

Convera EDGE User Guide

2023 v. 7.5



convera

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What's new in the EDGE User Guide v. 7.5

Track SWIFT GPI Payment status August 2023

140

Convera EDGE User Guide

EDGE is designed around your needs:

- **Create a connected global business:** Connect with international business partners - from ordering goods and services to paying for them.
- **Empower trade with actionable insights:** Use visualization tools and customizable reporting to know your international cash flow inside-out, see trading patterns and identify issues.
- **Global Payments:** Strip away complexity and cost (20 countries with fee-free transactions in many currencies¹ through EDGE Network Payments), and accelerate cash flow to streamline your business for growth.
- **Safeguard profits:** Move money in multiple currencies, pinpoint risk and plan ahead with support from foreign currency management experts.

¹ Transaction fee-free Edge Network Payment services are available between fully accredited Convera customers that have registered to use the EDGE platform and are authorized by a Convera affiliate to access services. Convera will apply a foreign currency exchange rate, which includes a margin set by Convera, whenever a transaction includes a currency conversion. Transaction fees may also apply to transactions other than EDGE Network Payment services.

Holding to Holding (H2H) Transactions Available in the following Countries

- USA
- Canada
- Singapore
- Hong Kong
- Australia
- New Zealand
- United Kingdom
- Ireland
- Austria
- Czech Republic
- France
 - Belgium (sold cross-border from France)
 - Netherlands (sold cross-border from France)
- Germany
- Italy
- Malta
- Poland
- Slovakia
- Switzerland
- Spain

Currencies Supported for Holding to Holding (H2H)

Holding Currency Available	Country/Territory	Currency Code
AED	United Arab Emirates	AED
AUD	Australia	AUD
AUD	Christmas Island	AUD
AUD	Cocos (Keeling) Islands	AUD
AUD	Heard & McDonald Island	AUD
AUD	Kiribati	AUD
AUD	Nauru	AUD
AUD	Norfolk Island	AUD
AUD	Tuvalu	AUD
BGN	Bulgaria	BGN
BHD	Bahrain	BHD
BWP	Botswana	BWP
CAD	Canada	CAD
CHF	Liechtenstein	CHF
CHF	Switzerland	CHF
CLP	Chile	CLP
CNH	China (Hong Kong)	CNH
CZK	Czech Republic	CZK
DKK	Denmark	DKK
DKK	Faroe Islands	DKK
DKK	Greenland	DKK
DZD	Algeria	DZD*
EGP	Egypt	EGP*
ETB	Ethiopia	ETB*
EUR	Aland Islands	EUR
EUR	Andorra	EUR
EUR	Austria	EUR
EUR	Azores	EUR
EUR	Belgium	EUR
EUR	Canary Islands	EUR
EUR	Croatia	EUR
EUR	Cyprus	EUR
EUR	Estonia	EUR
EUR	Finland	EUR
EUR	France	EUR
EUR	Germany	EUR
EUR	Greece	EUR
EUR	Holy See	EUR
EUR	Ireland	EUR

Holding Currency Available	Country/Territory	Currency Code
EUR	Italy	EUR
EUR	Kosovo	EUR
EUR	Latvia	EUR
EUR	Lithuania	EUR
EUR	Luxembourg	EUR
EUR	Madeira	EUR
EUR	Malta	EUR
EUR	Monaco	EUR
EUR	Montenegro	EUR
EUR	Netherlands	EUR
EUR	Portugal	EUR
EUR	Saint Barthélemy	EUR
EUR	Saint Pierre & Miquelon	EUR
EUR	San Marino	EUR
EUR	Slovakia	EUR
EUR	Slovenia	EUR
EUR	Spain	EUR
FJD	Fiji	FJD*
GBP	British Virgin Islands	GBP
GBP	Guernsey	GBP
GBP	Isle of Man	GBP
GBP	Jersey	GBP
GBP	United Kingdom	GBP
GHS	Ghana	GHS
HKD	Hong Kong	HKD
HUF	Hungary	HUF
ILS	Gaza Strip	ILS
ILS	Israel	ILS
ILS	West Bank	ILS
INR	India	INR*
ISK	Iceland	ISK*
JMD	Jamaica	JMD
JOD	Jordan	JOD
JPY	Japan	JPY
KES	Kenya	KES
KWD	Kuwait	KWD
LSL	Lesotho	LSL*
MAD	Morocco	MAD*
MGA	Madagascar	MGA*
MMK	Myanmar	MMK*
MUR	Mauritius	MUR*

Holding Currency Available	Country/Territory	Currency Code
MWK	Malawi	MWK*
MXN	Mexico	MXN
MZN	Mozambique	MZN*
NAD	Namibia	NAD
NGN	Nigeria	NGN*
NOK	Bouvet Island	NOK
NOK	Norway	NOK
NZD	Cook Islands	NZD
NZD	New Zealand	NZD
NZD	Niue	NZD
NZD	Pitcairn	NZD
NZD	Tokelau	NZD
OMR	Oman	OMR
PGK	Papua New Guinea	PGK*
PHP	Philippines	PHP*
PLN	Poland	PLN
QAR	Qatar	QAR
RON	Romania	RON
RUB -suspended	Russia	RUB
RWF	Rwanda	RWF*
SAR	Saudi Arabia	SAR
SBD	Solomon Islands	SBD*
SEK	Sweden	SEK
SGD	Singapore	SGD
SLL	Sierra Leone	SLL*
SZL	Eswatini	SZL*
THB	Thailand	THB
TND	Tunisia	TND
TOP	Tonga	TOP*
TRY	Turkey	TRY
TZS	Tanzania	TZS*
UGX	Uganda	UGX
USD	American Samoa	USD
USD	Bonaire	USD
USD	Ecuador	USD
USD	El Salvador	USD
USD	Guam	USD
USD	Marshall Islands	USD
USD	Micronesia	USD
USD	Northern Mariana Islands	USD
USD	Palau	USD

Holding Currency Available	Country/Territory	Currency Code
USD	Puerto Rico	USD
USD	Timor-Leste	USD
USD	Turks & Caicos Islands	USD
USD	United States	USD
USD	Virgin Islands	USD
USD	Zimbabwe	USD
VUV	Vanuatu	VUV*
WST	Samoa	WST*
XAF	Cameroon	XAF*
XAF	Central African Republic	XAF*
XAF	Chad	XAF*
XAF	Congo, Republic	XAF*
XAF	Equatorial Guinea	XAF*
XAF	Gabon	XAF*
XOF	Benin	XOF*
XOF	Burkina Faso	XOF*
XOF	Côte d'Ivoire	XOF*
XOF	Guinea-Bissau	XOF*
XOF	Mali	XOF*
XOF	Niger	XOF*
XOF	Senegal	XOF*
XOF	Togo	XOF*
XPF	French Polynesia	XPF*
XPF	New Caledonia	XPF*
XPF	Wallis and Futuna	XPF*
ZAR	South Africa	ZAR
ZMW	Zambia	ZMW*

LEGEND

* No client settlement or conversion of currency. Funds must be purchased from Convera and placed into holding to be disbursed out on a later date.

Quick Start

EDGE provides you with increased visibility into future currency exposure, and allows quick and comprehensive cash flow forecasts, which enables your business to make decisions with confidence.

Browser Compatibility

EDGE works best with Google Chrome, Safari, Microsoft EDGE or Mozilla Firefox. For the best possible experience we recommend that you download Chrome which can be obtained from this link:

<http://www.google.com/chrome/>



See **Profile Settings on page 143.** for information on Browser Settings.

Access and Login

- To register, go to: <https://www.edge.convera.com>.
- Select your preferred language from the drop-down on the top right.

Enterprise Group access

EDGE Enterprise Group access gives you greater payment visibility and control across multiple accounts. You can connect multiple EDGE accounts together so that they reflect the structure of your business and payments process.

With Enterprise Group access, designated users can view and navigate between the accounts in a group, review group support cases, and report on payment activity across accounts.

To learn more or to enable this feature, please raise a support case or contact your account representative.



See **Enterprise Group on page 133.**

Home Page Navigation

convera SFDEVQA222 1 Messages 2 Orders Customer B. Name 🔄

[EDGE](#) [Cash Flow](#) [Payments](#) [Connections](#) [Reporting](#) [Support](#)

LAST LOGIN: 9/26/2022 5:37 PM (EDT)

Payments & Invoices

[Add invoice](#) [Send invoice](#) [Make a payment](#) [Add a new beneficiary](#)

What's new in the Convera Edge platform [Do Not Show Again](#)

Notice: If you're located in Canada and/or are sending money to Canadian beneficiaries, make sure to always include the Beneficiary Address. Canadian AML Regulations require this information and payments without the beneficiary address will be held until the information is provided.

Quick Quote

Amount: Currency they receive: Currency you pay: [Get Quote](#)

All quotes are based on current pricing but are subject to change. The final rate and fees are confirmed when you proceed to pay

Market News Saturday 30th July 2022

Markets are expecting a 75 basis point hike by the US Federal Reserve (Fed) Wednesday with a 50% probability of this occurring. A super hike worth 100 basis points is less likely given the weakening of leading economic indicators and some Fed officials not back on the speculation. Interest rate speculation is a key driver of FX volatility and a larger 100-basis point hike is shortly entertained by money market managers after inflation rose to a new 40-year high in June and a stronger than expected. [Read more](#)

Account Summary

Status: Currency: Time Period: 7 days 14 days 30 days 60 days beyond 60 days

Payables	 USD	0.00	View details
Receivables	 USD	0.00	View details

Holding Balance

Manage your holding accounts to hedge risk against currency changes.

Home Page Contents



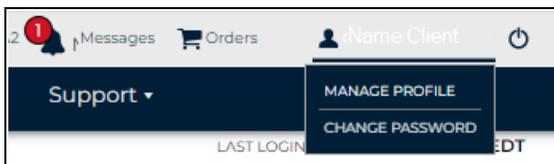
Your home page is the center of your activities on EDGE.

- Under **Payments & invoices**, you can click buttons to **add invoice**, **send invoice**, **make a payment**, or **add new beneficiary**.
- There is a **Quick Quote** area. Use this to get a quick quote before booking a payment.
- Your **Account Summary** area provides a summary of your Payables and Receivables that you can easily check and filter according to status, currency or time period.
- You can also see a **What's New** pane . You can opt to see this or not show again.
- At the bottom of the page, you can check your **Holding Balance** by currency and click to manage these.

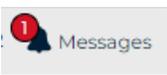


Your choices depend upon your account. Please See **Quick Start on page 8**. for instructions on how to become a payments-enabled customer.

Top Menu Items



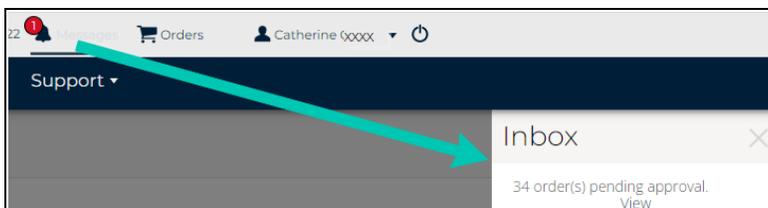
There are icons on the top black bar menu that lead to account-level activities:

- The message icon  notifies of pending actions or notifications.
- The order icon  indicates items within an order in progress.
- Click the person icon  to perform changes to your profile or account.

Messages

If you have a message on your account, a mark and a number will display.

1. Click **Messages** to see an updated summary of payments pending approval, incoming invoices, or rejected payments.



add in messages once they're done

2. Select **View** to move to the item to perform any required edits or approvals.

Orders



If you have a pending order, you will see a notification on the **Order Icon**. Click this to view your current Order in progress. For information on orders for payment **Payments**.

User Icon

Person Icon Click this icon to see the areas for: **Profile**, and **Password**. For information **Profile Settings**

Logout

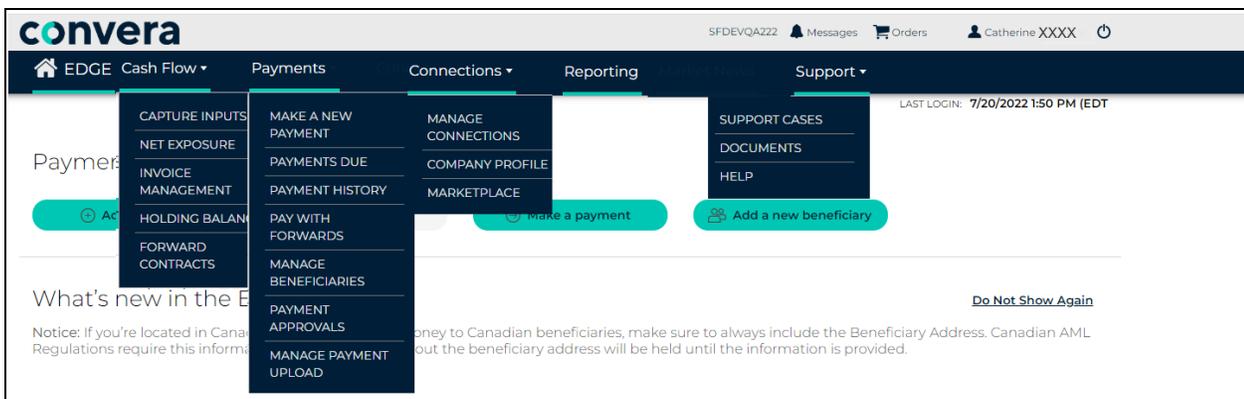


Logout Icon Click this icon to log off.

Main Menus

There are 2 top menu area with drop-downs.

1. One is the top menu for account level actions, See **Top Menu Items on the previous page**.
2. The other is the main payments menu with drop-downs under each action area:



NOTE: For further information on any specific page, see the table of contents or index on this user guide. Within the application, there are support articles accessible on each page plus an area for **Help** on the menu.

Your Home Page Detail

Payments & invoices

The buttons here allow you to perform tasks. See

- See **Add Invoice** on page 40.
- See **Send Invoice** on page 41.
- See **Payments** on page 53.
- See **Add a Beneficiary** on page 93.

- See **Quick Quote** on page 14.
- See **Track SWIFT GPI Status of Payments** on page 140.

Account Summary

Your **Account Summary** area provides a summary of your Payables and Receivables. You can easily check and filter according to status, currency or time period.

Account Summary

Status: All Selected (7) - Currency: AUD Time Period: 7 days | 14 days | 30 days | 60 days | beyond 60 days

Payables  AUD 4,000.00 View details

Receivables  AUD 0.00 View details

Status tells you the stage that your invoice, receivable or payable is at.



You can view by status from your **Home Page**, or the **Invoice Management** page, or via **Invoice detail**.

Status List viewable here: Acknowledged, Draft, Invoice Submitted, Partial Payment Submitted, Payment Approval Pending, Payment Approval Rejected, Rejected.

Status

All Selected ▾

- Acknowledged
- Draft
- Invoice Submitted
- Partial Payment Submitted
- Payment Approval Pending
- Payment Approval Rejected
- Rejected



This list does not include void or fully paid payments. You can search those on Invoice Management. Invoice Management .

Get Summary

1. To see an updated summary of **Payables** and **Receivables**, filter your search by **Status**, **Currency** and/or **Time Period**.
2. Click to view details.

Account Summary

Status: All Selected - Currency: Select - Time Period: 7 days 14 days 30 days 60 days beyond 60 days

Payables USD 0.00 View details

Receivables USD 0.00 View details

- This moves you to the **Invoice Management** page where you can find the payable or receivable to view, edit or submit a case on it.
- Invoice Management



If you select a currency, or status or time period then the Summary, Payables, and Receivables below will reflect only that selection.

Holding Balance

Check your **Holding Balances** here.

Holding Balance

Manage your holding accounts to hedge risk against currency changes.

AED	317.76	AUD	269.99
CAD	9,436.85	CHF	11.00
EUR	0.24	GBP	9,314.07
INR	0.00	JPY	6,799.00
MAD	208.86	NZD	1.00
OMR	1.00	PHP	1.00
SGD	3.00	USD	1,191.87

Manage Your Holding Balances

Select **Manage Your Holding Balances** to view or fund holding balances. For detail see See **Holding Balances** on page 43..

Quick Quote

Use the **Quick Quote** area on your **Home Page** to get a quick quote before booking a payment order.

Get a Quote

1. Enter the amount you wish to send and the currencies.

Quick Quote

Amount	Currency they receive ⓘ	Currency you pay ⓘ
<input type="text" value="200.00"/>		

All quotes are based on current pricing but are subject to change. The final rate and fees are confirmed when you proceed to pay.

[Get Quote](#)

- **Currency they receive** is the currency your beneficiary will get paid in.
- **Currency you pay** is the currency that you are paying Convera with.

TIP: Use the directional arrows to switch the receive and pay currencies.

2. Click **Get Quote**. The system will supply your rate.

Quick Quote

 AUD 200.00 =  USD 136.54

RATE: **0.6827**

* This rate is based on current pricing but is subject to change. The final rate and fees are confirmed when you proceed to pay.

[Make Payment](#)

[New Quote](#)



This is an indicative quote based on current pricing. Your final rate may differ. Final rate and fees are confirmed when you proceed to pay.

- Click **Make Payment** to move to the **Make a Payment** area to proceed with this payment.
- Or, click **New Quote** to get another quote.



Certain quote pairs may require dealer intervention. This could be because you have hit a threshold on this currency. In this case, a message will display.

Sorry, we can't give you a quick quote on this amount. Please contact your account representative who will be able to help.

About Two-Factor Authentication

2019 Open Banking (PSD 2) EEA Strong Customer Authentication

To be compliant with the Payment Services Directive (PSD 2) in the European Economic Area (EEA), strong customer authentication (SCA) was added to both account logon and payment booking in EDGE.

SCA upon logon means a security token or one time password (OTP) is needed in addition to existing user credentials to access our payment platform. This adds a second verification step.

In addition, SCA is now also required when completing a payment or booking. A security token or OTP is required at the final step of booking the payment. These changes took effect Monday September 16, 2019.

EEA Countries Requiring Security Token 2019

Åland Islands	Austria	Azores	Belgium
Canary Islands	Croatia	Cyprus	Czech Republic
Denmark	Estonia	Finland	France
French Guiana	Germany	Gibraltar	Greece
Guadeloupe	Guernsey	Hungary	Iceland
Ireland	Isle of Man	Italy	Jersey
Latvia	Liechtenstein	Lithuania	Luxembourg
Madeira	Malta	Martinique	Mayotte
Netherlands	Norway	Poland	Portugal
Réunion	Romania	Saint Barthélemy	Saint Martin (Fr. part)
Saint Pierre and Miquelon	Slovakia	Slovenia	Spain
Sweden	United Kingdom		

EDGE - SCA for logon using Authy continues to be supported for all regions. However, the one-time token upon payment completion is currently not available for non-EEA countries.

To get your tokens, register with Authy¹. Registering is a one-time exercise. Subsequently, when you logon, the system will use your chosen delivery method to provide your security token.

If you need to change methods, please contact your Account Representative.

¹The Authy application is a free download from either Google Play or the App Store. Use for each token is free regardless of device. Standard messaging for your provider would apply if using SMS.

How to Set-Up Two-Factor Authentication

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

When new users sign-up, the EDGE platform will automatically provide on-screen instructions to set-up authentication for Authy, SMS (mobile) text, or voice:

- The process will only take a few minutes, and the user must register a phone number to begin the service.

Upon future logon:

- Voice users are called on this phone number and read a token to enter for authentication. The phone call can be received in all the platform languages. English, Czech, French, German, Italian, Polish, Spanish, Chinese (Mandarin), Chinese (Cantonese), French (Canadian), German (Swiss).
- SMS/text users will receive a text containing the token to enter for authentication.
- Authy App users will be notified within the app either on the cell phone or on a desktop with the token to enter for authentication.

NOTE: If you do not have access to a dedicated telephone line in order to receive the initial Authy code, please contact your Account Representative for another option.

On Step 1: Select your authentication option

Please Update Your Convera EDGE Security Settings

Please choose one of the following options below to **secure your account**.

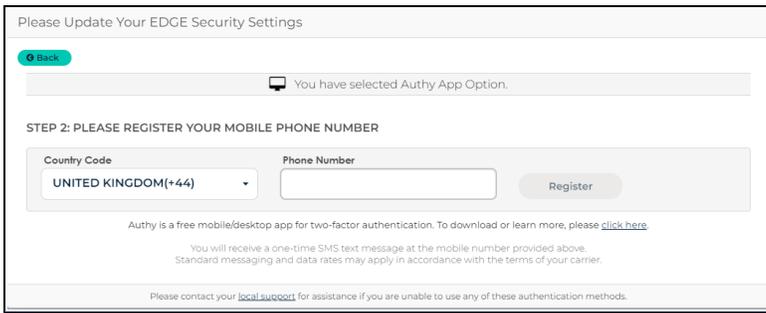
STEP 1: SELECT YOUR VERIFICATION OPTION

App Authentication (mobile or computer)	SMS Authentication (mobile)	Voice Authentication (phone)
Select	Select	Select
Use your mobile phone, tablet, laptop, or desktop computer to download the Authy App to instantly generate a security token.	Use your mobile phone's text messaging (SMS) to receive a security token.	Receive a phone call on your mobile or landline phone number with an audible security token.
Using Twilio's Authy App is the most secure authentication	SMS is a feature of almost every mobile device worldwide, making this one of the easiest, fastest, and most	Whether you're in a remote location, simply prefer to use a landline, or your mobile device

Please contact your [local support](#) for assistance if you are unable to use any of these authentication methods.

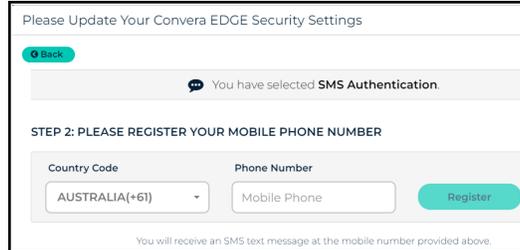
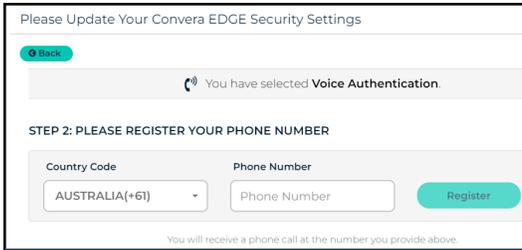
Step 2: Choose Contact Method: Authy, Voice, or Text / SMS

If you select the Authy App option:



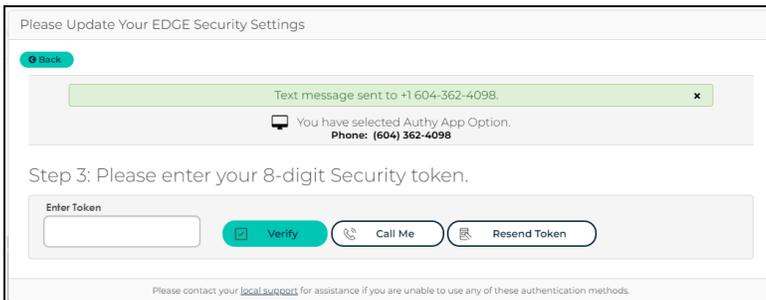
Alternately, select Voice

Or select SMS/Text

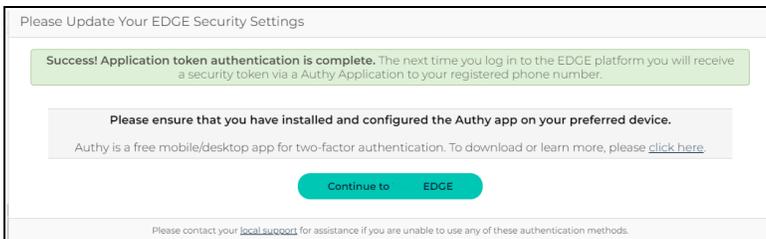


NOTE: If you select voice, you will receive a phone call from a random phone number. Then the voice will ask you to press a number to hear your token.

Step 3: Verify your settings by entering a registration code in the first time.



A message tells you that authentication was just enabled for your account and how you have selected to receive your next tokens.



If you have chosen the Authy App, a message will inform you about downloading and registering. See **2019 How to Install Authy**

Click **Continue to Login** and then you will need a token to successfully logon.

Once you have registered your authentication option, you'll be contacted via that option (email, Authy, SMS text, or voice) each time you logon.

Then you are prompted to enter the security token you receive.

Verify Your Identity

You're trying to login to Convera EDGE. To make sure your Convera EDGE Account is secure, we have to verify your identity.

Please enter the verification code we just sent through **SMS** to your registered mobile phone.

Verification Code

Verify

[Resend Security Token](#)

or

Receive a One-Time Password

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.

Convera 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.

One Time Password

You have selected to receive the security token using the Authy App. Please open the Authy App in your registered device to instantly generate the security token. Please enter the security token below.

Enter your One-Time Passcode :

Cash Flow

Under the Cash Flow area, you can see and work with your invoices, holding balances, forwards, net exposure, and input items. You can manage your risk with hedging functions.

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Input Management

Enter data into Convera EDGE to get a better picture of your exposures, payables, receivables, hedging instruments and foreign currency balances.

View Input

1. Under **Cash Flow** on the menu, select **Capture Input**.

As you scroll down, there are panes for all of your input data including Payables, Receivables, Forwards-Other, Options-Other, and Foreign currency balance.

Input Management

Capture input: Create

CURRENCY: START DATE: END DATE: Search

Payables

35 entries

Search: Entries displayed:

INVOICE NUMBER	BENEFICIARY	DUE DATE	BENEFICIARY RECEIVES	YOU PAY	CATEGORY	STATUS	ACTION
1111	First LastNameBene	7/13/2022	AUD 1,000.00	USD 1,000.00*	Invoice	Draft	
1234	First LastNameBen2	7/12/2022	USD 10.00	USD 10.00*	Invoice	Draft	
1234567	First LastNameBene		CAD 1.00	GBP 0.59	Payables - Other	Full Payment Submitted	

2. Under **Action** select **View** or **Edit** .



If a value has an asterisk beside it (*), this means the amount is derived from indicative rate (the daily rate card) rather than the Convera EDGE users' actual pricing which may differ.

About Inputs

There are two methods to enter input information:

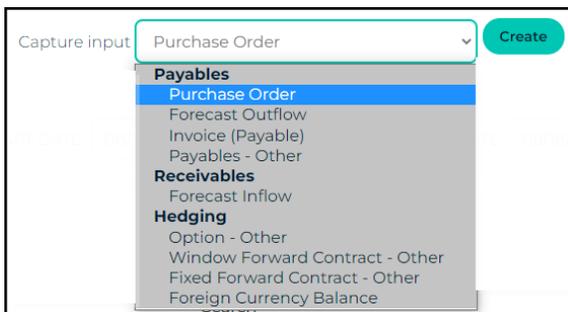
1. **Single Entry:** Manually enter information, individually 1 record at a time. You can do this for a variety of types of transactions.
2. **Bulk uploading** information via a mass upload CSV (spreadsheet) import function. You must download the template for the spreadsheet first, then enter data into it and, finally upload.

Transaction Types Available for Input

Type	Description
Payables	
Purchase Order	This is the purchase order provided to a supplier.
Forecast Outflow	This is an estimate that you can enter which is a projection of possible future costs that need to be paid in a particular currency.*
Invoice (Payable)	This is an invoice from a supplier for an agreed purchase of good or services.
Payable - Other	Other payables.
Receivables	
Forecast Inflow	This is an estimate of expected incoming cash flow from trade related activities.*
Invoice Receivable	This is an invoice sent to a customer for an agreed sale of goods or services.
Hedging	
Option - Other	Allows you to enter option contracts you have with other FX providers.
Option - Convera EDGE	Allows you to enter option contracts you have with Convera EDGE.
Window Forward Contract - Other	Allows you to enter window forward contracts you have with other FX providers. A window forward has window period with a start and end date.
Fixed Forward Contract - Other	Allows you to enter fixed forward contracts you have with other FX providers. A fixed forward contract has a specific settlement date.
Foreign Currency Balance	Allows you to enter foreign cash currency balances manually.

Enter Input Data

1. Navigate to the **Cash Flow** area.
2. On the **Capture input** drop-down, select the type of input you are adding.



***Note** To get a true reflection of your cash flow position, you should add forecast inflows in your domestic currency to reflect expected sales of imported goods (i.e., the positive flows that will cover your foreign outgoings). Alternatively, you should show in domestic currency the forecast or actual outgoings reflecting the cost to produce goods or services that you export (the negative flows that offset foreign receivables).

- Click **Create**. The capture input area opens.
- Select input method using the sub-menu: **Single Entry** or **Mass Upload**.



NOTE: Not all accounts will be enabled for **Mass Upload**.

Click to enlarge image.

3. Fill out the fields within the input details area and add supporting documents as applicable.
4. Click **Save** or **Save and create new** at the bottom of the screen.

 A screenshot of the 'Single Entry' form interface. At the top, there are two tabs: 'Single Entry' (active) and 'Mass upload'. The form is divided into two main sections: 'Input Type' and 'Input Details'.

 In the 'Input Type' section, there is a dropdown menu currently set to 'Purchase Order'. To the right, under 'Supporting Documents', there is a text area for adding relevant documentation and a 'Browse ...' button. Below this, a list of supported file types is provided: PDF, DOCX, DOC, JPG, JPEG, PPT, PPTX, XLS, XLSX.

