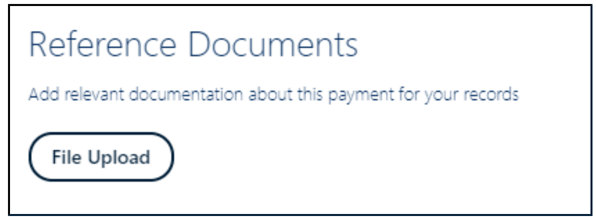
You can only pay 'Active' beneficiaries.

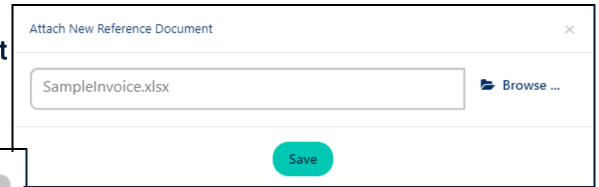
Under **Payment Amount**

- **Amount***- List the number only
- **Currency they receive*** - currency the payment is delivered to your beneficiary in (delivery currency)
- **Currency you pay*** - the currency you pay in (settlement currency).
- For **Payable - Other** you can flip between delivery and settlement currency using the arrows to the right of the currency fields.

Under **Reference Documents**

- A message box will ask you to upload.
- Click **File Upload** to add a document to your order.
- Once it is completed, you will see your document on the order.





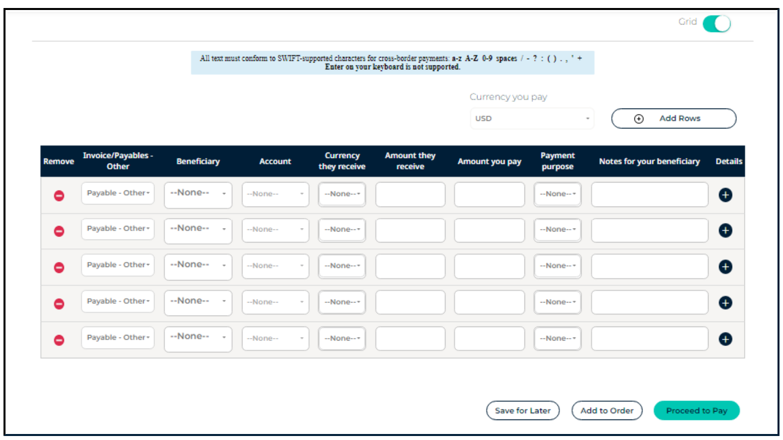
4. Use a Grid to enter more than one payment at a time. You can use tab entry for speed.
    - Click Grid entry on at the top of the **Make A Payment** page.

The Payment Summary Grid opens.

The 'Currency you pay' or settlement currency is noted at the top level. This comes from your default account profile settings.

You must use the same currency to pay Convera for a whole grid order.

If you need to change your settlement currency, look on your **Profile**. Certain clients will have more than one settlement currency available. However, if you can't change it there, raise a case with us.



- Select **Invoice** or **Payable Other** from the drop-down.

Invoices must have Invoice Number and Reference to proceed to pay. Payables - Other do not need these fields.

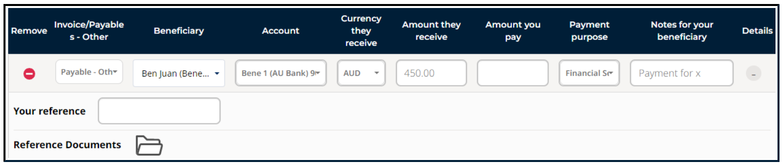
Enter the following:

- Beneficiary
- Account
- Currency they receive
- Amount they receive
- Amount you pay

- Payment Purpose
- Notes for our beneficiary

Click the + on the **Details** area to open and add further information and reference documents:

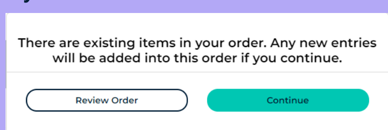
- For invoices it includes: Your Reference and Due Date.
- It may include " Who is paying the fees?" if this is not established at the account level.
- It includes an area to attach **Reference Documents**.



There are some fields which are set upon a client's EDGE initial configuration and may not be visible for everyone.

- To remove an item from your grid order, select the red icon on the left.

If you have an existing order, the system will query you before you begin entering your grid items. If you want your new grid order to be added click **Continue**. However, if you have an order that should not go out with the grid order, remove it and return to enter your grid payments.

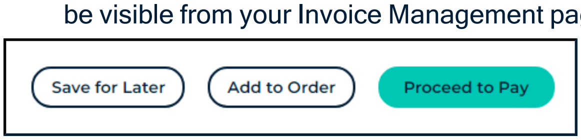


When your grid order is ready, the **Proceed to Pay** button is enabled. If this is not enabled, you can save for later or add to an order in progress (n your basket).

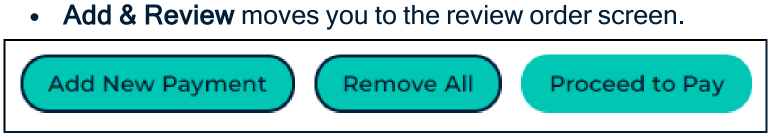
Errors are noted with red lines on the fields needing amendment.

5. After your payment is ready, click **Proceed to Pay** to continue. Alternately, select one of the buttons available on the bottom of your screen:

- **Get Quote** to receive a quick indicative quote. - Available for single orders only.
- **Save for Later** - to save and return. Go to **Payments Due** to see a draft order.
- **Add to Order** - to add this item to an ongoing order where you can add further items to this order, remove items, or proceed to pay.
- **Add & Review** - to add this item to an ongoing order and review the whole order before proceeding to pay.
- **Archive Invoice** - allows you to void a draft invoice. This is in case you need to void an invoice in progress. It will be visible from your Invoice Management page for review only.



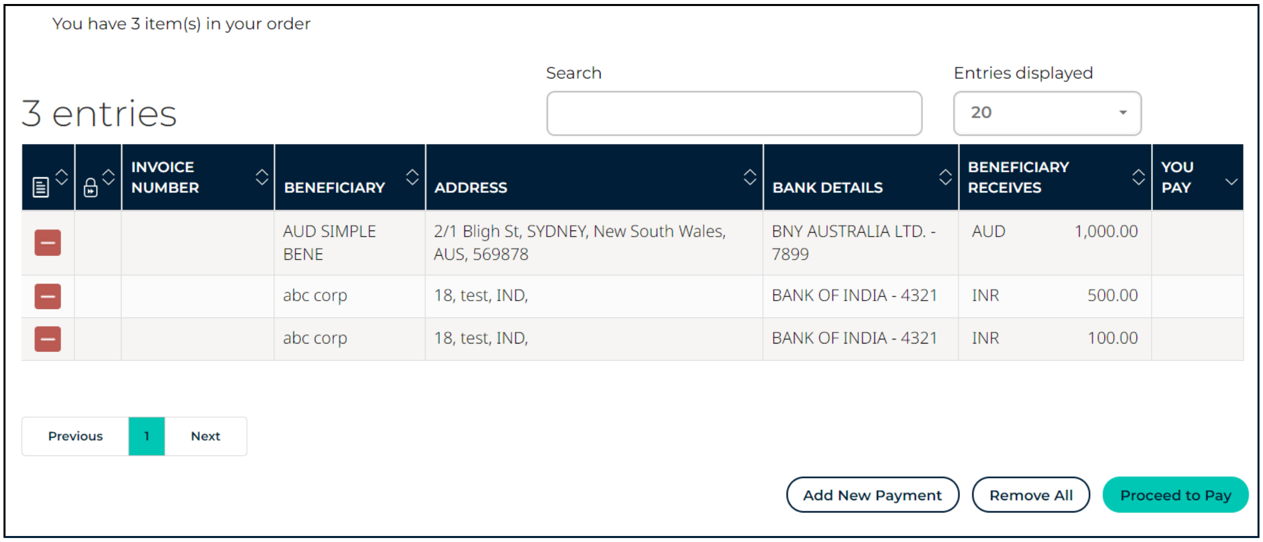
- **Add & Review** moves you to the review order screen.



- You can **Add a New Payment**, **Remove All** payments or **Proceed to Pay** at this point.

Review Order Details

The review order screen opens.



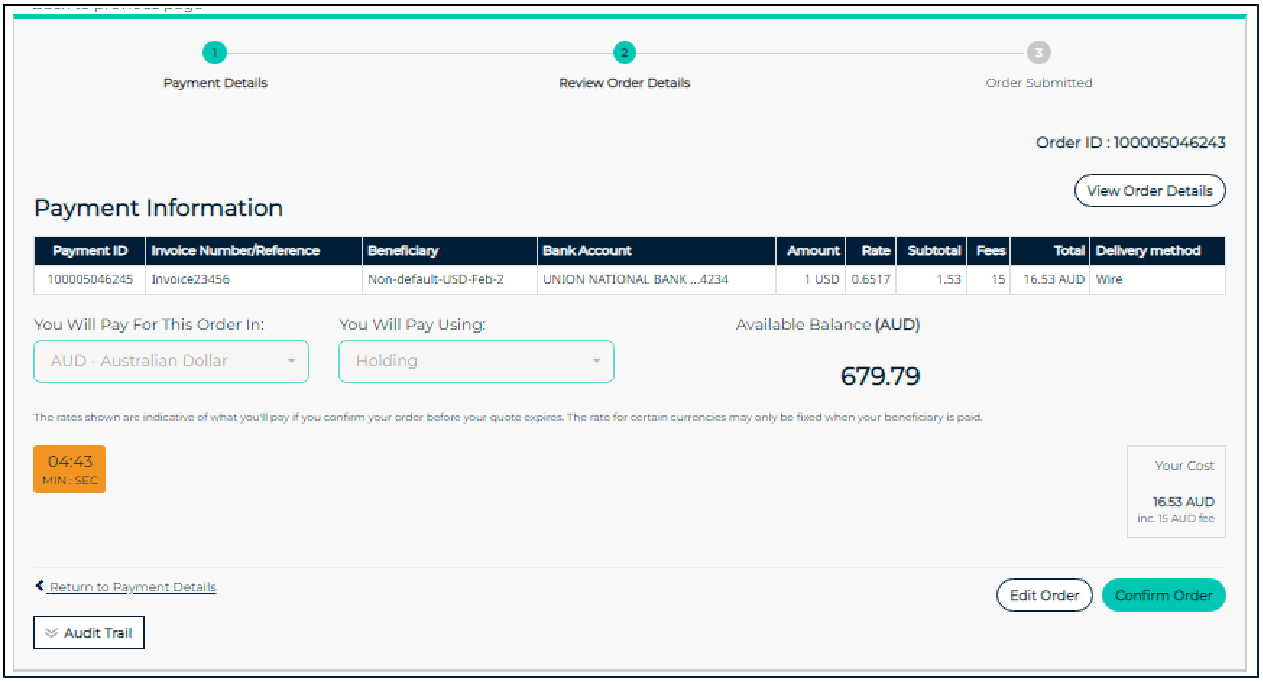
- If there is a forward, a message tells you and it is indicated by the lightbulb icon Pay with Forward Contracts
- If the beneficiary has a bank account set up within Convera EDGE in the delivery currency, this appears here and is selectable for the payment. There may be more than one account available.
- If the correct bank account does not appear, and you need to move to create a bank account for this beneficiary. See **Add a Beneficiary on page 1**..
- If you can pay this beneficiary via holding-to-holding, this is visible under the *You will pay using* field specified as **Holding**.

You can always view or edit a beneficiary or its bank accounts from the **Payments > Manage Beneficiaries** area.

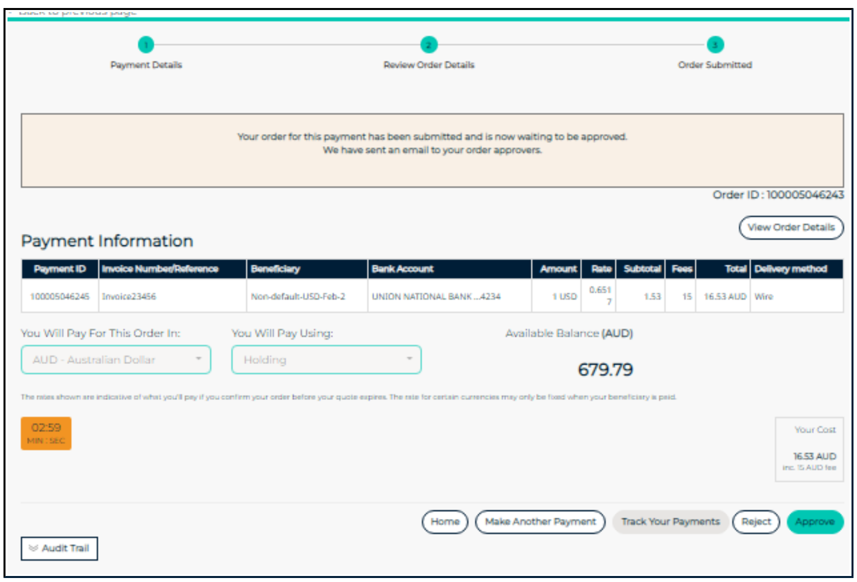
6. Add or change payment detail information as needed, then click **Get Quote**.

The Invoice Number/ Reference field has a maximum of 50 characters.

7. Click **Confirm order** to commit.



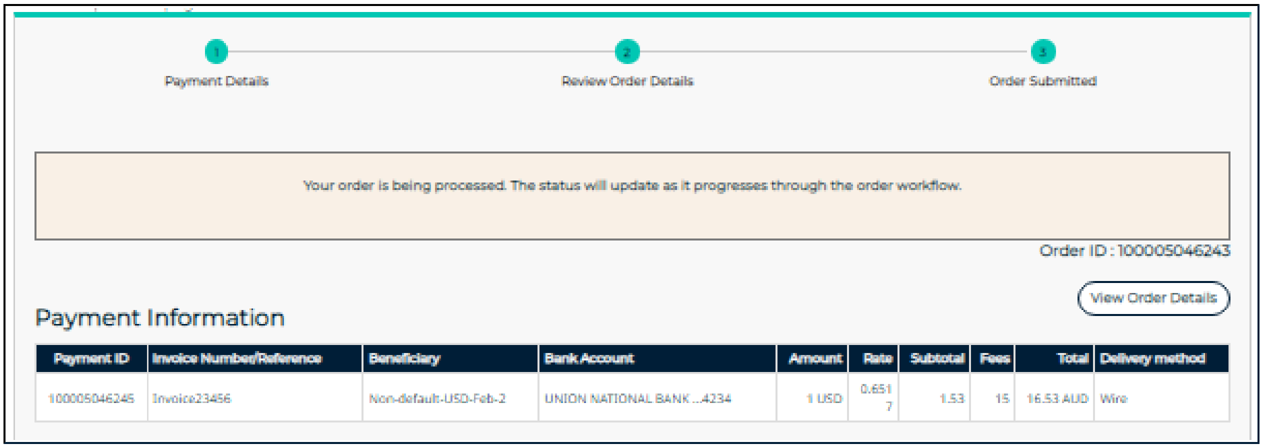
- The timer indicates how much time you have before the rate is no longer applicable.
- An approver user must click **Approve**. The status will update for you as your order progresses.



- To print the order, click **View Order Details**. This opens in a new tab, and you can print the information from your browser. (You can also print the order after processing).

A completed order must be quoted, confirmed, approved, and committed before it is finished.

Once the order has been confirmed, a message appears with instructions.



- **Track Your Payments** is available after a payment is committed.

This moves you to the **Payment History** page where you can see if your payment has been booked or sent.

Order Approval Security Token

Strong customer authentication is required when initiating an electronic payment in the European Union for EEA countries. You need to provide a one-time security token as the last step in your order approval process.

Two-factor authentication means you have the option of getting your one-time security token sent to you via

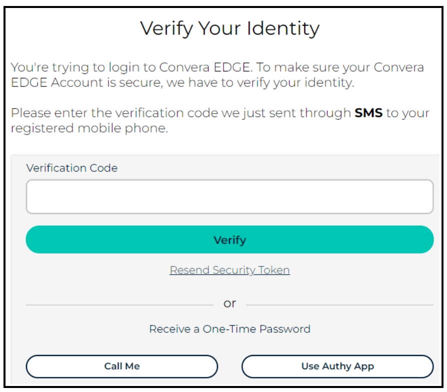
1. Mobile phone as a text message (SMS)
2. Any phone as a voice call
3. Authy application on the desktop or mobile phone

> For more information on this See **2019 About Two-Factor Authentication on page 1**. . Also, for the Authy App See **2019 How to Install Authy on page 1**.

EDGE - This one-time token upon approval is currently not available for non-EEA countries.

Once you have signed up to receive your one-time security tokens to logon, the system will also use that method to delivery your order-approval tokens. You do not need to sign up twice.

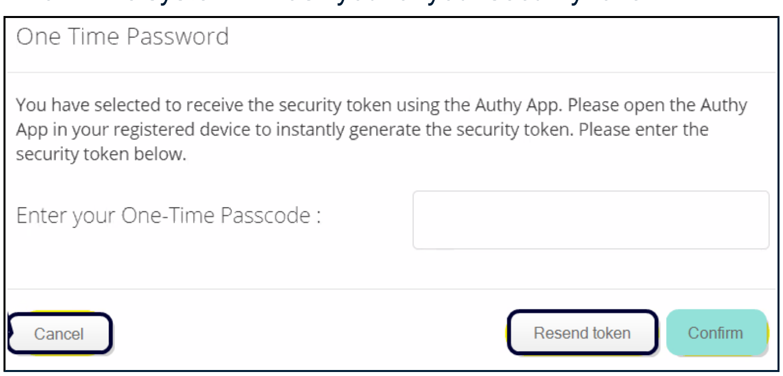
You can request a one-time change to your method of delivery of the token but your chosen method is displayed first.



