

Account Analysis Glossary

EFFECTIVE AFTER JULY 24, 2023



Previous Statement Description	New Statement Description	Type of fee	Definition
Account Monitoring	Account Monitoring	per account	Fee for Asset-based lending monitoring of accounts
ACH/Check Positive Pay	ACH Check Positive Pay - CASH FLOW	per account	Monthly flat fee-based charge for ACH and/or Check Positive Pay services
ACH CR Originated	ACH Credit Originated	per item	Charge for processing an ACH credit transaction initiated by the customer.
ACH Same Day CR Surcharge Per Item	ACH Credit Originated-Same Day	per item	Surcharge for ACH credits originated Same Day
ACH DR/CR Received	ACH Credit Received	per item	Charge for posting an ACH credit received to an account.
ACH DR Originated	ACH Debit Originated	per item	Charge for processing an ACH debit transaction initiated by the customer.
ACH Same Day DR Surcharge Per Item	ACH Debit Originated-Same Day	per item	Surcharge for ACH debits originated Same Day
ACH DR/CR Received	ACH Debit Received	per item	Charge for posting an ACH debit received to an account.
CASH FLOW PAYMENT SOLUTIONS-ACH	ACH Origination - CASH FLOW	per account	Monthly flat fee-based charge for ACH Origination services. Transaction limits apply.
ACH Positive Pay	ACH Pos Pay Maint	per Company ID	Monthly charge for ACH Positive Pay services on one or more accounts under a Company ID on eTreasury
ACH RETURNED ITEM	ACH Rtn / NOC	per item	ACH debit/credit transaction returned via the ACH network
Agent Deposit Reporting Monthly Fee	Agent Deposit Reporting Maint	per account	Monthly charge for providing Agent Deposit services (On-Us auxiliary identifiers chosen by client)
Analysis Adjustment	Analysis Adjustment	per account	manual charge for any adjustment
Auto Investment Monthly Fee - Repo	Auto Investment Monthly Fee - Repo	per account	Monthly charge for Repurchase Agreement sweep services.
Auto Borrow Repay	Automated Loan Sweep	per account	Monthly charge for providing repayment service associated with automated loan advance or paydown
BANKING SUPPLIES	BANKING SUPPLIES	per \$ amount	Manual GIB fee for putting services such as checkbook reorders through AA to use balances to pay
Canadian Cash Management Services	Canadian Cash Management Services	flat fee	Monthly fee for total of all services used on a client's account(s) with Bank of Montreal
Checks Paid	Checks Paid	per item	Charge for handling and positing checks drawn on and paid against a demand deposit account.
Monthly Maintenance	Commercial Acct Maint	per account	Monthly charge for having an analyzed account

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Courier Fees	Courier	flat fee	Fee for courier services
Ctrl Disb Add'l Acct	Ctrl Disb Add'l Acct	per account	Monthly charge for reporting more than one account via Controlled Disbursement
Contr Disb Summary via Web-Link	Ctrl Disb Maint	per account	Monthly charge for a daily summary report on eTreasury listing total # of checks clearing and total \$ amount
Indexed Image File Monthly Maintenance	Cust Check Image File Maint	per Company ID	TIF File delivered to client for deposited item images
Blocked Accts Maint Fee	DACA Maint	per account	Monthly charge for providing block account services.
Daily Cash Deposits \$1,000 & Over (\$1 for 1st 1000, .20 per 100)	Daily Cash Deposits	per \$100	Transaction fee for depositing cash over the counter at a branch
Location-User Group Charge	Deposit Location Code Maint	per location	Monthly charge for each physical location or internal department using Deposit-Link by the same client
Deposit	Deposit Ticket	per item	Charge for handling and posting a deposit to an account
Image Cash Letter Deposit Fee (Direct Send)	Deposit Ticket	per item	Charge for handling and posting a deposit to an account
Deposit Link Deposits	Deposit Ticket	per item	Charge for handling and posting a deposit to an account
Deposited Item Returned	Deposited Item - Rtn	per item	Charge for processing a return item against an account.
items deposited	Deposited Items - Non-Webster	per item	Charge for handling and posting individual checks within a deposit
Image Cash Letter Per Item (Direct Send)	Deposited Items - Non-Webster	per item	Charge for handling and posting individual checks within a deposit
Deposit-Link Items Deposited	Deposited Items - Non-Webster	per item	Charge for handling and posting individual checks within a deposit
items deposited	Deposited Items - On-Us	per item	Charge for handling and posting individual checks within a deposit
Image Cash Letter Per Item (Direct Send)	Deposited Items - On-Us	per item	Charge for handling and posting individual checks within a deposit
Deposit-Link Items Deposited	Deposited Items - On-Us	per item	Charge for handling and posting individual checks within a deposit