 The 'Input Details' section contains several fields:

- 'Transaction Date *': A date picker showing '08/04/2022'.
- 'Currency *': A dropdown menu set to '--Select--'.
- 'Amount *': An empty text input field.
- 'Buyer/Supplier': A search field with a search icon (magnifying glass) and a clear icon (x). Below it is a teal 'New' button.
- 'Buyer/Supplier Number': An empty text input field.
- 'Reference Number': An empty text input field.
- 'Paid': A checkbox that is currently unchecked, with the text 'Check the box to mark it paid.' below it.

 At the bottom right of the form, there are two teal buttons: 'Save' and 'Save and create new'.

Buyer Supplier Visibility

To use an existing buyer / supplier.

1. Select from the existing list by clicking the search icon.

Buyer/Supplier

New



To clear a Supplier, click the **X** between the search and the new icons.

2. The selection window opens with a list of existing suppliers. You can either:
 - Use the radio button to select a beneficiary from this list, or
 - Type a search term into the search field .

Manage Buyer/Supplier

Search Results

Select Record	Buyer/Supplier Name	Buyer/Supplier Number	Last Modified Date
<input type="radio"/>	test	1234567890	3/15/2023 8:08 AM
<input type="radio"/>	test bene	sup1213	10/20/2022 12:43 PM

To add a new Buyer / Supplier

1. To add a Buyer / Supplier click **New** beside the Buyer / Supplier field.

Buyer/Supplier

New

2. The Add Buyer / Supplier window opens. Enter the details here including the Buyer / Supplier Number.

Manage Buyer/Supplier
✕

Buyer/Supplier Name *

Buyer/Supplier Number

Submit
Cancel

[Close](#)

3. Click **Submit**. A message informs you if you are successful.
 - To complete this invoice Add Invoice .

Mass upload using a CSV Template

The most efficient way to enter data is via file upload using a spreadsheet that you prepare. Each transaction type (except Invoice) has a specific template for file upload.

Downloading a mass uploads template

- Download this template file by choosing the transaction type from the drop-down and selecting **Mass Upload**.
- Then, click on the **Click to Download CSV Template** button.

Single Entry
Mass upload

Upload Type

Input Type Forecast Inflow ▼

Download a formatted CSV for mass uploads.

Click To Download CSV Template

File Upload

Drag & Drop or Upload a file to share with Convera

📎 Browse ...

- Your browser will save this file to your “Downloads folder”. The file may also appear at the bottom of your browser.



Adding data to the template

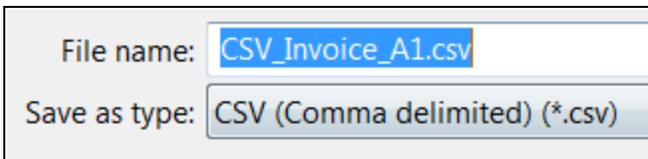
You can open the template using Microsoft Excel, or any other software that allows you to view comma separated value (.csv) files.

1. Populate the template with your own data. The field labels have been added for your convenience so you know what data to populate in each column.

NOTE: Amounts are to be entered with no 'comma' for thousand separators and date formats subject to local region.

A	B	C	D	E	F
Invoice Number	Invoice Amount	Buyer/Supplier	Due Date	Currency Code	Status
632323	35000	Aruna_Bene1	12/30/2015	AUD	Approved
632324	15000	Aruna_Bene2	12/30/2015	AUD	Approved
772327	24543	Aruna_Bene2	12/30/2015	AUD	Approved

1. Save the file as a CSV file to any location that you choose.

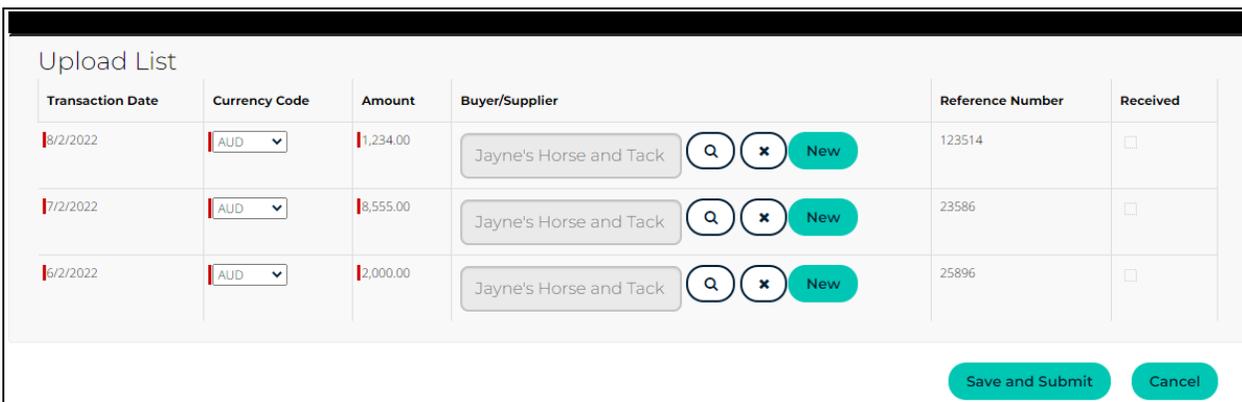


NOTE: Please note that each subsequent file upload must have a different name. This validation helps prevent the uploading of duplicate transaction records.

Upload Completed Template

- **Drag & Drop** or **Upload** using the **Browse** button.

2. Select the file from your saved template location and click it open.
1. Alternatively, you can drag and drop the file over the gray upload box. Then, click on the **Upload** button.
2. The system will process the file and upload the content, which it will then display on the screen. You have the ability to edit any information uploaded. The system will indicate error with red lines beside the field so that you can fix before submitting.
3. Click **Save and Submit**.



Transaction Date	Currency Code	Amount	Buyer/Supplier	Reference Number	Received
8/2/2022	AUD	1,234.00	Jayne's Horse and Tack	123514	<input type="checkbox"/>
7/2/2022	AUD	8,555.00	Jayne's Horse and Tack	23586	<input type="checkbox"/>
6/2/2022	AUD	2,000.00	Jayne's Horse and Tack	25896	<input type="checkbox"/>

View Input Data

You can view and modify the items you have input on the **Cash Flow > Input Management** page.

Scroll down to view panes for each type of input that you have entered into the system: payables, receivables, hedging instruments, and foreign currency balances.

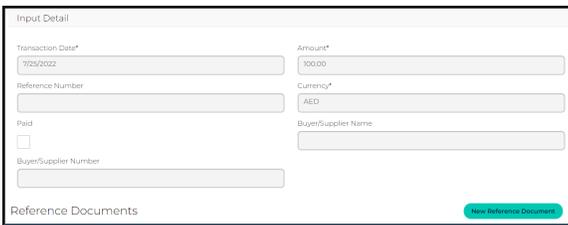
You can view or edit each of these including adding new reference documents. Also, you can pay payables.

Edit Input Detail

- Click **View**  on your item and it will open showing the **Input Detail** page for your item.
- For Payables, Receivables, Hedging Instruments and Foreign Currency Balances, you can view the item, add a document, see messages, or delete a document.

Add New Reference document within Input Detail

- Click **View**  on your item and it will open showing the **Input Detail** page.
- Then click **New Reference Document**. This may be a PDF of an invoice, a spreadsheet with a forecast, or copy of a forward contract that you have with another FX provider.



Input Detail

Transaction Date* Amount*

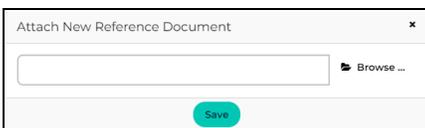
Reference Number Currency*

Paid Buyer/Supplier Name

Buyer/Supplier Number

Reference Documents New Reference Document

- An upload box opens. **Browse** to pick up file.



Attach New Reference Document

Browse ...

Save

- Navigate to your computer to pick up the required file.
- The file name appears in the box.
- Select **Save**.

Your new reference document now appears in the **Input Detail Supporting Documents** pane for this item.



Reference Documents New Reference Document

1 entries Entries displayed: 10

TITLE	CREATED DATE	CREATED BY	ACTION
SampleInvoice.xlsx	26/07/2022	Catherine Girzyk	  

Cash Flow

About Net Exposure

Manage your cash flow by viewing inflows and outflows in multiple currencies to help forecast the impact of potential currency movement.

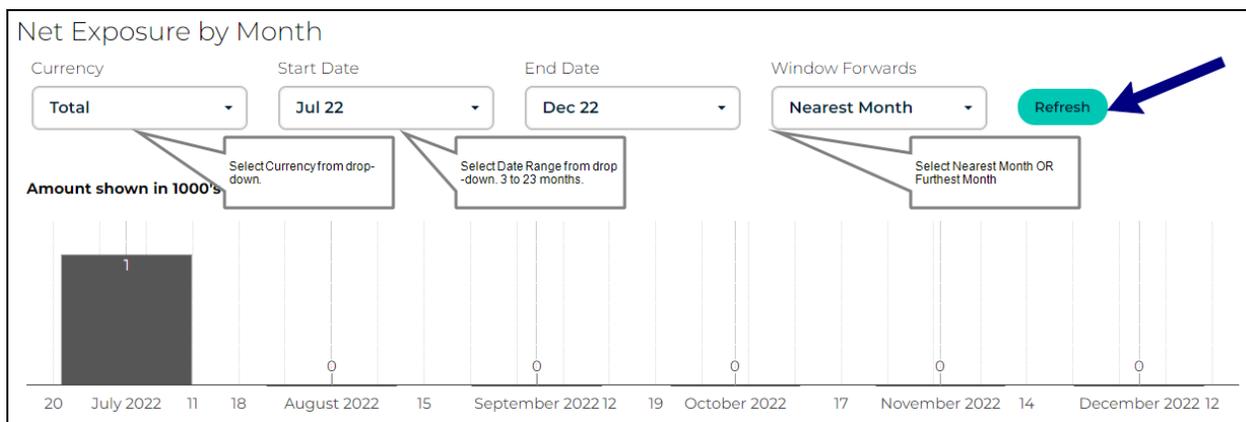
1. Under **Cash Flow** on the menu, select **Net Exposure** to see all your inflows and outflows for a particular currency or your home currency.

Total Net exposure

You have the ability to view your aggregate net exposures as well as the net exposure by currency. You can adjust the date range that you want to view as well as specifying whether windowed forwards are represented in the earliest month they can be used, or the maturity month.

First we will look at the aggregate or *Total Net Exposure* view.

1. Select the preferences you want for currency, date range and window forwards.
2. Then select **Refresh** and the chart will update.



Window Forwards

There is a selector above the net exposure tables to determine whether windowed forwards are recognized in the first month they are available (Nearest Month), or in the final / expiry month (Furthest Month).



As this is a cash flow view, this will default to Nearest Month reflecting the earliest date these funds will be available.

If the date that the window on a forward opened is in the past, the balance of the forward will show in current month. If the expiry date of the option is further in the future than the current view, i.e., a 6 month view with forward expiring in 9 months, a fixed forward will not show up; however a windowed forward that opens in Month 5 will show up if Nearest Month is selected.

Holding & Foreign Balances

Holding and Foreign Balances are now show in the current month and are taken into account, along with hedging instruments, in determining the Net Cash Flow Position After Hedging Instruments (and Cash Balances).

Historic Invoices and Forwards

To ensure that the totals are as accurate as possible, all invoices and other inputs (including hedges) will continue to show in current month until they are marked as Paid/ Received/ Settled.

Total Net exposure explained

1. Your net cash flows = total net inflows - total cash outflows denominated in your home currency at an indicative current spot rate.



Holding balances will appear here.

2. Any forward contracts you have with Convera EDGE or contracts that you hold elsewhere and have added on the input page will appear here.



These amounts will be displayed as a net cash flow impact in home currency in this view.

3. Your net cash position equals your net cash flows plus or minus the cash flow impact of any hedging instruments and plus or minus any cash balances you hold.
4. Values in **red** indicate a potential exposure to currency volatility.
5. Values in black indicate sufficient currency to cover your outflows.

TYPE	JUL 22	AUG 22	SEP 22	OCT 22	NOV 22	DEC 22	TOTAL
Cash Inflows							
Receivables	0	0	0	0	0	0	0
Forecast Inflow	2,344	0	0	0	0	0	2,344
Total Cash Inflows	2,344	0	0	0	0	0	2,344
Cash Outflows							
Invoices	1,010	0	0	0	0	0	1,010
Payables - Other	424	0	0	0	0	0	424
Purchase Orders	400	0	0	0	0	0	400
Forecast Outflow	0	0	0	0	0	0	0
Total Cash Outflows	1,834	0	0	0	0	0	1,834
Net Exposure	1 510	0	0	0	0	0	510
Holding Balance - WUBS							0
Foreign Currency Balance							3,013
Option Contracts							
-WUBS (protection)	0	0	0	0	0	0	0
-WUBS (obligation)	0	0	0	0	0	0	0
-Others (protection)	2 122	0	0	0	0	0	122
-Others (obligation)	33	0	0	0	0	0	33
Total Hedging Instruments (protection)	122	0	0	0	0	0	122
Total Hedging Instruments (obligation)	33	0	0	0	0	0	33
Net Cash Position	632	0	0	0	0	0	632

In order to get a true view of the *Total Cash Position*, you should also be adding the forecast inflows (for an importer) or outflows (for an exporter) in domestic currency.

Taking an importer as an example, it is important that forecast inflows are added to offset the outflows for any hedging instruments. These inflows are likely to be forecast domestic sales, but could also take the form of invoices issued to customers.

Example of Total Cash Position

As an example, an importer company may have a forward contract to sell AUD 100,000 and buy USD 75,000 in 6 months' time. AUD is domestic or home currency. The forward contract will show as a -\$100,000 cash flow on the AUD view and +\$75,000 on the USD view. The dollar view is also likely to show invoices payable in USD that the

forward contract will be used for, so it only makes sense that the AUD view should show inflows. Assuming the importer expects to have enough AUD to pay for his forward, he should forecast at least a A\$100,000 inflow for that month. This does not give much insight into his domestic cash flow position, but allows for a perfectly good view of his foreign cash flows.

Alternatively, the importer might choose to go into greater detail on the domestic currency tab and add A\$500,000 in forecast inflows each month, representing domestic sales. He might then also add invoices payable in AUD - such as rent, rates, suppliers etc - to give a more detailed view of his total cash position both foreign and domestic.

TYPE	NOV 16	DEC 16
Cash Inflows		
Forecast Inflow	600,000	300,000
Total Cash Inflows	600,000	300,000
Cash Outflows		
Payables - Other	0	0
Total Cash Outflows	0	0
Net Exposure	600,000	300,000
Holding Balance - WUBS	0	
Foreign Currency Balance	0	
Forwards Contracts		
-Others	-225,000	100,000
Total Hedging Instruments	-225,000	100,000
Net Cash Position After Hedging Instruments	375,000	400,000

With domestic flows added - either in detail, or simply to cover payment of hedging instruments - the **Total** view now gives a more accurate overall picture. It does this by taking the net exposure (inflows vs outflows) and deducts a figure relating to the cash flow from hedging instruments. This is an important distinction. All hedges ultimately represent a cash flow and therefore need to be represented accurately on the **Net Exposure** tab. When considering the Total view, however, the effect of those hedges, rather than the hedges themselves, should be represented.



The currency specific tabs remain unchanged and will show the notional amount of any hedging instruments as before, allowing you to continue to use the slider function to model the fx risk from market movements.

Net Cash Flow Impact of Hedging

When summarizing your total net cash position in your home currency, adding the sum of your hedging instruments' notional amounts at their respective protection rates would result in a zero value as the value of the sold currency would offset the value of the bought currency.

We therefore show here the cash flow value of the hedge trade - i.e., the difference between what you will pay or receive for the hedge against what you would pay or receive to do the same transaction at today's spot rate.

As an example, if your domestic currency is USD and you have a forward contract to sell GBP 100,000 and buy USD at \$1.5000. This forward was taken out to hedge a receivable of GBP100,000 and a payable of USD 150,000. Imagine the spot rate is now \$1.4000. Had you not hedged, your net cash position would be -\$10,000 as the USD value of your GBP receivable would be lower.

However, in this case, cash flow value of the forward contract is \$10,000 exactly hedging your risk and leaving your Net Cash Flow position as zero.

Net Exposure

You can view Net Exposures by currency.

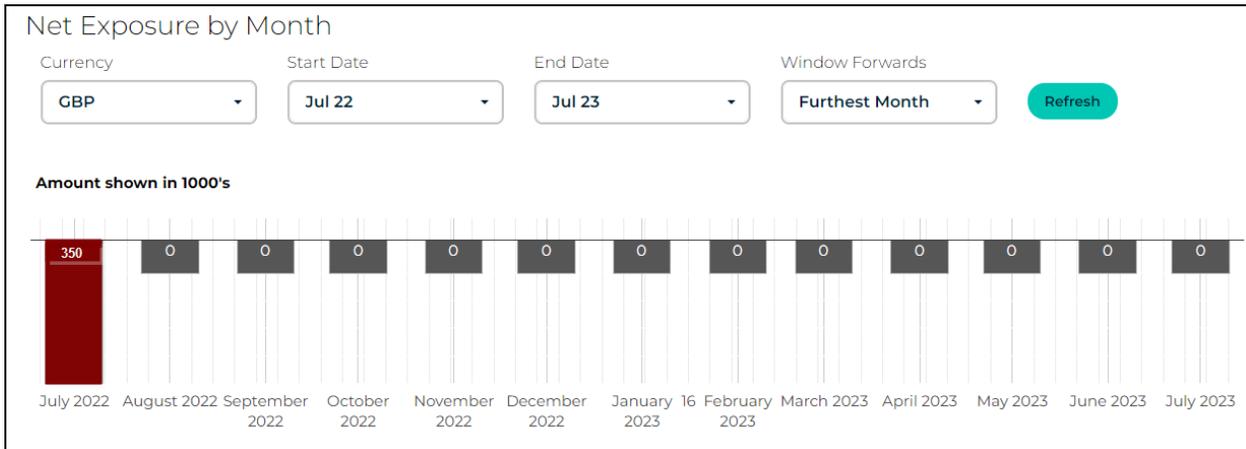
Net Exposure by Currency

If you only selected one currency to view, the resulting image and grid below display the estimated total 'Net Cash Position After Hedging Instruments' figure for only that currency.

The net exposure summary shows you when you may have currency exposures.

1. Black indicates that you have a cash surplus in that currency for the month in question
2. Red indicates that you have a cash deficit that will need to be transacted in the spot market.
3. In both cases, currency fluctuations will have an impact on any un-hedged exposures. This can be quantified in home currency cash terms using the volatility impact slider (see below).

Example - GBP Only



TYPE	MAR 23	APR 23	MAY 23	JUN 23	JUL 23	TOTAL
Cash Inflows						
Total Cash Inflows	0	0	0	0	0	0
Cash Outflows						
Invoices	96,200	0	0	0	0	96,200
Payables - Other	0	0	0	0	0	0
Total Cash Outflows	96,200	0	0	0	0	96,200
Net Exposure	-96,200	0	0	0	0	-96,200
Holding Balance - Convera						0
Foreign Currency Balance						0
Total Hedging Instruments	0	0	0	0	0	0
Net Cash Position	-96,200	0	0	0	0	-96,200
Amounts Converted in USD						
USD Indicative amount - Indicative USD to GBP Rate 0.8297 	-115,940	0	0	0	0	-115,940
Volatility Impact in Home Currency	580	0	0	0	0	580
<div style="display: flex; align-items: center; gap: 10px;"> <div style="text-align: center;"> <p>0.5 %</p>  </div> <div style="display: flex; gap: 10px;"> Depreciates GBP Appreciates </div> </div>						

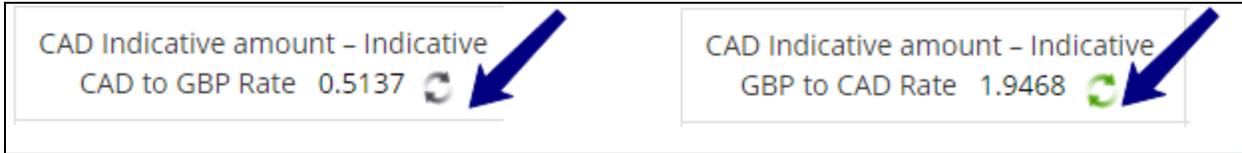
Grid below shows the estimated total position for the selected currency: GBP.

TYPE	OCT 16	NOV 16	DEC 16	JAN 17	FEB 17	MAR 17	APR 17	MAY 17	JUN 17	JUL 17	AUG 17	SEP 17	TOTAL
Cash Inflows													
Total Cash Inflows	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Outflows													
Payables - Other	105	0	0	0	0	0	0	0	0	0	0	0	105
Total Cash Outflows	105	0	0	0	0	0	0	0	0	0	0	0	105
Net Exposure	-105	0	0	0	0	0	0	0	0	0	0	0	-105
Holding Balance - WUBS	0												0
Foreign Currency Balance	0												0
Total Hedging Instruments	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Cash Position After Hedging Instruments	-105	0	0	0	0	0	0	0	0	0	0	0	-105
Amounts Converted in CAD													
CAD Indicative amount – Indicative CAD to GBP Rate 0.5137 	-204	0	0	0	0	0	0	0	0	0	0	0	-204
Volatility Impact in Home Currency	0	0	0	0	0	0	0	0	0	0	0	0	0
 0 %													

Inverse Rate toggle

At the bottom of the Net Exposure grid, you can toggle the rate display between base and target.

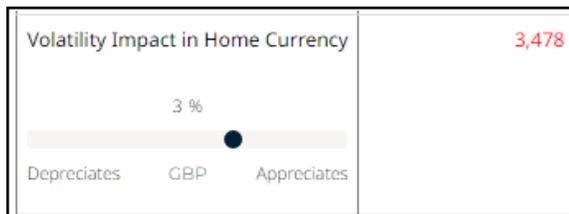
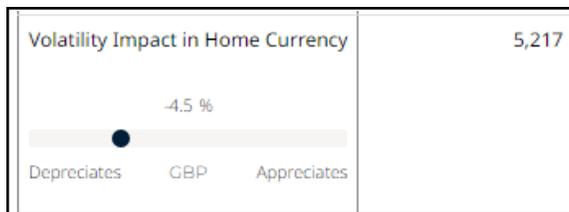
1. Under **Net Exposure** select currency and date range, then click **Refresh**.
2. Move to the grid displayed below and find the **Indicative amount** box near the bottom of the first column.
3. Click the circular arrow icon. This changes the display on this row to either base or target rate.



Volatility Impact in Home Currency

At the bottom of the Net Exposure grid, you can move a Volatility slider to model future change.

1. Under **Net Exposure** select currency and date range, then click **Refresh**.
2. Move to the grid displayed below and find the **Volatility Impact in Home Currency** box at the bottom of the first column.
3. Move the yellow line for expected change: left for **Depreciates** and right for **Appreciates**.



Questions on Hedging & Risk Management

1. What is an option contract?

Option Contracts provide protection from adverse market developments and give you the opportunity to participate in favorable moves. The drawback of an option is that you typically must agree to a protection rate that is less favorable than the current market forward rate, in exchange for the potential participation you might achieve.

Further information about option contracts is set out in our Product Disclosure Statements and Terms and Conditions.

2. What is hedging?

To hedge means performing activity designed to mitigate or reduce currency exposure due to adverse (unfavorable) price or currency movements. You hedge by taking a related offsetting or mitigating position, such as a Deliverable Forward or Forward Exchange Contract.

3. What is my Protection Amount?

The amount in the specified currency, which you are currently protected from adverse market movements.

4. What is my Obligation Amount?

The amount in the specified currency, which you are currently obligated to take settlement on expiry or maturity date.

5. I cannot see my forward or option contract, what should I do?

If you have booked a forward or option contract with a Convera representative and are unable to view this contract in Forward Contracts or reporting tab, please contact us.

Invoice Management

Payables and Receivables

Get insight by viewing or capturing details of payables and receivables under **Cash Flow > Invoice Management**.

- See **Add Invoice** on page 40. puts your payable invoice into Convera EDGE. See **Add Invoice** on page 40.
- **Send Invoice** sends your receivable invoice to a network connection. See **Send Invoice** on page 41.

1. Navigate to **Cash Flow > Invoice Management**.

The screenshot shows the 'Invoice Management' page in the Convera EDGE application. At the top, there is a navigation bar with tabs for 'EDGE', 'Cash Flow', 'Payments', 'Connections', 'Reporting', 'Market News', and 'Support'. Below the navigation bar, the page title 'Invoice Management' is displayed. There are two main buttons: 'Add invoice' and 'Send invoice'. The 'Payables' section is visible, featuring filters for 'Beneficiary' (set to 'All Selected'), 'Currency they receive' (set to 'Select All'), 'Status' (set to 'All Selected'), and 'Due Date Range'. A 'View All' button is present next to the filters. Below the filters, there is a search bar and an 'Entries displayed' dropdown set to '30', with an 'Export' button. The table below shows the following data:

INVOICE NUMBER	BENEFICIARY	DUE DATE	BENEFICIARY RECEIVES	YOU PAY	CATEGORY	STATUS	SOURCE	ACTION
	AUD bene modified		AUD 32,423.00	USD 23,496.95	Payables -	Full Payment	EDGE TPM	  

TIP: Scroll down the page to see both payables and receivables.

Check Payables

Check your payables to view or export.

1. Under **Payables**, select the beneficiary, currency, status, and due date range applicable.

- Click **View All** to reset to see all payables.
- Click **Export** if you wish to export the list as a spreadsheet file. It will open in your browser. A .xls (spreadsheet) file is generated for you to view and save.

Or, **Search** for a specific invoice using the column headers.

- You can reorganize alphabetically by clicking on the column headers.
- Select **View**  **Edit**  or **Raise a Support Case**  depending upon the current status of the item.



Status List viewable here: Acknowledged, Draft, Invoice Submitted, Partial Payment Submitted, Invoice Submitted, Partial Payment Submitted, Payment Approval Pending, Payment Approval Rejected, Rejected, and Void.

- Use the Search area to find a specific item.

44 entries

Search Entries displayed [Export](#)

INVOICE NUMBER	BENEFICIARY	DUE DATE	BENEFICIARY RECEIVES	YOU PAY	CATEGORY	STATUS	SOURCE	ACTION
	Customer B. Name		AUD 32,423.00	USD 23,496.95	Payables - Other	Full Payment Submitted	EDGE TPM	
1111	Customer B. Name	7/13/2022	AUD 1,000.00	USD 1,000.00*	Invoice	Draft	EDGE	
	Customer B. Name		AUD 1,222.00	USD 884.97	Payables - Other	Full Payment Submitted	EDGE TPM	



If a value has an asterisk beside it (*), this means the amount is derived from indicative rate (the daily rate card) rather than the Convera EDGE users' actual pricing which may differ.

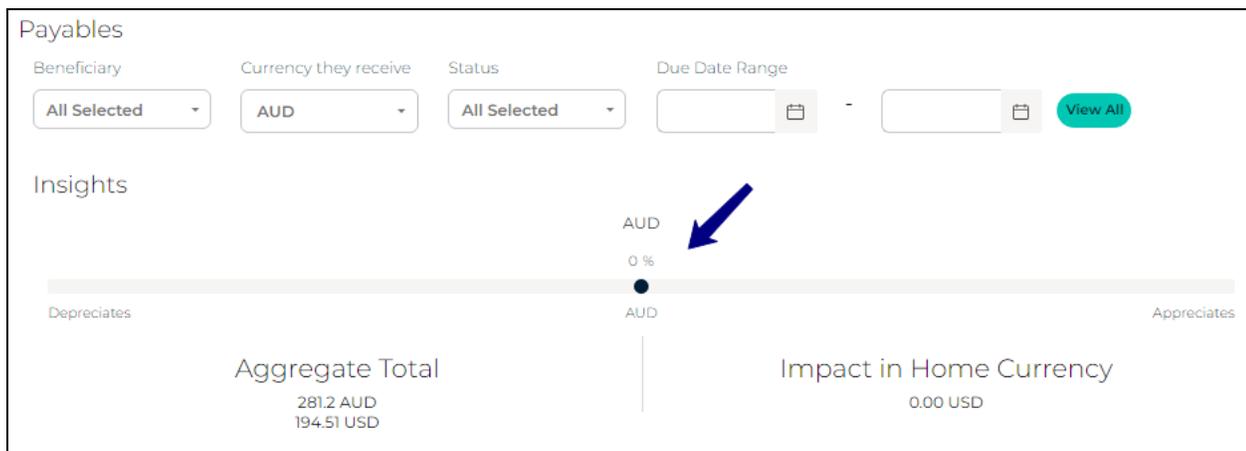


If full payment has been submitted, you are given the option to **View** or **Raise a Support Case** . Raise a Case.

- **View** moves you to the **Invoice Detail** page for this payable. You will see Invoice (or Payable) Detail, Supplier & Delivery Information, Payments, Reference Documents, and Audit Information here.
- **Edit** moves you to the **Make a Payment** page and allows you to update the payable including changing the status as appropriate.
- **Case History** is available here and clicking on the link will open the case details.

Insights on Home Currency

- You are able to see what your impact is in your home currency here. Select a currency to check.



- Move the slider to display the impact of a percentage (%) change on your home currency levels.

Check Receivables

- Under **Receivables**, select invoice currency, status, and due date range applicable to the receivable you wish to view.
- Click **View All** to reset to see all receivables.
- Select **View**  or **Raise a Support Case**  depending upon the current status of the item.
- Click **Export** if you wish to export the list as a spreadsheet file. It will open in your browser. An .xls (spreadsheet) file is generated for you to view and save.