Example of a Security Token on an Order

Follow the instructions to create an order for payment within the system.

If you are the final approver, you must enter a two-factor authentication token before the order can proceed in the workflow. The system will ask you for your security token.



Enter your security token and click **Confirm**.

Edit a Payment

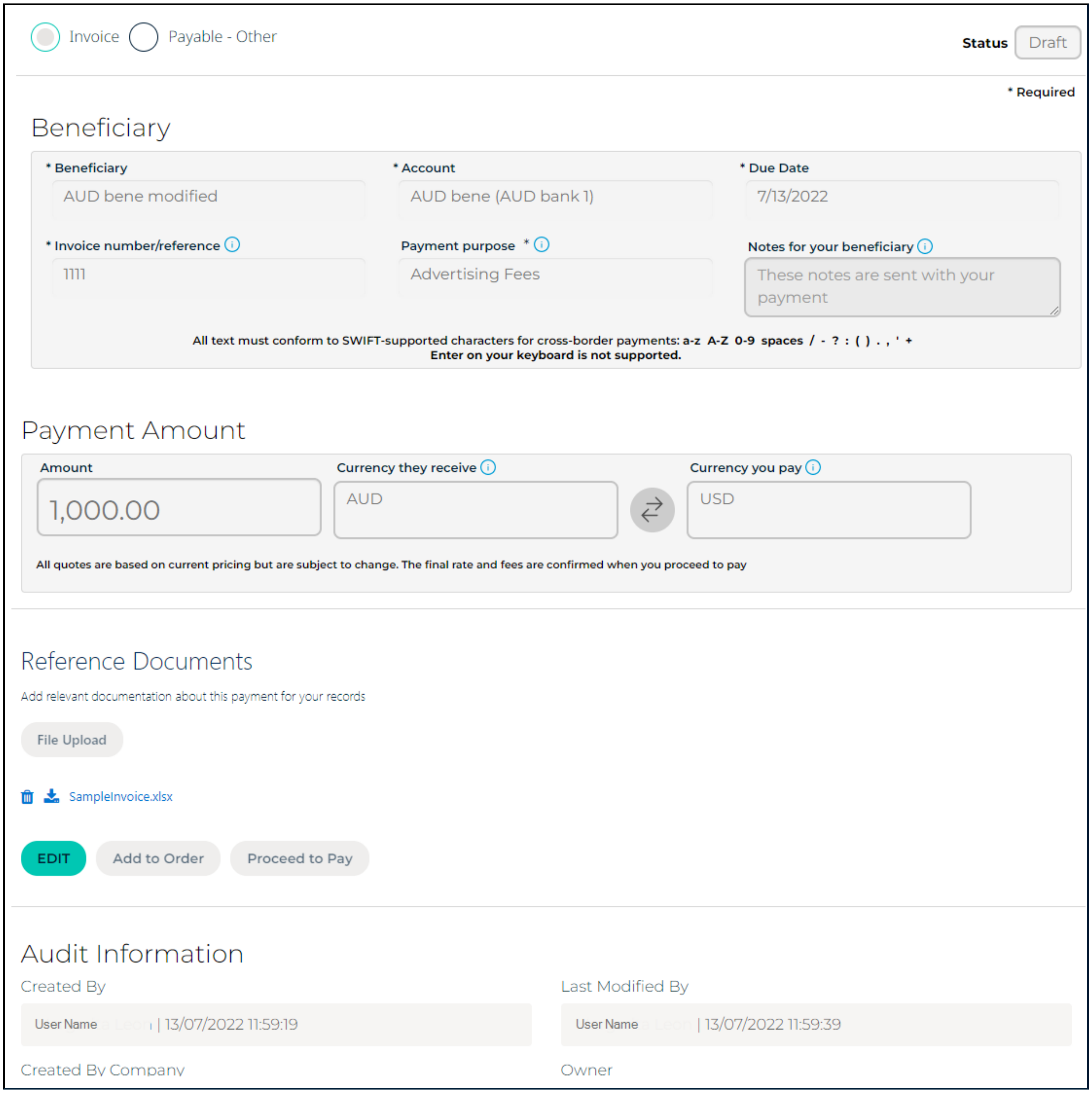
Edit an Existing Payment

Your list of payments due is available on the **Home** page, **Invoice Management**, and on **Payments Due**.

- Select the edit icon from the payment row.

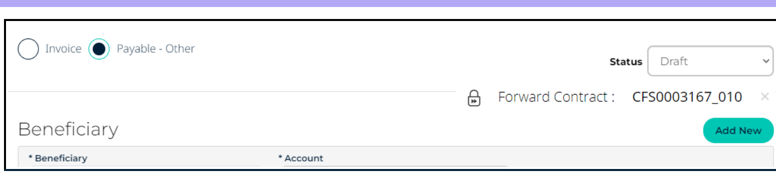
		INVOICE NUMBER	BENEFICIARY	DUE DATE	BENEFICIARY RECEIVES	YOU PAY	CATEGORY	STATUS	SOURCE	ACTION
		111	AUD bene modified		AUD 10.00	USD 6.98	Payables - Other	Payment Approval Pending	EDGE	
		1111	AUD bene modified	7/13/2022	AUD 1,000.00	USD 1,000.00*	Invoice	Draft	EDGE	
		999	AUD bene modified	8/9/2022	AUD 999.00	USD 999.00*	Invoice	Draft	EDGE	

- The payment page opens. Scroll down to see: **Status**, **Beneficiary**, **Payment Amount**, **Reference Documents**, and **Audit Information**.
- Click **Edit** to modify.



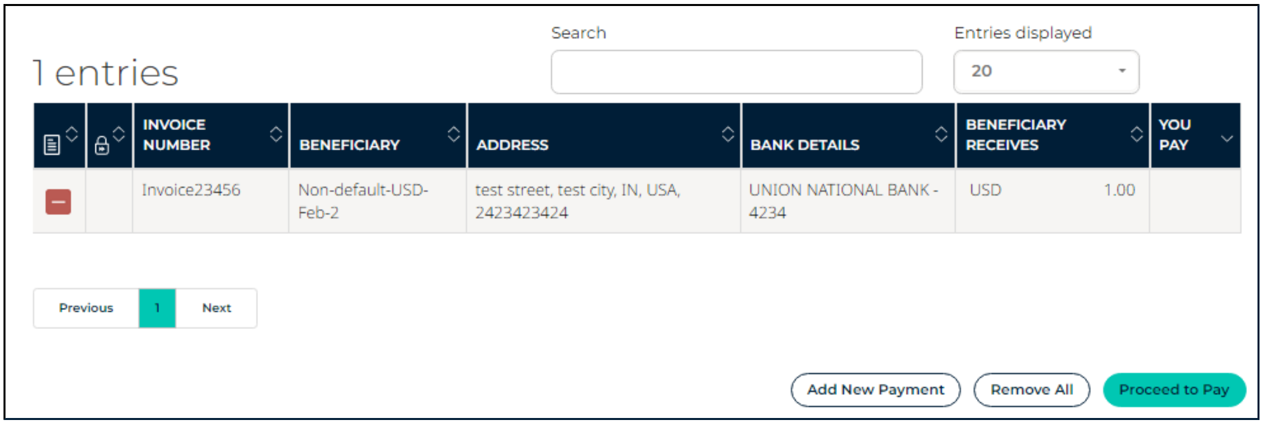
- Make the desired changes and click **Save for Later**, **Add to Order**, **Get Quote**, or **Proceed to Pay**.
- **Proceed to Pay** opens the order page.
- **Add to Order** opens the order review page.

If there is a Forward already associated then a contract number is visible at the top of the Payment page.



Remove Items from an Order

- You are able to remove single payment items from an order or add a new payment during the review process.
- Open your **Order in progress** from the top menu.
- A review page opens so that you can check items in this order.



- If you wish to remove an item, use the Remove icon or for all, select **Remove All**.

Troubleshoot your Order

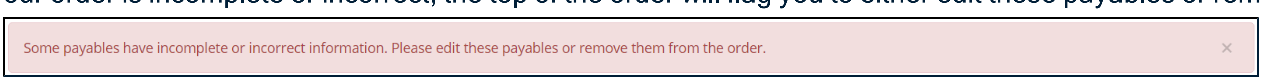
The system will not let you proceed if there are errors within your order. You will be warned on the **Make a Payment** page if there are initial entry errors.

ORDERS

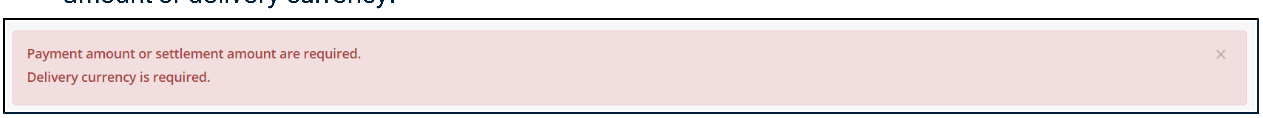
- A new or existing payment can be added to an order. Each payment is an item within the order. You can add multiple payables to an order from your payables list or when creating a new payable.
- Orders can contain up to 50 payment items.
- Wire and direct credit payments can be combined.
- Orders must always contain items with the same settlement currency (currency you are paying with) but they may have different delivery currency.
- Multiple item orders cannot contain Holding Balance transactions. Holding Balance transactions are single item orders.
- Payables must be complete before they can be added to an order. You will be prompted to edit.
- For Holding-to-Holding payments, you need to be connected to the beneficiary and they need to be enabled for H2H. Then, you must have a holding balance in their currency so that you can send them their own currency as payment.
- Standard payments are currently wire or direct credit. Not all of your beneficiaries will be able to receive all payment methods.

ERROR EXAMPLES

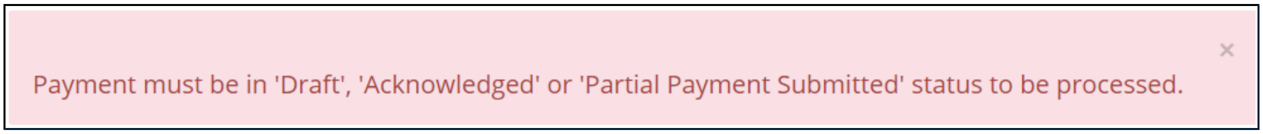
If your order is incomplete or incorrect, the top of the order will flag you to either edit these payables or remove them.



- For example, the system will warn you if you have not included a mandatory item such as payment or settlement amount or delivery currency.



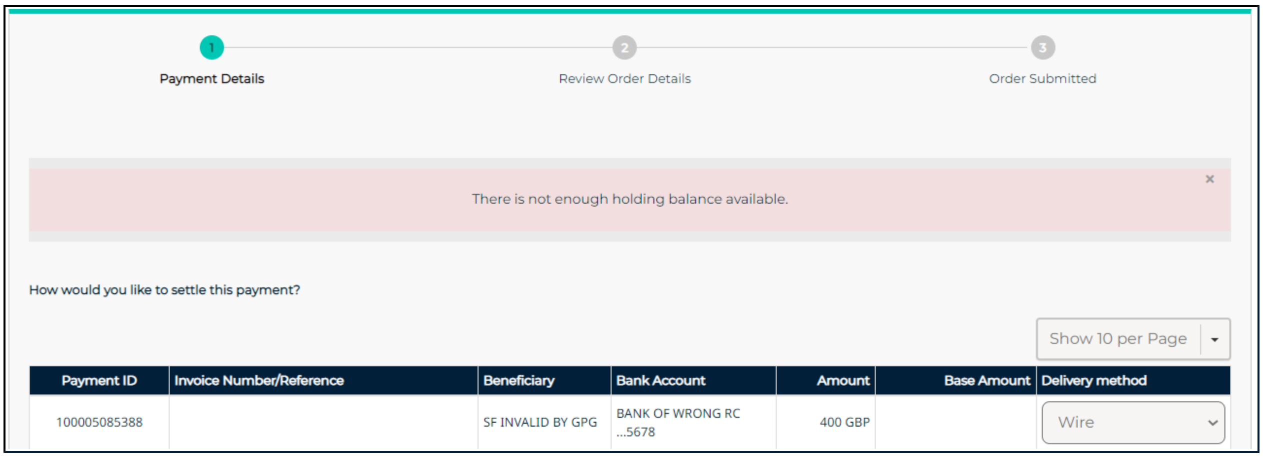
- Also, payments must be in draft, acknowledged or partial payment submitted status to be processed.



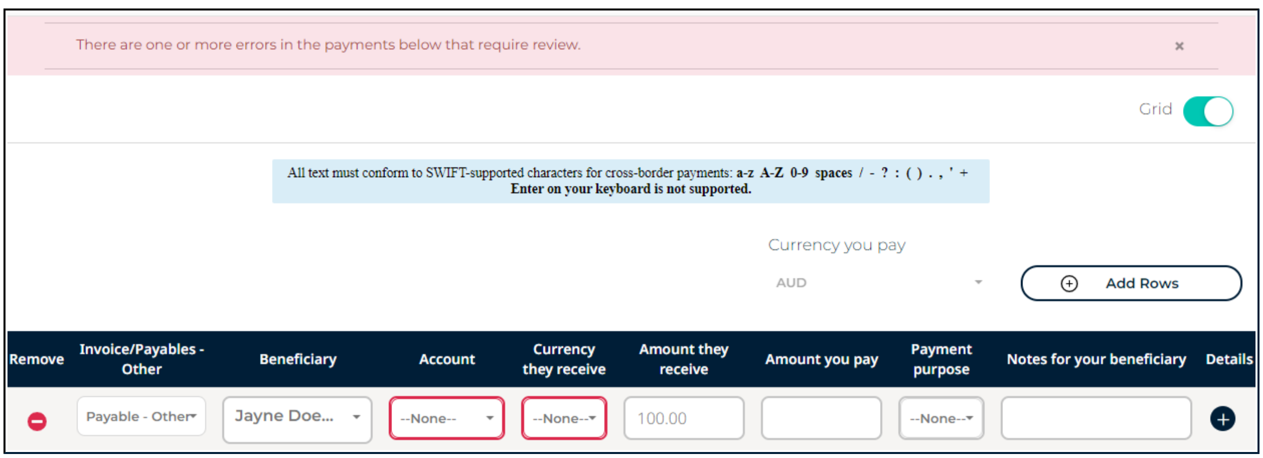
Fields marked with an asterisk * are mandatory.

Grid Payments

In the case of critical errors in a grid payment order, you may see a warning about errors in orders or settlement method problems. See examples below:



- **Solutions**: Select a different settlement method.



- **Solutions**: Select **Remove** on the order row and fix the Beneficiary as there must be an Account to pay into. This removes the payment from this order.
- Your order should refresh and be available to you once it is cleared of error. The removed item will then appear on your **Payments Due** as an item in need of more information.

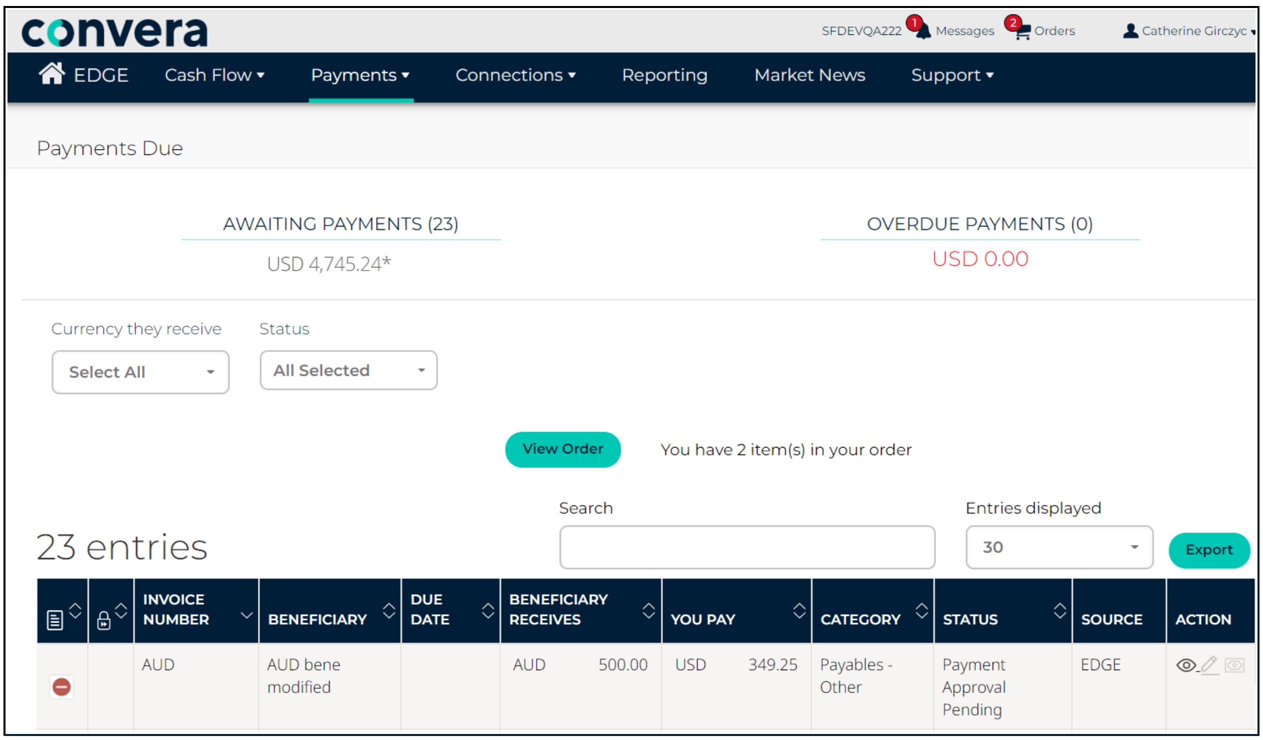
Payments Due

You can view outstanding payables on a single screen called **Payments Due.** You will also find a summary of your awaiting payments and overdue payments here.