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CASH FLOW PAYMENTS SOLUTIONS-Deposit-Link	Deposit-Link - CASH FLOW	per account	Monthly flat fee-based charge for providing Deposit-Link services.
Direct Transmission Surcharge	Direct Transmission Surcharge	per Company ID	Charge for transmitting ACH files rather than manually uploading them to eTreasury
FBO Structure Monthly	FBO Structure Monthly	per billing relationship	Monthly charge for maintaining an FBO structure
Full Recon Maint	Full Recon Maint	per account	Monthly fee for providing reconciliation of all account transactions
FullPay Service Surcharge	FullPay Service Surcharge	per item	Charge for the "full pay" option for international wires on eTreasury, ensuring that the receiver gets the full amount of the wire without any intermediary bank deductions
Image Cash Letter Monthly Fee (Direct Send)	Image Cash Letter FTP Maint	per Company ID	Monthly fee for providing ICL services
Wire Transfer - Incoming	Incoming Fedwire	per item	Charge for posting and handling a Fedwire wire transfer received for the customer's account.
MNTHLY SMART SAFE Trans Fee	MNTHLY SMART SAFE Trans Fee	per month	Monthly Maintenance for smart safe service
NSF/UNCOLLECTED ITEMS CHARGE	NSF - Uncollected Funds Item	per item	Overdrafts as determined by relationship team to be charged
Webster Web-Link Additional Account	OLB Acct Maint	per account by Company ID	Charge for providing online banking services. The number of accounts set up under a Company ID are charged to the designated billing account in eTreasury, including closed or non-analyzed accounts.
Webster Web-Link Monthly Fee	OLB Acct Maint	per account by Company ID	Charge for providing online banking services. The number of accounts set up under a Company ID are charged to the designated billing account in eTreasury, including closed or non-analyzed accounts.
Web-Link Online AC Summary	OLB Acct Maint	per account by Company ID	Charge for providing online banking services. The number of accounts set up under a Company ID are charged to the designated billing account in eTreasury, including closed or non-analyzed accounts.
Web-Link Account Transfer Mo. Maint. Fee	OLB Acct Maint	per account by Company ID	Charge for providing online banking services. The number of accounts set up under a Company ID are charged to the designated billing account in eTreasury, including closed or non-analyzed accounts.