Receivables

Invoice Currency: Status: Due Date Range: -

Search: Entries displayed:

INVOICE NUMBER	DUE DATE	BENEFICIARY RECEIVES	STATUS	ACTION
2345345			Invoice Submitted	 

Or, **Search** for a specific receivable using the column headers.

- You can reorganize alphabetically by clicking on the column headers.
- Select **View**  or **Edit**  depending upon the current status of the item.



Status List viewable here: Acknowledged, Draft, Full Payment Submitted, Invoice Submitted, Partial Payment Submitted, Payment Approval Pending, Payment Approval Rejected, Rejected, and Void.

- **View** moves you to the **Invoice Detail** page for this receivable. You will see Invoice Detail (including Invoice Collaboration), Supplier & Delivery Information, Conversations (Messages), Supporting Documents, and Audit Information here.
- **Raise a Support Case** opens a new case message box.
- If a connection has submitted an invoice to you and you need to acknowledge, or reject it, click **View** to open it here.

[Back to previous page](#)

Invoice Collaboration

TLEVRST-1913-Retest-Chrome-Fire fox-Edge browser.xls

XYZ CO INVOICE Date: November 24, 2017
Invoice # [1234]

[Your Company Name] [Your Company Name] [Your Company Name]

[Street Address] [Company Name] [Company Name]

[City, ST ZIP Code] [Street Address] [Street Address]

[Phone] [City, ST ZIP Code] [City, ST ZIP Code]

[E-mail Address] [Phone] [Phone]

[E-mail Address] Customer ID: [ABC12345] Customer ID: [ABC12345]

QUANTITY	UNIT	DESCRIPTION	UNIT PRICE	EXTENDED	TAXES	LINE TOTAL

Add Invoice

Capture invoices for funds you owe outside connections.

Add Invoice

1. Click **Add Invoice** on the top of the **Invoice Management** page or the **Home Page**.
2. The **Make a Payment** page opens. See **Payments on page 53**.. You can add your new payable here.



Items with an asterisk * are required.

ABOUT UPLOADED INVOICES



To share all inputs and invoices with contacts on your account you must click 'Sharing' on your Profile. Profile Settings

1. If your payable is successfully captured, it is listed on the **Invoice Management** page.
2. Select **View**  to see the **Invoice Detail** for this item .
3. You can change items on the payment at this time.
4. See your uploaded invoice under **Reference Documents**.

Reference Documents

Add relevant documentation about this payment for your records

File Upload

  SampleInvoice.xlsx

Save for Later **Add to Order** **Get Quote** **Proceed to Pay**

1. Select the document name to preview.
2. Click the download icon  to download.
3. Click the trash icon  to delete.
4. Select **File Upload** to upload another document.

Send Invoice

Submit invoices to connections within your network.

Send an Invoice

- Click **Send Invoice** from the Manage Connections page, or the Home Page Navigation, or the Invoice Management page.
- You have the ability to search for a connection that you wish to send the invoice to. You can add an Invoice number.
- If you **Search Connections**, your list of network connections will open to display the user name, the beneficiary name, and the address.

Select Record	Name	Beneficiary name	Address
<input type="radio"/>	Patrick Surname	GP EMEA German	1 Berlin Street, Berlin, Germany
<input type="radio"/>	Tomas Surname	TFA1DCWUJB Account	100 Main Street, Paris, France
<input type="radio"/>	Jodi Surname	GP Canada	100 Toronto Street, Toronto, Ontario, Canada
<input type="radio"/>	Brittany Surname	GP USA	100 Washington Street, New York, NY, USA, 103735
<input type="radio"/>	Christine Surname	GP Canada	

- Select the correct connection.
- Then upload your supporting document.

Invoice Details

Search Connections *

Supporting Documents

Add any relevant documentation about this payment for your records, e.g. an invoice or purchase order. Once it's been uploaded you will be able to preview it.

You can upload the following file types (up to 5.8MB): PDF, DOCX, DOC, JPG, JPEG, PPT, PPTX, XLS, XLSX

NOTE: Please upload only PDF, DOCX, DOC, JPG, JPEG, PPT, PPTX, XLS, XLSX files.
Maximum file size allowed 10.3 MB.

- A preview is available near the upload pane.
- Once uploaded, to send you must click **Submit** or **Submit & New**.
- A message informs you when the Invoice is been successfully submitted.
- You can delete, submit, or submit & add a new invoice from this pane.
- You can view this as a **Receivable** on your **Invoice Management** page.

NOTE: Your connection must **Acknowledge** or **Reject** this invoice before this can proceed. Then they must create you as a beneficiary in their account. For standard payments, this requires banking detail, for holding-to-holding it requires that the connection be enabled for H2H.

Invoice Detail

Invoice detail is available when you select edit on any list of invoices in the system: **Home** page or the **Invoice Management** page.

The resulting view of the **Make a Payment** page displays detailed information on this invoice or payable showing a **Status** of payment to the top right.

Make a Payment

Invoice
 Payable - Other
 Status Full Payment Submitted

Forward Contract : CFS0003167_008

Beneficiary

Beneficiary

 Account

Your reference

 Payment purpose

 Who is paying the fees? *

Notes for your beneficiary

(INV-1996798)

Payables

Invoice Amount Due <input type="text" value="1222.00"/>	Currency <input type="text" value="AUD"/>
Status <input type="text" value="Full Payment Submitted"/>	Reference Number <input type="text"/>
Pending Balance <input type="text" value="0.00 AUD"/>	Indicative Amount <input type="text" value="1222.00 USD"/>
Currency you will pay Western Union for this Order. <input type="text" value="USD"/>	You pay <input type="text" value="884.97"/>

Supplier & Delivery Information

Beneficiary <input type="text" value="AUD bene"/> <input type="text" value="****1231 AUD bank 1"/>	Delivery Method <input type="text" value="Standard Payment"/>
<input type="checkbox"/> Send Payment Notification & Network with Beneficiary	

Payments

1 entries

Search Entries displayed:

ORDER ID	COMMITTED DATE	PAYMENT AMOUNT	SETTLEMENT METHOD	PAYMENT STATUS	YOU PAY	ACTION
100003175501	11/30/2021 11:30 AM	AUD 1222.00	Wire	Payment Received	USD 884.97	

Below the basic information, are panes for Reference Documents, and Audit Information.

Holding Balances

You can fund your Holding Balances with payments from your bank account, make payments to beneficiaries by settling from your Holding Balance, as well as transfer funds between two Holding Balances.¹

You can send funds from your holding account to connections within your network who have been enabled for Holding-to-Holding (H2H) transactions. Both accounts (yours and the beneficiary) must be payment and H2H enabled.



Currently, you can only make a H2H transaction between the following countries: USA, Canada, United Kingdom, France, Italy, Austria, Germany, Poland, Czech Republic, Singapore, Hong Kong, Australia, New Zealand and Switzerland. The other options are Belgium and The Netherlands (Holland) because the transaction moves through France.



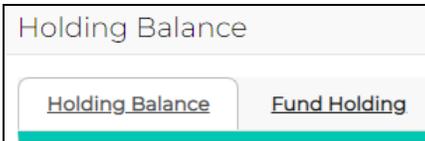
The beneficiary for an H2H transaction must be in one of the H2H countries, as well as the sender of those funds.

Holding-to-Holding

1. Navigate to **Cash Flow > Holding Balances** or on your **Home Page** select **Manage my Holding Balances**.



The **Holding Balance** area opens.



1. Select **Holding Balance** to manage balances or download information. For detail See **Holding Balance on page 47**.
2. Select **Fund Holding** to add funds to a holding balance. For detail See **Fund Holding on the next page**.

¹Transaction fee-free Edge Network Payment services are available between fully accredited Convera customers that have registered to use the Convera EDGE platform and are authorized by a Convera affiliate to access services in USA, Canada, United Kingdom, France, Italy, Austria, Germany, Poland, Czech Republic, Singapore, Hong Kong, Australia, Switzerland, and New Zealand. Convera will apply a foreign currency exchange rate, which includes a margin set by Convera, whenever a transaction includes a currency conversion. Transaction fees may also apply to transactions other than Convera EDGE Network Payment services.

Fund Holding

You must add funds to a holding balance before you can use it.

Approval Model for Holding Balances

NOTE: There is now an approval model available to you. This will appear when you create or update your own Holding Balances. If you wish to have oversight on the creation or use of holding balances, please ask your Convera representative set up a holding balance approval model for you. This means that any holding balance action will need an approver. This way you can ensure that your funds are moved with the oversight of your management.

1. When the item is successfully submitted, it processes and is committed.

Order Details		
Order ID	Status	
100005045966	Committed	
Sender Details		
Client Name	Address	Country
ELAUSM1	test address from gp2.0,test city,SA,234234234	Australia
Line Item Details		
Line Item ID	Status	Currency
100005045967	Committed	AED
Delivery method	Payment Reference	Total
Holding		1

[Back](#)

You can now see your updated **Holding Balance** on the **Home** page under **Holding** or under the **Holding Balance** sub-tab.

Move to Fund Holding

1. Select the drop-down arrow to the left of your currency row, to view the detail on your Holding Balance in this currency.

Holding Balance

[Holding Balance](#) [Fund Holding](#)

Show 10 per Page ▾

⌵  AUD 681.26 

2. Click the yellow area to the right of the currency to **Fund Holding** to move to **Fund Holding**.
or
3. Select the **Fund Holding** tab. Here you can either fund an existing holding balance or create a holding balance for a new currency.

To Fund an existing or create a new Holding Balance

1. Select the radio button for **Fund Holding** or **Create Holding Balance**.

2. Fill out the fields.

NOTE: If a field is greyed out, you cannot change it on this screen.

- **You will pay for this order in*:** Select currency from drop-down. It will display available currencies within your holdings (settlement currency). When you select the currency, your **Available Balance** in that currency displays below this field.
- **You Will Pay Using:** Select either Holding or your Default Settlement Method (wire or direct debit).
- **Currency*:** Select which currency you wish to increase holdings of. When you select the currency, your **Available Balance** in that currency displays below this field.
- **FX Amount (cur):** In the currency you desire to add to.
- **Base Amount (cur)** In the currency you are using to pay.
- **Reference:** Optional information field for your use.
- **Use Forward?:** If there is a Forward that you can apply to this transaction, you will see it in a drop-down list here.
- **Rate:** If there is an exchange fee it is here.
- **Fee:** Fee if any.
- **Total Amount** Expressed in the currency you are using to pay. To see this, click **Get Quote**.



Fields marked with an asterisk * are mandatory.

3. When the order is ready, click **Get Quote** to see the final amount in your currency.

NOTE: The orange countdown clock indicates that you must submit within the time or requote.

Fund Holding Create Holding Balance

Create Holding Balance

00:44
MIN - SEC

You Will Pay For This Order In: * You Will Pay Using: Currency * FX Amount (MAD)

Available Balance (AUD) **681.26** Available Balance (MAD) **0** Base Amount (AUD)

Reference Use Forward? Rate Fee Total Amount

The rates shown are indicative and liable to change.

- At this point you can select **Clear** or **Edit Order**. Click **Submit** to accept the quote and continue. If you have an approval model in place, this order will need approval before it proceeds.
- When the item is successfully submitted, it processes and is committed.

Create Holding Balance

Order Status: **Committed** Description: You have successfully submitted this Fund Holding order.

Order Summary : 100005046183

You Will Pay For This Order In: * You Will Pay Using: Currency * FX Amount (MAD)

Available Balance (AUD) **681.26** Available Balance (MAD) **0** Base Amount (AUD)

Reference Use Forward? Rate Fee Total Amount

You can now see your updated **Holding Balance** on the **Home** page under **Holding** or under the **Holding Balance** sub-tab.

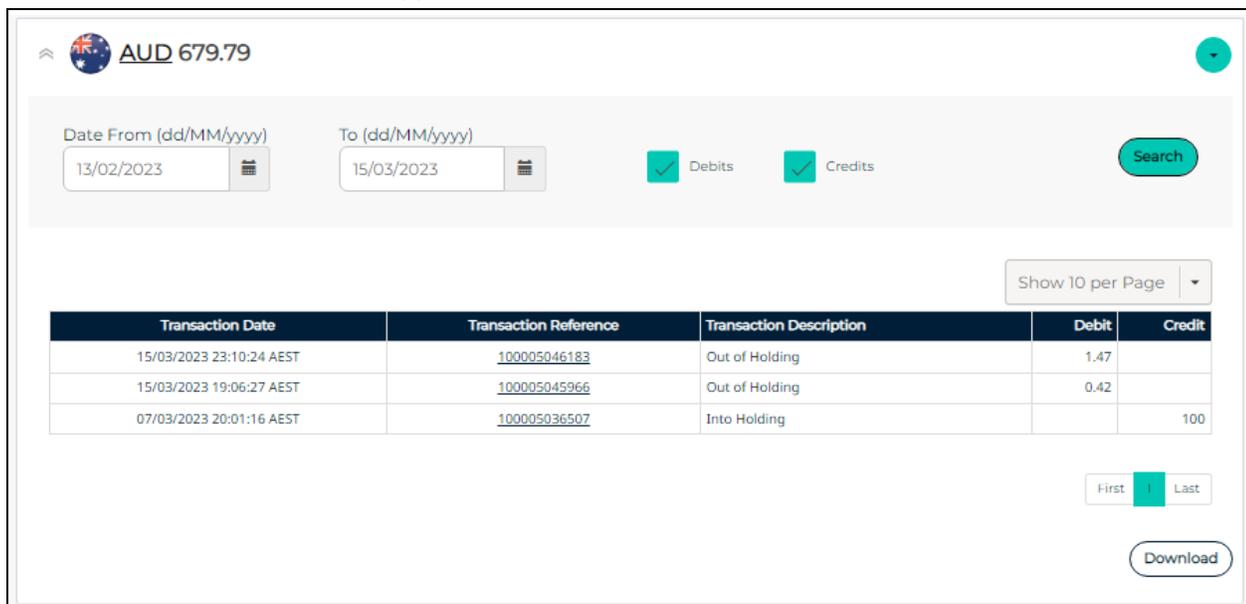
Holding Balance

To view your **Holding Balances** navigate to **Cash Flow > Holding Balances**. Under the **Holding Balance** tab you can view, search and download your previous holding balance transactions by date or by debit/credit status.

Search / Download Holding Balance Transactions

1. On the Holding Balance tab, select the drop-down arrow to the left of your currency row, to view details.
2. Enter the date and type of payment details required.
 - **Date From** Use the date picker.
 - **Date To** Use the date picker.
 - Check box for **Debits**.
 - Check box for **Credits**.
3. Select **Search**.

Your transaction information appears below.



The screenshot displays a search interface for holding balance transactions. At the top, it shows the currency as AUD 679.79. Below this, there are date pickers for 'Date From' (13/02/2023) and 'Date To' (15/03/2023). There are also checkboxes for 'Debits' and 'Credits', both of which are checked. A 'Search' button is located to the right of these filters. Below the search filters, there is a 'Show 10 per Page' dropdown menu. The main part of the screenshot is a table with the following data:

Transaction Date	Transaction Reference	Transaction Description	Debit	Credit
15/03/2023 23:10:24 AEST	100005046183	Out of Holding	1.47	
15/03/2023 19:06:27 AEST	100005045966	Out of Holding	0.42	
07/03/2023 20:01:16 AEST	100005036507	Into Holding		100

At the bottom of the table, there are navigation buttons for 'First', '1', and 'Last'. A 'Download' button is located at the bottom right of the interface.

4. Select the Transaction Reference hyperlink to **View Ledger Entry** for this on your screen or click **Download** to obtain a spreadsheet (.csv) file.

Pay With Holding Balance

You can create a payment to pay into your beneficiary's holding balance from your holding balance using the **Make a Payment** page. Also, when making a payment, EDGE automatically checks to see if you have a Holding Balance available to fund a payment.

To Pay into your Beneficiary's Holding Balance

1. Create the beneficiary in the system (**Add a Beneficiary on page 93**) and make certain this beneficiary is enabled for Holding-to-Holding (H2H) transaction.



Only beneficiaries who are actively linked to the customer can perform H2H transactions. Both accounts (beneficiary + customer) must be payment and H2H enabled.



You can check if a connection is enabled for Holding payments by looking at **Connections > Manage Connections**. The connections list there displays a column for "Real-Time Payments Using Holding?"

2. Navigate to **Make A New Payment** and fill out the payment fields, within the **Account** area select their Holding Balance (not a bank account).

3. The remaining steps are the same as within a standard payment. For more information, (Payments).



Holding Balance payments cannot be added to multi-line orders at this time.

Use Holding within the Payment workflow

When making a regular payment, EDGE will automatically check to see if you have a Holding Balance available to fund your payment. If you do, it indicates this on the order. This allows you to decide if you want to use the available Holding Balance or proceed with a spot FX trade using a bank account.

Forward Contracts

Pay using Forward contracts available in EDGE.



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

What is a Forward?

Forwards allow parties to fix exchange rates. This allows you to hedge your currency exposure by providing protection against unfavorable currency movements between the time you enter into a forward exchange contract (a Forward) and the value date. It may also help you to manage your cash flow.

Value Date is the date that the forward is settled on.

A **pre-delivery** happens when, after entering into a Forward with Convera, you wish to bring the agreed value date forward. This may cause a change in the margin. You can decide if you wish to do a pre-delivery to make a payment or fund holding or not use the forward and do a spot trade. You will be made aware within the Order page if a pre-delivery is available. If you select a forward that will be pre-delivered, it will let you know that pre-delivery forward points will be applied to the forward rate.

Forwards within EDGE

When viewing a Convera Forward, you automatically see all of your payables in that currency and could drawdown to pay one or more of these payables.



When making a regular payment, EDGE will automatically check to see if you have any Forward Contracts available to fund the payment. If you do, it will indicate so you can decide if you want to use the available Forward Contract or proceed with a spot FX trade. Hedging functionality is embedded in the actual payment workflow.



In a list, if an existing payment is associated with a Forward Contract, there will be a lock symbol , a number and, if you roll-over the lock you will see the Forward details.

View your Forward Contracts

1. Select **Cash Flow > Forward Contracts**. This page displays
 - A pane showing your forwards with remaining amounts both in overview and individual circle images.
 - **Your Forwards** covers Convera held contracts¹.
 - **Forward Contracts - Other** This appears if you have input information covering forward contracts held outside Convera. These cannot be used towards payments in this workflow.



To upload a group of Forward Contracts, See [Input Management](#) on page 20.

Forward Contracts

Currency: START DATE: END DATE:

Remaining Amount
CAD 5,000.00

1 Contracts

Available later
 Available now

Protect your business from currency surprises

- To help assess currency exposure
- To mitigate currency risk from market fluctuations
- To learn more about hedging strategies

See more articles in [Help](#)

Your Forwards Contract List Forward Coverage

1 entries Entries displayed:

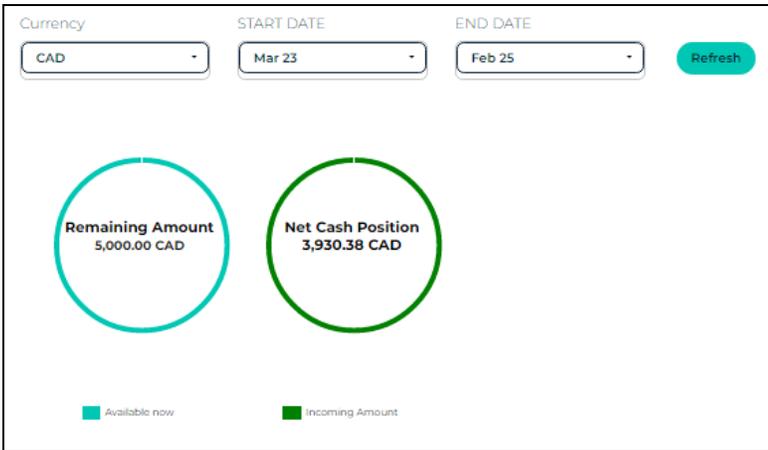
FORWARD CONTRACT NO	DIRECTION	FORWARD AMOUNT	REMAINING AMOUNT	FORWARD RATE	YOU PAY	OPEN DATE	MATURITY DATE	STATUS	ACTION
AFS7003090_001	Buy	CAD 5,000.00	CAD 5,000.00	0.9363	AUD 5,340.17	2/7/2023	3/17/2023	Booked	

Generate your Forward Coverage

Use this to see what your situation over time is for Forwards in a certain currency.

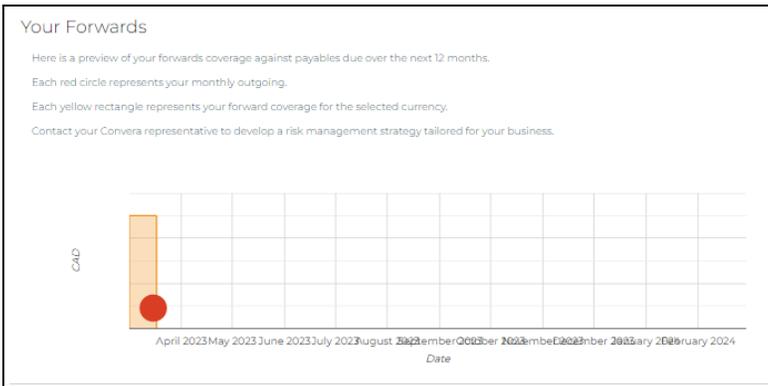
- Select the currency's flag icon from the top slider line.

¹For additional detail on your Convera hedging contracts, both forwards and options, please go to the Reporting tab and select either **Hedging Summary** to view the mark to market (value) of your hedge positions and your credit facility, or **Hedging Detail** to view your positions in a given date range (current and historic).



Information displays below and within the currency circles report: **Available Now** (mint) **Available Later** (grey), **Incoming Amount** (green), **At Risk Amount** (red), **No data** (grey) and **Hedged amount** (grey).

- Then, below, click **Forward Coverage** to view a graph of your coverage over time. This report appears onscreen only.



- Select **Contract List** to generate a list of these Forwards.

Your CAD Forwards

Contract List | Forward Coverage

Search: | Entries displayed: 5

1 entries

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	

Previous | 1 | Next



To see all of your Forwards, select the **Overview** globe icon from the top sliding line of currencies to yellow highlight it. The page will display all currencies.

- Click View to see the details of your forward.

Forward Contract Details

Forward Contract Number	AFS7003090_001	Status	Booked
Client Name	ELAUSM1	Client Account ID	4965473
Client Reference		Date Created	2/2/2023
Forward Contract Amount	CAD 5,000.00	You pay	AUD 5,340.17
Forward Amount Remaining	CAD 5,000.00	Settlement Amount Remaining	AUD 5,340.17
Rate	0.9363	Deposit	AUD 0.00
Open Date	2/1/2023	Maturity Date	3/17/2023

Available Payables

[Create New Payable](#)

[View Order](#)

You have 0 item(s) in your order

Payments

Set up and manage your payments using EDGE .



In order to make a payment, you need to register. Please see [Quick Start on page 8](#) 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 Convera for 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 chapter contains the following information.

Trade Payments	54
Payment Step by Step	56
Order Approval Security Token	63
Example of a Security Token on an Order	63
Edit a Payment	64
Payments Due	68
Payment History	70
Raise a Case	72
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Questions on Beneficiaries	108

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Trade Payments

Trade Payments Module enabled for certain pilot clients Dec 2021.

The Trade Payments module helps you to make multiple payments efficiently.

1. Go to **Payments > Make a Payment**. The new quick entry payments page appears.

The screenshot shows the 'Make a Payment' form. At the top, there are radio buttons for 'Invoice' and 'Payable - Other' (selected), and a 'Grid' toggle. The 'Beneficiary' section has a required field for 'Beneficiary' (ELUSAM1, USA) and 'Account' (ELUSAM1 (UNIVEST BANK AND TRU-)). Below these are 'Your reference' (This is for your internal use), 'Payment purpose' (Financial Services), and 'Who is paying the fees?' (Beneficiary). A text area for 'Notes for your beneficiary' is present, with a note that text must conform to SWIFT-supported characters. The 'Payment Amount' section shows an amount of 100.00, with 'Currency they receive' set to USD (U.S. Dollar) and 'Currency you pay' set to AUD (Australian Dollar). The 'Reference Documents' section has a 'File Upload' button. At the bottom, there are buttons for 'Save for Later', 'Add to Order', 'Get Quote', and 'Proceed to Pay'.

2. Add the Beneficiary. Certain fields auto-populate depending upon the settings for that beneficiary. These include account number, payment purpose, deliver method, and who is paying the fee.
3. Enter the amount and any notes to beneficiary (these travel with the payment).
4. You can also add your own reference.
5. Click **Add to Order** or **Proceed to Pay**.
6. The **Payment Summary** and the **Currency Summary** pane open below.
7. If you have other orders to do at this time, add them above and click **Add to Order** again.
8. You can **Commit Order** if you are the final approver.
9. Otherwise, the payment is sent for approval when you click **Submit Order**.

A message lets you know that your order has been received successfully. Once the order is processed, you will also see information on how to complete the payment.

Payment Details Review Order Details Order Submitted

Your order is being processed. The status will update as it progresses through the order workflow.

Order ID: 100005085397 [View Order Details](#)

Payment Information

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Rate	Subtotal	Fees	Total	Delivery method
100005085399		Aniket	HDFC BANK LTD. ...1456	100 INR	54.328	1.84	15	16.84 AUD	Wire

You Will Pay For This Order In: You Will Pay Using: Available Balance (AUD) **679.79**

The rates shown are indicative of what you'll pay if you confirm your order before your quote expires. The rate for certain currencies may only be fixed when your beneficiary is paid.

Your Cost
16.84 AUD
inc. 15 AUD fee

[Audit Trail](#) [Home](#) [Make Another Payment](#) [Track Your Payments](#)

At this point you can return to the Home page, make another payment, and, when the order is committed, you can track your Payment.

Payment Step by Step



In order to make a payment, you need to register. Please See **Quick Start** on page 8. 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.

The screenshot shows the 'Make a Payment' form with the following sections:

- Invoice/Payable - Other:** Radio buttons for 'Invoice' and 'Payable - Other' (selected). A 'Grid' toggle is on the right.
- Beneficiary:** Fields for 'Beneficiary' (dropdown, value: --None--), 'Account' (dropdown, value: --None Selected--), 'Your reference' (text input, value: This is for your internal use), 'Payment purpose' (dropdown, value: --None--), and 'Notes for your beneficiary' (text area, value: These notes are sent with your payment). An 'Add New' button is next to the Beneficiary field.
- Payment Amount:** Fields for 'Amount' (500.00), 'Currency they receive' (AUD Australian Dollar), and 'Currency you pay' (USD U.S. Dollar).
- Reference Documents:** A 'File Upload' button.
- Buttons:** 'Save for Later', 'Add to Order', 'Get Quote', and 'Proceed to Pay'.

- MAKE A NEW PAYMENT
- PAYMENTS DUE
- PAYMENT HISTORY
- PAY WITH FORWARDS
- MANAGE BENEFICIARIES
- PAYMENT APPROVALS
- MANAGE PAYMENT UPLOAD



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 58.



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. See **Add a Beneficiary on page 93**.
- **Account *** - Bank account of beneficiary

Prompt for Missing Beneficiary Bank Account (Payment Method)

The Selected beneficiary does not have complete payment instruction information provided. Please complete the account set-up for this beneficiary in Manage Beneficiaries, or add a new account from the account dropdown below.

Beneficiary Add New

* Beneficiary: Angelique Harper, USA

* Account: --None--

Your reference ⓘ: This is for your internal use

Notes for your beneficiary ⓘ: These notes are sent with your payment

All text must conform to SWIFT-... ⓘ Add bank account ⓘ -Z 0-9 spaces / - ? : () . , +



- 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.

Reference Documents

Add relevant documentation about this payment for your records

File Upload

Attach New Reference Document ×

Browse ...

Save

Invoice
 Payable - Other

 Grid

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.

Grid

All text must conform to SWIFT-supported characters for cross-border payments: a-z A-Z 0-9 spaces / - ? : () , ' *
Enter on your keyboard is not supported.

Currency you pay
USD Add Rows

Remove	Invoice/Payables - Other	Beneficiary	Account	Currency they receive	Amount they receive	Amount you pay	Payment purpose	Notes for your beneficiary	Details
-	Payable - Other	--None--	--None--	--None--			--None--		+
-	Payable - Other	--None--	--None--	--None--			--None--		+
-	Payable - Other	--None--	--None--	--None--			--None--		+
-	Payable - Other	--None--	--None--	--None--			--None--		+
-	Payable - Other	--None--	--None--	--None--			--None--		+

Save for Later
Add to Order
Proceed to Pay

- 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**.

Remove	Invoice/Payables - Other	Beneficiary	Account	Currency they receive	Amount they receive	Amount you pay	Payment purpose	Notes for your beneficiary	Details
	Payable - Oth*	Ben Juan (Bene...)	Bene 1 (AU Bank) 9*	AUD	450.00		Financial Sr	Payment for x	
Your reference <input type="text"/>									
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.

There are existing items in your order. Any new entries will be added into this order if you continue.

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.

- 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.

You have 3 item(s) in your order

Search Entries displayed

3 entries

		INVOICE NUMBER	BENEFICIARY	ADDRESS	BANK DETAILS	BENEFICIARY RECEIVES	YOU PAY
			AUD SIMPLE BENE	2/1 Bligh St, SYDNEY, New South Wales, AUS, 569878	BNY AUSTRALIA LTD. - 7899	AUD 1,000.00	
			abc corp	18, test, IND,	BANK OF INDIA - 4321	INR 500.00	
			abc corp	18, test, IND,	BANK OF INDIA - 4321	INR 100.00	

Previous **1** Next

- 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 93](#).
- 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.