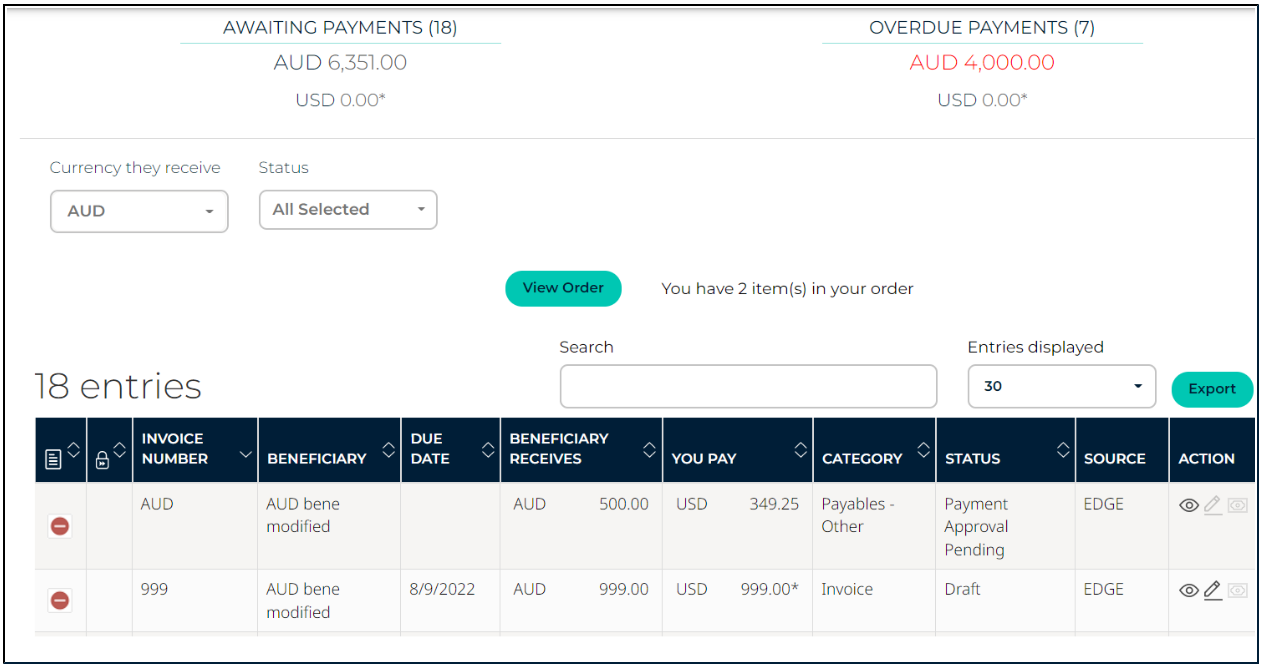
Not all of your beneficiaries will be able to receive all payment methods. You must specify as you set up the beneficiary (Add a Beneficiary on page 1.). Also, your beneficiary must be enabled for a Holding Balance. You may also have available Forward Contracts to use.

Payments Due

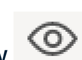
1. Navigate to **Payments > Payments Due** to see the list of your payments.
2. You can filter the list by status and delivery currency.
3. You can re-order any column by clicking on the arrows on the header.



The whole page reflects the **Currency** and **Status** you have selected. So if you select AUD, for example, as the currency they will receive, the page displays your Awaiting Payments and Overdue Payments for Australian dollar currency only.

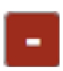
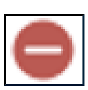


3. You can export a list of payables by selecting the **Currency** and **Status** then clicking **Export**. A spreadsheet file (InvoiceExport.xls) will download for your review.

4. From the **Payments Due** list you can view , edit , or pay  a payment. Click the right end of the row that your payment item is on to begin your new action.

Icons in Order Lists

The Order  column informs you of the state of your item.

- A red square  means this item is assigned to an order. Click on the view order icon  at the top of your screen to review.
- The green square  indicates that this item is not currently held within an order. Click on the green square to add it to an order.
- The red circle  means this payment is missing information. You must edit this payable before it can progress to payment. You cannot add this to an order yet.
- The lock Icon  indicates your item is set to be paid by a Forward. Hover on the lock on your item's row, for details.

For further information, See **PAYMENTS on page 2**.

Pay with Forward Contracts

Pay your payables using drawdown or pre-delivery from Forward contracts available in EDGE.

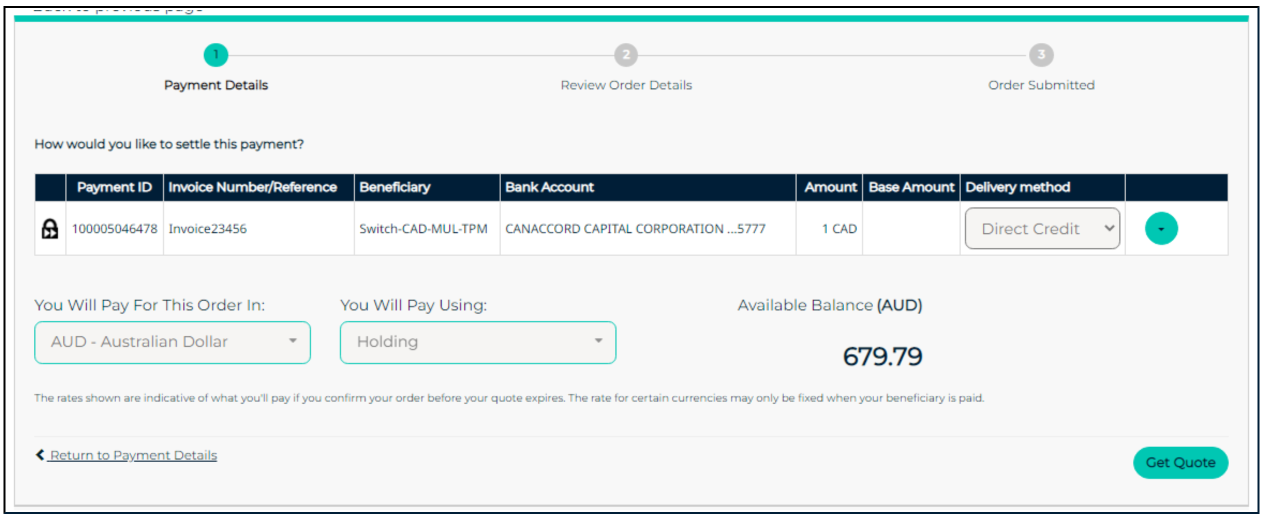
There are three ways to pay using a Forward.

1. You can select **Pay with Forward** during the payment process.
2. From the **Forward Contracts** page, you are click **Pay With Forward**, which is a drawdown on a forward. It may also be a pre-delivery.
3. You can move your Forward Contract into a Holding Balance which you can then use to pay with.

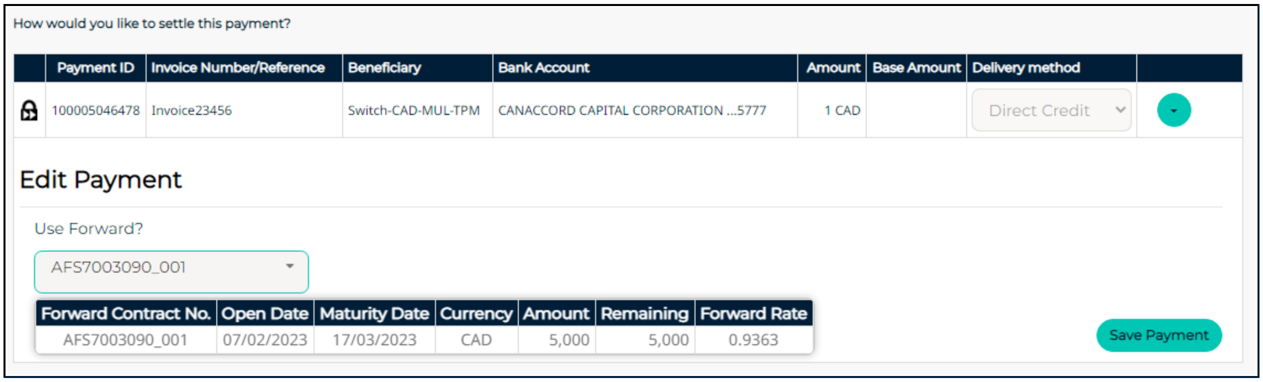
Forward Contracts that can be used within EDGE must be set up by Convera. Please contact your account representative to have a Forward set up for you.

Pay with Forward in Make A Payment workflow

1. After clicking **Proceed to Pay** you are directed to the order screen.



2. If you have an open forward contract that can be applied to your payment, you will see a notification that states “There is an available Forward Contract for use against one or more of your payments.”
   - Plus, it is indicated by the lightbulb icon 
3. Click the yellow drop-down and select *Edit Payment* to add the Forward.
4. Click **Use Forward?** on the order and select the forward contract that you would like to apply to this payment.
5. Select **Save Payment**.



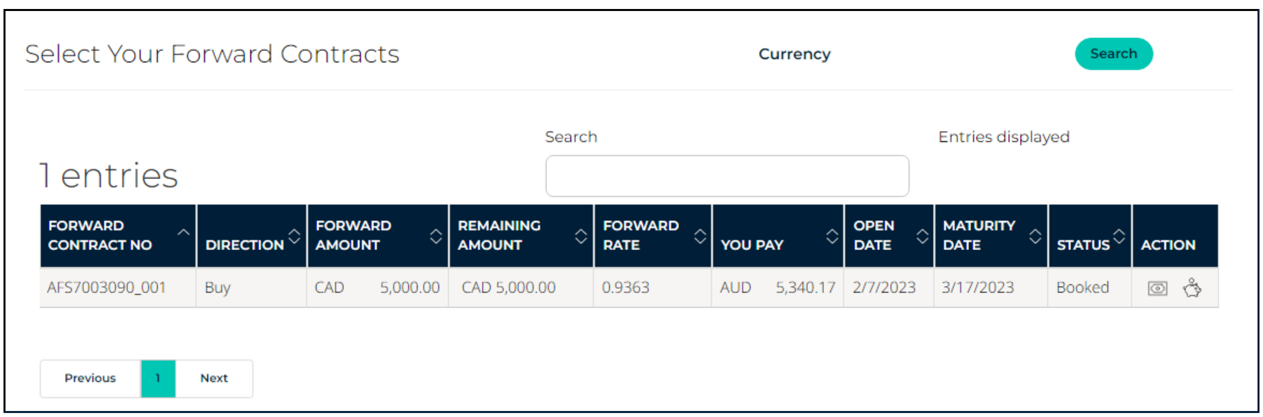
6. In the item details, you will now see an icon in the shape of a lock with two arrows, signifying that a drawdown rate has been applied to this item. To proceed, select **Get Quote**.
7. In the *Order Details* page, you can review your payment and ensure that the rate applied matches that of your forward contract. When you want to proceed, select **Confirm Order**.
8. You'll receive a confirmation email that the payment has been made or it will be sent out once it has been approved (if you have an approval workflow set up).

Pay With Forward via Forward Contracts

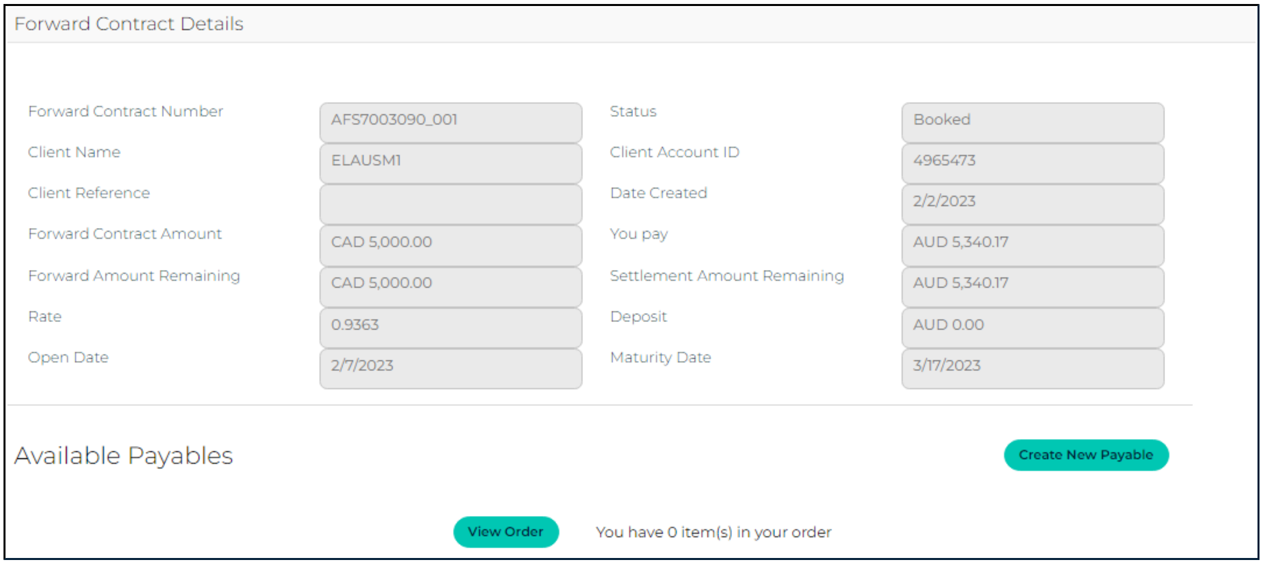
1. Navigate to **Payments > Pay with Forwards**. The **Forward Contracts** page opens.
2. Find the forward that you wish to use to fund your payment in that currency.

TIP: Make sue that the currency matches the currency that you want to use for your payment.

3. Select the **View Forward**  icon from the Action area.



4. The forward opens to show **Forward Contract Details**. Below this is the **Available Payables** pane showing details of this forward contract, and below, a list of invoices for this currency.



Actions

1. Select Remove if you don't want to pay this item with this contract.

2. Missing information indicates that this item is not ready to be paid yet.

3. Pay selects this item for payment using this contract.

5. Select the invoice that you want to pay and click **Pay** .

    1. In **Review Order**, check or revise the information and select **Proceed to Pay**.

    2. If you do not have any invoices available for this currency, select **Create New Payable** to set up a new payment.

3. After you select your beneficiary (make sure that the currency matches that of the forward), input your amount and select . Select **Proceed to Pay.**

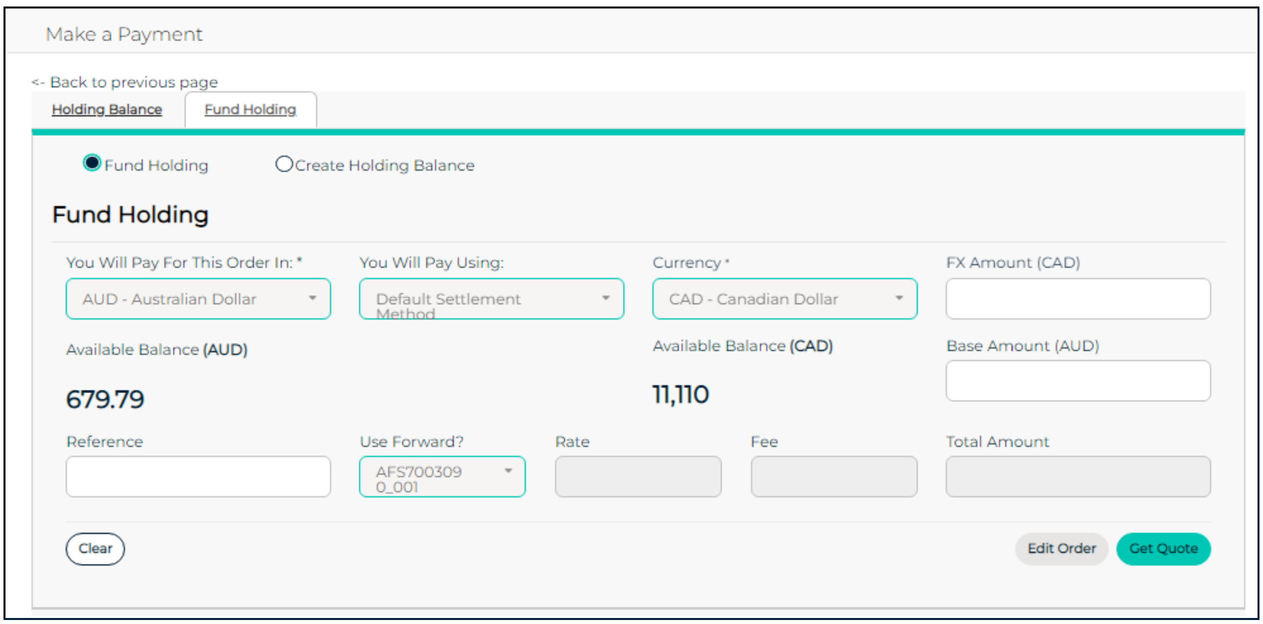
6. In **Order Details** , you can review your payment and ensure that the rate applied matches that of your forward contract. When you want to proceed, select **Confirm Order** .
7. You'll receive a confirmation email that the payment has been made or it will be sent out once it has been approved (if you have an approval workflow set up). Once approved, it processes, and when it is committed the system will send email notification plus update your **Payments History**.