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Previous Statement Description	New Statement Description	Type of fee	Definition
ACH BATCH INPUT	OLB-ACH Files Uploaded	per file	Charge per ACH file uploaded to eTreasury
ACH Monthly Fee	OLB-ACH Maint	per account	Monthly charge for providing ACH funds transfer services.
Business Bill Pay Monthly	OLB-Bill Pay Maint	per account	Online service for clients to pay invoices via check or electronic credit
EDI Remittance Advising Monthly Fee	OLB-NACHA EDI/Detail Rptg	per Company ID	Monthly charge for providing EDI Remittance information to the customer.
ACH Notice of Return Monthly Recurring	OLB-NACHA Rt/ Rptg Maint	per Company ID	Monthly notification of ACH return or change activity via eTreasury
ACH Notice of Change Monthly Recurring	OLB-NACHA Rt/ Rptg Maint	per Company ID	Monthly notification of ACH return or change activity via eTreasury
Outbound Domestic Multibank Rpt	OLB-Prior Day Rptg Maint	per Company ID	Monthly charge for providing BAI file transmission or for transmitting a client's Webster account data to another bank for online reporting or for receiving a client's account data from other bank for reporting on eTreasury.
Inbound Domestic Multibank Rpt	OLB-Prior Day Rptg Maint	per Company ID	Monthly charge for providing BAI file transmission or for transmitting a client's Webster account data to another bank for online reporting or for receiving a client's account data from other bank for reporting on eTreasury.
Inbound Int'l Multibank Rpt	OLB-Prior Day Rptg Maint	per Company ID	Monthly charge for providing BAI file transmission or for transmitting a client's Webster account data to another bank for online reporting or for receiving a client's account data from other bank for reporting on eTreasury.
Outbound Int'l Multibank Rpt	OLB-Prior Day Rptg Maint	per Company ID	Monthly charge for providing BAI file transmission or for transmitting a client's Webster account data to another bank for online reporting or for receiving a client's account data from other bank for reporting on eTreasury.
BAI Reporting Monthly Fee	OLB-Prior Day Rptg Maint	per Company ID	Monthly charge for providing BAI file transmission or for transmitting a client's Webster account data to another bank for online reporting or for receiving a client's account data from other bank for reporting on eTreasury.
Wire Transfer - Mail Advice Fee	OLB-Wire Detail Rptg Maint	per Company ID	Charge for online notification of incoming/outgoing wire transfer details

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Previous Statement Description	New Statement Description	Type of fee	Definition
Wire Transfer on Web-Link Monthly Maint (1-10 Accounts put 1 in volume)	OLB-Wire Transfer Maint	per Company ID	Monthly charge for providing Wire Transfer services on eTreasury
Web-Link Domestic	Online Outgoing Domestic Wire	per item	Monthly charge for initiation of wire transfers including fedwires and domestic funds.
Contract Call In Non-Rep	Online Outgoing Domestic Wire	per item	Monthly charge for initiation of wire transfers including fedwires and domestic funds.
Web-Link International (USD)	Online Outgoing Intl Wire	per item	Charge for initiating an international funds transfer via OLB, regardless of denomination in USD or FX.
Web-Link FX Wire	Online Outgoing Intl Wire	per item	Charge for initiating an international funds transfer via OLB, regardless of denomination in USD or FX.
Branch/Dept Wire Domestic	Outgoing Fedwire - Branch	per item	Charge for initiating a funds transfer at a branch or department.
Branch/Dept Wire International	Outgoing FX Wire - Branch	per item	Charge for initiating an international funds transfer at a branch
Paper Statement Fee	Paper Statement Fee	per statement	Charge for each paper statement mailed to clients
Partial Recon Maint	Partial Recon Maint	per account	Monthly charge for providing basic paid check reconciliation
Payee Name Positive Pay Monthly Fee	Payee Pos Pay Maint	per account	Monthly charge for the Payee Name service associated with a positive pay account.
Payment-Link Monthly Maint QPAY	Payment-Link LITE/QPAY Maint	per account	Monthly fee for QuickPay or Lite site
Payment-Link Bill Paid	Payment-Link Bill Paid	per item	Per bill/invoice paid (all channels); ACH and card is not broken out
Payment-Link Detail Presentment	Payment-Link Detail Presentment	per item	Charge for full detail (PDF) or detail data (max 6 columns and unlimited rows) based on the customer profile and each Enrolled Customer having a billing record loaded into Payment-Link in the month.
Payment-Link File Trnsfr Monthly	Payment-Link File Transfer Maint	per item	Outbound A/R files via SFTP
Payment-Link IVR Per Minute Use	Payment-Link IVR Per Minute Use	per item	IVR and telecom per minute, in addition to bill paid
Payment-Link Monthly Maint PKG2	Payment-Link PKG Maint	per account	Monthly fee for Payment-Link packages.