Order ID : 100005046243

[View Order Details](#)

Payment Information

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Rate	Subtotal	Fees	Total	Delivery method
100005046245	Invoice23456	Non-default-USD-Feb-2	UNION NATIONAL BANK ...4234	1 USD	0.6517	1.53	15	16.53 AUD	Wire

You Will Pay For This Order In: You Will Pay Using: Available Balance (AUD) **679.79**

The rates shown are indicative of what you'll pay if you confirm your order before your quote expires. The rate for certain currencies may only be fixed when your beneficiary is paid.

04:43 MIN : SEC

Your Cost: 16.53 AUD inc. 15 AUD fee

[Return to Payment Details](#) [Edit Order](#) [Confirm Order](#)

[Audit Trail](#)

- 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.

Your order for this payment has been submitted and is now waiting to be approved. We have sent an email to your order approvers.

Order ID : 100005046243

[View Order Details](#)

Payment Information

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Rate	Subtotal	Fees	Total	Delivery method
100005046245	Invoice23456	Non-default-USD-Feb-2	UNION NATIONAL BANK ...4234	1 USD	0.6517	1.53	15	16.53 AUD	Wire

You Will Pay For This Order In: You Will Pay Using: Available Balance (AUD) **679.79**

The rates shown are indicative of what you'll pay if you confirm your order before your quote expires. The rate for certain currencies may only be fixed when your beneficiary is paid.

02:59 MIN : SEC

Your Cost: 16.53 AUD inc. 15 AUD fee

[Home](#) [Make Another Payment](#) [Track Your Payments](#) [Reject](#) [Approve](#)

[Audit Trail](#)

- 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.

Order ID: 100005046243

[View Order Details](#)

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Rate	Subtotal	Fees	Total	Delivery method
100005046245	Invoice23456	Non-default-USD-Feb-2	UNION NATIONAL BANK ...4234	1 USD	0.6517	1.53	15	16.53 AUD	Wire

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

Your Cost
16.53 AUD
inc. 15 AUD fee

[Home](#) [Make Another Payment](#) [Track Your Payments](#)

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 [About Two-Factor Authentication on page 15](#). . 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.

Invoice Payable - Other
 Status

* Required

Beneficiary

* Beneficiary AUD bene modified	* Account AUD bene (AUD bank 1)	* Due Date 7/13/2022
* Invoice number/reference ⓘ 1111	Payment purpose * ⓘ Advertising Fees	Notes for your beneficiary ⓘ These notes are sent with your payment

All text must conform to SWIFT-supported characters for cross-border payments: a-z A-Z 0-9 spaces / - ? : () . , ' +
Enter on your keyboard is not supported.

Payment Amount

Amount 1,000.00	Currency they receive ⓘ AUD	↔	Currency you pay ⓘ USD
--------------------	--------------------------------	---	---------------------------

All quotes are based on current pricing but are subject to change. The final rate and fees are confirmed when you proceed to pay

Reference Documents

Add relevant documentation about this payment for your records

[SampleInvoice.xlsx](#)

Audit Information

Created By User Name 13/07/2022 11:59:19	Last Modified By User Name 13/07/2022 11:59:39
Created By Company	Owner

- 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.

Invoice Payable - Other
 Status

Forward Contract : CFS0003167_010

Beneficiary

* Beneficiary	* Account
---------------	-----------

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.

Search

Entries displayed

1 entries

	INVOICE NUMBER	BENEFICIARY	ADDRESS	BANK DETAILS	BENEFICIARY RECEIVES	YOU PAY
	Invoice23456	Non-default-USD-Feb-2	test street, test city, IN, USA, 2423423424	UNION NATIONAL BANK - 4234	USD	1.00

Previous **1** Next

- 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.

Some payables have incomplete or incorrect information. Please edit these payables or remove them from the order. 

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

Payment amount or settlement amount are required.
Delivery currency is required. 

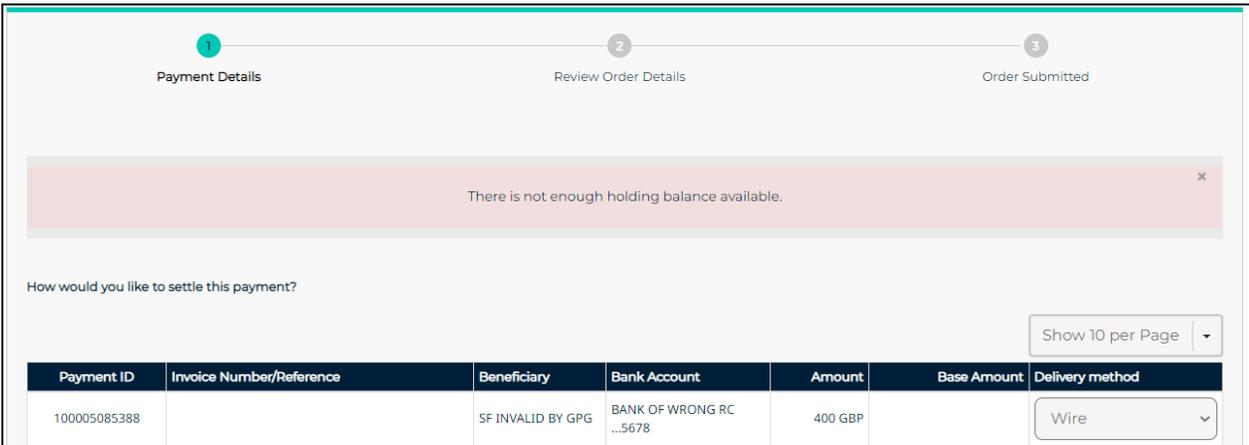
- Also, payments must be in draft, acknowledged or partial payment submitted status to be processed.

Payment must be in 'Draft', 'Acknowledged' or 'Partial Payment Submitted' status to be processed. ✕

 Fields marked with an asterisk * are mandatory.

Grid Payments

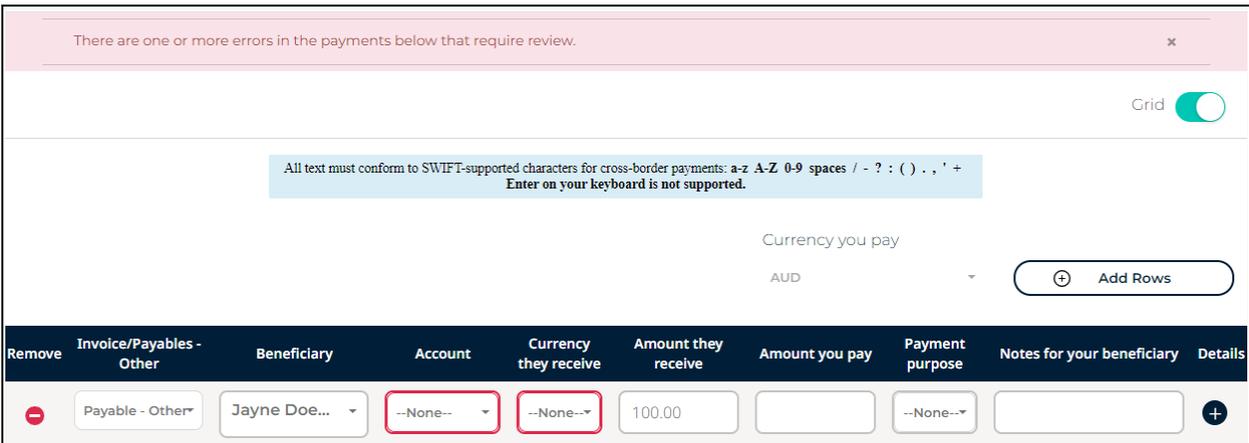
In the case of critical errors in a grid payment order, you may see a warning about errors in orders or settlement method problems. See examples below:



The screenshot shows a three-step process: 1. Payment Details, 2. Review Order Details, and 3. Order Submitted. A red warning banner at the top states: "There is not enough holding balance available." Below this, the question "How would you like to settle this payment?" is followed by a table of payment details and a "Show 10 per Page" dropdown.

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Base Amount	Delivery method
100005085388		SF INVALID BY GPG	BANK OF WRONG RC ...5678	400 GBP		Wire

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



The screenshot shows a warning banner: "There are one or more errors in the payments below that require review." Below it is a "Grid" toggle switch which is turned on. A blue box contains the text: "All text must conform to SWIFT-supported characters for cross-border payments: a-z A-Z 0-9 spaces / - ? : () , ' + Enter on your keyboard is not supported." Below this is a "Currency you pay" dropdown set to "AUD" and an "Add Rows" button. At the bottom is a table with columns: Remove, Invoice/Payables - Other, Beneficiary, Account, Currency they receive, Amount they receive, Amount you pay, Payment purpose, Notes for your beneficiary, and Details.

Remove	Invoice/Payables - Other	Beneficiary	Account	Currency they receive	Amount they receive	Amount you pay	Payment purpose	Notes for your beneficiary	Details
	Payable - Other*	Jayne Doe...	--None--*	--None--*	100.00		--None--*		

- **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 (See **Add a Beneficiary on page 93**). 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 screenshot shows the Convera Payments Due interface. At the top, there's a navigation bar with 'convera' logo and user information. Below it, a menu bar includes 'EDGE', 'Cash Flow', 'Payments', 'Connections', 'Reporting', 'Market News', and 'Support'. The main content area is titled 'Payments Due' and shows two summary cards: 'AWAITING PAYMENTS (23)' with a value of 'USD 4,745.24*' and 'OVERDUE PAYMENTS (0)' with a value of 'USD 0.00'. Below these are filter dropdowns for 'Currency they receive' (set to 'Select All') and 'Status' (set to 'All Selected'). A 'View Order' button is present with the text 'You have 2 item(s) in your order'. There's a search bar and an 'Entries displayed' dropdown set to '30', with an 'Export' button. The main table has 12 columns: INVOICE NUMBER, BENEFICIARY, DUE DATE, BENEFICIARY RECEIVES, YOU PAY, CATEGORY, STATUS, SOURCE, and ACTION. The first row shows an invoice for AUD with a beneficiary of 'AUD bene modified', a due date, and a status of 'Payment Approval Pending'.

INVOICE NUMBER	BENEFICIARY	DUE DATE	BENEFICIARY RECEIVES	YOU PAY	CATEGORY	STATUS	SOURCE	ACTION
AUD	AUD bene modified		AUD 500.00	USD 349.25	Payables - Other	Payment Approval Pending	EDGE	



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.

AWAITING PAYMENTS (18)

AUD 6,351.00

USD 0.00*

OVERDUE PAYMENTS (7)

AUD 4,000.00

USD 0.00*

Currency they receive: AUD Status: All Selected

View Order You have 2 item(s) in your order

Entries displayed: 30 Export

18 entries

📄	🔒	INVOICE NUMBER	BENEFICIARY	DUE DATE	BENEFICIARY RECEIVES	YOU PAY	CATEGORY	STATUS	SOURCE	ACTION
-		AUD	AUD bene modified		AUD 500.00	USD 349.25	Payables - Other	Payment Approval Pending	EDGE	
-		999	AUD bene modified	8/9/2022	AUD 999.00	USD 999.00*	Invoice	Draft	EDGE	

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.

Forward Contract Number: CFS0004026_002 Open Date: 12/11/2017 Maturity Date: 11/20/2018 Currency: EUR Forward Contract Amount: 20,000 Forward Amount Remaining: 19,101 Forward Rate: 1.5047	Miller Brewing	GBP	592.62*	CAD	1,000.00	Payables - Other	Draft			
	Miller brewing	AUD	100.00	CAD	100.49*	Payables - Other	Draft			
	Miller Brewing	JPY	1,000.00	CAD	11.93*	Payables - Other	Draft			
	Lindsay Test 2	EUR	100.00	CAD	148.56*	Payables - Other	Payment Approval Pending			

For further information, See **Payments** on page 53.

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.

Payment History

AED 6.00

AUD 164.00

BBD 200.00

CAD 2,742.64

EUR

Total of all payments made through Convera EDGE summarized by delivery currency.

TRACK YOUR PAYMENTS

See all your Convera EDGE payments below. View details, track progress, raise a support case and - once the payment is sent - download the Confirmation of Payment document.

Beneficiary:

Currency they receive:

Currency you pay:

Committed date range: -

Order group:

2311 entries

Search:

Entries displayed: Export



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.

RATE		
19.0083	↻	0.052609



- 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.

✔ SENT





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

Convera confirmation reference: ANTR3667985/1

Beneficiary: Test BeneficiaryRaunak1 Convera Status: Payment Booked

Account Number: XXXX7965
Amount Paid: USD 23.00

Committed Date:
Committed By:

Payment Information

Amount Paid	Rate	Cost	Fees	Total Cost	Forward Contract No
USD 23.00		EUR 1.21			

Order ID 	Beneficiary Bank Name	Bank Account Nickname	Invoice Due Date
1.00003E+11	123487965		
Delivery Method	Settlement Method	Payment Purpose	Who is paying the fees?
Wire	Holding		Beneficiary
Your reference			
Notes for your beneficiary			

Audit Information

Created By	Last Modified By	Created By Company
Name <small>id:XXXXXXXX</small> 2/22/2023 12:32	I	Name of Company
Acknowledged By	Acknowledged Date	

Case History

Create Case



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**.

Raise a Case

Use payment cases to inquire about outstanding payments and delivery.

Submit a Case

1. If you can view your payment, you have the ability to submit a payment case. For example, this is available on the **Invoice Management, Support Cases, and Payment History** pages.



Anywhere you can open a payment, you can click to submit a case.

Support Cases

Raise a support case

Filter Records

Date Created Last Modified Last Modified By -- None Selected --

Case Type -- None Selected -- Case reason -- None Selected -- Currency -- None Selected -- Bank Country -- None Selected -- Assigned To -- None Selected --

We strongly advise that you confirm payment details received, using a method other than email. Details received via email could be subject to fraud via business email compromise.

Entries Displayed: 20 Show Closed Cases Search [Export](#)

Case	Order Number	Case Type	Case reason	Date Created	Last Modified	Last Modified By	Beneficiary Name	Assigned To	Status
04741959		Customer Support	Technical Query - EDGE	7/15/2022	7/15/2022	First Last			Open
04741960		Customer Support	Technical Query - EDGE	7/18/2022	7/18/2022	First Last			Open
04741961		Customer Support	Technical Query - EDGE	7/19/2022	7/19/2022	First Last		Ashish Dhaundiyal	Open

1. Once you have created a Case, it is linked to the payment in question.



We strongly advise that you confirm payment details received, using a method other than email. Details received via email could be subject to fraud via business email compromise.

1. You can also find your payment row on a list, such as in **Payment History**, then, click the icon to **Raise a Support Case**. Select the area that you are having trouble with from the drop-down.

Support Cases

Raise a support case

What do you need help with?

Please select

- Please select
- A payment I have already made**
- Setting up and managing beneficiaries
- Creating a new payment
- Technical issues
- Your WU EDGE account
- Something else
- Registration for Payment Services

2. If you are given a second drop-down, select what your query is about.

Secondary Case Reason *

Select

- Cancel/Recall Payment
- Proof of payment
- Settlement of payment
- Other

2. If appropriate, upload any relevant files, and click **Submit Case**.

Thank you for submitting your Payment Case. ×

To make further comments or to track the progress of this case select the case link.

#03454735

[Return to payment history](#)

- After you submit your inquiry, the system provides a Case number hyperlinked to case details. A box indicates that you have created a case. You can look at it or return to payment history.
- A warning message indicates if you already created a case for this payment.

TIP: You are still given the option to create a new inquiry if needed.

Previously you raised the following case related to this payment ×

CASE NUMBER	STATUS
03454736	Open
03454735	Open

Select this button if this relates to a new inquiry [Create a new case](#)

3. If you click on the hyperlink, under Case, it opens **Case Details**.

Case Details

[Go Back](#)

Date Created	Last Modified By	Last Modified
3/16/2023 4:11 AM (Eastern Daylight Time)	Name	3/16/2023 4:11 AM (Eastern Daylight Time)

Case Information

Case Number 03454736	Status Open
Case Type Customer Support	Case Reason Payment Status Request

Case Comments

Case Created By	Created Date
Soham Gurjar	3/16/2023

test

Soham Gurjar | 4:11 AM Thursday 3/16/2023

[Add Reply](#)

We will respond to your comment in 24 hours.

- You can add comments and documents here. Click **Add Reply**. Add your notes and documents. Click **Submit**.

Case Comments

Case Created By	Created Date
Soham Gurjar	3/16/2023

test

Soham Gurjar | 4:11 AM Thursday 3/16/2023

Add new comment

[Upload Files](#) Or drop files

You can upload the following file formats: PDF, DOCX, DOC, PNG, JPEG, PPT, PPTX, XLS, XLSX, CSV (up to 4MB per file and maximum of 5 files at a time).

[Submit](#) [Cancel](#)

We will respond to your comment in 24 hours.

- You can also filter and **Export** your cases to a csv file for further information.



For further information on a fully paid payment, you can also view and download your *Payment Transmission Confirmations* from the **Payment History** page.

Filter Records

Clear All

Date Created

Jul 3, 2022



Last Modified



Last Modified By

-- None Selected --



Case Type

-- None Selected --



Case reason

-- None Selected --



Currency

-- None Selected --



Bank Country

-- None Selected --



Assigned To

-- None Selected --



We strongly advise that you confirm payment details received, using a method other than email. Details received via email could be subject to fraud via business email compromise.

Entries Displayed

20



Show Closed Cases



Search

Export

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 can 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.

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Base Amount	Delivery method
100005046478	Invoice23456	Switch-CAD-MUL-TPM	CANACCORD CAPITAL CORPORATION ...5777	1 CAD		Direct Credit

You Will Pay For This Order In: AUD - Australian Dollar

You Will Pay Using: Holding

Available Balance (AUD) 679.79

[Return to Payment Details](#) [Get Quote](#)

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**.

How would you like to settle this payment?

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Base Amount	Delivery method	
100005046478	Invoice23456	Switch-CAD-MUL-TPM	CANACCORD CAPITAL CORPORATION ...5777	1 CAD		Direct Credit	

Edit Payment

Use Forward?

AFS7003090_001

Forward Contract No.	Open Date	Maturity Date	Currency	Amount	Remaining	Forward Rate
AFS7003090_001	07/02/2023	17/03/2023	CAD	5,000	5,000	0.9363

Save Payment

- 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**.
- 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**.
- 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

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

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

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

Select Your Forward Contracts Currency **Search**

Search Entries displayed

1 entries

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	

Previous **1** Next

- 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.

Forward Contract Details

Forward Contract Number	AFS7003090_001	Status	Booked
Client Name	ELAUSM1	Client Account ID	4965473
Client Reference		Date Created	2/2/2023
Forward Contract Amount	CAD 5,000.00	You pay	AUD 5,340.17
Forward Amount Remaining	CAD 5,000.00	Settlement Amount Remaining	AUD 5,340.17
Rate	0.9363	Deposit	AUD 0.00
Open Date	2/7/2023	Maturity Date	3/17/2023

Available Payables [Create New Payable](#)

[View Order](#) You have 0 item(s) in your order

Search Entries displayed: 20

37 entries

	INVOICE NUMBER	BENEFICIARY	DUE DATE	BENEFICIARY RECEIVES	YOU PAY	CATEGORY	STATUS	ACTION
	send inv-ELUKM1- to ELAUSM1-Nov-1	ELUKM1	11/1/2022	CAD 1,000.00	AUD 1,173.02	Invoice	Full Payment Submitted	
	mul-1-jan-7	cad-jan-7		CAD 400.00	AUD 431.07*	Payables - Other	Draft	
	draft-jan-7	cad-1		CAD 400.00	AUD 431.07*	Payables - Other	Draft	
	draft-jan-7	cad-dec-6		CAD 300.00	AUD 330.43	Payables - Other	Full Payment Submitted	
		cad bene		CAD 77.00	AUD 82.98*	Payables - Other	Void	

Actions

- Select Remove if you don't want to pay this item with this contract.
- Missing information indicates that this item is not ready to be paid yet.
- Pay selects this item for payment using this contract.
- Select the invoice that you want to pay and click Pay .
 - In **Review Order**, check or revise the information and select **Proceed to Pay**.
 - If you do not have any invoices available for this currency, select **Create New Payable** to set up a new payment.

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

- Navigate to **Payments > Pay with Forwards**. The **Forward Contracts** page opens.
- 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](#)

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

Make a Payment

[Back to previous page](#)

[Holding Balance](#) [Fund Holding](#)

Fund Holding Create Holding Balance

Fund Holding

You Will Pay For This Order In: * You Will Pay Using: Currency * FX Amount (CAD)

AUD - Australian Dollar Default Settlement Method CAD - Canadian Dollar

Available Balance (AUD) Available Balance (CAD) Base Amount (AUD)

679.79 **11,110**

Reference Use Forward? Rate Fee Total Amount

AFS7003090_001

- 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.
- 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.

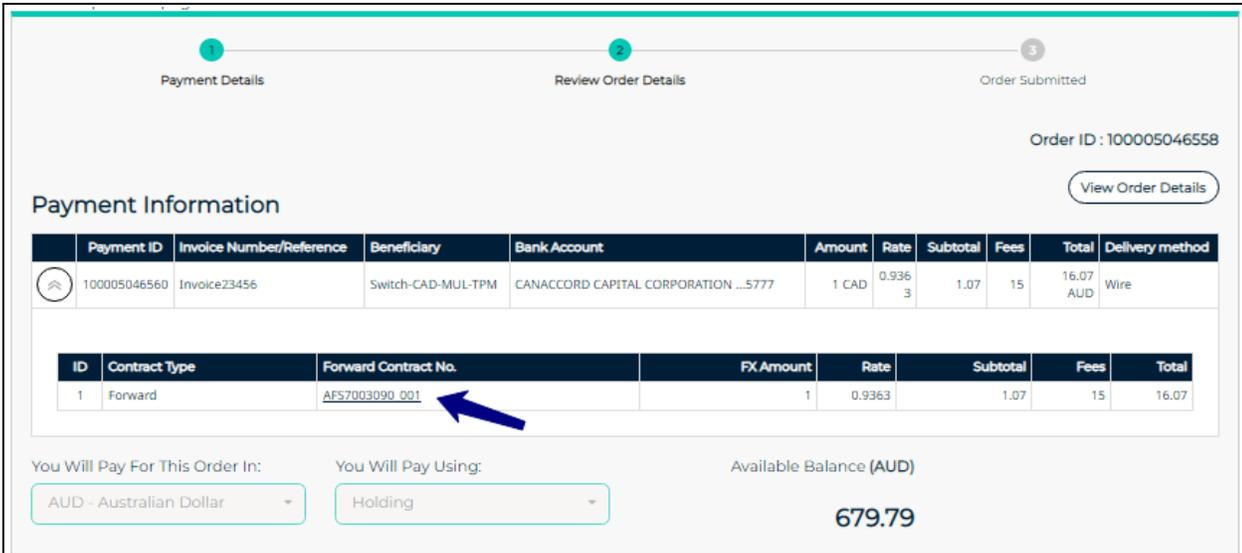
Order Status	Description
Committed	You have successfully submitted this Fund Holding order.

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.



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

ID	Contract Type	Forward Contract No.	FX Amount	Rate	Subtotal	Fees	Total
1	Forward	AFS7003090_001	1	0.9363	1.07	15	16.07

You Will Pay For This Order In:

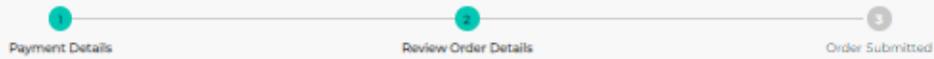
You Will Pay Using:

Available Balance (AUD) **679.79**

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

Make a Payment

[← Back to previous page](#)



Order ID : 100005046558

[View Order Details](#)

Payment Information

	Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Rate	Subtotal	Fees	Total	Delivery method
	100005046558	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

The rates shown are indicative of what you'll pay if you confirm your order before your quote expires. The rate for certain currencies may only be fixed when your beneficiary is paid.

03:58
MIN. SEC.

Your Cost
16.07 AUD
inc. 15 AUD fee

[← 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

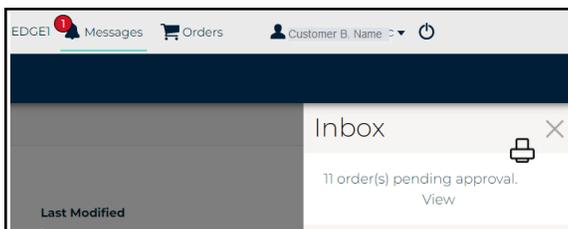
Users with the privilege to manage approval models, are able to configure your users into up to five distinct groups. If your system is not configured to set these levels up, contact your Account Representative.



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.

Payment Approvals

Awaiting Approval

Show 10 per Page

	Order Number	Ordering Client	Direction	Currency	Amount	Settlement Currency	Total FX	Total Fee	Total Amount	No. Payments	Updated Date
⋮	100003553882	ELAUSM1	Client Buy	AUD	1	AUD	1	10	11	1	25/06/2021 05:54:30 AEST
⋮	100003655453	ELAUSM1	Client Buy	AUD	20	AUD	20	10	30	1	15/07/2021 23:51:17 AEST
⋮	100004534084	ELAUSM1	Client Buy	AUD	60	AUD	60	10	70	1	16/12/2022 15:15:34 AEST

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

Awaiting Approval

Show 10 per Page

Order Number	Ordering Client	Direction	Currency	Amount	Settlement Currency	Total FX	Total Fee	Total Amount	No. Payments	Updated Date
100003553882	ELAUSM1	Client Buy	AUD	1	AUD	1	10	11	1	25/06/2021 05:54:30 AEST

Client Name : 100045449B ELAUSM1

Order Summary : 100003553882

Number of Payments	Settlement Currency	Settlement Amount	Total Fee	Total Amount	Settlement Method	Account	Order Status
1	AUD	1	10	11	Holding		Awaiting Approval

Payment Details

Show 10 per Page

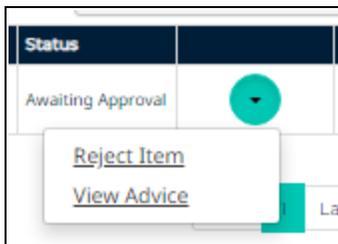
Payment ID	Currency	Amount	Cost Rate	Rate	Total Amount	Beneficiary	Status
100003553884	AUD	1	1	1	11	AUD-bene	Awaiting Approval

First 1 Last

The rates shown are what you'll pay if you confirm your order before your quote expires(see timer below).

View Order Details Reject Requote

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



- Once you are satisfied with your order, select **Requote** to refresh the amount.
- 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.
- Before clicking **Approve** you can perform any of the following actions:

Client Name: 100045498 ELAUSM1 04:18
MIN : SEC

Order Summary : 10003553882

Number of Payments	Settlement Currency	Settlement Amount	Total Fee	Total Amount	Settlement Method	Account	Order Status
1	AUD	1	10	11	Holding		Awaiting Approval

Payment Details

Show 10 per Page ▾

Payment ID	Currency	Amount	Cost Rate	Rate	Total Amount	Beneficiary	Status
100003553884	AUD	1	1	1	11	AUD-bene	Awaiting Approval

First 1 Last

The rates shown are what you'll pay if you confirm your order before your quote expires(see timer below).

[View Order Details](#)
[Reject](#)
[Approve](#)

- 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**.

- 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.

Payment Details

Show 10 per Page ▾

Payment ID	Currency	Amount	Cost Rate	Rate	Total Amount	Beneficiary	Status
100005089255	USD	1	0.6517	0.6517	16.53	Non-default-USD-Feb-2	Committed

[View Invoice](#)
[View Advice](#)

[View Invoice](#)
[View Order Details](#)

[Audit Trail](#)

- 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
CUSTOMER COPY							02/12/2017 20:08:24 EST
TO: GP Canada Client 133 Germany Street Canada 12345 Canada			Employee: Catherine Girczyk				
Order Summary: 10000042807							
ID	Transaction	Description	Beneficiary	Amount	Rate	Settlement	
10000042809	Buy	AUD Wire	Bank Upload Test Beneficia	100.00	1.0196	101.95 CAD	
10000042912	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 19:21:29 AEST	Page 1/1	
Order ID	10000042810	Status	Processing		
Client Name	ELAUSM1				
Address	test address from g2-2 test city				
State/Province	SA	Delivery Postal / Zip Code	23424234	Country	AUS
Line Item ID	10000042817	Status	Processing		
Beneficiary Name	Beneficiary Name Non-default USD-Fin-2				
Address	test street test city				
State/Province	IN	Delivery Postal / Zip Code	24234234	Country	USA
Settlement Currency	AUD	Currency	USD	Rate	0.6827
Total FX	6.19	Amount	4.00	Delivery Method	Wire
Total Fees	10.00				
Total Cost	21.18				
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.