Use Forward to Pay into Holding Balance

1. Navigate to **Payments > Pay with Forwards**. The **Forward Contracts** page opens.
2. Find the forward that you wish to use to fund your Holding Balance in that currency. Click **Pay Into Holding**  .

FORWARD CONTRACT NO	DIRECTION	FORWARD AMOUNT	REMAINING AMOUNT	FORWARD RATE	YOU PAY	OPEN DATE	MATURITY DATE	STATUS	ACTION
AFS7003090_001	Buy	CAD 5,000.00	CAD 5,000.00	0.9363	AUD 5,340.17	2/7/2023	3/17/2023	Booked	Pay into Holding

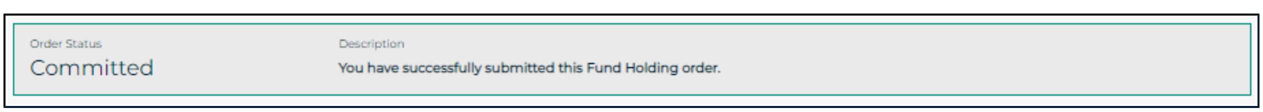
3. The **Fund Holding** page opens and you can specify the amount and the references applicable:



- If you have more than one Forward that could be used, a drop-down will appear on **Use Forward?** allowing you to select from there.

4. Fill out the fields and select **Get Quote**.

- Once confirmed and approved, it processes and when it is committed it will advise you on the order plus send an email notification.

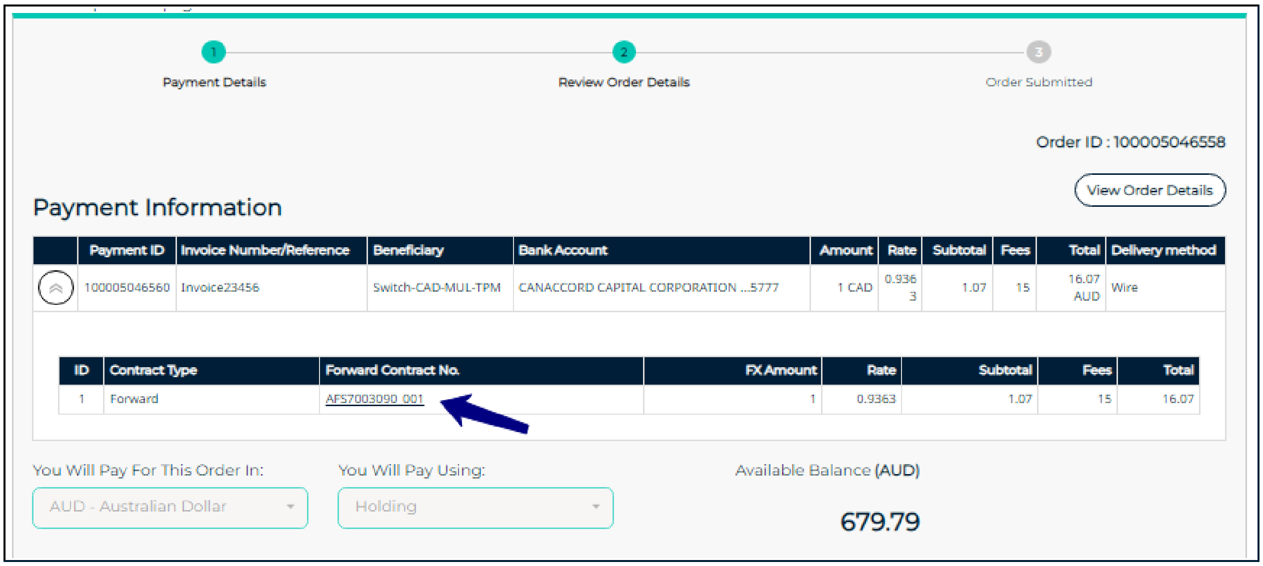


Tips on Forwards

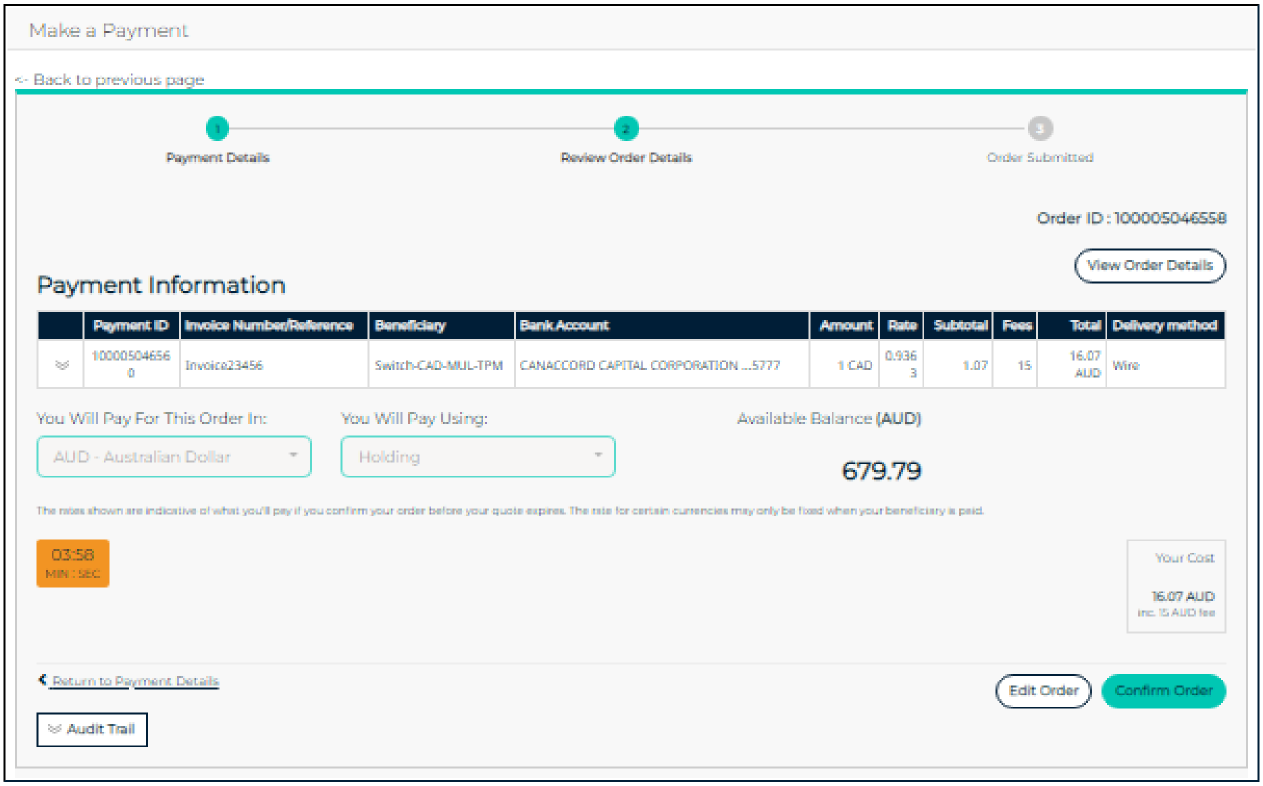
To help you use Forwards, the system automatically informs you of certain situations. If an error cannot be fixed on the current screen, a red X will appear.

1. When there is an available forward for use (to drawdown on), this is indicated so you can edit this order and save as a Forwards payment or decide to pay using bank or holding methods. The lightbulb icon indicates this.

- On your Confirmation view, if you click the hyperlink on your Forward Contract No. the page will display the Forward Contract Details in full.



1. The system will inform you if what you are doing is a pre-delivery.


Make a Payment
<- Back to previous page
Payment Details
Review Order Details
Order Submitted
Order ID : 100005046558
View Order Details
Payment Information
Payment ID
Invoice Number/Reference
Beneficiary
Bank Account
Amount
Rate
Subtotal
Fees
Total
Delivery method
100005046560
Invoice23456
Switch-CAD-MUL-TPM
CANACCORD CAPITAL CORPORATION ...5777
1 CAD
0.9363
1.07
15
16.07 AUD
Wire
You Will Pay For This Order In:
AUD - Australian Dollar
You Will Pay Using:
Holding
Available Balance (AUD)
679.79
03:58
MIN : SEC
Your Cost
16.07 AUD
Return to Payment Details
Edit Order
Confirm Order
Audit Trail

Approve Your Payment Order

If you have an approval system in place, after you have created your payment, and received a quote, you must submit it for approval.

If your role includes permissions to be an order approver; you will receive a notification informing you that an order is awaiting approval in your **Payments Approvals** page.

Payments listed for approval are payments that require approval within your company. If your approval system is set-up to also require another user to approve them, payments in the next level of approvals stage will not display on your **Payments Approval** page.

The approval request will go to all relevant approvers. For example, if an order was for $100,000 and only 3 of the 15 approvers can approve $100,000+, only they will receive notification. You can also request to mark a user as a Primary Approver in the Approval Models management tab, meaning only they will receive notification, if relevant to the approval being requested. In conjunction with Primary Approver you can use the approval notification reminders. If configured, a Primary Approver will receive notification first. If, after the notification reminder time (20, 40, 60 minutes) the approval is outstanding, all relevant approvers will then receive notification. If the approval is still outstanding after the reminder time, all approvers will be reminded again until the reminder period expires (reminder period can be 1 - 10 times, or unlimited until approval is fulfilled).

Custom Approval Models

Custom Approval Models (CAM) give you the ability to set up groups of users who approve Refund Request or Refund Carts in a sequential order. Once the grouping function is initiated, you can select different people (within same organization) to build out the Approval Groups. This tailors approvals to match your institution's work flow.

> If you would like to enable Custom Approval Models (CAM) for your Refunds account, please contact your Convera Account Representative to complete the configuration.

CAM allows you to create up to five groups of approvers. They will be contacted in a sequential fashion, so that after group 1 approves, the request travels to group 2 and so forth.

Email notifications and on-platform notifications follow these rules also. This gives you a more configurable set of approval levels.

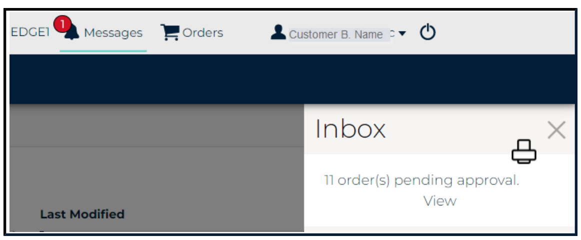
Create an Approval Model

Users with the privilege to manage approval models, are able to configure your users into up to five distinct groups. If your system is not configured to set these levels up, contact your Account Representative.

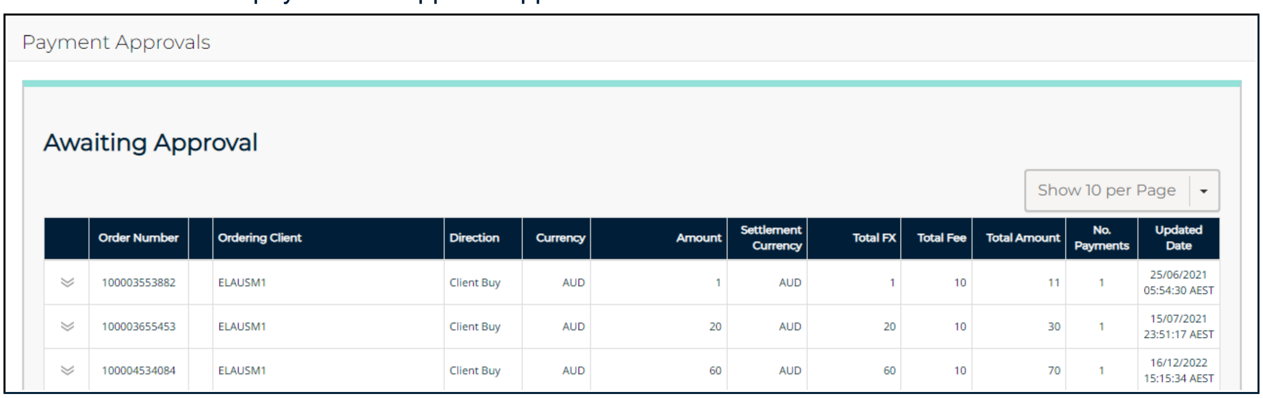
> Approval models should be used when your institution has two or more users.

Approve a Payment Order

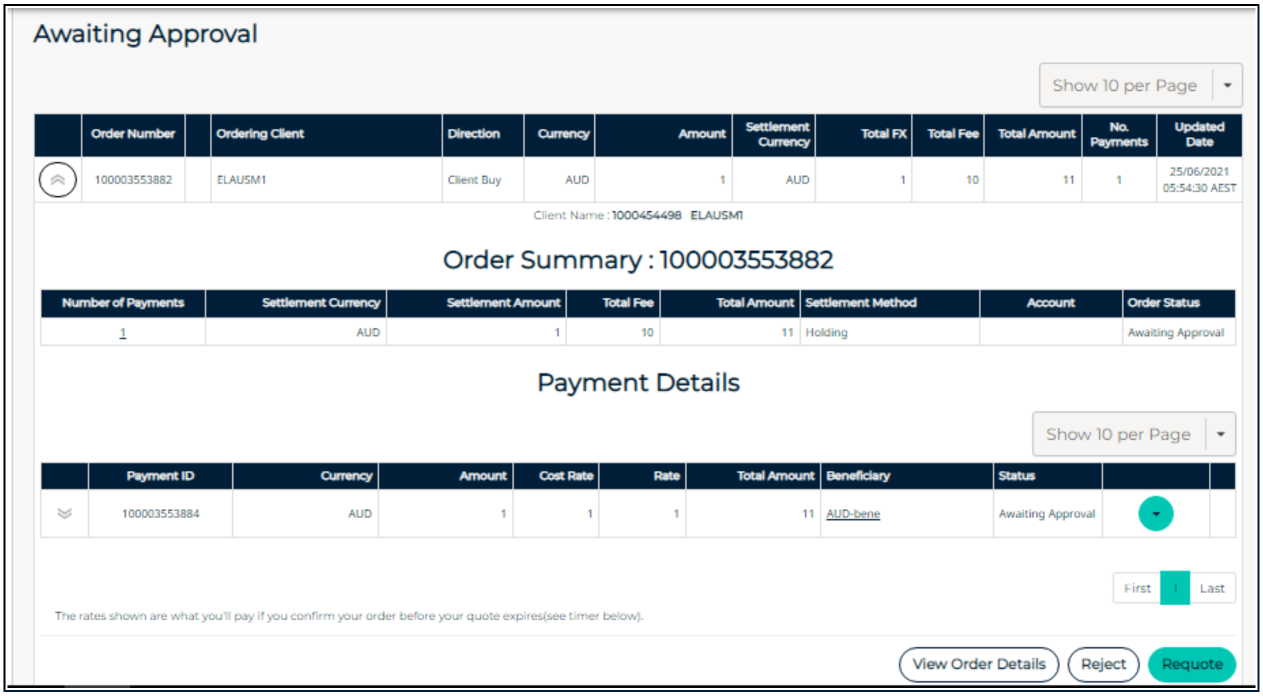
1. Navigate to **Payments** > **Payment Approvals**. Or, click your **Messages**, then **View** to see the payment(s) pending approval.



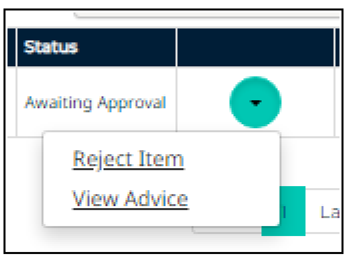
2. The **Payment Approvals** page opens.
   - A list of order or payments to approve appears.



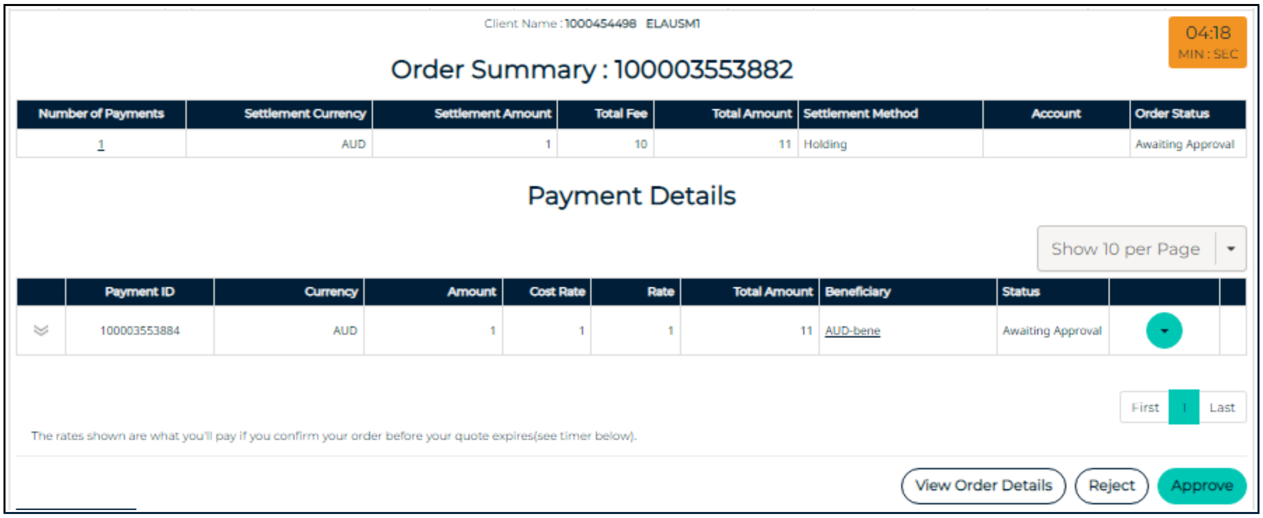
3. Click the arrow to the left of the order you wish to approve.
    - This **Order Details** page displays.