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Payment-Link Plus Per Item Fee	PAYMENT-LINK PLUS ITEMS	per item	Includes payments and rejected/return items
Payment-Link Plus Monthly Fee	PAYMENT-LINK PLUS MAINT	per account	Biller monthly fee
Payment-Link Monthly Maint ENR	Payment-Link PRO Maint	per account	Monthly fee for Pro site
Payment-Link Summary Presentment	Payment-Link Summary Presentment	per item	Summary bill/invoice presentment – max 2 columns and 8 fields; will always get volume in this service regardless if summary bill is viewable or not (should zero price if no presentment is being done online)
Per Deposit	Per Deposit	per item	Per Deposit Flat Fee (Covers first \$2, verified)
Per Deposit Discrepancy - Adjustment	Per Deposit Discrepancy - Adjustment	per item	Per Deposit Adjustment Flat Fee
Positive Pay Monthly Fee	Pos Pay Maint	per account	Monthly charge for providing positive pay services.
Positive Pay per item	Positive Pay Paid Items	per item	Charge for handling Paid, Returned and Deleted checks on a DDA with positive pay services.
Per Roll of Coin	Purchase Coin Non-Standard Per Roll	per item	Orders for individual roll of coin = non-standard (if box = standard)
Purchase Coin Per Standard Box	Purchase Coin Per Standard Box	per item	Coin orders purchased by standard Box/denomination
Purchase Currency Per Standard Strap	Purchase Currency Per Standard Strap	per item	Currency Order purchased by FRB standard strap by denomination (per 1 notes)
R06 Processing Fee	R06 Processing Fee	per billing relationship	Monthly charge for special processing
Deposit Link Monthly Maint Fee	RDC Maint	per account	Monthly charge for providing Deposit-Link services.
Deposit Link Check Scanner Fee (varies)	RDC Scanner	per scanner	One time fee via AA, and/or monthly AA charge, LOB or Customer expense
Recon Paid Tape Output Per Month	Report Delivery Online	per account	Monthly charge for providing a Paid Item Report for a reconciliation account via eTreasury.
CT Retail 90day Archive Image	Retail 90day Archive Image I/C	per item	The storage of images on line in the archive for access via a web based browser for 9 days.
MA Retail Archive Access	Retail Archive Access	per account	Access to the Lockbox Image Archive

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Previous Statement Description	New Statement Description	Type of fee	Definition
CT Retail Archive Access	Retail Archive Access I/C	per account	Access to the Lockbox Image Archive
CT Retail Lbx Per Item	Retail Check & List I/C	per item	Processing of a payment with one check and one coupon
CT Retail Lbx Per Item	Retail Check Only I/C	per item	Processing of a payment that doesn't match the check
CT Retail E-Lockbox Mo Fee	Retail E-Lockbox Mo Fee I/C	per account	Monthly Fee for eLockbox - enables clients to accept consumer bill payments into lockbox - pseudo image is created in archive
CT Retail E-Lockbox per Item	Retail E-Lockbox per Item I/C	per item	per item fee for images integrated into archive
MA Retail Lbx Account Lookup	Retail LBX Account Lookup	per lookup	Charge for the receipt of a company's receivable file (name / address and account number) so an account number search can be performed on check only's or check and list without an account.
MA Retail Lbx Annual Box Rental	Retail LBX Annual Box Rental	annual	Box will be set up at South Boston Postal Annex and passed on at cost.
CT Retail Lbx Annual Box Rental	Retail Lbx Annual Box Rental I/C	annual	cost to maintain a PO box
CT Retail Lbx Card Processing	Retail Lbx Card Processing I/C	per item	Credit card processing fee covers the look-up and authorization of the credit card payers credit card number via the Bank's application. Fee is based upon per credit card entered and the fee would cover the output report.
MA Retail Lbx Cash per item	Retail LBX Cash Per Item	per item	Processing cash under dual control and preparing substitute document or other customer specified process.
CT Retail Lbx Cash per item	Retail Lbx Cash per item I/C	per item	Processing cash under dual control and preparing substitute document or other customer specified process.
MA Retail Lbx CD Archive	Retail LBX CD Archive	per account	Monthly customer CD containing images of checks and back up captured during the month. This may also contain reports. A CD ROM can contain approximately 25, images.
MA Retail Lbx CDM -items decisioned	Retail LBX CDM - Items Decisioned	per item	The Exception item is per check decisioned by the customer (rejected or processed).
CT Retail Lbx CDM -items decisioned	Retail Lbx CDM -items decisioned I/C	per item	Item fee for items presented through the Customer Decisioning Module to the end customer.