MAKE A NEW PAYMENT
PAYMENTS DUE
PAYMENT HISTORY
PAY WITH FORWARDS
MANAGE BENEFICIARIES
PAYMENT APPROVALS
MANAGE PAYMENT UPLOAD

Manage Payment Upload

Template* File Name

or drag and drop your payment file here

	File ID	File Name	File Type	No. Payments	Uploaded By	Upload Date	File Status			
	27377	PS_2.csv	OUTGOING	1	Soham Gurjar QA1	15/03/2023 19:52:06 AEST	Accepted			
	27042	PS_2.csv	OUTGOING	1	manikandarajan ELAUSM1	06/02/2023 17:54:01 AEST	Accepted			
	27038	implicit_remitter.csv	OUTGOING	1	manikandarajan ELAUSM1	06/02/2023 11:15:13 AEST	Pending		<input type="button" value="v"/>	<input type="button" value="!"/>
	27037	implicit_remitter.csv	OUTGOING	1	manikandarajan ELAUSM1	06/02/2023 11:10:12 AEST	Pending		<input type="button" value="v"/>	<input type="button" value="!"/>

4. If you are using more than one template, you can select **Template typeⁱ** 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*.

ⁱFields 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		!

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

26958	PS_2.csv	OUTGOING	-	manikandarajan ELAUSM1	01/02/2023 12:16:46 AEST	System Rejected	■		
-------	--------------------------	----------	---	------------------------	--------------------------	-----------------	------------------------------------	--	--

- 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.

27037 [implicit_remitter.csv](#) OUTGOING 1 manikandarajan ELAUSM1 06/02/2023 11:10:12 AEST Pending ■ ● !

File Status: Pending
Status Description: The upload file has been validated and is under review by the user.

Client : 1000454498 ELAUSM1 Type : OUTGOING Template : AutoTemplate004948 Upload Initiated By : manikandarajan ELAUSM1 on : 06/02/2023 11:10:12 AEST

[Currency Summary](#)

Transactions in Error All transactions

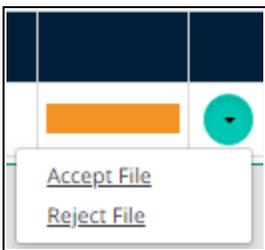
Payment Details

Show 10 per Page ▾

index	Payment Ref.	External Beneficiary Ref.	Currency	FX Amount	Base Amount	
1		Test Beneficiary 1	USD	123.45		!

Entity	Entity ID	Field Point	Field Value	Error Description	Status
Beneficiary	Test Beneficiary 1	Beneficiary Charge Deduction		Invalid fee payer for this client. Please confirm new value from options available.	Requires Repair
Payment		Who is Paying		Fee Payer Required	Requires Repair

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.

Manage Payment Upload

1
Payment Details

2
Review Order Details

3
Order Submitted

Order ID : 100005046775

[View Order Details](#)

Payment Information

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Rate	Subtotal	Fees	Total	Delivery method
100005046777	Fileupload-1	CZK Fileupload bene	PPF BANKA A.S. ...0005	20 CZK	14.80 86	1.35	15	16.35 AUD	Wire

- 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.

convera 16/03/2023 20:25:31 AEST

ORDER DETAILS

Order ID 100005046775	Status Quoted	Number of Payments 1
Client Name ELAUSM1	Settlement Method Holding	Settlement Amount AUD 1.35
Client Address test_address from gp2.0, test city, SA, 234234234	Total Fee AUD 15.00	Total FX AUD 16.35
Country Australia	Total Amount AUD 16.35	Created By Soham Gurjar QA1
Settlement Acc Number	Updated By Soham Gurjar QA1	16/03/2023 20:23:50 AEST
Settlement Acc Branch		16/03/2023 20:24:04 AEST
Settlement Acc Name		
Settlement Acc Local Name		

LINE ITEM DETAILS

Payment ID 100005046777	Status Created	Amount CZK 20.00
Delivery Method Wire	Rate 14.8086	Fee Total AUD 15.00
Client Payment ID	Total FX AUD 1.35	Total Amount AUD 16.35
Payment Reference Fileupload-1	Fee Payer Beneficiary	
Payment Type Non Trade		
Payment Purpose Financial Services		
Notes to the Beneficiary Fileupload-1		

BENEFICIARY DETAILS

Beneficiary Name CZK Fileupload bene	Familiar Name CZK Fileupload bene	Country Czech Republic
Beneficiary Address test street, test city, test state, 2342342	Country Czech Republic	
Contact Number	Profile ID	
Email Address	For Further Credit	

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.

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Rate	Subtotal	Fees	Total	Delivery method
100005046777	Fileupload-1	CZK Fileupload bene	PPF BANKA A.S. ...0005	20 CZK	14.8089	1.35	15	16.35 AUD	Wire

You Will Pay For This Order In: AUD - Australian Dollar You Will Pay Using: Holding Available Balance (AUD) **679.79**

The rates shown are indicative of what you'll pay if you confirm your order before your quote expires. The rate for certain currencies may only be fixed when your beneficiary is paid.

00:00
MIN : SEC

Your Cost
16.35 AUD
inc. 15 AUD fee

[Return to File Upload Management](#)
Delete Order
Edit Order
Requote With New Rate

≡ Audit Trail

- 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.

The rates shown are indicative of what you'll pay if you confirm your order before your quote expires. The rate for certain currencies may only be fixed when your beneficiary is paid.

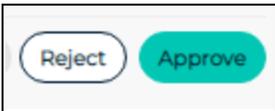
04:46
MIN : SEC

Your Cost
16.35 AUD
inc. 15 AUD fee

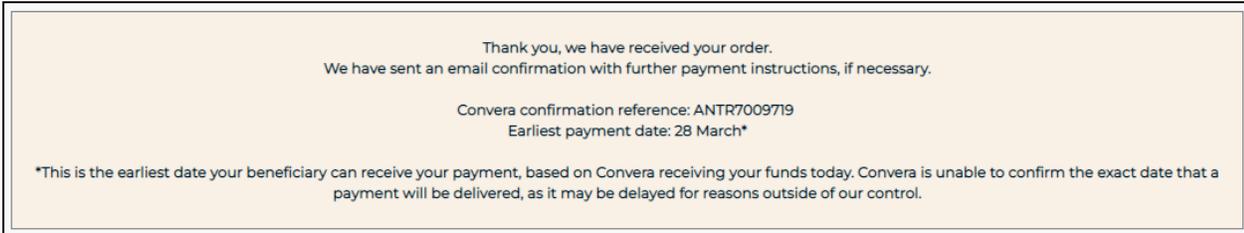
[Return to File Upload Management](#)
Delete Order
Edit Order
Confirm Order

≡ Audit Trail

- 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.



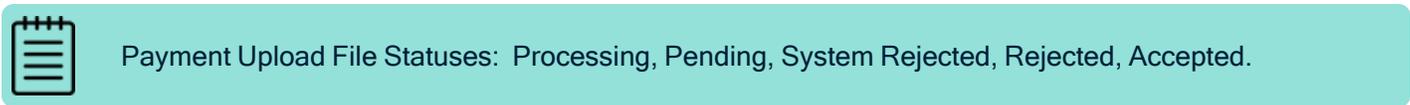
- After the order is approved, it proceeds as normally to process for payment.
- Scroll to the top of the page to see your confirmation reference number as well as the Order ID Number. If further payment instructions are necessary, an email confirmation will be sent.



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.



 A search filter form with a 'Search' icon in a circle at the top left. It contains the following fields:

- Date From (dd/MM/yyyy) with a calendar icon
- Date To (dd/MM/yyyy) with a calendar icon
- File ID
- File Name
- Template (dropdown menu)
- File Status (dropdown menu)
- A teal 'Search' button at the bottom right.

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

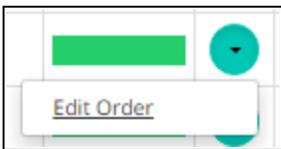
Errors

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

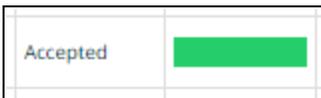
26958	PS_2.csv	OUTGOING	-	manikandarajan ELAUSM1	01/02/2023 12:16:46 AEST	System Rejected	
File Status		Status Description					
System Rejected		The file was rejected by the system. Please ensure that the structure of the file is valid and the number of payments does not exceed the maximum limit of 500					

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**.

26046	PS_2.csv	OUTGOING	1	manikandarajan ELAUSM1	17/09/2022 00:21:11 AEST	Accepted		
26045	implicit_remitter_test_1(1).csv	OUTGOING	1	manikandarajan ELAUSM1	17/09/2022 00:07:47 AEST	Accepted		

- 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.

Payment ID	Invoice Number/Reference	Beneficiary	Bank Account	Amount	Base Amount	Delivery method	
100004903156	Fileupload-1	CZK Fileupload bene	PPF BANKA A.S. ...0005	20 CZK		Wire	 <ul style="list-style-type: none"> Edit Item Delete Edit Beneficiary

You Will Pay For This Order In: You Will Pay Using: Available Balance (AUD)

- 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.

Add a Beneficiary

To add a new Beneficiary

- Navigate to **Payments > Manage Beneficiaries**.
The **Beneficiaries** page opens.
- Select **Add a new beneficiary**.

Beneficiaries Add a new beneficiary

Search

Entries displayed

	BENEFICIARY NAME	ADDRESS	NETWORKING STATUS	REAL-TIME PAYMENTS USING HOLDING?	ACTION
	SFDevQA2		Active	Yes	  
	aniket (Benetest)	test, delhi, British Columbia, CANADA, 123456	Not Currently Networked	No	  
	AUD bene modified	blends chs , pune, Victoria, Victoria, AUSTRALIA, 32112	Not Currently Networked	No	  

Warning of incomplete bank account detail on Beneficiary List



If a beneficiary has incomplete or missing bank account information, a message displays along with a red icon. Click **View** to open and then add the bank account.

	Brittney Hughes (Brittney Hughes)	224 North River Rd, Edmonton, CANADA, T4B 2R8	Not Currently Networked	No	Linked - QuickBooks Online	  
---	--------------------------------------	---	-------------------------	----	----------------------------------	---

STEP 1: Enter the Beneficiary Profile details.

- When you begin to make a payment (See **Payments on page 53.**), if you do not have this beneficiary in the list, click **Add a new beneficiary**.
- The **Beneficiary Name** field must contain the same name as the name you later use on the bank account that you will set up as the delivery account for this beneficiary.

- You can add a **Beneficiary Nickname** (a *trading as* name).
- You can add up to 4 email addresses which will receive notifications about payments to this beneficiary.



You must use the same main email address for this beneficiary as you sent out with their connection request.

The screenshot shows the 'Manage Beneficiaries' form at Step 1: Beneficiary Profile. The form is divided into three sections: Step 1 (Beneficiary Profile), Step 2 (Bank Account), and Step 3 (Summary). The Beneficiary Profile section includes the following fields:

- Beneficiary name * (with a note: 'Must match name on bank account')
- Beneficiary nickname (with a note: 'Beneficiary nickname')
- Country * (with a dropdown menu: 'Select Country')
- State/Province (with a dropdown menu: 'Select State/Province')
- Street address * (with a note: 'Use Valid Street address (no Post Office Boxes)')
- City * (with a note: 'City')
- Postal/Zip code (with a note: 'Postal/Zip code')
- Beneficiary's primary email address * (with a note: 'Main email address for this beneficiary')
- Additional email address (with a note: 'Email Address')
- Phone (with a note: 'Phone')

A callout box points to the 'Additional email address' field with the text: 'These email addresses will receive payment notifications.' At the bottom of the form, there are three buttons: 'Go Back', 'Save and Create New', and 'Save & Continue'.



Fields marked with an asterisk * are mandatory.



You need to supply a valid unique email address for each beneficiary because that email then becomes the address of record for that beneficiary's account. This is important for H2H transactions which may fail if the wrong email address is used during set-up of the beneficiary.



When creating a beneficiary, *do not* use your own email in the beneficiary email field. If you use your own email in the beneficiary's email field, the system will not send a network invitation to this beneficiary. This means this beneficiary can get payments but will not receive the network invitation.

- **Save & Continue** will place this beneficiary in your list and move you to add bank details. You will need to add bank details unless you are paying from Holding Balance to Holding Balance.
- **Save & Create New** will place this beneficiary in your list and let you enter another beneficiary's basic details. If you want to pay using only Holding Balances, this beneficiary must be also be enabled for payment and actively linked to you as a connection. Both accounts (beneficiary + you as customer) must be payment and H2H enabled to send Holding Balances.

STEP 2: Bank Account

1. The **Add Beneficiary** area opens to **Part 1 - About this bank account**.

Manage Beneficiaries

Step 1 Step 2

Beneficiary Profile Bank Account

Profile Summary

Beneficiary name test (kangaroo) Phone

Street address 18 abc, Australian Capital Territory AUS Beneficiary Link Status Not Linked

Link

Bank Account

Part 1 - About this bank account * = Required Field

Nickname *
kangaroo

Bank country *
Australia

Currency *
AUD - Australian Dollar

Accepted Delivery Method(s) *
 Wire Direct credit Draft

Default delivery method *

For further credit

Cancel Save and continue

TIP: If a field is greyed out, you cannot change it on this screen but you can click the edit icon to move back to Step 1 to edit.

- The **Beneficiary Name** with **Nickname** appears on the transaction. The street address and phone number are also on the profile.
- **Bank Country*** of the beneficiary's bank.
- The **Currency*** field is auto-populated with the standard currency for the selected country. It's the currency that the beneficiary will receive the payment in.
- The **Profile Id** is a unique formal identifier for this beneficiary and is greyed out until the beneficiary is successfully created.
- **Accepted Delivery Method (s)*:** If your supplier can receive payments in more than one form: Wire, Direct Credit, Draft a choice displays here. Check the appropriate boxes.
- **Default Delivery Method*:** Select from the drop-down, the preferred payment method. You can change this when needed.

- **For Further Credit:** If the final destination for this payment is not the legal name and the account provided in Beneficiary Name, please enter the information here.

Draft Specific Notes

Part 2: Additional Details

1. **Part 2 - Additional Details** opens under Part 1 if you are using the draft option. Otherwise, this area opens after the bank account details are entered (see below).

Part 2 - Bank account details

There are 2 ways to find your beneficiary's bank:

Search By Bank Details
 Enter details manually
 C

Bank Found

Bank name *

Street address

City

State/Territory

Postal Code

Please add the bank account number below

Account number *

SWIFT code

BSB Number

- **Payment purpose*:** A drop-down list containing descriptions of what the remittance is for. The field will not appear if not mandatory. Certain countries require this for all remittances.
- **External Beneficiary Ref.:** Reference field.
- **Beneficiary reference 1 and 2:** These fields contain information for your beneficiary that will travel with the payment.
- **Enable Draft to Beneficiary:** Check this if it appears so that your beneficiary will be able to get a draft delivered to them at a main or alternate address.
- **Add Alternative Mailing Address:** Use this to specify delivery address if you are sending the draft to another mailing address (not the beneficiary's main address).

Notes - Drafts:

- The delivery method of Draft means that a physical check/cheque will be delivered either to you or to the beneficiary, at an address of your selection, depending upon your account settings.

- Delivery addresses: If a beneficiary is enabled for draft-to-beneficiary and you select drafts then the header (main) address will be used unless there is an alternate address provided. In that case, the alternate address will be used. If the 'draft-to-beneficiary' option is not checked as 'on', then the client (your) address will be used by default for delivery.
- Not all currencies are enabled for draft payments.
- Once you have created a draft-only account it will display as follows:

Bank Summary 

✓ You have created the following account

Bank Name	Currency
Kangaroo (COMMONWEALTH BANK OF AUSTRALIA)	AUD
Account	Delivery Method(s)
1234543210	Wire, Draft

Back to beneficiary list
Add New Account
Create new beneficiary
Pay this beneficiary

2. Click **Save and Continue**.

Why should I use for further credit when adding a beneficiary?

Some beneficiaries may provide you with "further credit to" or "for further credit" instructions if their funds go through an intermediate account before they reach their final credit account or the ultimate intended beneficiary of the transferred money.

Adding for further credit information helps us and the final beneficiary's bank to identify the ultimate beneficiary more quickly, hence avoiding potential delay.

Things to bear in mind:

- You should provide information about the ultimate person / organization to whom the beneficiary bank makes the transferred money available.



If you need to send a difference currency to the same beneficiary, you will need to create a new beneficiary / currency combination. Example: Canadian banks offer both US and CDN dollar accounts to the same Canadian customer.

To change Beneficiary Address details

1. Click the edit icon  to view and update the address information from the **Profile Summary**. Enter the new beneficiary address details in the fields provided.
2. When this pane is filled out successfully, click **Save and Continue**.

Part 2 Add Bank Account details

1. The **Bank account details** area opens. Enter details in the fields provided.

Manage Beneficiaries

Step 1 Step 2 Step 3

Beneficiary Profile Bank Account Summary

Profile Summary

Beneficiary name: test (kangaroo) Phone: [input]

Street address: 18 abc, Australian Capital Territory AUS Beneficiary Link Status: Not Linked

Link

Bank Account

Part 1 - About this bank account * = Required Field

	Nickname	Bank country	Currency	Action
≡	kangaroo	Australia	AUD-Australian Dollar	

Part 2 - Bank account details

There are 2 ways to find your beneficiary's bank:

Search By Bank Details Enter details manually

SWIFTRef Data Inside

SWIFT code: [input]

BSB Number: [input]

Bank name: [input]

Street address: [input]

City: [input]

Tip: You can search by 'SWIFT code' or 'Routing/Sort code' on their own. Otherwise, search using a combination of: - 'Bank name' and 'City'

If you get too many results, filter your search by filling in more fields above.

Search Cancel

Suggested articles

AUD – Australian Dollar

This is the information you must have when setting up a beneficiary or making a payment:
If you're sending a Direct Credit (ACH) payment, you can do it with just the following information (This can only be done to a bank in Australia):

- Account Number: 6 to 10 digits
- Routing Code: 6 digit BSB Code
- Full Beneficiary Address

Other payments require:

- Beneficiary Bank BIC/SWIFT: Valid 8 or 11 digit SWIFT code
- Routing Code: 6 digit BSB code

If you have the beneficiary's bank SWIFT, BIC or IBAN details you can use these to search for the bank's address details. If you do not have any of these, you will need those address details to enter a bank manually.

Useful information that you should bear in mind:

- If the beneficiary bank is in Australia then you need to delete the BSB (routing code) from the beneficiary's bank account number if it's inserted there.

How do I remove a beneficiary's bank account?

If you want to remove a bank account from a beneficiary's record but keep the rest of their details, follow these steps:

- Go to Payments in the top menu and choose Manage Beneficiaries.
- Find the beneficiary in the list and select the edit icon in the Actions column.
- Select the delete icon next to the bank account you want to remove and the account will no longer appear.

How do I add a bank account for an existing beneficiary?

Why are there so many results when I search for a beneficiary's bank?

What beneficiary details do I need to provide?

I don't know my beneficiary's address, what should I do?

Why should I use for further credit when adding a beneficiary?

Why should I add a payment purpose when adding a beneficiary?

What are IBANs and SWIFT / BIC codes?

Protect yourself from fraud

- Your view depends upon which country the beneficiary's bank is located in. The articles to the right will give you your bank account payment formatting information such as which bank codes are required.
- The codes are used when transferring money between banks to give full and unique information about the bank, it's branch, and the client account.

2. You can enter the bank account details either via a search by bank details or manually. Select the correct bank from the list that appears below your search.

	Bank name	SWIFT code	
⌵	COMMONWEALTH BANK OF AUSTRALIA	CTBAAU253FX	Select
⌵	COMMONWEALTH BANK OF AUSTRALIA	CTBAAU253OT	Select
⌵	COMMONWEALTH BANK OF AUSTRALIA	CTBAAU25400	Select

About Bank Codes

- BBAN / Basic account number is the unique individual account number for a bank account.
- IBAN or the International Bank Account Number is used for Europe and many other countries. When a country uses IBAN codes, it is recommended that you enter this number.
- A SWIFT / BIC Code is 8 or 11 characters and is a standard format international code that uniquely identifies a bank.
- A Bank or Routing Code is also assigned by a central bank or banking association in a country. The names of each Bank Code vary according to country. The USA has a Routing Number or ABA code, while Canada has a Transit Number. Australia has BSB or Bank State Branch code. These codes typically appear on the bottom of checks.
- There are also Non-SWIFT BIC codes for some countries which need to be entered if they exist as the process for settling these is different from that for SWIFT-enabled banks.

EXAMPLE: Search by Bank Details

1. Select **Search by bank detail** and enter the desired bank's information. If you find the bank this way, you are provided with the needed codes.
2. You can search for a bank using a combination of two of the following: Bank Name, Street Address, or City.



More than one bank branch may appear in your search, click **Select** to pick the correct one. If the list is very long and a bank was selected from the bottom of the list, you may have to scroll to see the button that allows you to proceed.

Bank name
Bank Of Australia

Street address
Searched for bank in Australia using Name and City.

City
melbourne

Tip: You can search by 'SWIFT code' or 'Routing/Sort code' on their own. Otherwise, search using a combination of:
- 'Bank name' and 'City'
If you get too many results, filter your search by filling in more fields above.

Search

2 results found. Select required bank

Show 10 per Page

Bank name	SWIFT code	
COMMONWEALTH BANK OF AUSTRALIA	CTBAAU2S3FX	Select
COMMONWEALTH BANK OF AUSTRALIA	CTBAAU2S3OT	Select

First 1 Last

Cancel

The beneficiary's bank information will automatically populate the bank information fields. You will need to add the **Account Number** only.

Please add the bank account number below

Account number *

SWIFT code
CTBAAU2S3FX

BSB Number
403329

Cancel Add Intermediary Bank Save and continue

EXAMPLE: Enter Bank Details manually

- If you have all the details or the platform cannot find a bank that matches your search criteria, select **Enter bank details manually**.
 - A manual entry pane appears.
 - Enter the required fields and any other information that you have.

Part 2 - Bank account details

There are 2 ways to find your beneficiary's bank:

Search By Bank Details
 Enter details manually
 ✕

ⓘ Bank Found
 Bank name *

Street address

City

State/Territory

Postal Code

ⓘ Please add the bank account number below
 Account number *

SWIFT code

BSB Number

- Click **Next**.



You can also add a correspondent or Intermediary Bank here if this is required.

2. When the bank information appears, then add the beneficiary's bank Account Number, and any other missing information including the Routing Code (if it is not already auto-filled).



Fields that appear relate to the routing codes used in the beneficiary bank country.

3. Click **Save and Continue**.

The results of Part 1 and Part 2 display above your Part 3 **-Additional details** area.

Part 3 - Add Additional Details

1. Enter **Additional details** about your payments in the fields provided.

Part 3 - Additional details

Payment purpose

Who Will Pay The Fees? *

Beneficiary Pays

External Beneficiary Ref.

Beneficiary reference 1

Beneficiary reference 2

Shipping Method

Enable Draft to Beneficiary

Add Alternative Mailing Address

Cancel Save and continue

- **Payment type:** A drop-down list containing specified payment types. Specify the appropriate type of payment.
- **Payment purpose*:** A drop-down list containing descriptions of what the remittance is for. The field will not appear if not mandatory. Certain countries require this for all remittances.
- **Who will pay the Fees?*: Beneficiary Pays or Remitter Pays** This relates to transaction fees. If the beneficiary pays, the amount received may be less. If the remitter pays, the amount sent may be more.
- **External Beneficiary Ref.:** Reference field.
- **Beneficiary reference 1 and 2:** These fields contain information for your beneficiary that will travel with the payment.



For some regions and currencies, Payment type and Payment purpose are mandatory. Certain regions have a regulated setting governing the **Who will pay the Fees?** field.

TIP: **Red** text indicates errors. On Bank Account Details, for example, you have an option to **Ignore Errors** and proceed, however your payments may be delayed or rejected if you do so.

2. Click **Save and Continue**.

The Beneficiary **Summary** opens for your review.

STEP 3: Summary

Profile Summary

Beneficiary name	Phone
Kangaroo	
Street address	Beneficiary Link Status 
18 test, Australian Capital Territory AUS	Not Linked

[Link](#)

Bank Summary

✓ You have created the following account

Bank Name	Currency
Kangaroo (COMMONWEALTH BANK OF AUSTRALIA)	AUD
Account	Delivery Method(s)
1234543210	Wire , Draft

[Back to beneficiary list](#) [Add New Account](#) [Create new beneficiary](#) [Pay this beneficiary](#)

TIP: If you wish to edit the beneficiary you just created, click the  edit icon on the summary.

1. From here you can do the following.

- **Pay this beneficiary:** Your updated beneficiary is ready for standard payment. Holding-to-Holding payment requires that the beneficiary accept your connection request and is a Convera client.
- **Add New Account:** If you wish to give this beneficiary another bank account, click this to move to *Step 2: add Bank Account*.
- **Create a new beneficiary:** If you wish to add a new beneficiary click this to move to *Step 1: Add beneficiary profile*.



After you create a new beneficiary, and add the beneficiary's bank information, this beneficiary is available for reuse.

Beneficiary Management

Edit Existing Beneficiaries

1. Navigate to **Payments > Beneficiary Management**. Your Beneficiaries list opens. Under **Action** the icons are:

- Pay this beneficiary 

- View / update 

- Delete 

- Needs Bank account information update 

2. You can search alphabetically using the top columns of your Beneficiaries list.

Beneficiaries Add a new beneficiary

Search

Entries displayed 20

	BENEFICIARY NAME ^	ADDRESS ◇	NETWORKING STATUS ◇	REAL-TIME PAYMENTS USING HOLDING? ◇	ACTION
	'3DGBIRE Ltd'	Unit 2 Chorley Business Centre Stump Lane, Chorley, UNITED KINGDOM, PR6 0BI	Not Currently Networked	No	  
	1 new POP test Pty Ltd (1 new POP test Pty Ltd)	1 HK ST, HK, HK, HONG KONG, 6543	Not Currently Networked	No	  

TIP: If a beneficiary has incomplete or missing bank account information, a message displays along with a red exclamation point on that row.

'3DGBIRE Ltd'	Unit 2 Chorley Business Centre Stump Lane, Chorley, UNITED KINGDOM, PR6 0BI	Not Currently Networked	No	  
---------------	---	-------------------------	----	---

3. When you see the desired beneficiary, click the view/edit icon to open the detailed record. The Beneficiary profile for this company will open.

Profile Summary 

Beneficiary name Phone

'3DCBIRE Ltd'

Street address

Unit 2 Chorley Business Centre Stump Lane
Chorley, GBR PR6 0BI

Beneficiary bank accounts [Add bank account](#)

1 entries Entries displayed: 10

BANK ACCOUNT NICKNAME	COUNTRY	CURRENCY	BANK NAME	ACCOUNT	DELIVERY METHOD(S)	ACTION
Email Test	AUS	AUD	National Australia Bank Limited	###5151	Direct Credit	 

- To edit this beneficiary profile, click the  edit icon on the Summary.
- To add a bank account, click **Add bank account**.
- To edit an existing bank account, click the edit icon  on the row. This returns you to **Step 2: Bank Account**.
- To delete a bank account but retain this beneficiary, click the delete icon  on the bank account row . A message will confirm that you wish to delete this bank account.
- If you need to check the audit trail for this beneficiary, select **History** at the bottom of the page. You will see all the actions done on the Beneficiary and bank account.

History Show 10 per Page

Action	By	On
 Updated Payment Options	mani aobo user	09/11/2020 22:20:05 AEST
 Created New Beneficiary	mani aobo user	09/11/2020 22:20:05 AEST
 Updated Bank Account	mani aobo user	09/11/2020 22:19:34 AEST
 Updated Beneficiary Information	mani aobo user	09/11/2020 22:19:19 AEST

First 1 Last

- When you are done, **Save and Continue**. The system will ask you to confirm your change.

Beneficiary Details Update Confirmation ✕

Please Note

You are about to update the beneficiary information. Changes will not apply to orders awaiting approval or already committed

[Ok](#)

Questions on Payments



In order to make a payment, you need to register. Please see [See Quick Start on page 8](#). for instructions on how to become a payments-enabled customer.

What is the difference between an invoice and 'payable - other'?

An invoice is issued to your business by a supplier for goods or services they have provided. Other payables are any other payments you need to make (e.g, one related to a purchase order).

If you select the 'payable - other' option, you'll need to provide a reference number (this will be your internal reference number for the payment or other description).

Do I need to provide a payment purpose?

It isn't mandatory in many regions, to provide a payment purpose, but your payment may be delayed if you don't. Providing a purpose will allow your beneficiary's bank to carry out its security review of your payment more quickly.

Do I need to upload a supporting document?

This is not required, but it is possible to upload a copy of an invoice or other supporting documentation for your own records.

How long does it take for a payment to be processed?

The payment should take between 1 and 4 days to be delivered to your beneficiary's bank account. You can track SWIFT Payments via the application.

Once you have booked a payment through EDGE, we:

- check that the payment information you've provided is valid (we will contact you if we need further details).
- check that we've received your funds for the payment (if you are not set up for direct debit, you need to pay us by bank transfer - check your confirmation email for details).
- send the payment through our bank partners and on to your beneficiary's bank.

If you are using your holding balance to fund your payment, it will go through immediately. To find out more [Holding Balances](#).

What should I do if a payment is delayed?

If a payment hasn't been received after 5 days, you should:

- check with your beneficiary that you entered the correct banking details.
- submit a Case on your payment See **Payment History on page 70**.

If you've received confirmation that the payment has been sent, but your beneficiary still hasn't received it, contact them and suggest they confirm with their bank. Certain countries require the beneficiary to fill out paperwork before funds are credited.

Why are payments delayed?