- Review the order for correctness.
- Click the yellow circle to see **Reject Item** or **View Advice**



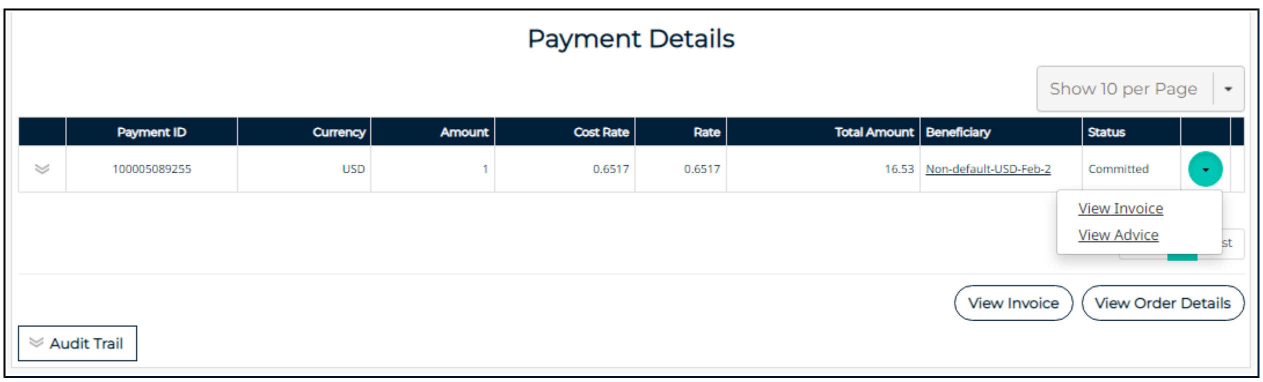
4. Once you are satisfied with your order, select **Requote** to refresh the amount.
5. A timer indicates how much time you have before the rate is no longer applicable.
    - Normally, you **Requote** the order to refresh the rate before approving.
6. Before clicking **Approve** you can perform any of the following actions:



- To print the order, click the **View Order Details** button. This opens in another page, giving you the full information on this order with panes for: client, line item, beneficiary, and beneficiary bank/payment method. You can print this from your browser.
- To reject this whole order, click **Reject**.

7. To continue processing this order using this quote, you must then **Approve**.

- The payment goes through a processing stage. Then, the next stage is **Committed**.
- Once the order is committed, you can **View Invoice** or **View Advice** for each payment item. These open as pdf files that download via your browser.



8. The system places the order. A confirmation email is sent to you.

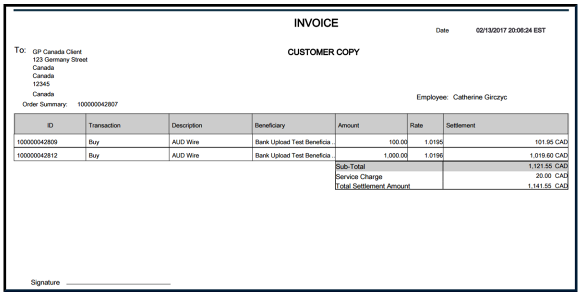
If you have selected to notify the beneficiary, they will also receive an order confirmation email.

9. The **Audit Trail** pane (found below the order) supplies the payment creation and update information.

Audit Trail

Action	Order Status	Payment ID	Payment Status	By	Client	Date
Order Placed	Processing	NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 19:21:42 AEST
Approved	Awaiting Approval	NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 19:21:41 AEST
Quoted	Awaiting Approval	100005045917	Created	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 19:21:35 AEST
Sent for Approval	Awaiting Approval	NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	15/03/2023 18:31:23 AEST
Quoted	Quoted	100005045917	Created	Soham Gurjar QA1	1000454498 ELAUSM1	15/03/2023 18:28:19 AEST
Payment Added	Created	100005045917	Created	Soham Gurjar QA1	1000454498 ELAUSM1	15/03/2023 18:28:12 AEST

View Invoice example.



INVOICE

Date 02/13/2017 20:06:24 EST

To: GP Canada Client
123 Germany Street
Canada
Canada
12345
Canada

CUSTOMER COPY

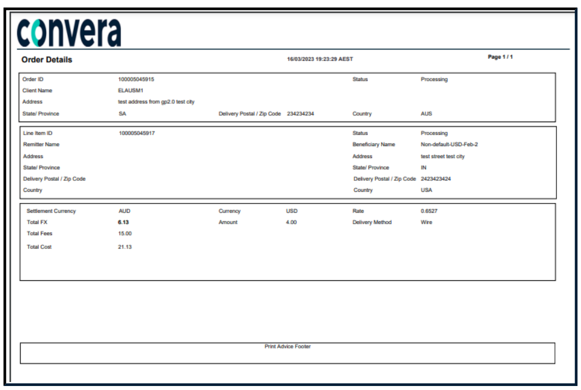
Order Summary: 100000042807

Employee: Catherine Girczyc

ID	Transaction	Description	Beneficiary	Amount	Rate	Settlement
100000042809	Buy	AUD Wire	Bank Upload Test Beneficia ..	100.00	1.0195	101.95 CAD
100000042812	Buy	AUD Wire	Bank Upload Test Beneficia ..	1,000.00	1.0196	1,019.60 CAD
				Sub-Total		1,121.55 CAD
				Service Charge		20.00 CAD
				Total Settlement Amount		1,141.55 CAD

Signature ____________

Print Advice Example



convera

Order Details 16/03/2023 19:23:29 AEST Page 1 / 1

Order ID	100005045915			Status	Processing
Client Name	ELAUSM1				
Address	test address from gp2.0 test city				
State/ Province	SA	Delivery Postal / Zip Code	234234234	Country	AUS

Line Item ID	100005045917	Status	Processing
Remitter Name		Beneficiary Name	Non-default-USD-Feb-2
Address		Address	test street test city
State/ Province		State/ Province	IN
Delivery Postal / Zip Code		Delivery Postal / Zip Code	2423423424
Country		Country	USA

Settlement Currency	AUD	Currency	USD	Rate	0.6527
Total FX	6.13	Amount	4.00	Delivery Method	Wire
Total Fees	15.00				
Total Cost	21.13				

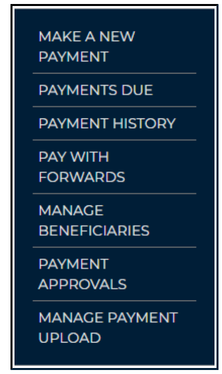
Print Advice Footer

Manage Payment File Upload

Upload Payment Files

In EDGE you can upload a payment file containing up to 500 payments so that you can pay these beneficiaries quickly. The contents of your payment upload file are dependent upon your region and your specific needs. Please contact your Convera Account Representative to help you get your payment files correctly formatted.

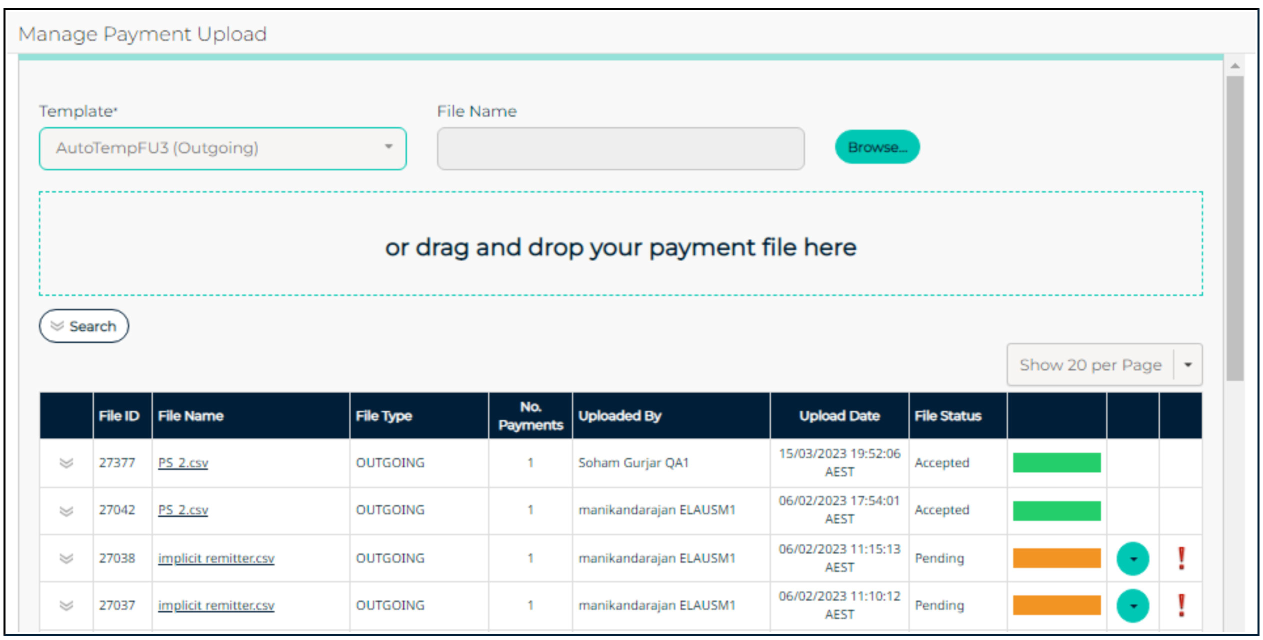
Payment File Upload



1. Prepare your Payment File for upload. Use the format template provided to include your payments.

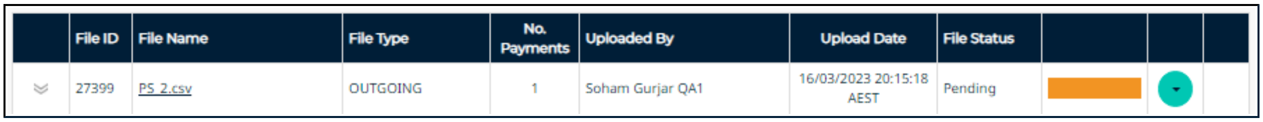
> Before uploading your payment file, it must be formatted correctly. Our team will assist you. Once you have your own specific template, you will be able to use that template for all new payment uploads.

2. Select **Manage File Upload** from **Payments** on the top menu.
3. You are directed to the **Manage Payment Upload** screen.



4. If you are using more than one template, you can select **Template type**[i] from the drop-down.
5. Then, browse to your computer to upload your payment file or drag and drop it.
   - Your file will upload and show a set of statuses with indicative color as it completes. *Pending* is orange, *Processing* is Green and Red is *Rejected*. When the file status is *Pending*, select *Accept file*.

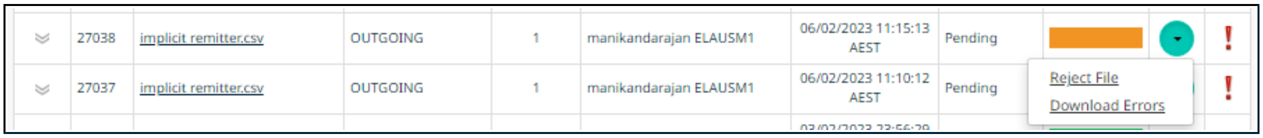
[i]Fields marked with an asterisk * are mandatory.



	File ID	File Name	File Type	No. Payments	Uploaded By	Upload Date	File Status			
	27399	PS 2.csv	OUTGOING	1	Soham Gurjar QA1	16/03/2023 20:15:18 AEST	Pending			

File Errors:

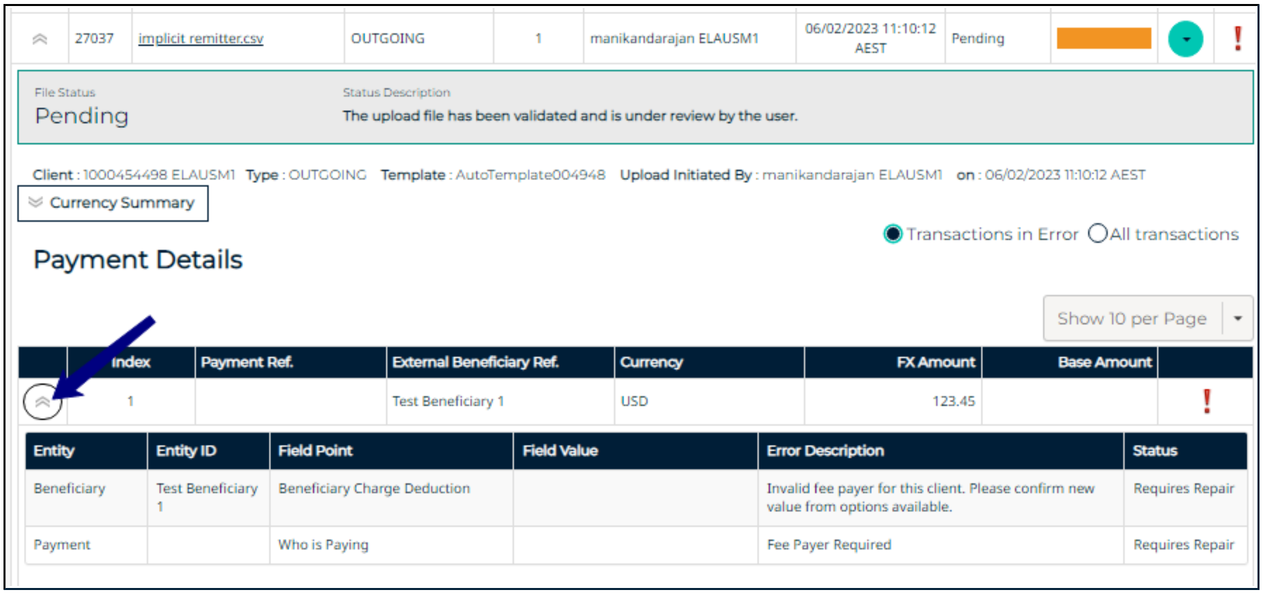
- The system will inform you of errors within your payment file. If your file displays a red exclamation mark, it means the file contains items with errors. You can view errors by expanding the file line item, and then expanding the associated erroneous line item(s). Repairable Errors can be fixed in EDGE. Ignorable Errors can be fixed in EDGE but don't requiring fixing at all if you wish to proceed to payment.
- Select **Download Errors** to get a list of the problem items. Then edit the specified items within your original file and re-upload.



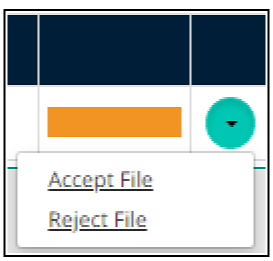
	27038	implicit remitter.csv	OUTGOING	1	manikandarajan ELAUSM1	06/02/2023 11:15:13 AEST	Pending			!
	27037	implicit remitter.csv	OUTGOING	1	manikandarajan ELAUSM1	06/02/2023 11:10:12 AEST	Pending	Reject File Download Errors		!
						03/02/2023 23:56:29				

- If there is a critical error, you need to reject and fix the file outside the system before uploading it again.

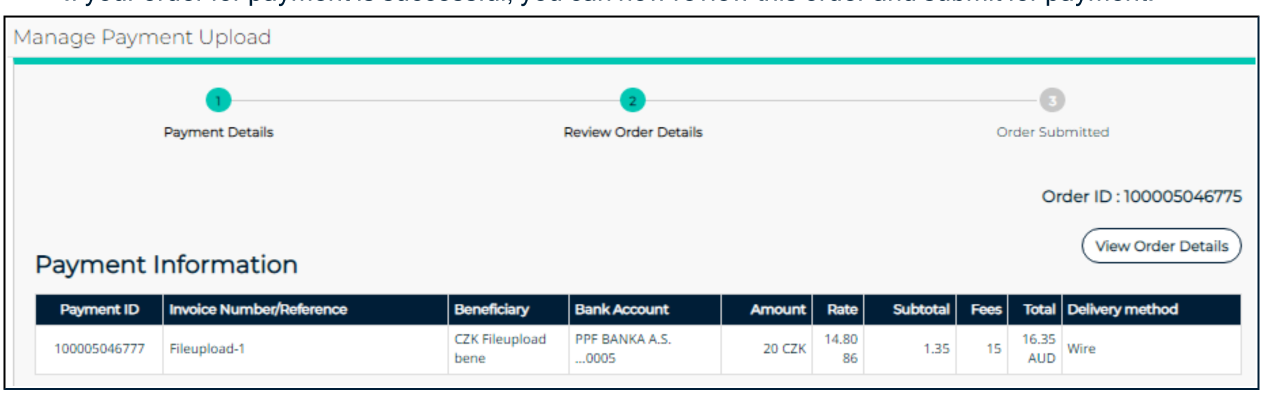
- If the file is not fixable within EDGE, the system will reject it and you must fix the original file and upload it again.
- To view the errors click the down arrow on the right of the payment details row.