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Previous Statement Description	New Statement Description	Type of fee	Definition
CT Retail Lbx CDM Maint	Retail Lbx CDM Maint I/C	per account	Ability for bank customers to view images and decision items on the web.
MA Retail Lbx Per Item	Retail LBX Check and List	per item	Processing of a payment with a list of invoices
MA Retail Lbx Per Item	Retail LBX Check Only	per item	Processing of a payment only including a check
MA Retail Lbx Corr Handling	Retail LBX Corr Handling	per item	non remittance rec'd in LBX
CT Retail Lbx Corr Handling	Retail Lbx Corr Handling I/C	per item	non remittance rec'd in LBX
MA Retail Lbx Data Capture - ks	Retail LBX Data Capture - ks	per keystroke	Any information the customer requires us to key from the stub or check.
CT Retail Lbx Data Capture - ks	Retail Lbx Data Capture - ks I/C	per keystroke	Any information the customer requires us to key from the back up or check, including navigational keystrokes.
MA Retail Lbx Data Trans-record (per check)	Retail LBX Data Trans-Record -- Per Check	per item	Per item fee for data file.
CT Retail Lbx Data Trans-record (per check)	Retail Lbx Data Trans-record (per check) I/C	per item	Number of records within a transmission
MA Retail Lbx Deposit Prep	Retail LBX Deposit Prep	per day	The cost of preparing lockbox items for deposit.
MA Retail Lbx Express Mail In	Retail LBX Express Mail In	per item	Any overnight carrier that delivers an express mail package is treated with expedited handling. We log the tracking number, verify contents and give priority processing to the payments.
CT Retail Lbx Canadian Items	Retail Lbx Foreign Items I/C	per item	Processing of Canadian items
MA Retail Lbx InBound Trans Maint	Retail LBX InBound Trans Maint	per account	Either a stop or rec file coming to FIS. The unit is number of transmissions so a stop and receivable file would be 2 for the mo.
MA Retail Lbx Monthly Maint	Retail LBX Maint	per account	The maintenance of the lockbox account on the system with processing instructions and database management.
CT Retail Lbx Monthly Maint	Retail Lbx Monthly Maint I/C	per account	The maintenance of the lockbox account on the system with processing instructions and database management.
MA Retail Lbx Per Item	Retail LBX Multi	per item	Processing of a payment with multiple checks per invoice
MA Retail Lbx Online Archive 2Yr	Retail LBX Online Archive 2 Yr	per item	The storage of images on line in the archive for access via a web based browser for 2 years.

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Previous Statement Description	New Statement Description	Type of fee	Definition
MA Retail Lbx Online Archive 2Yr	Retail LBX Online Archive 2 Yr	per item	The storage of images on line in the archive for access via a web based browser for 2 years.
CT Retail Lbx Online Archive 2Yr	Retail Lbx Online Archive 2Yr I/C	per item	The storage of images on line in the archive for access via a web based browser for 2 years.
MA Retail Lbx Online Archive 7Yr	Retail LBX Online Archive 7 Yr	per item	The storage of images on line in the archive for access via a web based browser for 7 years.
CT Retail Lbx Online Archive 7Yr	Retail Lbx Online Archive 7Yr I/C	per item	The storage of images on line in the archive for access via a web based browser for 7 years.
MA Retail Lbx per image	Retail LBX Per Image	per item	"The imaging of all backup, which may include envelopes or letters - (check/coupon only at no charge, includes envelope - modify volume if not needed)"
CT Retail Lbx per image	Retail Lbx per image I/C	per item	Cost of imaging all backup, which may include envelopes, invoices, check stubs, and or letters, check is covered in the basic fee.
MA Retail Lbx Reject Repair	Retail LBX Reject Repair	per item	Data entry repair of OCR scan lines that can not read or MICR lines of checks that can't be read.
CT Retail Lbx Reject Repair	Retail Lbx Reject Repair I/C	per item	System rejects, item could not read (Charge for handling items received through a lockbox which cannot be processed.)
MA Retail Lbx Per Item	Retail LBX Single Matched	per item	Processing of a payment with one check and one coupon
MA Retail Lbx Per Item	Retail LBX Single Unmatched	per item	Processing of a payment that doesn't match the check
MA Retail Lbx Trans Maint	Retail LBX Trans Maint	per transmission per box	The maintenance and file transfer of customers account information for import into one of the systems for accounting purposes. If customer has a payment and image file transmission the unit will be two.
CT Retail Lbx Trans Maint	Retail Lbx Trans Maint I/C	per account	The maintenance and file transfer of customers account information for import into one of the systems for accounting purposes.
MA Retail Lbx Unbankable items	Retail LBX Unbankable Items	per item	Handling of items that do not meet customer processing requirements. These items are physically returned to the customer.