Payments may be delayed if:

- we're still waiting to receive your funds for the payment. (If you are not set up for direct debit, you need to pay us by bank transfer - check your confirmation email for details).
- we're still waiting for full payment details - To ensure you've provided all the required information: a) Search Help by the name of the currency or its abbreviation, or b) check the [Payment Formatting Guide](#) which is available as a downloadable pdf from the Help page.
- they are caught in your beneficiary's bank review process - ask your beneficiary to contact their bank for further details.
- there has been a public holiday in your beneficiary's country.
- there is an issue regarding your payment - check your email or your EDGE account to see if we've contacted you.

There may also be a mistake in the beneficiary information in your EDGE account. In particular, you should check their:

- name - this should be the same as the one listed on their bank account
- email address.
- bank account number and any relevant banking codes (such as IBAN and SWIFT codes).

You can also check the Search Help & Support by the name of the currency or its abbreviation, for any other information that may be missing.

Please note that in some countries, depending on how advanced their banking systems are, it can take a few days for a payment to be processed.

Why has my beneficiary not received the full amount?

This can happen if:

- the beneficiary has been charged processing fees for the payment by their bank.
- you have added incorrect details about the beneficiary and their bank has charged a fee for correcting them - ask your beneficiary to check whether this has happened.

How do I pay Convera for my order?

- If you have indicated you wish to pay for your order from your holding balance, the system will automatically debit your holding balance for the correct amount.
- If you have provided us with a Direct Debit authority and have indicated you wish to pay for your order by Direct Debit, we will debit your bank account for the correct amount automatically.

- If you have indicated you wish to pay for your order by Wire, you will need to instruct your bank to transfer funds to our account. Please ensure you include your order's 'confirmation' reference in the reference field when instructing your bank. Our bank account details can be found in the 'Order confirmation' we will send you once we have processed your order. We will normally email you this confirmation as a PDF attachment within a few hours of receiving your order.

How do I change the default delivery method of payment?

If you want to override the default method of delivering payment to a beneficiary for a specific payment only, follow these steps:

- Go to **Make a new Payment** and enter the amount and beneficiary details.
- Select **Proceed to pay** to go to Review Order Details.
- Select **Edit order** at the bottom of the page.
- Select the **Delivery method** drop-down against the payment that you want to change.
- Choose a different delivery method.
- Select **Get quote** and continue with making the payment in the normal way.

If you want to change the default for all payments, make the change against the beneficiary's record under **Payments > Manage Beneficiaries**.

Can I change details on a payment?

If you have submitted an order to make a payment to a beneficiary, but the payment hasn't yet been delivered, it may be possible to make changes to it. For example, if you selected the wrong bank account for your beneficiary. You will need to contact us to arrange this. Please note: there may be a cost associated with this change.

Can you cancel a payment?

If your payment hasn't yet been sent, it may be possible to cancel it. You will need to contact us to arrange this. Please note: there may be a cost associated with this change.

How can I see the progress of a payment

You can track progress through your **Payment History**. Each order has a payment status associated with it showing whether the payment has been sent or not. You may see one of the following:

- Payment booked - you've agreed to the rate with Convera for the payment
- Payment sent - the payment has been sent to your beneficiary
- Cancelled - you have cancelled this payment

Questions on Beneficiaries

A beneficiary is the person or organization who receives the payment. You must add a beneficiary before you can successfully create an order for payment. A beneficiary in EDGE is made up of two parts: the profile and one or more bank accounts.

You may also see a beneficiary referred to as a payee or recipient or vendor.

When do I add a beneficiary?

You can add a beneficiary to your Convera EDGEaccount either before you make a payment through the **Manage Beneficiary** page, or during the payment process through the **Make a Payment** page.

Once you've added a beneficiary, you can make multiple payments to them and do not need to enter their details each time.

What details do I need to provide?

You will need to provide the beneficiary's name, contact details, and bank account information.

The exact details you need to provide may vary, depending on:

- the country the payment is being sent to.
- the currency you're sending the payment in.
- how you're sending the payment (e.g., wire transfers require different bank codes from direct credit transfers).

Check the link for Currency-specific information available in your support pane onscreen. This provides a list of all details needed for the country, currency, and payment type.

It's important that the beneficiary details are entered correctly, or your payment could be delayed. Double-check beneficiary:

- name - should be the same as the one listed on the beneficiary's bank account.
- email address - this must be a unique email belonging to the beneficiary.
- bank account number and any relevant banking codes (such as IBAN and SWIFT codes).
- country
- address

You should also provide a payment purpose. If you don't, your payment may be delayed. Providing a purpose will allow your beneficiary's bank to carry out its security review of your payment more quickly.

If you want to make payments into your beneficiary's bank, you will need to enter information for at least one bank account.



The process is quicker if you and your beneficiary both have holding balances within our system and are connected through EDGE. If so, you can pay from your holding balance into theirs without providing their bank details.

Connections

Make connections, and manage your company profile here.

This chapter contains the following information.

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Manage Connections

Invite Users to Connect on EDGE

EDGE Cash Flow Payments Connections Reporting Market News Support

Manage Connections

MANAGE CONNECTIONS
COMPANY PROFILE
MARKETPLACE

Invite Edge Users

Email Address(es) ⓘ

impactstock@gmail.com

Send Invitation

Invite has been sent to the email address provided. impactstock@gmail.com

Connections

Search Entries displayed

2 entries

COMPANY NAME	ADDRESS	NETWORKING STATUS	REAL-TIME PAYMENTS USING HOLDING?	ACTION
Customer B. Name		Active	Yes	
Customer A. Name		Pending	Yes	

- Navigate to **Connections > Manage Connections**.
- Invite your contacts to become connections within EDGE by entering their email address and clicking **Send Invitation**.

TIP: You can invite a comma-separated list of email addresses to your network.

- A message will inform you that an invitation has been sent to the new connection. It includes a clickable link allowing the invitees to join EDGE any time within the next 45 days.
- If the user logs in to EDGE and accepts this connection, they become part of your Active Network connections.

Please be aware that:

- Email invitations can only go out to email addresses that have not already accepted the invitation. The exception to this is if the invite has expired, is pending or deactivated.
- The system will inform you if you've already sent an invitation to this email address.
- You can't invite someone from your own account to connect, even if that user also belongs to another account.



If you enter an email address, and more than one company exists within your network with this email address, a drop-down displays. Click the company you wish to connect with and then click **Invite User(s)**. This way, the payments go to the intended company, not the other one with the same email address.

An invitation cannot be sent to the following email address as it is associated with multiple companies. Please select which company you wish to connect to: c_mania@convera.com

-- Select Account --

AutoCad
AutoUKEnt2
AutoUSEnt1
Czech Account (Active)
EDGE Support center CL-1
FI AUSM1 (Active)

Invite User(s)

Connections

The EDGE Connections grid shows the contacts who have been sent invitations, and those who have accepted invitations and are now part of your network.

- Check your **Connections** by viewing this list.
- Expand the list by increasing the **Entries displayed** number.
- **Search** for a specific company using the search field.

If the connection has **Holding-to-Holding** capability it is indicated here.

You can check if a connection (beneficiary or supplier) is networked here.

Connections

Search

Entries displayed 10

9 entries

COMPANY NAME	ADDRESS	NETWORKING STATUS	REAL-TIME PAYMENTS USING HOLDING?	ACTION
Czech Account	1 Exchange Street, test city, Prague, Czech Republic, 456546546456456	Active	Yes	
Edge QA	Worldwide House Thorpe Wood, Peterborough, Cambs, United Kingdom, PE6 6SB	Deactivated	Yes	
ELCADM1	test street, test city, ONTARIO, Canada, 9879	Deactivated	Yes	
ELCADR1	Canada, Toronto, Toronto, Canada, 9128	Active	Yes	
ELMALAYSIAM1 - TLEVRST 1355 ticket testing in progress - do not change	Eksekutif Club Bandar Baru, Klang, Selangor, Malaysia, 41150	Active	Yes	
ELUKM1	test street, test city, london, United Kingdom, 893456	Active	Yes	
ELUSAM1	test street, test city, california, Australia, 954321	Active	Yes	

Actions available here: **Resend Invite** , **Submit an Invoice** , **Delete** , or **View** .

NOTE: A connection does not provide you with a beneficiary, you must create this company as a beneficiary for both H2H and standard payments. The H2H does not require banking detail but standard payments do require banking detail.

For connections who have sent you an invitation, you can accept, reject or view the request for network connection.

Other actions possible on a connection row:

- Delete /deactivate the connection
- Submit Invoice to this connection
- View the company information
- Reactivate a connection

- Accept the connection
- Reject the connection



When a company is on your connections list, you can submit an invoice to them (a Receivable) or make a payment to them (a Payable). For receivables, select **Submit an Invoice** to start the process to receive a payment. Your connection must acknowledge your invoice for this to proceed. You can also collaborate on this invoice, sending messages on the platform and/or add documents before payment.

Invitation Result

To check on the invitation process, see the Invitation Result list. The Invitation Result list shows which of your connections have expired or sent invitations.

- Check your **Invitations** by viewing this list.
- **Search** for a specific company using the search field.

Invitation Result

3 entries

Search

Entries displayed 10

INVITEE EMAIL	STATUS	ACTION
email@theirdomain.com	Expired	
email@theirdomain.com	Sent	
email@theirdomain.com	Expired	

Previous 1 Next

The **Action** column allows you resend an invitation



Manage Company Profile

Your **Company Profile** contains general information about your company. You can make this information visible so that it can be viewed and searched by your connections.

Edit your Company Profile

1. Navigate to **Connections > Company Profile**.
2. Select **Edit Details**.

My Company Profile

convera Verified

[Edit Details](#)

Company Information		Profile Information	
Company Name	SFDevQA222	Profile visibility option	Show only selected profile details
Address Street	test street	What goods/services do you buy?	Chocolate <input checked="" type="checkbox"/>
City	test city	Where do you source from?	COLOMBIA <input type="checkbox"/>
State/Province		What goods/services do you sell?	Coffee, chocolate <input type="checkbox"/>
Postal Code		Where do you supply to?	AUSTRALIA,CANADA <input type="checkbox"/>
Country	United Kingdom	What industry do you belong to?	Agriculture, Forestry, And Fishing <input type="checkbox"/>

3. Add or change information on your Profile by entering text and selecting options.
4. Click the checkbox to make it **Publicly Visible?**
5. Click **Save** or **Cancel**.

My Company Profile

convera Verified

[Save](#) [Cancel](#)



If what you wish to change are email notifications going to your company user groups this is changed under **Manage Profile** below your user name, not here.

Search Marketplace

The **Marketplace** is a list of other users who have set their companies up as viewable and searchable by EDGE users. You can use this to connect to other companies here.

When you log in to EDGE after being invited by another user, you can add or search other companies on the system.

Filters

1. Select and fill out the **Filters** to find a company that you are interested in viewing.

Search Buyers/Suppliers

Search, find and connect with existing and new partners. To trade globally and interact with them in real-time to potentially enhance trade and growth

Search Company <input type="text" value="Company Name..."/>	Type of goods/service they buy <input type="text" value="What goods/services do they buy"/>	Type of goods/services they sell <input type="text" value="What goods/services do they sell"/>
Industry <input type="text" value="Industry"/>	Supplying From <input type="text" value="Supplying From"/>	Sourcing From <input type="text" value="Sourcing From"/>
Network Status <input type="radio"/> All <input type="radio"/> Connected <input type="radio"/> Not Connected	H2H Capable No <input type="checkbox"/> Yes <input checked="" type="checkbox"/>	

You can search by

- Company Name
 - Goods and Services they buy
 - Goods and Services they sell
 - Industry
 - Supplying from (country)
 - Sourcing from (country)
 - Network Status: All, Connected, Not Connected
 - H2H Capable: Yes or No
2. Click **Search** or **Reset**.

Results of Company Search

The results of your search are visible here. Using the connection request icon  select the company you would like to be connected to. If you are connected, you can receive or send payments to this company.

1,000 entries 10

COMPANY NAME...	ADDRESS	H2H CAPABLE	ACTION
0396423 B.C. LTD	3529 Arbutus Street, Vancouver, BC, Canada, V6J 3Z6	Yes	 
1000WB GmbH	Max-Liebermann-Str. 24, Erfurt, Thuringia, Germany, 99099	No	 
101domain, Inc.	3220 Executive Ridge Ste 101, Vista, CA, USA, 92081	No	 
101domain, Inc.	3220 Executive Ridge Drive, Suite 101, Vista, CA, USA, 92081	Yes	 
131 street Contruccion Llc	1900 sw San Marino In 411, Kissimmee, Florida, USA, 34741	No	 
1970	Am Lindenbaum, 27, Frankfurt, Hessen, Germany, 60433	No	 

Connect to Company

- Search the **Marketplace** for companies you wish to be connected to.
- Send this company a connection request using the connection request icon  found on the row beside their name.



- If they say **Yes** to the connection, they will appear in your list of connections.

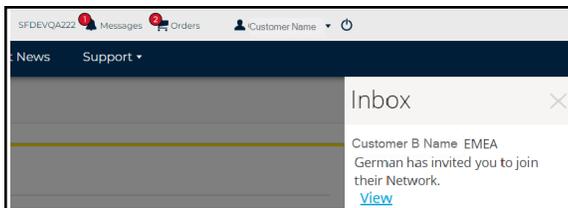
The system will advise you that your connection request has been sent.

The company will then display in your Connections list.

Join a Network

Network Connection

If you have been invited to connect by a buyer/supplier, your invitation displays in your **Messages**.



- Click **View** to move to **Manage Connections** and accept the connection.

Deactivate a Connection in your Network

To deactivate a Connection in your **Network**:

- Navigate to **Connections > Manage Connections**.
- Search your **Connections** list.

- Select  the **Delete** icon.

COMPANY NAME ^	ADDRESS ◇	NETWORKING STATUS ◇	REAL-TIME PAYMENTS USING HOLDING? ◇	ACTION
Czech Account	1 Exchange Street, test city, Prague, Czech Republic, 456546546456456	Active	Yes	  

You have the option to **Reactivate** if desired.

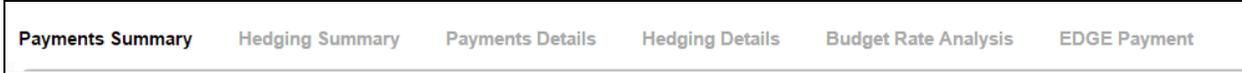
- On the row for this connection, select the **Reactivate** icon .

COMPANY NAME ^	ADDRESS ◇	NETWORKING STATUS ◇	REAL-TIME PAYMENTS USING HOLDING? ◇	ACTION
Company A Name, Inc.	123 Street, Eire	Deactivated	Yes	 

Reporting

The Reporting area provides a powerful view of your own data and information. It can provide you with your historical trends so that you can better forecast your future needs.

- Navigate to **Reporting** and select from the sub-menu below:



This chapter contains the following information.

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Payments Summary

To create your Payments Summary Report

- Use the drop-downs to set the date range to search for all payments you have made through Convera.

Period Between 2014-10 - 2015-10

Payments Summary Reports

Provides you with the ability to see every payment ever made by month and by beneficiary.



All clients are able to see the Payment Report.

- Use the drop-down to select your view, based on whether you wish to see **Foreign Amount** or **# Payments**:

Payments Summary

Foreign Amount ▼

Foreign Amount

Payments

Payments Report

Payments Summary																
# Payments ▼																
Client Buys																
Beneficiary Name	Foreign Currency	Beneficiary Country	2015-12	2016-01	2016-02	2016-03	2016-04	2016-05	2016-06	2016-07	2016-08	2016-09	2016-10	2016-11	2016-12	Grand Total
DARREN RINGELSTEIN	AUD	Australia							870							870
DAVID GONZALEZ MUNOZ	MXN	Mexico	30,134													30,134
DELICIA TORO	CAD	Mexico											1,258			1,258
DEVIN PRATT	CAD	Canada								22,285						22,285
DR TEST AUD BENE	AUD	Australia	1							2						3
DRAFT BENE	AUD	Australia								1						1
DULCE MARIA CASTRO ARREDONDO	MXN	Mexico												2,855		2,855
EDGE EUR Bene SMN	EUR	France					0	0		0						0
EDGE GBP Bene	GBP	UK					60,002	0	2							60,004
EDITH CARMONA ZUNIGA	MXN	Mexico		2,568												2,568
EDMUNDO ALEJANDRO VALENCIA HERNANDEZ	MXN	Mexico					2,654									2,654
EFT USD BENEFICIARY	USD	United States								3					1	4
ESTEPHANIA MARYSOL CARDOUNEL GARCIA	MXN	Mexico												1,500		1,500



You can click on the top of the columns for **Beneficiary Name**, **Foreign Currency** and **Beneficiary Country** to reorder them.

Foreign Amount Report

Payments Summary																
Foreign Amount ▼																
Client Buys																
Beneficiary Name	Foreign Currency	Beneficiary Country	2015-12	2016-01	2016-02	2016-03	2016-04	2016-05	2016-06	2016-07	2016-08	2016-09	2016-10	2016-11	2016-12	Grand Total
ESTEPHANIA MARYSOL CARDOUNEL GARCIA	MXN	Mexico													1,500	1,500
EUR BENE	EUR	UK		3	3								2			7
EY BENE AUD	AUD	Australia							1	1						2
FRANZISKA SCHMID	CHF	Switzerland											689			689
GB RENEWABLES INVESTMENTS LTD	GBP	UK											594			594
HCL1	USD	United States							2							2
HECTOR SERGIO CORTINA VILLAR	MXN	Mexico						2,816								2,816
HUGO HUMBERTO URIBE ARREOLA	MXN	Mexico										58,012				58,012
HUMBERTO APOLONIO DE LA PENNA TORRES	MXN	Mexico										72,799				72,799

Foreign Amount and # Payments Graph

Scroll to the bottom of your screen to see the Graph which provides you with data on your historical trends in terms of number of payments and value of payments made in each currency.

- Select foreign currency and direction (Client Buys or Client Sells) from the drop-downs.



Hedging Summary

Hedging Summary panes

- Mark to market (MTM) credit position

Payments Summary **Hedging Summary** Payments Details Hedging Details Budget Rate Analysis

MTM Position ← Mark to Market- credit position*

Exposure Limit	Options Position Value	Forward Position Value	% of Limit used
2,000,000	-1,557,597	-73,210	82%

- Trading Line (Hedging line) and Credit Facility (value used)

Trading Limit ← Trading Line (Hedging line) & Credit facility (value used)

Trading Limit Summary

	Outstanding 3 Mths	Outstanding 3 6 Mths	Outstanding 6 12 Mths	Outstanding Over12 Mths		
1.Options Outstanding	-7,715,721	-1,305,970	932,836	0	Total Limit Used	17,019,143
2.Forwards Outstanding	5,237,167	1,248,877	578,571	0	Trading Limit	30,000,000
3.Limit Used	12,952,888	2,554,848	1,511,407	0	Available Limit	12,980,857
					Percentage Used	57%

Export

- FX forward and FX options summary

Maturity Period Between: 2017-05 2017-12 Deal CCY: Settlement CCY: Select Value--

Forward Maturity Summary ← FX forward & FX options summary

Deal CCY: EUR Settlement CCY: AUD

Direction		2017-05	2017-06	2017-07	2017-08	2017-09	2017-10	2017-11	2017-12	Grand Total
Client Buys	CCY 1 Balance	1,655,478	175,000	900,000	62,500	175,000	175,000	175,000	125,000	3,442,978
	Average Rate	1.4235	1.4286	1.4286	1.4286	1.4286	1.4286	1.4286	1.4286	1.4279
	CCY 2 Balance	2,354,836	250,000	1,285,714	89,286	250,000	250,000	250,000	178,571	4,908,408
Client Sells	CCY 1 Balance	276,651								276,651
	Average Rate	1.5140								1.5140
	CCY 2 Balance	418,850								418,850

Deal CCY: USD Settlement CCY: AUD

Direction		2017-05	2017-06	2017-07	2017-08	2017-09	2017-10	2017-11	2017-12	Grand Total
Client Buys	CCY 1 Balance	905,000								905,000
	Average Rate	1.2916								1.2916
	CCY 2 Balance	1,169,340								1,169,340

- Settlement obligation by currency

Export

Options Expiry Summary ← **Settlement Obligation by Currency**

Deal CCY : AUD Settlement CCY : EUR

Direction		2017-06	2017-07	2017-08	2017-09	2017-10	2017-11	2017-12	Grand Total
Client Buys	CCY 1 Amount	-3,358,209	-743,494	-7,140,539	-1,850,123	-2,609,166	-3,358,209	-373,134	-19,442,875
	Average Strike Rate	0.6700	0.6725	0.6690	0.6717	0.6708	0.6700	0.6700	0.6706
	CCY 2 Amount	2,250,000	500,000	4,750,000	1,250,000	1,750,000	2,250,000	250,000	13,000,000
Client Sells	CCY 1 Amount	2,238,806	743,494	5,072,727	1,301,809	1,677,717	2,425,373	186,567	13,646,494
	Average Strike Rate	0.6700	0.6725	0.6690	0.6717	0.6708	0.6700	0.6700	0.6706
	CCY 2 Amount	-1,500,000	-500,000	-3,375,000	-875,000	-1,125,000	-1,625,000	-125,000	-9,125,000

This report is available and useful for those with Hedging items.

To create your Hedging Summary

- Select calendar date. Click **Apply** or **Reset** (to last applied or default values).

Calendar Date

12/20/2016 12:00:00 AM

Apply **Reset** ▾

Reset to last applied values

Reset to default values

Payments Summary **Hedging Summary** Payments Details Hedging Details Budget Rate Analysis EDGE Payment

Calendar Date
12/20/2016 12:00:00 AM

Apply **Reset** ▾

MTM Position

Client Name	Exposure Limit	Options Position Value	Forward Position Value	% of Limit used
TGBP Inc (DC Corporate)	0	0	0	0

Total Deposits 0

Trading Limits **Trading Limit Summary**

Client Name	Outstanding 3 Mths	Outstanding 3 6 Mths	Outstanding 6 12 Mths	Outstanding Over 12 Mths	Total Limit Used
TGBP Inc (DC Corporate) 2.Forwards Outstanding	1	0	0	0	0
TGBP Inc (DC Corporate) 3.Limit Used	0	0	0	0	0
					Trading Limit 0
					Available Limit 0
					Percentage Used 0

Maturity Period Between 2016-12 .2016-12 Deal CCY [-Select Value-] Settlement CCY [-Select Value-] **Apply**

Forward Maturity Summary

Deal CCY : EUR Settlement CCY : USD

Direction	2016-12	Grand Total
Client Sells CCY 1 Balance	1	1
Average Rate	1.1180	1.1180
CCY 2 Balance	1	1

Options Expiry Summary
You currently do not have any Options in the selected CCY

Option Notional Amounts
Customer does not have any options transactions for the selected time period.

This has panes to indicate:

- MTM Position - showing total deposits
- Trading Limits and availability
- Forward Maturity Summary

Payment Details Report

The payment details report shows you all your payments.



For information on a committed payment, you can now view and download your *Payment Transmission Confirmations* from **Reporting > Payment Detail Report**. SWIFT copy reports are also available here.

View Payment Confirmations

Find your payment in the Transaction Details table.

Under the Deal Identifier column, click the blue hyperlinked Deal Identifier number to open your payment and view the confirmation.

To create the Payment Details report

Use the available drop-downs to set:

- The Date Range (Period between).
- Beneficiary Name.
- Direction (Client Buys or Client Sells).
- Foreign Currency.

The screenshot shows a navigation bar with tabs: Payments Summary, Hedging Summary, Payments Details (selected), Hedging Details, Budget Rate Analysis, and EDGE Payment. Below the tabs is a filter bar with a dropdown arrow on the left and several filter fields: "Period Between" with a range of 2015-12 to 2016-12, "Beneficiary Name" with a "--Select Value--" dropdown, "Direction" with a "--Select Value--" dropdown, and "Foreign Currency" with a "--Select Value--" dropdown.

The resulting transactions will appear below in Transaction Details:

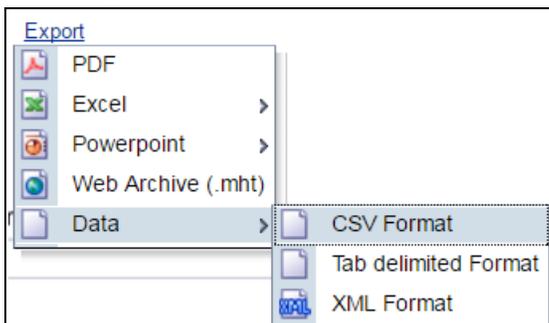
The screenshot shows the same filter interface as above, but with the "Transaction Details" section expanded. It displays a table with the following data:

Calendar Date	Deal Identifier	Beneficiary Name	Beneficiary Country	Direction	Settlement Currency	Settlement Amount	Foreign Currency	Foreign Amount	Client Ref1
12/1/2015	TR4863704	MATTHEW CONRAD TURLOCK	Canada	Client Buys	CAD	345	CAD	345	Ret of Dep dtd 09Nov2015
	TR4863878	BOARDROOM PTY LIMITED ITF 1-PAGE	Australia	Client Buys	AUD	70,672	AUD	70,672	Refund for Dep dtd 16Oct2015
	TR4863893	RAFAEL ALFARO BALADRANO	Mexico	Client Buys	MXN	10,654	MXN	10,654	Ret of Dep dtd 26Nov2015
12/2/2015	TR4857722R1	VIRGINIA GABRIELA RUIZ VILLALOBOS	Mexico	Client Buys	MXN	3,028	MXN	3,028	Ref for dep dtd 14sep2015
	TR4857722R2	VIRGINIA GABRIELA RUIZ VILLALOBOS	Mexico	Client Buys	MXN	3,028	MXN	3,028	Refund for dep dtd 14sep2015

NOTE: You can click on the top of any of these columns to reorder them (ascending or descending).

To Export

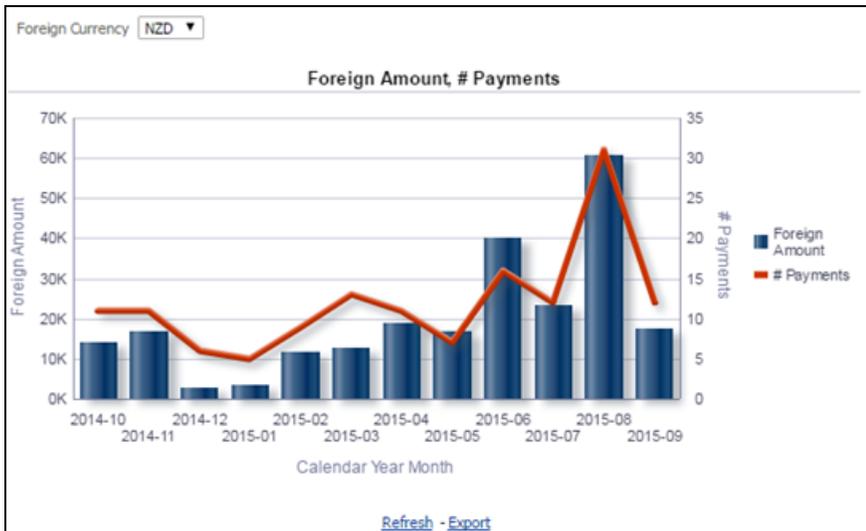
- Navigate to the bottom of the screen and click **Export**.



Payment Analytics Graph

Scroll to the bottom of your screen for the Graph which provides you with data on your historical trends in terms of number of payments and value of payments made in each currency.

- Select foreign currency from the drop-down.
- Your Direction is set by the filter at the top of the page.



Hedging Details

For deeper insights and transparency into your hedging activity, navigate to the Hedging Details tab.

Here you can see your hedging products from multiple angles, including:

- Individual Contracts and Expiration.
- Forward positions and rate.
- Maturity dates.
- Currencies.
- Outstanding amount.

To create your Hedging Details Report

- Select Maturity Period (Between) using drop-downs.
- Deal CCY (currency).
- Settlement CCY (currency).
- Click **Apply**.

Payments Summary Hedging Summary Payments Details **Hedging Details** Budget Rate Analysis EDGE Payment

Forward Transaction Details

Add Position Value to the Forwards Report

Position

Deal CCY EUR

Deal No	Book Date	Maturity Date	Direction	Deal CCY	Original Amount	Outstanding Amount	Deal Rate	Settlement CCY	Outstanding Amount	Position
FP3002037_1	11/5/2016	12/22/2016	Client Sells	EUR	1	1	1.1180	USD	1	0
Grand Total					1	1	1.1180		1	0

[Export](#)

Options Transaction Details

You currently do not have any Options in the selected CCY

[Refresh](#)

This will present **Forward Transaction Details** and **Option Transaction Details**.

Budget Rate Analysis

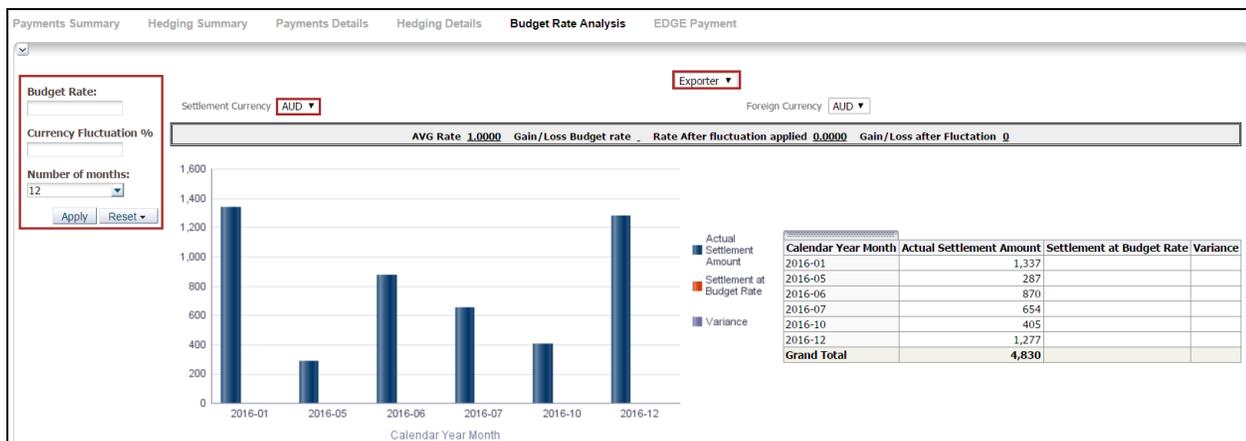
Use the Budget Rate Analysis tab to create customizable reporting to help you know your cash flow inside-out, see patterns and identify trends.