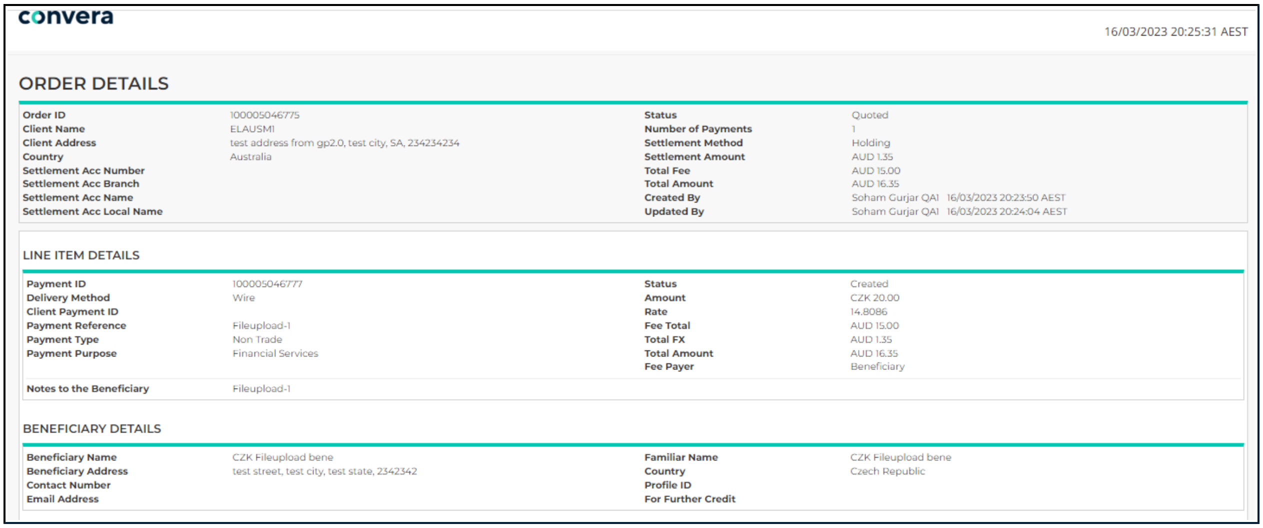
6. If your file has no errors or ignorable errors, click the yellow circle and select Accept File or Reject File.



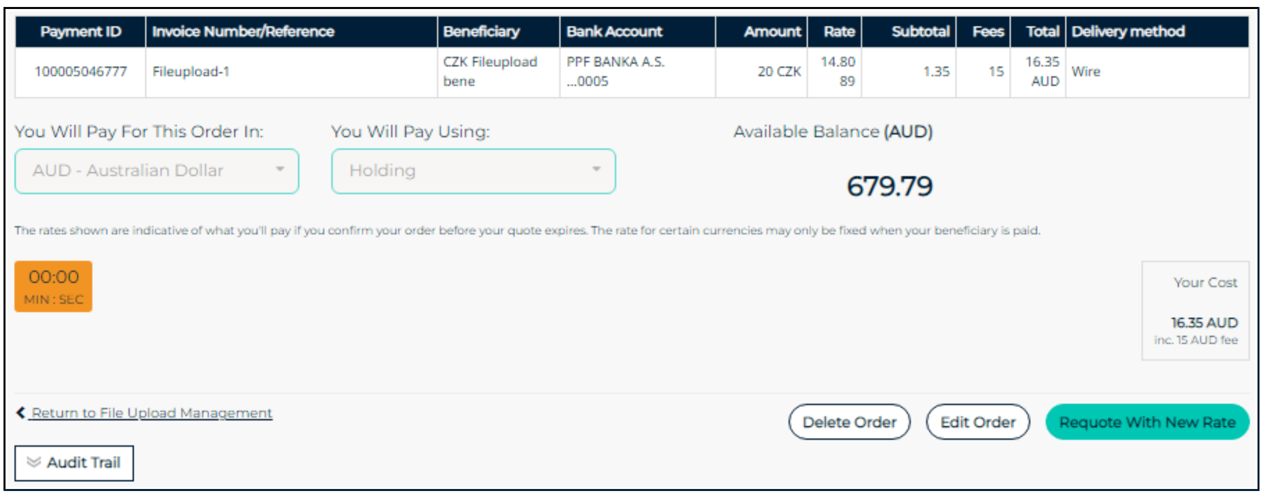
- If you click **Accept File**, a large order for payment is created.
- If your order for payment is successful, you can now review this order and submit for payment.



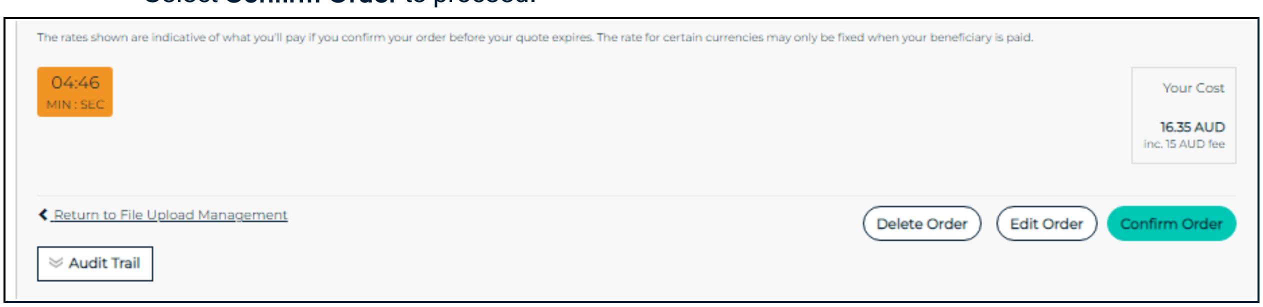
- To edit or delete an item within your Accepted payment file select **Edit Order** then **Edit item**. At this point, you can also delete a specific item from your payment order. You can also **Edit Beneficiary** if you need to add information about the payee.
- Click **View Order Details** to open the list of payments in this order within a new browser window.



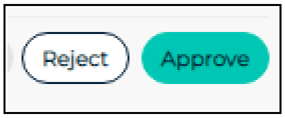
7. On the **Manage Upload Orders** page, navigate to the bottom of your **Payment Information**. The quote and pay functions are here.
   - You can specify if you are paying in your default currency and which settlement method you wish to use.



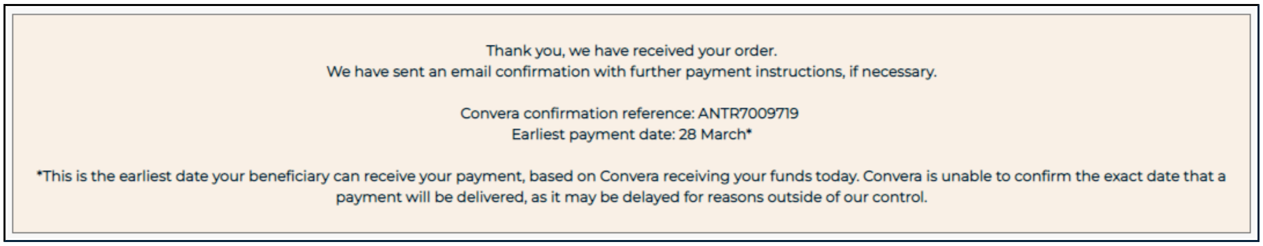
   - Click **Requote with New Rate** as needed. The Rate Timer shows you how many minutes you have left to accept this quote.
   - Select **Confirm Order** to proceed.



- You have the option to **Edit Order** or **Delete Order** here as well.
- The order is sent for approval. Order Approver users will see the **Approve** or **Reject** buttons.



- After the order is approved, it proceeds as normally to process for payment.
- Scroll to the top of the page to see your confirmation reference number as well as the Order ID Number. If further payment instructions are necessary, an email confirmation will be sent.

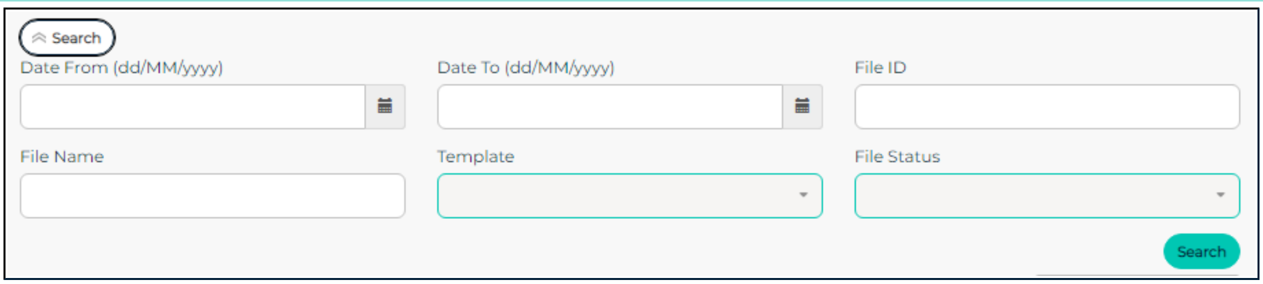


Search Templates

Click the Search icon to open a pane with search parameters.

- You can filter your search by Dates (From and To), File ID, File Name, Template or File Status.

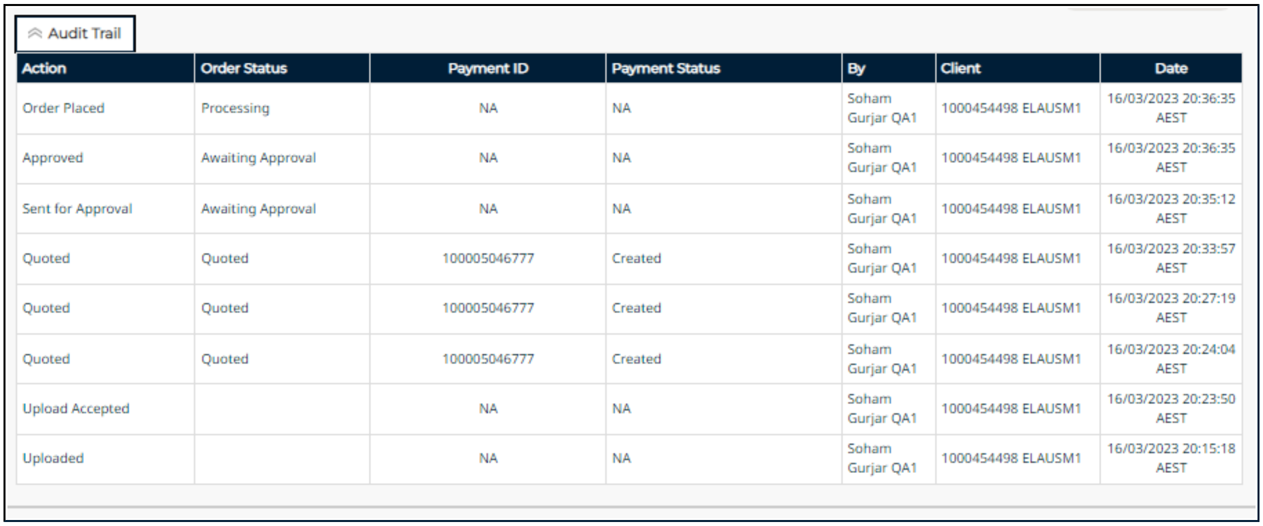
Payment Upload File Statuses: Processing, Pending, System Rejected, Rejected, Accepted.



Audit Trail

Click the **Audit Trail** icon to open a pane that lists all actions performed on this Payment File.

This will tell you all the actions performed on these payments: uploaded, upload accepted (or rejected), Quoted, Sent for Approval, Approved, Order Placed, Committed.

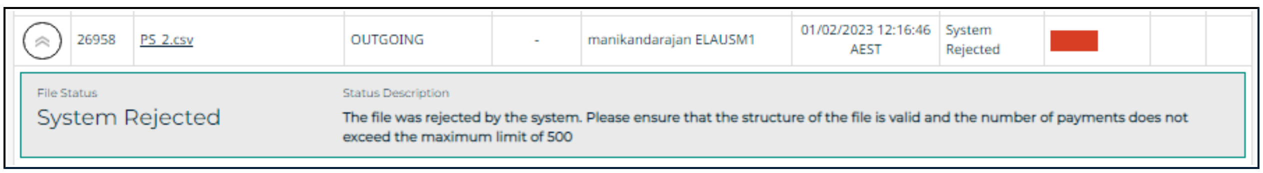


Audit Trail

Action	Order Status	Payment ID	Payment Status	By	Client	Date
Order Placed	Processing	NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:36:35 AEST
Approved	Awaiting Approval	NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:36:35 AEST
Sent for Approval	Awaiting Approval	NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:35:12 AEST
Quoted	Quoted	100005046777	Created	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:33:57 AEST
Quoted	Quoted	100005046777	Created	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:27:19 AEST
Quoted	Quoted	100005046777	Created	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:24:04 AEST
Upload Accepted		NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:23:50 AEST
Uploaded		NA	NA	Soham Gurjar QA1	1000454498 ELAUSM1	16/03/2023 20:15:18 AEST

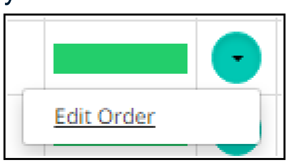
Errors

If your file contains critical errors, a red line will appear and the file will be rejected.

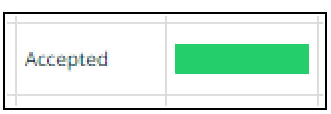


In the above example, a transaction amount was missing.

It is also possible to fix errors by editing the uploaded file. You can still edit an order which is accepted or green if the yellow down-arrow is visible.



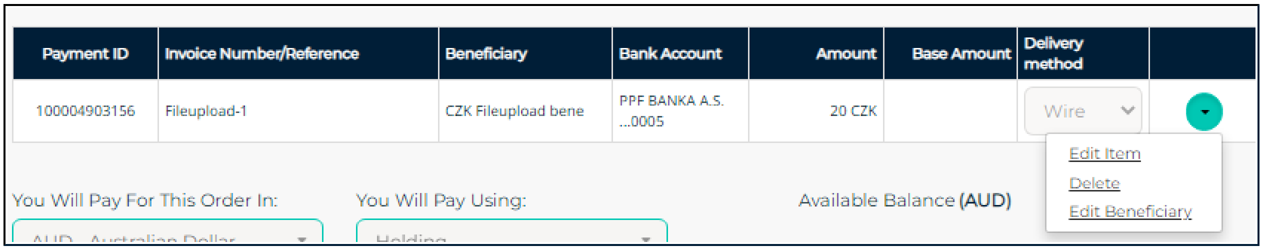
TIP: If the down-arrow is not visible, this file is processing and can no longer be edited.



To edit an item within an Accepted Payment file

- To edit or delete an item within your Accepted payment file select **Edit Order** then **Edit item**.

- At this point, you can also delete a specific item from your payment order. Or, you could **Edit Beneficiary** if you need to add information about the payee.



- To edit a specific payment item, click the yellow arrow and select **Edit Item**.If your file uploads but a beneficiary name is missing, it will upload the other payments.

Payment History

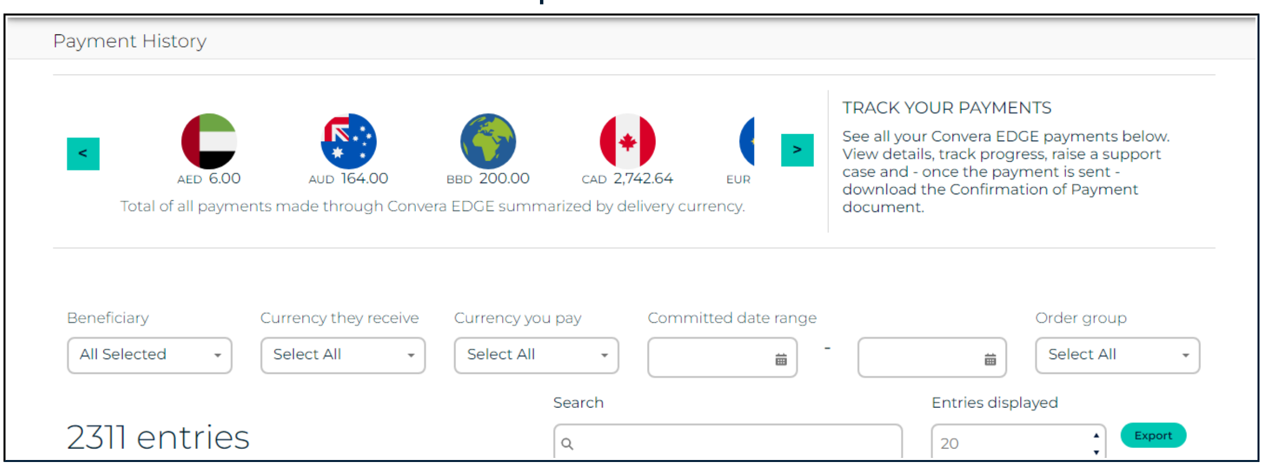
You can see all your committed Convera EDGE payments here. This includes **Payments Booked** and **Payments Sent**. You have the ability to submit a query (Payment Case) for any of these. Once submitted, your case is viewable under **Support** > **Support Cases**.

A Payment Case is a question sent to your Convera representatives who will acknowledge your Case immediately, and respond fully within 2 working days.

Payment History

1. Navigate to **Payments** > **Payment History** using the top menu. The page displays **Payments Booked** and **Payments Sent**.

- The currency icons indicate the total of all payments made here summarized by delivery currency.
- Use the search fields below to find a specific payment.
- You can use the search field **Order Group** to find a set of associated orders.



An order group is a multi-item order with several payments in it. These are defined by number and available when you click on the field 'Order Group'. To use the Order Group field to search on, you must set all of the other fields to "All Selected", or you will only see the orders from the selected currency, beneficiary or date range.