- Average rate you have secured against payments over 12 months
- Actual settlement amount
- Ability to add in a budget rate of your choice
- Currency fluctuation by percentage
- Settlement at budget rate

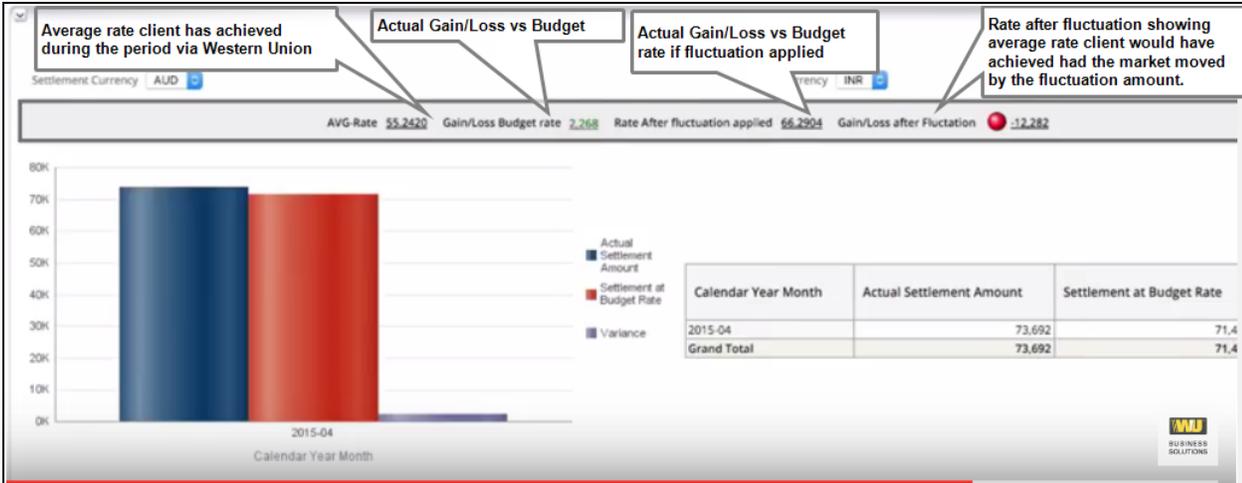
To use the Budget Rate Analysis Tool

This tool provides a graph and table configurable according to your needs. On a single page you can see your transactional history in terms of amount settled per currency pair. You can then analyse your past performance with reference to your planned budget rate. These reports will help you understand and identify trends in your sales cycle and how you are tracking against your budget rate.

1. Using drop-downs, select **Settlement Currency** and **Foreign Currency**.
2. Use drop-down, select **Exporter** or **Importer**.
3. For forecasting items, enter the following:
 - Budget Rate
 - Currency Fluctuation by % - A percentage to calculate the impact of market movement on the cost of currency.
 - Number of Months
4. Click **Apply**.



Output displays with data, in a graph and with a table.



Example of Budget Rate Analysis

CUSTOMER NEED

I want access to a data warehouse with configurable reporting, allowing me to identify historical payments, FX rates and trends so that I can forecast with confidence.

POSITIONING

The Budget Rate Report within the Convera EDGE Business Intelligence tab provides users with a single page view of their transactional history in terms of amount settled per currency pair. You can then contrast this with the expected settlement amounts according to the budget rate.



The settlement amount is simply the amount paid for the currency bought. The settlement may have come from an option trade, a forward or a spot deal, meaning this report is relevant to all users.

The report also allows the customer to input a percentage currency fluctuation to demonstrate the gain or loss in your home currency that would have been incurred had the market moved further in one direction or another. This gives valuable insight into actual performance versus expectations that can be used to guide future hedging and risk management decisions.

These reports will also help you understand when you are busy throughout the year and identify trends in the sales cycle, and will help you see how you are tracking against your budget rate - allowing you understand how to protect profits in volatile markets through hedging.

WORKED EXAMPLE

A business exporting goods from the UK to Europe has set a budget rate of €1.3400 per GBP. Their average rate achieved over a 12 month period was €1.3310, so slightly better than their budget rate resulting in a gain of £2,069. Changing the budget rate will alter the gain/loss accordingly. This works for customers that hedge, as well as those that do not and can demonstrate performance to date.

For non-hedge customers, another way to illustrate the impact of market movement is to assess the gain or loss you would have made in the prior period had the market moved higher or lower by a given amount. By adding a positive or negative percentage in the Currency Fluctuation field, the gain or loss versus actual can be shown. In our example below, although the user beat their budget and made a small gain, had the market been 1% higher on average, they would have made a loss of £3,049. This demonstrates the benefits of hedging to mitigate this risk.

Client enters budget rate

This is the currency the client is selling. If the client deals in more than one, this field can be changed

Average rate client has achieved during the period via Western Union

Gain/Loss of actual vs budget

In order to ensure gain or loss is correctly displayed, client must select importer or exporter*

This is the currency the client is buying. If an importer this will be foreign, if an exporter this will be domestic. If the client deals in more than one, this field can be changed

Gain/ Loss vs Actual if fluctuation applied

This shows the average rate client would have achieved had the market moved by the fluctuation amount

Number of included months can be changed here

Client can enter a fluctuation percentage to calculate the impact of market movement on the cost of currency. As with the slider, this is intended to demonstrate how volatility affects costs, but looks back at actual exposure, rather than future exposures.

Note: when inputting negative amounts, you have to add a decimal place – i.e. -1.1% rather than -1%. We are working to fix this glitch asap

The month by month settlement amounts and variance in graphic form

The month by month settlement amounts and variance in tabular form

Calendar Year Month	Actual Settlement Amount	Settlement at Budget Rate	Variance
2015-07	15,511	15,875	-364
2015-08	15,934	16,684	-749
2015-09	20,719	21,452	-734
2015-10	17,602	17,794	-192
2015-11	26,615	26,564	51
2015-12	24,070	24,674	-604
2016-01	33,690	35,130	-1,439
2016-02	12,434	12,063	371
2016-03	28,220	28,435	-215
2016-04	28,051	28,081	-30
2016-05	32,268	31,752	516
2016-06	34,049	31,718	2,330
Grand Total	307,983	305,914	2,069

- The Payment Report has following columns selected by default. Additional columns can be added from the groups mentioned in **Column Selection** below.

Payment Report - Default Column List

Order ID
Order Status
H2H - a Flag to indicate (yes/no) Holding to Holding
Line Item ID
Line Status
FX Currency
Amount
Fee Payer
Delivery method
Rate
Settlement Currency
Final Approver Name
Remittance Type
Remittance Purpose
Created Date
Notes to Bene
Beneficiary Name
Bank Name
Draft Printing Location
Remitter Name
Remitter ID

Column Selection

- There are drop-down selections available for: **Bene Info**, **Bene Bank Info**, **Draft Delivery**, and **Remitter Info**.
- Select the desired item from the drop-down list and press the **OK** button.

The screenshot shows four dropdown menus for column selection:

- Bene Info:** Beneficiary Address, Beneficiary City, Beneficiary State, Beneficiary Country, Beneficiary Zip, Beneficiary Email
- Bene Bank Info:** Swift Code, Bene Acc Number, Bene Bank Address, Bene Bank City, Bene Bank State, Bene Bank Country, Bene Bank Zip, Ext Bene Ref
- Draft Delivery:** Draft To Bene, Delivery Address Type, Street Address, City, State, Zip, Country, Alternate Ship To Name, Contact Name, Contact Number
- Remitter Info:** Rem Star Rating, Rem Address, Rem City, Rem State, Rem Postcode, Rem Country, Rem Email

General Information

More about EDGE.

This chapter contains the following information.

Enterprise Group	133
Support & Payment Tracking	135
Help	135
Support Cases	137
Work with Support Cases	139
Raise a Support Case	139
Track SWIFT GPI Status of Payments	140
Documents	142
Enterprise Group Access	142
Profile Settings	143
Passwords	148
How to Install Authy	151
Browser and Cookie Settings	153
Browser Setting Guide for Chrome	154
Browser Setting Guide for Microsoft Edge	155
Browser Setting Guide for Safari	156
Browser Setting Guide for Firefox	157
Home Page Navigation	158
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[To Top](#)

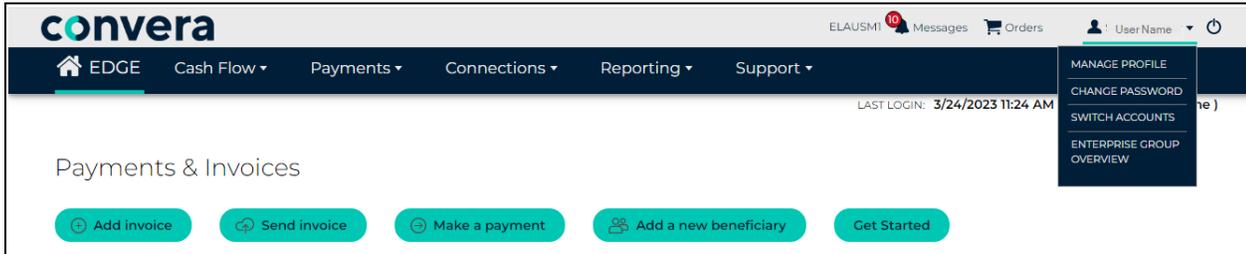
Enterprise Group

Switch Accounts in Enterprise Groups

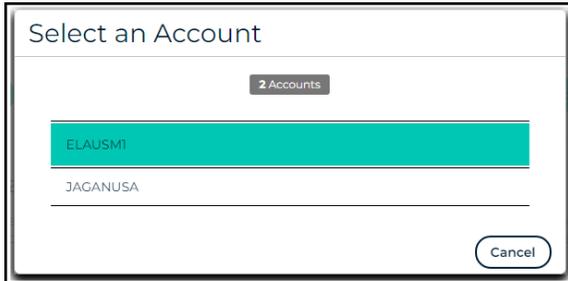
An *Enterprise Group* allows users to access several associated EDGE accounts after logon.



To request an Enterprise Group setup, please contact your Convera Account Representative.



Enabled users can switch between accounts, see all support cases and payments across selected accounts. From the top right Profile area, select **Switch account** to move from one EDGE account to another.



COMPANY NAME	ADDRESS	NETWORKING STATUS	ORDERS AWAITING APPROVAL	ACTION
ELAUSM1	test street Sydney, Sydney, Australia	—	2	
JAGANUSA	TEST BILLING STREET Test City, Test State, United Kingdom 8014	Active	10	
No data available in table				

Actions available:

Approve the order awaiting approval , Remove the existing Network Connection , or Switch to this Account

View Enterprise Group

In **Support Cases** and **Payment History** , there is an **Account** selection available to Enterprise Groups.

Payment History

<





>

TRACK YOUR PAYMENTS

See all your Convera EDGE payments below. View details, track progress, raise a support case and - once the payment is sent - download the Confirmation of Payment document.

Total of all payments made through Convera EDGE summarized by delivery currency.

Accounts: All Selected (2) ▼

Beneficiary: All Select

915 e

Currency you pay: Select All ▼

Committed date range: -

Order group: Select All ▼

Search:

Entries displayed: 20 ▼

[Export](#)

You can view each account or select all.

Support Cases

Track SWIFT Payments

If you are facing any issue regarding to payments or need any other assistance please raise a ticket so that we can assist you better

[Track Payments](#)

Raise a support case

If you are having any issues with your payments, or you have questions and need help, please open a Support Ticket so we can assist you.

[Raise a support case](#)

> Filter Records

⚠ We strongly advise that you confirm payment details received, using a method other than email. Details received via email could be subject to fraud via business email compromise.

Entries Displayed: 20 ▼

Accounts: 1 selected ▼

Select All

ELAUSM1

JAGANUSA

Show Closed Cases:

Search:

[Export](#)

Case	Account Name	Reason	Date Created	Last Modified	Last Modified By	Beneficiary Name	Assigned To	Status
03454736	ELAUSM1	Account Status Request	3/16/2023	3/16/2023	UserName	GBP bene		Open

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 GPI Status of Payments on page 140](#).
- Beneficiaries
- Technical Support
- Registration
- Other

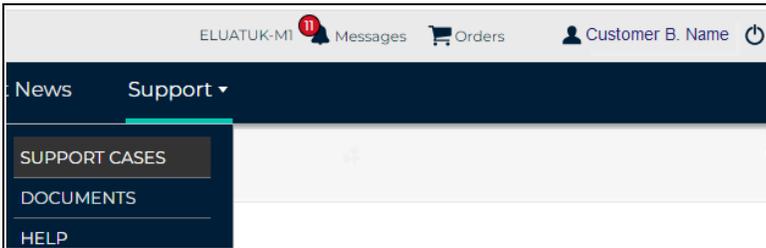
The EDGE Support center eliminates the need for phone calls, spreadsheets, and emails to manage cases saving valuable time.

Support Center Navigation

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

1. Support Cases
2. Documents
3. Help

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



Help

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.

Help

I'm looking for help with...



Getting Started

View



Invoices

View



Payments

View



Beneficiaries

View



Currency-Specific Information

View



Forwards and Holding Balances

View



Your Convera EDGE Network

View



Account Settings

View



EDGE User Guide

View



Troubleshooting

View



Contact Us

View



EDGE Connect

View

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

Help & Support

[Go Back](#)

Do I need to upload a supporting document?
We recommend that you upload a copy of an invoice or other supporting document for your own records.

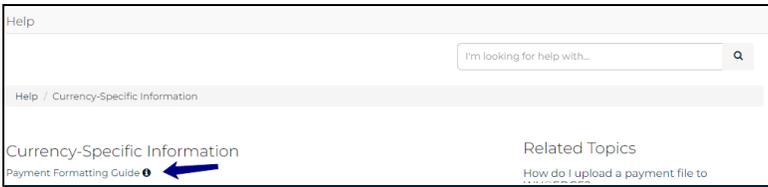
Was this article helpful?
 Yes No

Contact Us
Can't find the answer you're looking for?
[Raise a support case](#)

Related Topics

- What information do I need to provide when making a payment?
- Which currencies can I send?
- How do I see payments that I need to make?
- Do I need a security token when I make a payment?
- What is a draft?
- How do I pay with a draft?
- How do I upload a payment file

- Under Currency Specific information, the full [Payment Formatting Guide](#) is available for download.



NOTE: This guide is currently only available in English.

Support Cases

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.

Case	Order Number	Case Type	Case reason	Date Created	Last Modified	Last Modified By	Beneficiary Name	Assigned To	Status
05522041		Registration	Client Account Query - EDGE	2/24/2023	2/24/2023	Soham Gurjar			Open
05522040		Registration	Client Account Query - EDGE	2/24/2023	2/24/2023	Soham Gurjar			Open

- To search for a specific Support Case, you can select filters for: Date Created (from and to), Last modified (from and to), Last Modified (from and to), Case Type, Case Reason, Currency, Assigned to. Click to **Show Closed Cases** if needed. Select the number of entries to display in the table below. Then click **Search**.
- You can **Export** your case details results to a spreadsheet (.csv) file. The export file reflects your current selected filters.
- To see details hover over the **blue linked** Case number.

Case	Order Number	Case Type	Case reason	Date Created	Last Modified	Last Modified By	Beneficiary Name	Assigned To	Status
05522041		Registration	Client Account Query - EDGE	2/24/2023	2/24/2023	Soham Gurjar			Open
05522040		Registration	Client Account Query - EDGE	2/24/2023	2/24/2023	Soham Gurjar			Open
05522039		Registration	Client Account Query - EDGE	2/24/2023	2/24/2023	Soham Gurjar			Open

The support case pane displays columns for:

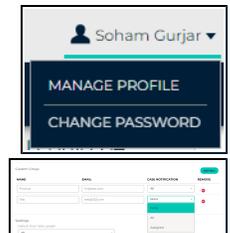
- Case Number (sortable)
- Order Number (sortable) August 2020 on to be the NTR number.
- Case Type (sortable)

- 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

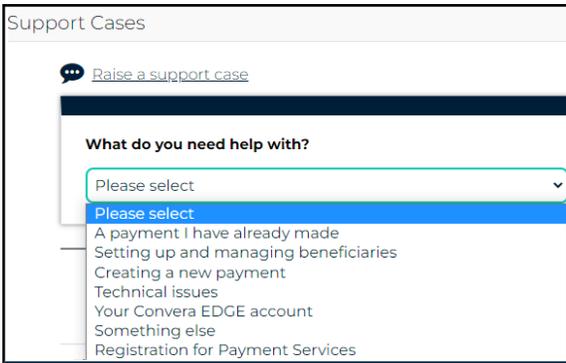
To create a case or submit an invoice, click **Raise a Support case**.

- 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

- Click raise a support case **Raise a support case**.
- 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.



- Select an issue.
- Follow the instructions that appear, and add your query.

You can also add supporting documents at this stage.

Track SWIFT GPI Status of Payments

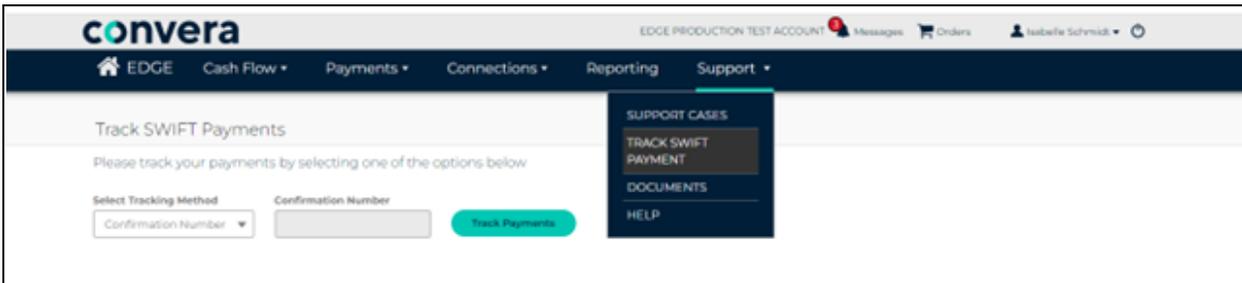
Track SWIFT GPI Payment status August 2023

Obtain SWIFT GPI Status of Payments

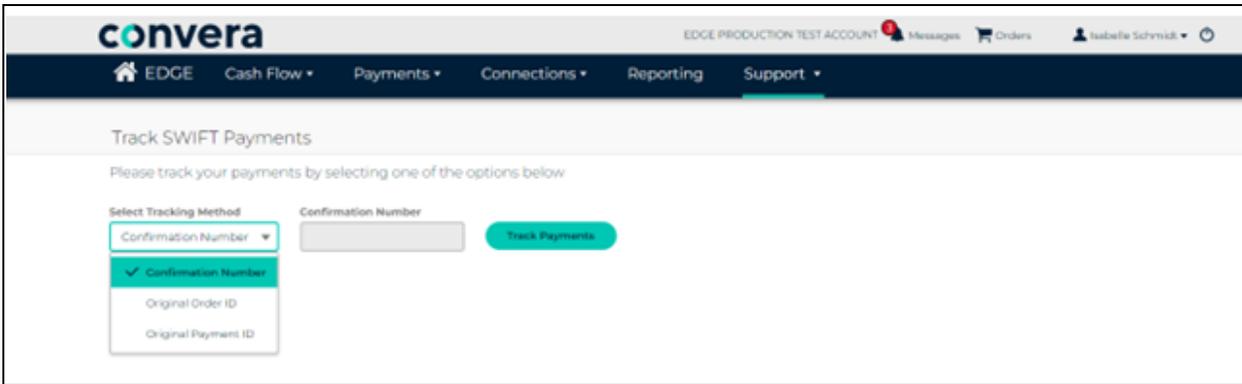
You can now view SWIFT GPI status directly within the support center. This status allows you to see the progress of a submitted payment.

Steps

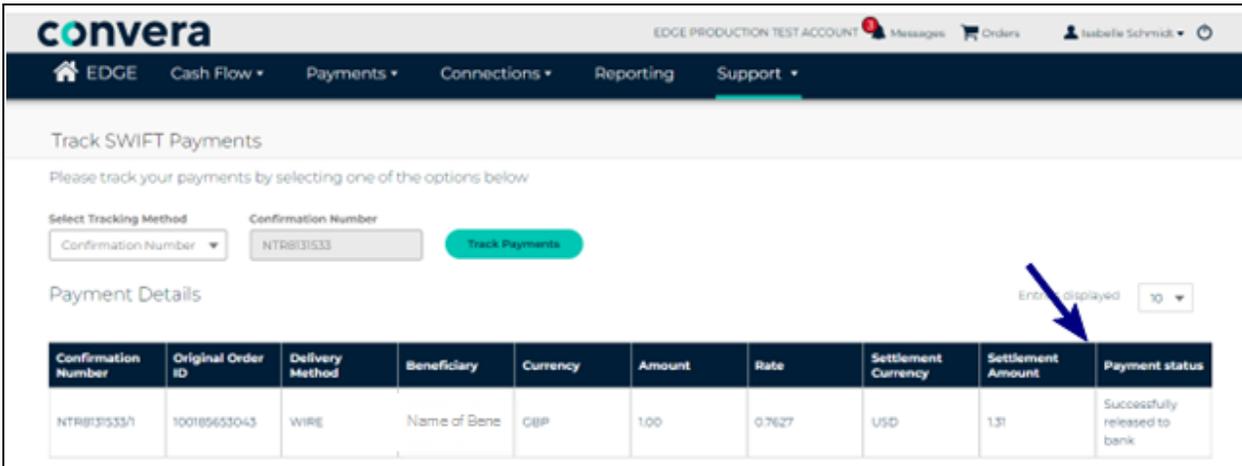
1. Navigate to **Support**, then select **Track SWIFT Payment** from the dropdown.



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 this number and click **Track Payments**.



3. Your payment will appear in the pane below your query.



4. The Payment status column will display the latest SWIFT status on this payment.

Available SWIFT GPI Payment Statuses Table

SWIFT Payment Statuses

Status Label	Status Description
Successfully released to bank	Payment was sent through a Clearing System and therefore outside of the SWIFT network.
Beneficiary Account Credited	The beneficiary bank has confirmed crediting the funds to the beneficiary's bank account
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 Rejected	The payment was rejected by one of the banks in the chain and the funds should be returned
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.

Documents



The **Documents** area is only used for documents shared prior to January 2021. Documents are currently shared by both Convera Holdings, LLC and the customers within the case itself.

- Under **Support** on the top menu, select **Documents**. Select the **Inbox** or the **Outbox** for your messages.

ACTION	SUBJECT	STATUS	CREATED BY	CREATED DATE	LAST MODIFIED
	Convera Transfer Consent Form.pdf	Read	manikandarajan ELUATUK-M1	3/17/2022	3/17/2022

Enterprise Group Access

EDGE Support Center Enterprise Group access gives you greater payment visibility and control across multiple accounts. You can connect multiple EDGE Support Center accounts together so that they reflect the structure of your business and payments process.

With Enterprise Group access, designated users can view and navigate between the accounts in a group, review group support cases, and report on payment activity across accounts.

To learn more or to enable this feature, please raise a support case or contact your account representative.

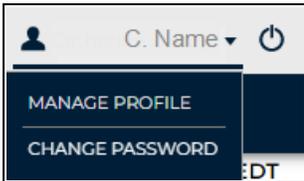
Profile Settings

You can manage your user profile here plus set email notifications for your company.

Custom groups mean you can now direct emails about cases to go directly to a specific group within your company.

For information on how to switch accounts within an Enterprise Group See [Enterprise Group on page 133](#).

Manage Profile



- Rollover your name on the top menu.
- Select **Manage Profile**.

Manage Profile

General

First Name

Catherine

Last Name

Lastname

Email Address

customer.email@their.domain.com

TITLE

Manager

Phone

123-456-789

MOBILE

123-456-789

Address Information

Street

123 Main Street

City

Capilano City

State/Province

California

Zip/Postal Code

99909

Country

United States

Locale Information

LANGUAGE

English

Currency

U.S. Dollar

LOCALE

English (United States)

TIMEZONE

(GMT-04:00) Eastern Daylight Time (America/Indiana/Indianap

Sharing

Share All Inputs and Invoices with Contacts on this Account.

Notifications

Here you can manage which notifications each of your users receive in regards to Cases and Document Collaboration. The user listed as Default Contact will receive a copy of all notifications, so that you can be sure that someone in your organization receives them. For all other users, you can select the type of notifications they receive. If the checkbox is selected, a user will receive the related notification, else they will not. Please note: If you opt out of receiving marketing communications we will also automatically opt you out of marketing analytics for purposes of complying with the EU General Data Protection Regulation.

Catherine Lastname

All

All

senthil Lastname

All

All

Ashish Lastname

All

All

Custom Group

Add New

NAME

EMAIL

CASE NOTIFICATION

REMOVE

test

test@test.com

All



Settings

Default Data Table Length

20

Save

- Make your changes.

NOTE: If a field is greyed out, you cannot change it on this screen.

- Click **Save**.

TIP: Use the scroll bar to move down to see the next areas: Locale Information, Sharing, Notifications, and Custom Groups set-up.

Change Address, Locale Information, Sharing Custom Groups & Notifications

- Rollover your name on the top menu.
- Select **Manage Profile**.
- Click **Edit**. Make your changes in the fields provided.

Using these panes you can change:

Address: change your general information or address

Locale Information: select preferred country / region, language, locale, currency & timezone.

Locale Information	
LANGUAGE	Currency
English ▾	U.S. Dollar ▾
LOCALE	TIMEZONE
English (United States) ▾	(GMT-08:00) Pacific Standard Time (America/Lo ▾

Sharing: Click on or off to share your inputs and invoices with all contacts on this account.

Notifications: You can change your notifications by group or individual.

- Here you can manage which case-related email notifications go to your company users. This way not all users receive all emails on Cases and Document activities. The 'Default' user will receive all notifications. Other users can be configured to receive Customer Support Case Notifications and / or Document Collaboration Notifications.
- If the check-box is selected, a user will receive the related notification, else they will not.

NOTE: If you opt out of receiving marketing communications we will also automatically opt you out of marketing analytics for purposes of complying with the EU General Data Protection Regulation.

USER NAME	DEFAULT CONTACT	CUSTOMER SUPPORT CASE NOTIFICATIONS	DOCUMENT COLLABORATION NOTIFICATIONS	MARKETING COMMUNICATIONS
Customer A. Name	<input type="radio"/>	All ▾	All ▾	
Customer B. Name	<input type="radio"/>	All ▾	All ▾	<input checked="" type="checkbox"/>

- Select the desired emails by user, then click **Save**.

Custom Group Notifications:

- Select **Edit**, enter a group **Name** and **Email**. Under **Case Notification**, select to **Assign** to this group. This group's email will now receive emails about Cases.
- Click **Add New** to create another custom group once the first is created. Another row will open and you can enter the name, email and case notification status.
- Click the icon  under **Remove** to delete a custom group.
- **Save** your choices.

Custom Group Add New

NAME	EMAIL	CASE NOTIFICATION	REMOVE
Customer A. Name	customer.email@their.domain.com	All	

Settings

Default Data Table Length

20

Save

Default Data Table Length:

- You can set the default number of rows that display for your grid lists and tables. Select the desired number of rows. Then click **Save**.

Settings

Default Data Table Length

20

10

20

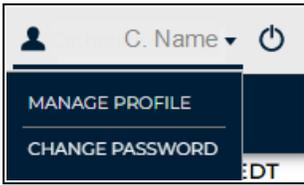
25

30

Save

Passwords

.How to change password



- Rollover your name on the top menu.
- Select **Change Password**.
- Enter your new password twice. Then click **Save**.

A screenshot of the 'Change My Password' form. The form has a title 'Change My Password' and a list of requirements for a strong password: 'Your password must have:' followed by a bulleted list: '8 or more characters', 'Upper & lowercase letters', 'At least 1 number', 'At least 1 special character', and 'No space'. Below this, it states 'Passwords may not contain personal information. This includes combinations of usernames, email addresses, and first or last names.' and 'Passwords can be changed once during a 24 hour period.' The form contains three input fields: 'OLD PASSWORD *', 'NEW PASSWORD *', and 'CONFIRM PASSWORD *'. Each field has a placeholder text: 'Old Password', 'New Password', and 'Confirm Password' respectively. There is a 'Save' button at the bottom right of the form.

Now your password must have:

- 8 or more characters
- Upper & lowercase letters
- At least 1 number
- At least 1 special character @ # \$ * !
- No space

Passwords may not contain personal information.

- This includes combinations of usernames, email addresses, and first or last names.