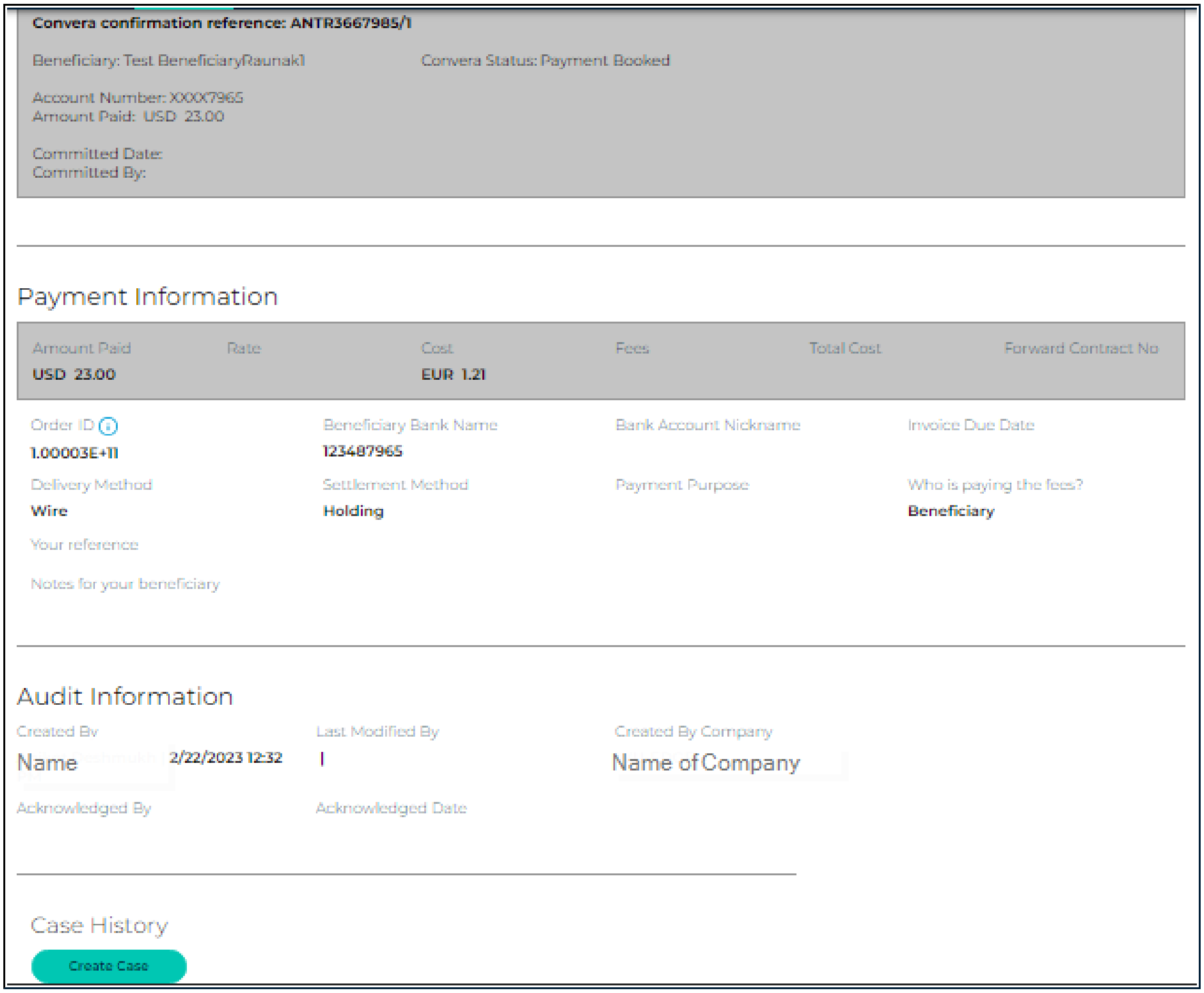
- Your committed payments display in re-order-able columns showing: Confirmation Reference, Invoice Number/Reference, Beneficiary, Beneficiary Receives, You Pay, Committed Date, Rate, Payment Status, and Action.

- Rate can be switched to its inverse, click the circle beside the number.

- Use the Action column on the right to download Payment Transmission Confirmation , view , or raise a support case .

  NOTE: Your Payment Transmission Confirmation (PTC) is only available if a wire or direct credit payment has been sent. Before the payment has been sent you are allowed to raise a support case here if needed.

- If you select view your Payment Details includes the status of a committed payment (booked or sent).



You can only query committed payments in the Payment History page. So, if you need to ask a question about something else or attach a document to an ongoing case See **Support on page 1**.

Support Cases

Support & Payment Tracking

EDGE Support Center provides a secure location where you can collaborate with Convera digitally to resolve any questions or issues experienced in the EDGE platform. Examples include:

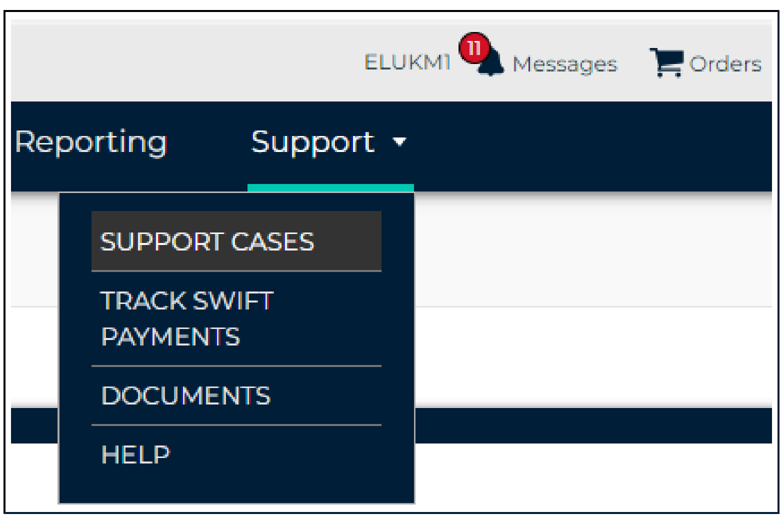
- Payments including tracking - See **Track Swift Payments on page 45**.
- Beneficiaries
- Technical Support
- Registration
- Other

The EDGE Support center eliminates the need for phone calls, spreadsheets, and emails to manage cases saving valuable time.

Support Center Navigation

The following menu is available for you to manage your cases and obtain help.

1. Support Cases
2. Track SWIFT Payments
3. Documents
4. Help

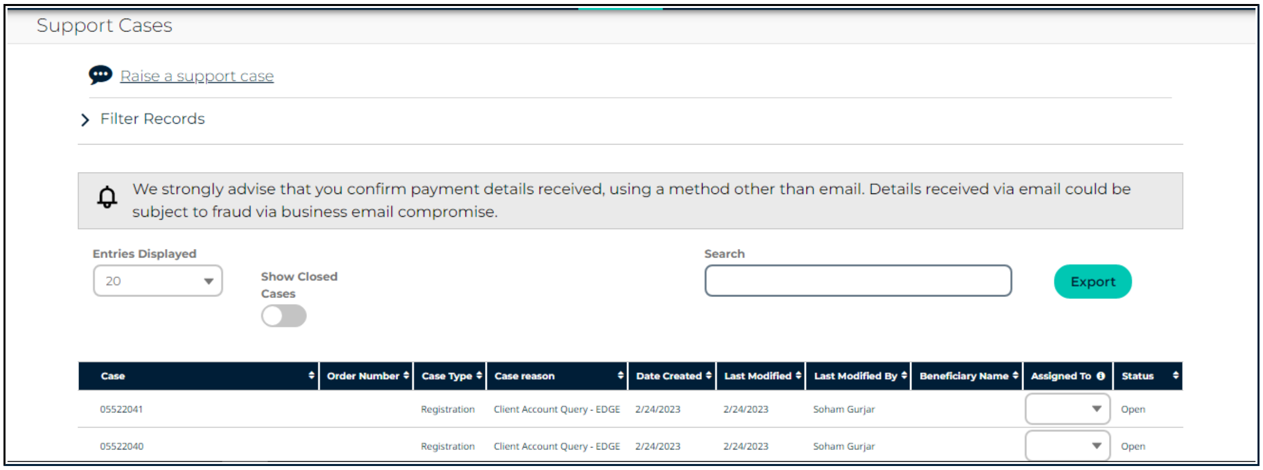


TIP: If a case is opened by our Support team, you receive a notification by email. Log on to EDGE and then **Support Cases** to see and reply to the case.

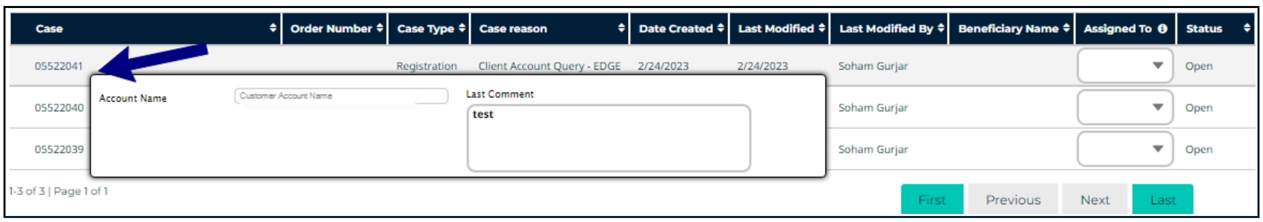
Cases

To navigate, rollover **Support** then click on **Support Cases**.

Your **Support Cases** display with a collapsible filter and search area available.



- Then click **Search**.
- To see details hover over the blue linked Case number.
- You can **Export** your case details results to a spreadsheet (.csv) file. The export file reflects your current selected filters.



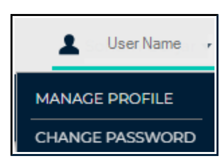
The support case pane displays columns for:

- Case Number (sortable)
- Order Number (sortable) August 2020 on to be the NTR number.
- Case Type (sortable)
- Case Reason (sortable)
- Date Created (sortable)
- Last Modified (sortable)
- Last Modified by (not sortable)
- Beneficiary Name (sortable)
- Assigned to (drop-down visible, not sortable) Groups are shown first, then individual contacts, in alphabetical order.
- Status (sortable)

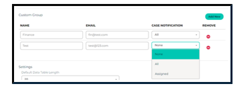
Assignment of Cases

As a customer, you can now can assign cases to users or groups under your account. When a case is assigned to a user on your account, an email is sent to notify this user.

- Assign a Case Notification status to the Group Name & Email.
- Click the **Assigned to** drop-down and select the user you wish to assign the case to.
- You create groups for notification of cases from your profile.
- If you are part of a group, you can assign a case to that group.



- Go to the top menu, click **Manage Profile**.

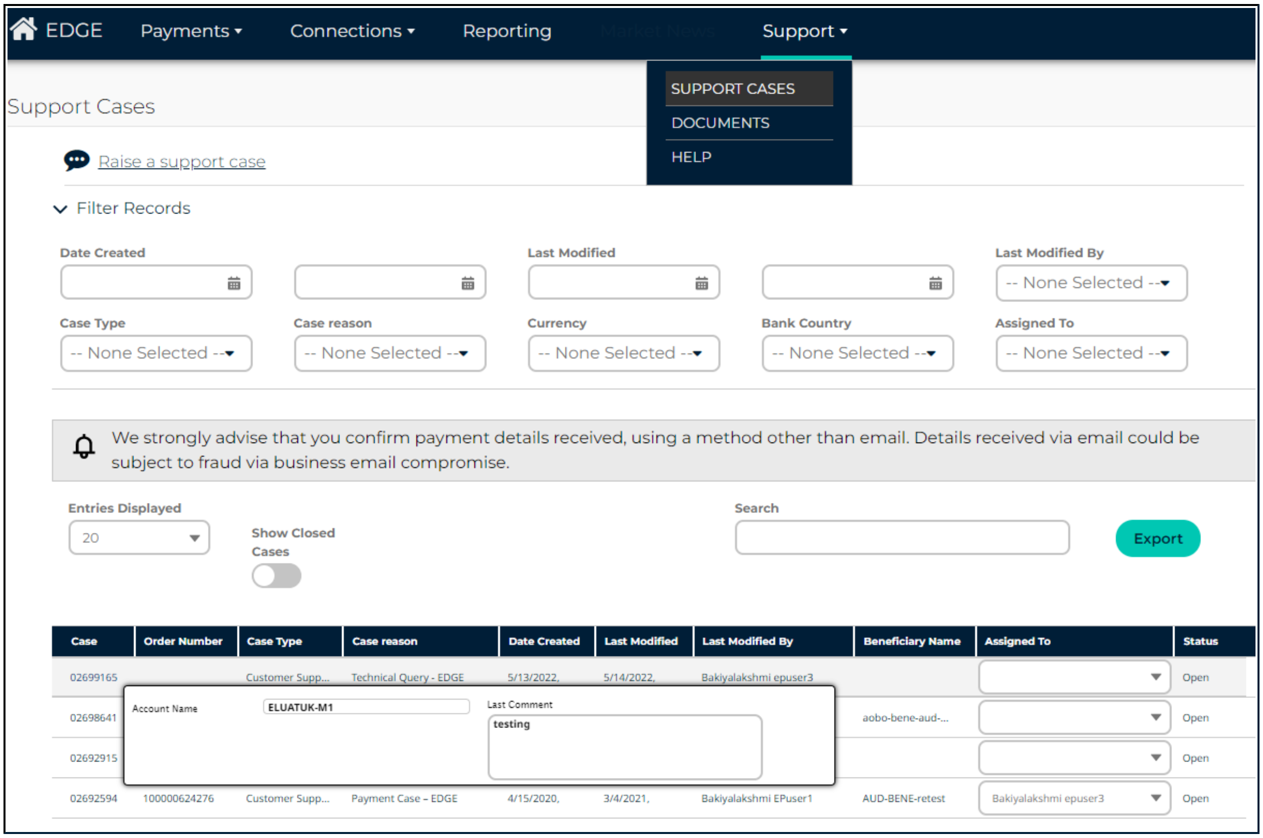


- In your personal profile go to **Group Notifications**.
- Select the options for **Group Name**, **Group Email** and **Case Notification**.
- You can also add a new Group here by clicking **Add New** and filling out the form.

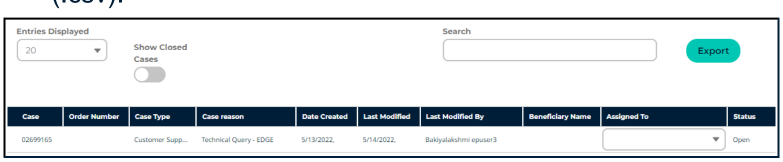
Work with Support Cases

To create a case or submit an invoice, click *Raise a Support* case.

- Select **Support** then **Support Cases**
- You can search, update or create cases.

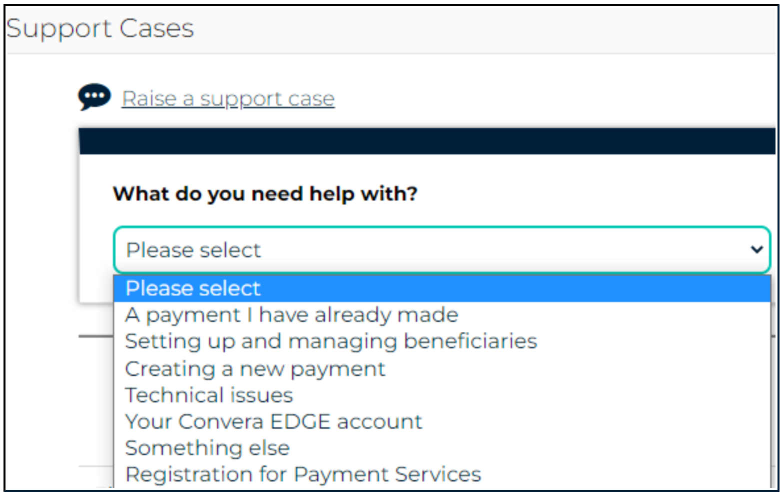


- Use **Filter Records** to find a specific case in your list.
- Or, hover over the hyperlinked Case number to see details.
- For further examination, you can click the **Export** button to export all your Support cases to a spreadsheet files (.csv).



Raise a Support Case

1. Click raise a support case  .
2. When you raise a support case, the system will ask you questions to determine what type of case, and direct you to the correct area.



3. Select an issue from the drop-down menu.
4. Follow the instructions that appear, and add your query.

   You can also add supporting documents at this stage.

Support Case Query Examples

You will want to work with **Support Cases** and **Raise A Case** in the following situations.

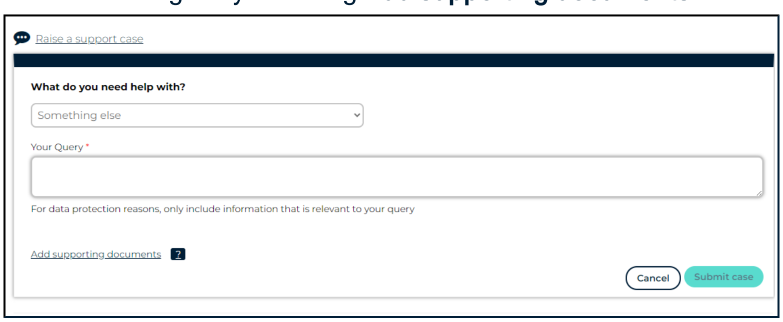
Follow steps 1 and 2 above, then follow the specific examples below.

EDGE Users for settlement by cheques

- EDGE users can upload cheque images to a secured channel. You need to share information with Convera regarding your payments.

> If you settle with cheques, it is mandatory to request a cheque images from your client (front and back) to be submitted to Convera so we can match the credit settled via cheque.

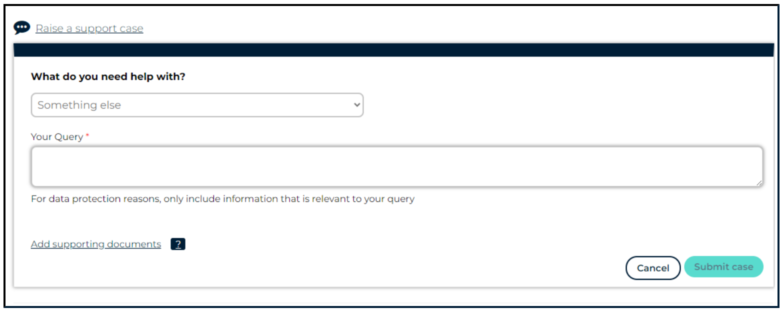
- At step 3 above, 'select an issue' , pick **Proof of Payment**, and upload the front and back of the cheque images by selecting **Add supporting documents.** Then click **Submit case**.



Users from GlobalPay with access to EDGE Lite

- GlobalPay EDGE Lite users can upload payment instructions to a secured channel in EDGE. You may be trading offline or on GlobalPay but want to share information with Convera regarding your payments or payments instructions.

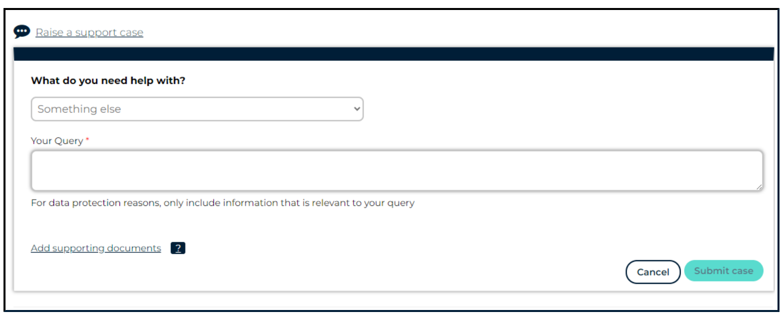
- At step 3 above, 'select an issue' , pick **Something else**, and key in the relevant deal reference in the **Your query** box, plus upload the front and back of Cheque images by selecting **Add supporting documents.** Then click **Submit case.**



EDGE Lite Users

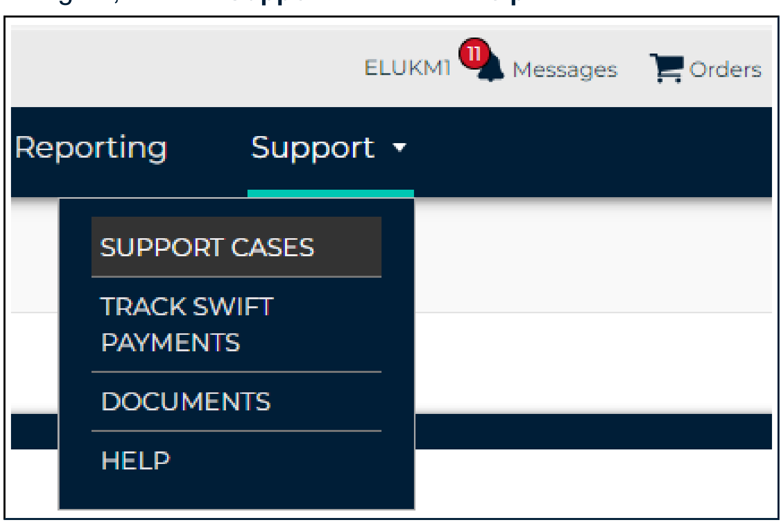
You will want to work with **Support Cases** and **Raise A Case** in the following situations:

- EDGE Lite users can upload payment instructions to a secured channel. You may be trading offline or on GlobalPay but want to share information with Convera regarding your payments or payments instructions.
  - At step 3 above, 'select an issue' , pick **Something else**, and key in the relevant requests in the **Your query** box, plus upload the documents by selecting **Add supporting documents.** Then click **Submit case**.



Help

To navigate, rollover **Support** and select **Help** below.



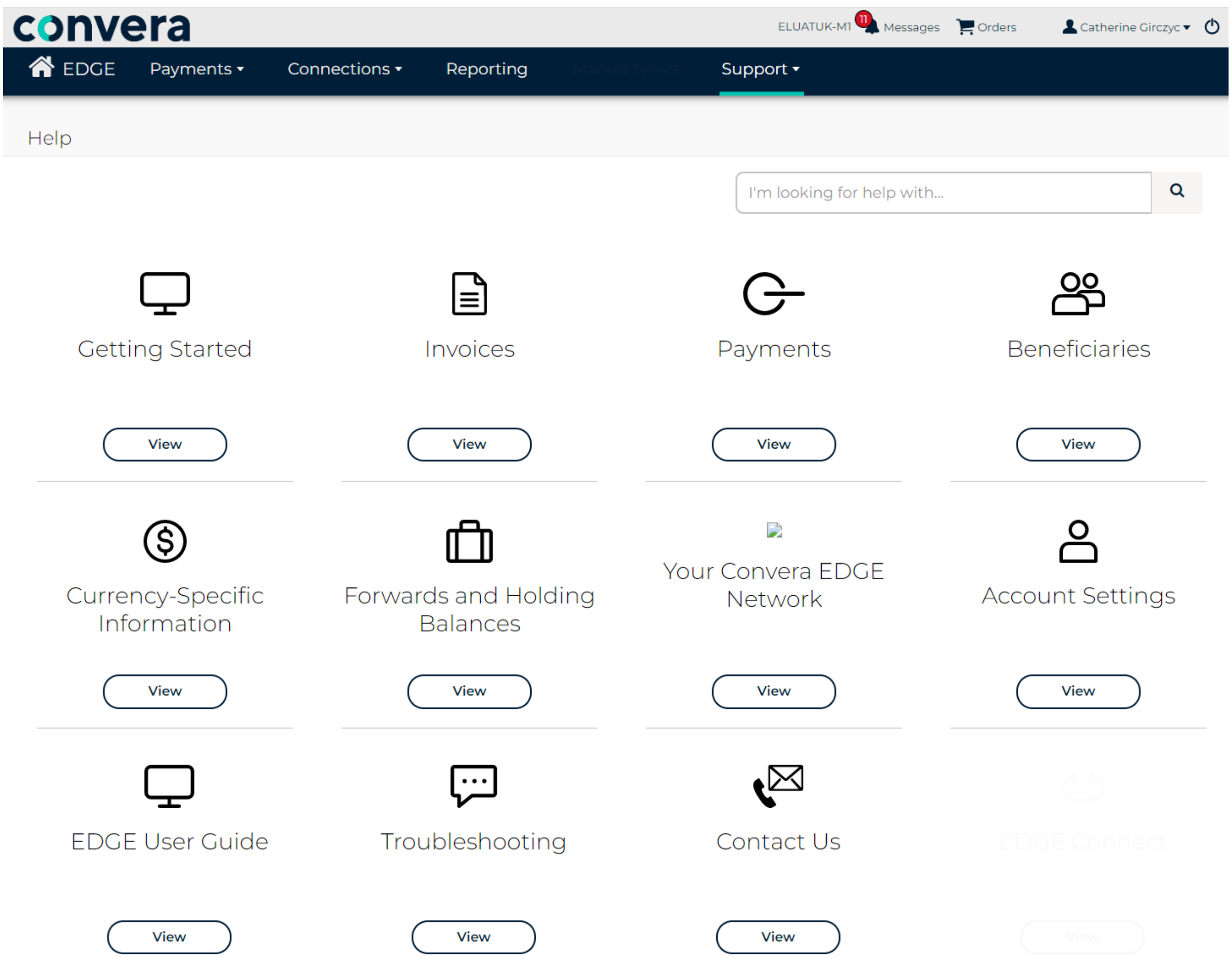
The Help section of the Support Center contains articles to assist in anything you need to do in EDGE:

- Search for a topic
- Select a tile for Help on a specific topic
- Access the EDGE User Guide
- Troubleshoot

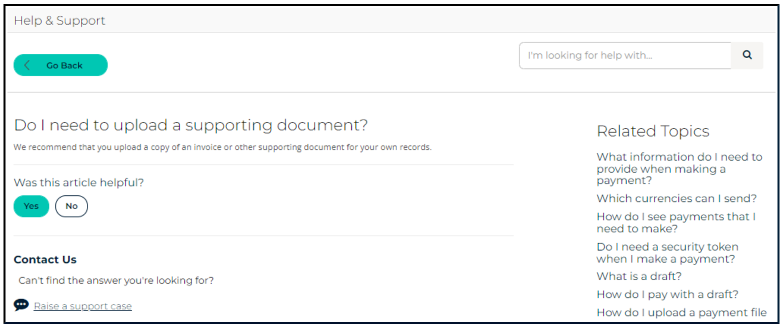
NOTE: If you review available articles, and are still unclear on your next steps, create a case for further inquiry with Convera Operations.

A page of topic tiles displays. Select the topic you wish to learn about. Or, ask a question in the question bar.

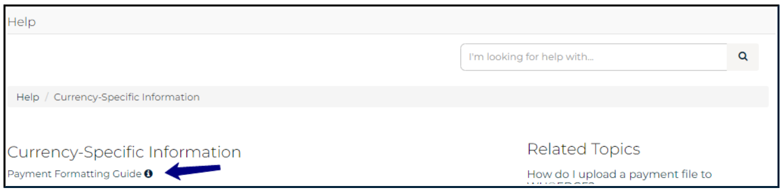
An online version of the user guide is attached to the *EDGE User Guide* tile.



- Click the most relevant article. The page is dynamic and new article suggestions will appear beside your article. Rate the article.



- Under Currency Specific information, the full Payment Formatting Guide is available for download.



NOTE: This guide is currently only available in English.

Track Swift Payments

New: December 2023 - Track SWIFT Payments status - Our customer can now read a full description of the payment status as well as the Actual Value Date.

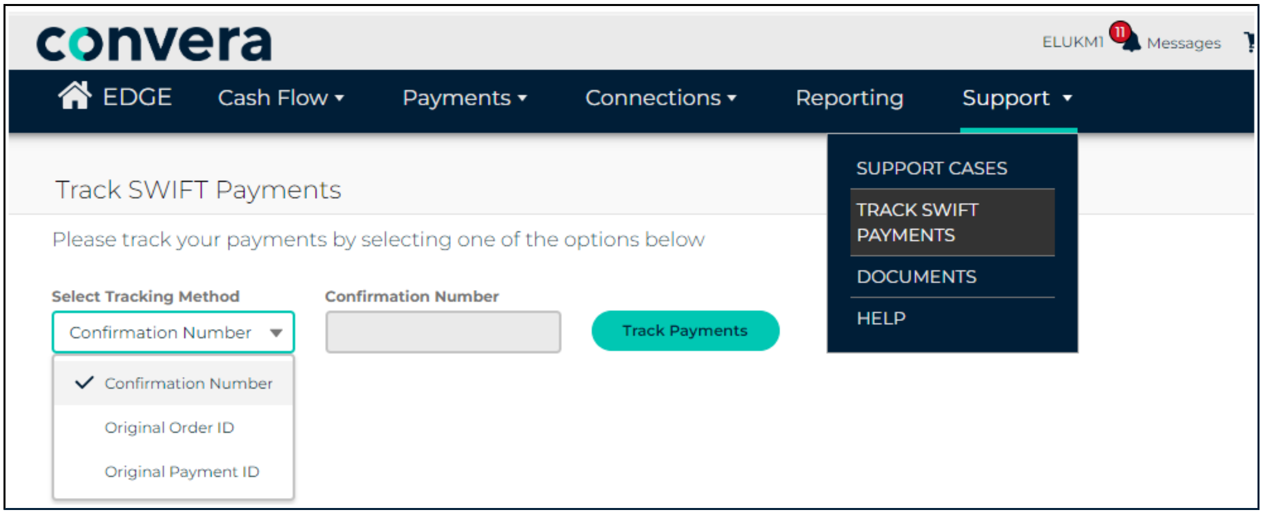
Statuses and descriptions are available in all existing EDGE languages.

To obtain SWIFT tracking for Status of Payments

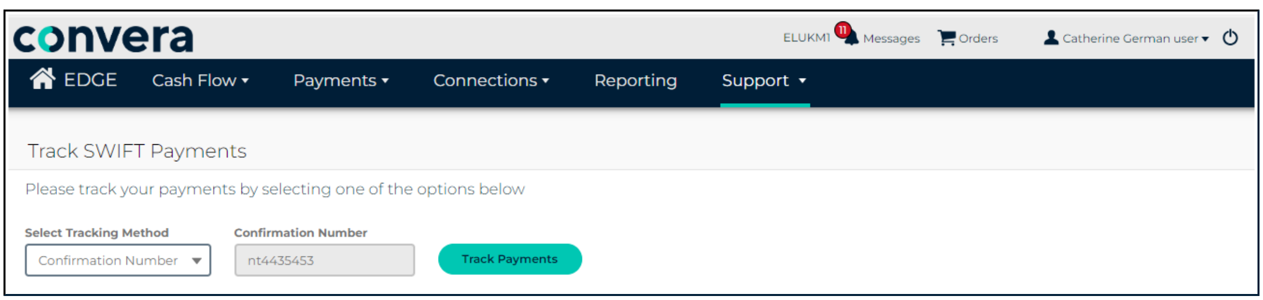
You can now view SWIFT GPI status directly within the support center. This status allows you to see the progress of a submitted payment.

Steps

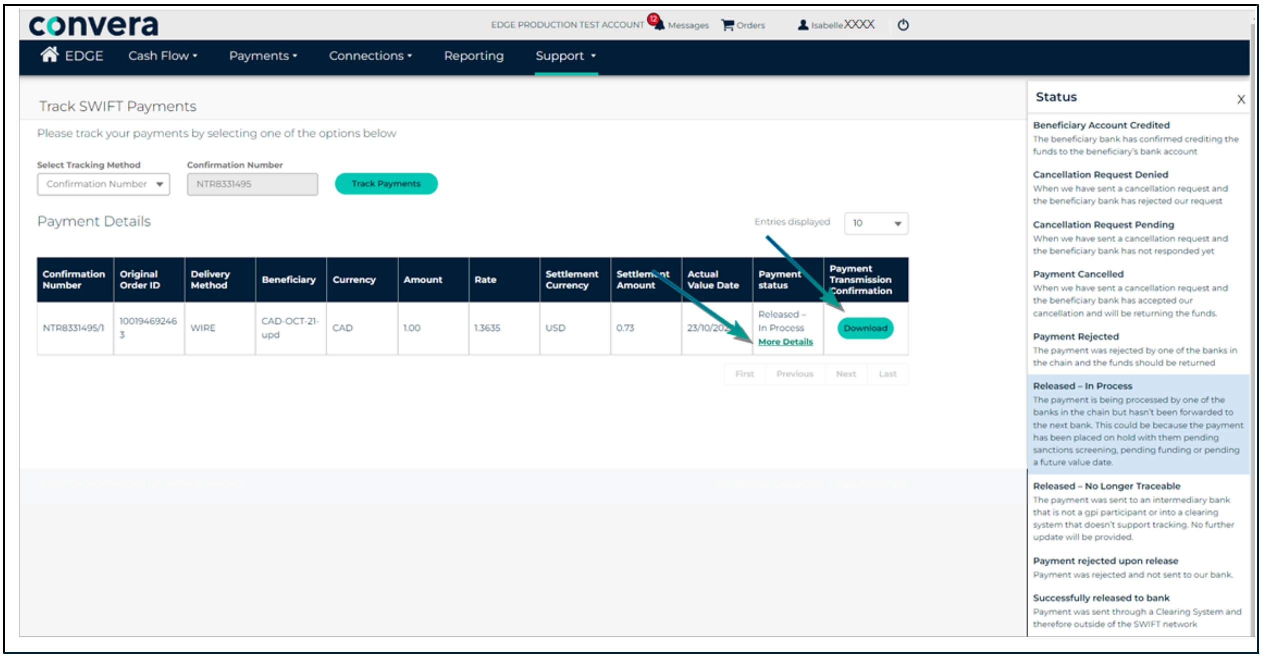
1. Navigate to **Support**, then select **Track SWIFT Payments** from the drop-down.



2. Your Track SWIFT Payments screen displays. To locate your payment select the tracking method: Confirmation Number, Original Order ID, or Original Payment ID. Then enter the relevant confirmation or ID numbers and click **Track Payments**.



3. Your payment will appear in the table below the **Payment Details**. You can download a Payment Transmission Confirmation here if the payment displays the button.
4. The Payment status column displays the latest SWIFT status for this payment. Click on **"More Details**" to read a description of your payment status.



Available SWIFT GPI Payment Status Table

SWIFT Payment Status

Status Label	Status Description
Beneficiary Account Credited	The beneficiary bank has confirmed crediting the funds to the beneficiary's bank account.
Cancellation Request Denied	When we have sent a cancellation request and the beneficiary bank has rejected our request.
Cancellation Request Pending	When we have sent a cancellation request and the beneficiary bank has not responded yet.
Payment Cancelled	When we have sent a cancellation request and the beneficiary bank has accepted our cancellation and will be returning the funds.
Payment Rejected	The payment was rejected by one of the banks in the chain and the funds should be returned.
Released – In Process	The payment is being processed by one of the banks in the chain but hasn't been forwarded to the next bank. This could be because the payment has been placed on hold with them pending sanctions screening, pending funding, or pending a future value date.
Released – No Longer Traceable	The payment was sent to an intermediary bank that is not a GPI participant or into a clearing system that doesn't support tracking. No further update will be provided.

Status Label	Status Description
Payment rejec-ted upon release	Payment ws rejected and not sent to our bank.
Successfully released to bank	Payment was sent through a Clearing System and therefore outside of the SWIFT network.

For more information

convera.com