Password Guidance

- Passwords expire in one year.
- The system remembers 12 passwords so you can't re-use them
- User is allowed 3-10 log on attempts before the system lock out happens.
- The lockout period is 60 minutes.

Password Security 2023

- If you forget your password, you must answer one of five available security questions.
- Initially, all customers must set up these five security questions for future use.

Security Question and Answers

Please select 5 questions to use for security purposes and enter answers for each. We will use these to verify your identity should you ever need to reset your password. You must choose 5 questions, and you must give unique answers for each question.

*Select Security Question 1

What was your childhood nickname?

*Answer

laura

Unacceptable answers:

- The same answer on different questions
- Four consecutive numbers (e.g. 1234)
- Four consecutive letters (e.g. abcd)
- 'password'
- only spaces
- consecutive repetitive characters

Next question

- When you click “forgot password” you need to do the reCAPTCHA verification.

Forgot your password?

Just enter your username below

chrinar@convera.com.tfa

I'm not a robot

 reCAPTCHA
Privacy - Terms

SUBMIT

- Then you will need to provide a correct answer to one security question

Verify your Security Question

Question

What is the name of your favorite childhood friend?

*Answer

laura

Verify

Cancel

- Plus, then use the One time password (OTP) sent to you automatically using your two-factor authentication method as defined at registration (SMS, Authy or Voice).

Verify Customer's Identity

We have to verify customer's identity.

Please enter the verification code the user received through **SMS** to registered mobile phone.

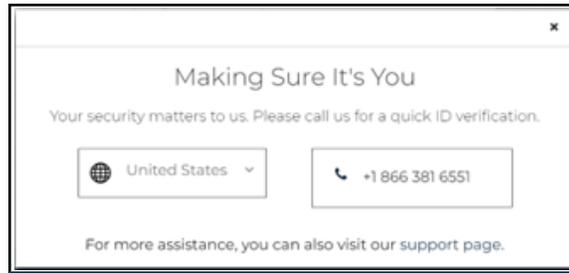
Verification Code

Verify

[Resend Code](#)

Close

- In the situation where there are five unsuccessful security answers, you will be given a number to call for assistance.



How to Install Authy

Install Authy for Strong Customer Authentication

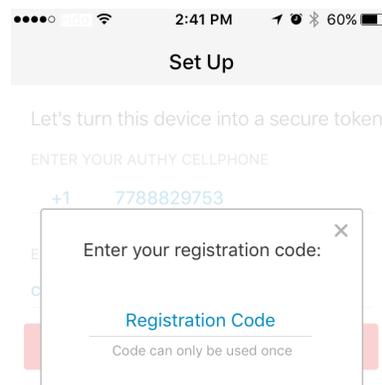
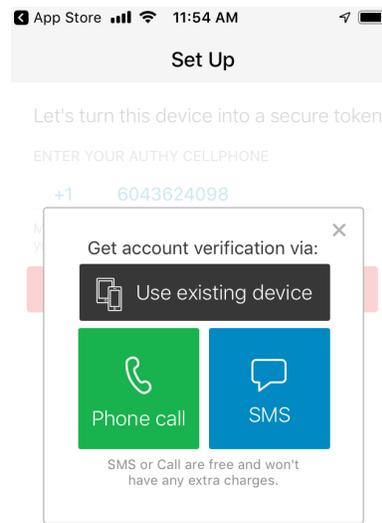
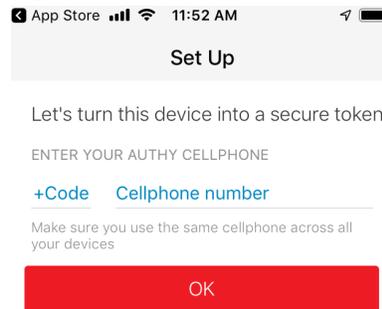
If you would like to authenticate using an app, download the free Authy App from your Mobile store. Available on Google Play and the Apple AppStore. Alternately, download the Authy desktop application from [the Authy website](#).

Authy - Download, Register, and Use

The App will ask for your country and mobile phone number.

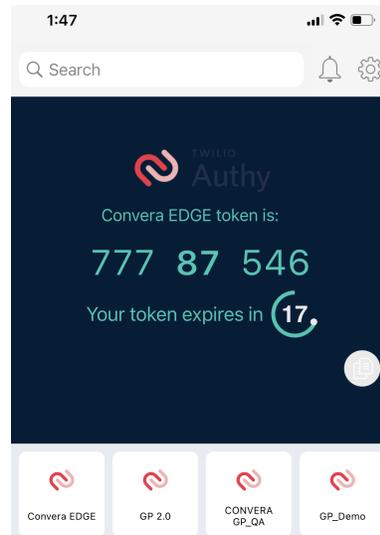
Then it will ask you if you want account verification via Phone call or SMS (mobile phone call). Neither of these options will incur extra charges. Click black for *Use existing Device*, green for *Phone call*, or blue for *SMS* (text).

Authy will message you a registration code. Enter it into the App. You are now registered and enabled to use Authy.

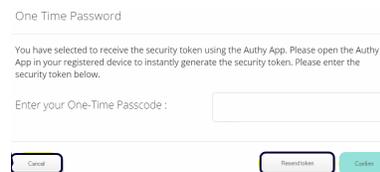


Authy - Download, Register, and Use

When you need to logon to EDGE, an Authy notification will give you the token and how long before it expires.



Your authentication step looks like this.



NOTE: If you are working in a situation where you cannot use a mobile phone, a landline can be used one time to link the initial two-factor authentication to your account. It will ring for the user to key in a 2-digit code to fully register the Authy desktop app. Thereafter, the desktop version of Authy will provide the codes.



Browser and Cookie Settings

These guides are provided for Chrome, Microsoft Edge, Firefox, and Safari. They are also available as separate documents.

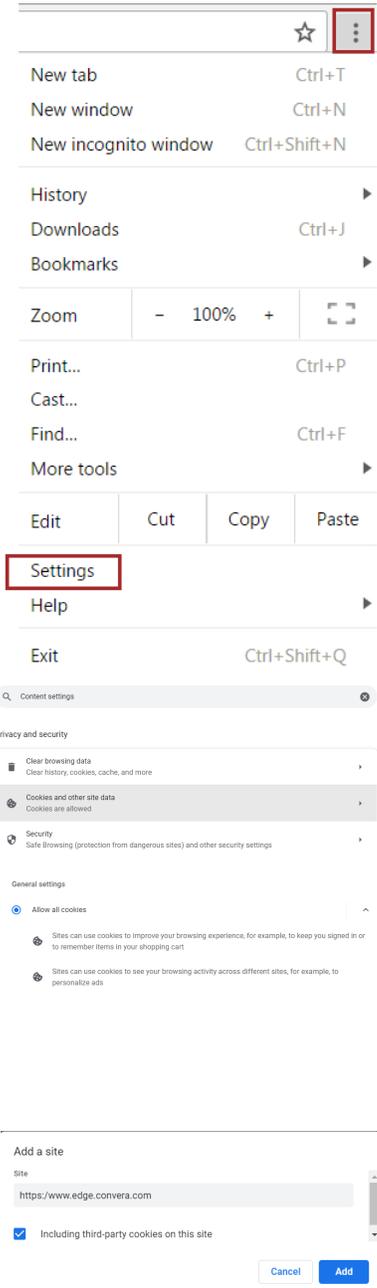
Browser Setting Guide for Chrome

Cookies Setting for Chrome

Your browser must be set to accept some cookies.

1. In Google Chrome, navigate to the three dots at the top right of the page.
2. Click on **Settings**.
3. Type "Content Settings" in the search box, then select **Cookies and other site data**.
4. Click *Cookies: Allow all cookies* .
5. Turn on "allow sites to save and read cookie data. Disable "Block third-party cookies". Then navigate down to Sites that can always use cookies. Select **Add**.
6. When the box opens, enter the Convera EDGE url which is: <https://www.edge.convera.com> & click **Add**.

EDGE is now ready for use.

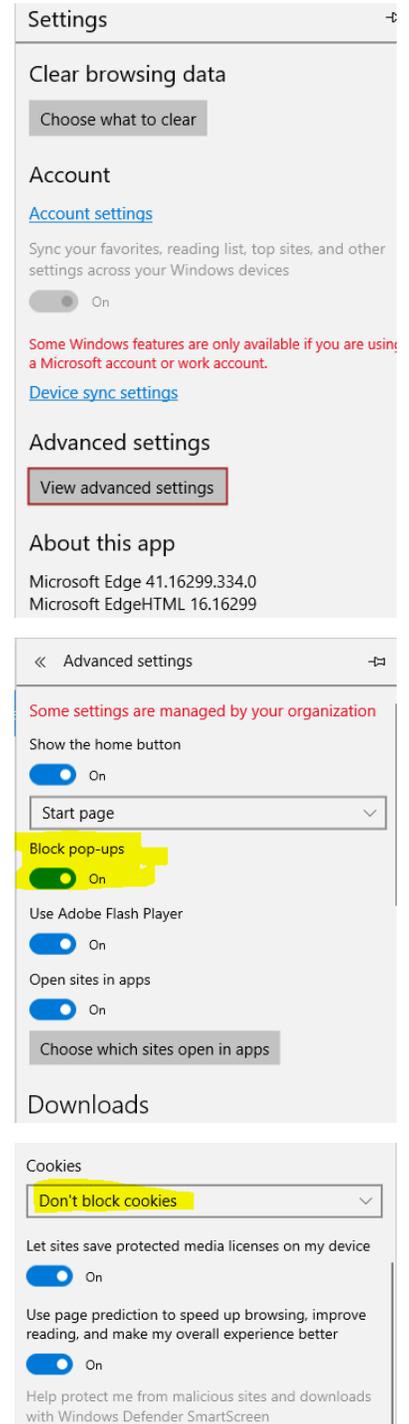


Browser Setting Guide for Microsoft Edge

Cookie Setting for Microsoft Edge

Your browser must be set to accept some cookies.

1. Go to **Settings** and click on **View Advanced settings**.
2. Click on **Advanced settings** and block pop-ups.
3. Set as follows: Don't block cookies, Let sites save protected media licenses on my device, and use page prediction.



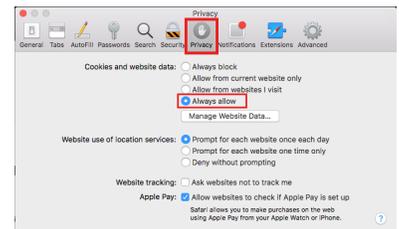
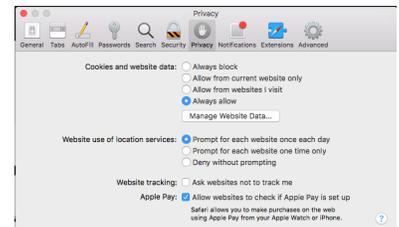
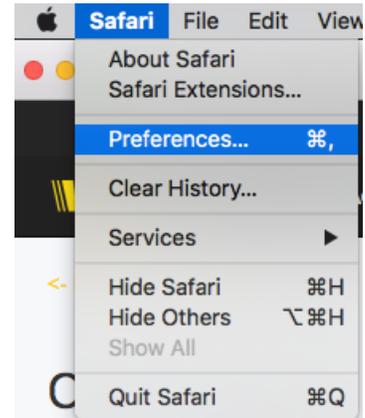
Browser Setting Guide for Safari

Cookies Setting for Safari

NOTE: The following settings are applicable for MAC OS Sierra. Steps are similar in earlier OS X versions.

1. Select the **Safari** menu and click on **Preferences...**
2. The Preferences window opens.
3. Select **Privacy** -> **"Always allow"** in **Cookies and Website data** as illustrated.
 - After selecting "Always allow" then close the Preferences.
 - Click on "Homepage" within EDGE.
 - You can now start processing a payment in EDGE

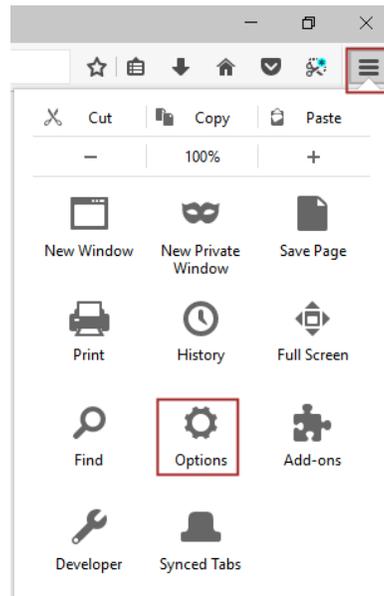
NOTE: If your system is not working properly after changing the settings, please restart Safari. Do this by selecting **Safari** on the menu bar and **Quit Safari**. Then open **Safari** and try again.



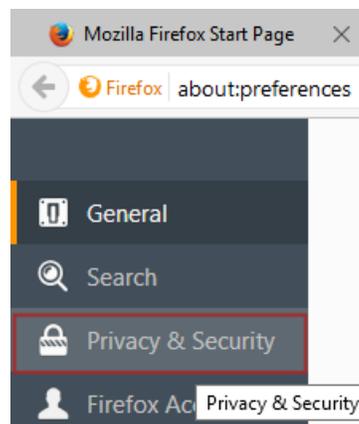
Browser Setting Guide for Firefox

Cookies Setting for Firefox

1. Select the menu icon on the top right (3 lines) and then click on **Options**.



2. Select **Privacy & Security** as shown below.

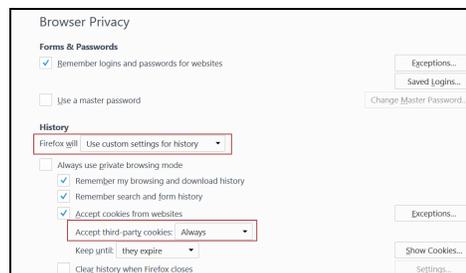


3. Under **Browser Privacy > History** go to **Firefox will** and select the choice to “*remember history*” to enable all cookies.



OR

4. Under **Browser Privacy > History** go to **Firefox will** and select the choice to “*use custom settings for history*” to customize cookie settings.



5. Once you have selected your set-up, you should be able to use EDGE.

Home Page Navigation

convera SFDEVQA222 1 Messages 2 Orders Customer B. Name 🔄

[EDGE](#) [Cash Flow](#) [Payments](#) [Connections](#) [Reporting](#) [Support](#)

LAST LOGIN: 9/26/2022 5:37 PM (EDT)

Payments & Invoices

[Add invoice](#) [Send invoice](#) [Make a payment](#) [Add a new beneficiary](#)

What's new in the Convera Edge platform [Do Not Show Again](#)

Notice: If you're located in Canada and/or are sending money to Canadian beneficiaries, make sure to always include the Beneficiary Address. Canadian AML Regulations require this information and payments without the beneficiary address will be held until the information is provided.

Quick Quote

Amount: Currency they receive: Currency you pay: [Get Quote](#)

All quotes are based on current pricing but are subject to change. The final rate and fees are confirmed when you proceed to pay

Market News Saturday 30th July 2022

Markets are expecting a 75 basis point hike by the US Federal Reserve (Fed) Wednesday with a 50% probability of this occurring. A super hike worth 100 basis points is less likely given the weakening of leading economic indicators and some Fed officials not back on the speculation. Interest rate speculation is a key driver of FX volatility and a larger 100-basis point hike is shortly entertained by money market managers after inflation rose to a new 40-year high in June and a stronger than expected. [Read more](#)

Account Summary

Status: Currency: Time Period: 7 days 14 days 30 days 60 days beyond 60 days

Payables	 USD	0.00	View details
Receivables	 USD	0.00	View details

Holding Balance

Manage your holding accounts to hedge risk against currency changes.

Home Page Contents



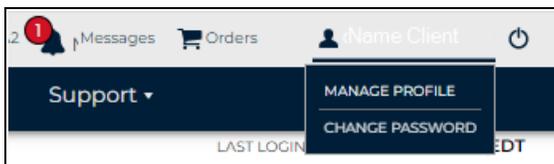
Your home page is the center of your activities on EDGE.

- Under **Payments & invoices**, you can click buttons to **add invoice**, **send invoice**, **make a payment**, or **add new beneficiary**.
- There is a **Quick Quote** area. Use this to get a quick quote before booking a payment.
- Your **Account Summary** area provides a summary of your Payables and Receivables that you can easily check and filter according to status, currency or time period.
- You can also see a **What's New** pane . You can opt to see this or not show again.
- At the bottom of the page, you can check your **Holding Balance** by currency and click to manage these.

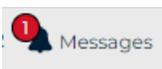
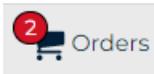


Your choices depend upon your account. Please See **Quick Start on page 8**. for instructions on how to become a payments-enabled customer.

Top Menu Items



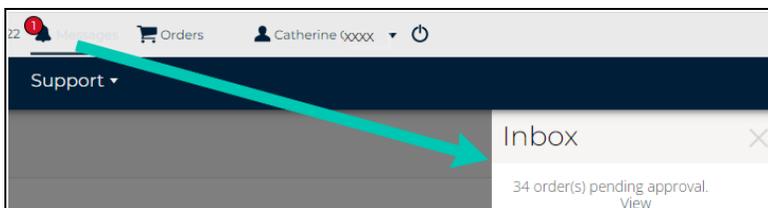
There are icons on the top black bar menu that lead to account-level activities:

- The message icon  notifies of pending actions or notifications.
- The order icon  indicates items within an order in progress.
- Click the person icon  to perform changes to your profile or account.

Messages

If you have a message on your account, a mark and a number will display.

1. Click **Messages** to see an updated summary of payments pending approval, incoming invoices, or rejected payments.



add in messages once they're done

2. Select **View** to move to the item to perform any required edits or approvals.

Orders



If you have a pending order, you will see a notification on the **Order Icon**. Click this to view your current Order in progress. For information on orders for payment **Payments**.

User Icon

Person Icon Click this icon to see the areas for: **Profile**, and **Password**. For information **Profile Settings**

Logout

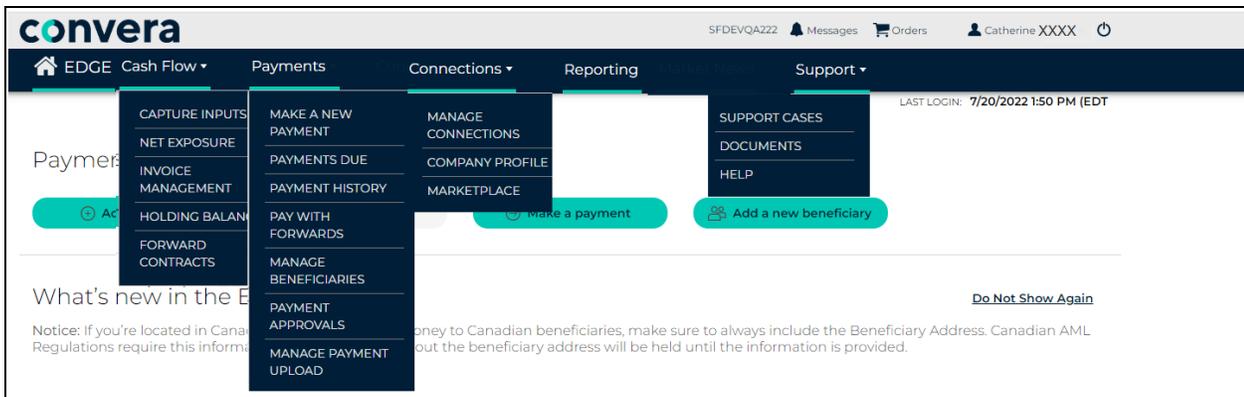


Logout Icon Click this icon to log off.

Main Menus

There are 2 top menu area with drop-downs.

1. One is the top menu for account level actions, See **Top Menu Items on the previous page**.
2. The other is the main payments menu with drop-downs under each action area:



NOTE: For further information on any specific page, see the table of contents or index on this user guide. Within the application, there are support articles accessible on each page plus an area for **Help** on the menu.

Your Home Page Detail

Payments & invoices

The buttons here allow you to perform tasks. See

- See **Add Invoice** on page 40.
- See **Send Invoice** on page 41.
- See **Payments** on page 53.
- See **Add a Beneficiary** on page 93.

- See **Quick Quote** on page 14.
- See **Track SWIFT GPI Status of Payments** on page 140.

Account Summary

Your **Account Summary** area provides a summary of your Payables and Receivables. You can easily check and filter according to status, currency or time period.

Account Summary

Status: All Selected (7) - Currency: AUD Time Period: 7 days | 14 days | 30 days | 60 days | beyond 60 days

Payables  AUD 4,000.00 View details

Receivables  AUD 0.00 View details

Status tells you the stage that your invoice, receivable or payable is at.



You can view by status from your **Home Page**, or the **Invoice Management** page, or via **Invoice detail**.

Status List viewable here: Acknowledged, Draft, Invoice Submitted, Partial Payment Submitted, Payment Approval Pending, Payment Approval Rejected, Rejected.

Status

All Selected ▾

- Acknowledged
- Draft
- Invoice Submitted
- Partial Payment Submitted
- Payment Approval Pending
- Payment Approval Rejected
- Rejected



This list does not include void or fully paid payments. You can search those on Invoice Management. Invoice Management .

Get Summary

1. To see an updated summary of **Payables** and **Receivables**, filter your search by **Status**, **Currency** and/or **Time Period**.
2. Click to view details.

Account Summary

Status: All Selected - Currency: Select - Time Period: 7 days 14 days 30 days 60 days beyond 60 days

Payables USD 0.00 View details

Receivables USD 0.00 View details

- This moves you to the **Invoice Management** page where you can find the payable or receivable to view, edit or submit a case on it.
- Invoice Management



If you select a currency, or status or time period then the Summary, Payables, and Receivables below will reflect only that selection.

Holding Balance

Check your **Holding Balances** here.

Holding Balance

Manage your holding accounts to hedge risk against currency changes.

AED	317.76	AUD	269.99
CAD	9,436.85	CHF	11.00
EUR	0.24	GBP	9,314.07
INR	0.00	JPY	6,799.00
MAD	208.86	NZD	1.00
OMR	1.00	PHP	1.00
SGD	3.00	USD	1,191.87

Manage Your Holding Balances

Select **Manage Your Holding Balances** to view or fund holding balances. For detail see See **Holding Balances** on page 43..

Customer Service

Contact Us

Country/Territory	Email	Phone
Australia	CustomerServiceAU@convera.com	1 800 720 816
Austria	CustomerServiceCE@convera.com	+43 800 100 436
Canada	CustomerServiceCA@convera.com	+1 844 217 3455
Czech Republic	CustomerServiceCZ@convera.com	+420 251 001 113
France	CustomerServiceFR@convera.com	+33 08 05 98 02 33
Germany	CustomerServiceCE@convera.com	+49 800 627 0150
Hong Kong	CustomerServiceHK@convera.com	+852 2853 9867
Italy	CustomerServiceIT@convera.com	+ 39 06 87 410 441
Malta	CustomerServiceMY@convera.com	+356 623289201
New Zealand	CustomerServiceAU@convera.com	0800 787813
Poland	CustomerServicePL@convera.com	+420 234 722 811
Singapore	CustomerServiceSG@convera.com	+65 6494 8296
Spain	CustomerServiceP@convera.com	+900 933 217
Switzerland	CustomerServiceCE@convera.com	+41 840 86 86 86
United Kingdom	CustomerServiceUK@convera.com	+44 0800 096 0172
United States	CustomerServiceUS@convera.com	+1 866 381 6551
Other Countries	CustomerServiceUS@convera.com	+1 866 381 6551

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Glossary

Bank Code

A Bank Code is a code assigned by a central bank, a Bank Supervisory Body or a Bankers Association in a country assigned to all its licensed member banks. The rules vary to great extent between the countries. Also the name of such a code varies. EXAMPLES: · United States - Routing Number or ABA Number · Canada - Transit Number · United Kingdom - Sort Code · Australia/New Zealand - BSB Code (Bank State Branch) · India - Indian Financial System Code (IFSC) · Hong Kong - Hong Kong Branch Code · Singapore - Singapore Branch Code The bank code typically appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

Base amount

The amount of money sent, represented in the currency of the sender's account. So a Canadian company would send CAD or USD currency depending upon account type.

BBAN

The Basic Bank Account Number (BBAN) is an identifier that uniquely distinguishes an individual account, at a specific financial institution, in a particular country. The BBAN includes a bank identifier of the financial institution servicing that account. The BBAN is implemented by each national banking community and is comprised of the domestic account number, branch details and routing information. The BBAN serves as the core of the IBAN.

Beneficiary

The person or organization who receives your payment.

BSB

Bank Branch Identifier code. This information field changes based on the country the bank is in.

Delivery Method

Refers to the method that your payment is sent to your beneficiary. This can be Wire or Direct Credit. Not draft or cheque as yet.

Direct credit

When you set up a beneficiary or make a payment, you choose which payment delivery method you want to use: direct credit, wire or draft. Direct credit We recommend direct credit when sending AUD, CAD, EUR, GBP, HKD, NOK, NZD, SGD and USD to their respective countries - for example, AUD to Australia. This is because no handling fees are charged, so the full payment reaches your beneficiary. This also applies when sending USD to Canada, and EUR to all 19 Euro area countries, the 9 EU countries that don't use EUR (Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Poland, Romania, Sweden and the United Kingdom) as well as Singapore, Australia, US, Canada, New Zealand and Hong Kong. Note: In the USA, these are also known as ACH or Automated Clearing House payments.

Draft

A draft is a physical check in a foreign currency drawn on one of Convera's bank accounts. You can use drafts to pay your beneficiaries if you do not want to use direct credit or wire.

FX Amount

The amount of money sent, represented in the target currency using the quoted foreign exchange (FX) rate.

IBAN

The IBAN was originally developed to facilitate payments within the European Union but the format is flexible enough to be applied globally. IBAN imposes a flexible but regular format for account identification and contains validation information to avoid errors of transcription. The IBAN's primary purpose is to facilitate cross-border inter-bank routing and avoid routing errors. The IBAN consists of a 2 digit country code, followed by two check digits and up to thirty alphanumeric characters for the domestic bank account number, called the BBAN (Basic Bank Account Number). It is up to each country's national banking community to decide on the length of the BBAN for accounts in that country, but its length must be fixed for any given country. Further specifics regarding different country IBAN lengths and characteristics are detailed below. When a country has an established IBAN,

Glossary

Convera recommends using the IBAN for payments into these countries regardless of the currency.

Non-SWIFT BIC

Non-SWIFT BICs, as defined by the SWIFT Glossary are Business Identifier Codes which retain a '1' in the eighth spot of the BIC. These are not connected to the SWIFT Network, and in most instances are not able to be paid directly, with the exception of EUR SEPA payments, when applicable. In the event that a payment is remitted to an institution which has one of these BICs, an override SWIFT or correspondent instructions may need to be provided (An override SWIFT/BIC is an active SWIFT/BIC for an institution that accepts payments on behalf of the Non-SWIFT BIC through the SWIFT network). For non-SEPA payments, users should include the Non-SWIFT BIC in the SWIFT Branch Details field and input the override SWIFT in the beneficiary bank SWIFT address field For SEPA payments, verification is necessary to determine that the SWIFT/BIC is SEPA eligible through contacting a Convera Representative or through accessing the list of SEPA Credit Transfer participants.

Order

An order refers to the payment(s) coming through the system, not necessarily the delivery method of that payment(s). An order can contain one or more payments.

Payment Reference Numbers

Each payment has a unique number associated with it called the Payment ID - this ID allows you to uniquely identify a payment within your order. Your payment will be part of an order, which may contain one or more payments. Each order also has a unique number called the Order ID, which allows EDGE to identify which payments are part of the same order. This Order ID will be assigned as soon as an order is created, even if it has not been fully committed by you. When you have committed your order, we will assign a reference to your order, which travels with your order during further processing. This is listed as the 'confirmation reference' in the Payment History and Payment Details pages. Please note: If you send us funds to pay for an order, please put the

'confirmation reference' in the payment's reference field, so that we can match it to your order more easily and can ensure that your payments are sent as quickly as possible.

Rates

The rates shown are indicative of what you'll pay if you confirm your order before your quote expires. The rate for certain currencies may only be fixed when your beneficiary is paid.

Settlement Currency

Settlement currency is the currency in which you will pay Convera for this order.

Settlement Method

The method that you use to pay for this order can be wire or direct debit.

SWIFT / BIC Code

SWIFT codes are unique identification codes for both financial and non-financial institutions and are used when transferring money between banks. ISO 9362 (also known as SWIFT-BIC, BIC code, SWIFT ID or SWIFT code) is a standard format of Bank Identifier Codes approved by the International Organization for Standardization (ISO). It is the unique identification code of a particular bank. These codes are used when transferring money between banks, particularly for international wire transfers. The SWIFT code is 8 or 11 characters, made up of: · 4 characters - bank code (only letters) · 2 characters - ISO 3166-1 alpha-2 country code (only letters) · 2 characters - location code (letters and digits) (if the second character is '1', then it denotes a passive participant in the SWIFT network) · 3 characters - branch code, optional ('XXX' for primary office) (letters and digits) Where an 8-digit code is given, it may be assumed that it refers to the primary office.

Transaction

A transaction is an item within an order for payment.

Wire

When you set up a beneficiary or make a payment, you choose which payment delivery method you want to use: direct credit, wire or

Glossary

draft. Wire: A wire payment enables you to send over 130 currencies to 170 countries and territories. Convera delivers this through an international payment network. However, there can be handling fees for using the network and we can't guarantee that the full amount will reach your beneficiary. Note: Wire payments are also known as EFT or Electronic Funds Transfer.

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For more information

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