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Previous Statement Description	New Statement Description	Type of fee	Definition
CT Retail Lbx Unbankable items	Retail Lbx Unbankable items I/C	per item	The handling of items that do not meet the customers processing instructions. Items in this category also include an empty envelope or correspondence only to the customer. - anything returned, non-processable or correspondence is considered and priced as an unbankable.
MA Retail Lbx US Mail Out	Retail LBX US Mail Out	per item	Outgoing remittance package through US mail. This price point includes postage - there is not a cost for packaging. The postage cost is actual out of pocket postage plus a small markup to handle the packaging.
CT Retail Lbx US Mail Out	Retail Lbx US Mail Out I/C	per item	mail sent out/back to client
Retail Lockbox - Deposit Prep fee	Retail Lockbox - Deposit Prep fee I/C	per day	The cost of preparing lockbox items for deposit.
CT Retail Lbx Per Item	Retail Multiple I/C	per item	Processing of a payment with multiple checks per invoice
CT Retail Lbx Per Item	Retail Single Matched I/C	per item	Processing of a payment only including a check
CT Retail Lbx Per Item	Retail Single Unmatched I/C	per item	Processing of a payment with a list of invoices
Returns Special Handling Monthly Fee	Return Item - Special Handling	per account	Monthly charge for special processing for returned items - usually redeposit services
Reverse Positive Pay	Reverse Pos Pay Maint	per account	Monthly charge for reverse positive pay services on accounts that do not issue checks.
Reverse Positive Pay	Reverse Positive Pay - CASH FLOW	per account	Monthly flat fee-based charge for reverse positive pay services (no matching). Intended for accounts that do not issue checks.
SMART SAFE Transmission Fee	SMART SAFE Transmission Fee	per item	Per deposit fee for SMART Safe Advance Credit Transactions
Per Order	Standard "Change Order" Purchase	per item	Coin & Currency Per Order - Flat Fee
Stop Payment	Stop Payment	per item	Charge for placing a stop on a check
Sub-Accounting Monthly Fee	Sub-Accounting Monthly Fee	per billing relationship	Monthly charge for providing sub-accounting services.
Sub-Accounting per Account Fee	Sub-Accounting per Account Fee	per account	Monthly charge for each sub-account (primarily used by GIB).

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transportation	transportation	per account	manual charge
Verified Coin Per Non-Standard Bag	Verified Coin Per Non-Standard Bag	per item	A partial bag of coin (mixed or a specific denomination), or in excess of 5lbs = non standard
Per Standard Coin Bag	Verified Coin Per Standard Bag	per item	Bulk Coin Deposits per FRB standard bag, can be of same or mixed denominations, not to exceed 5lbs
Verified Deposit Currency (\$2,001+)	Verified Deposit Currency (\$2,001+)	per item	Fee only applicable to deposits greater than \$2,. Fee charged per \$1,
Verified Deposit Currency (up to \$2000, per thousand)	Verified Deposit Currency (up to \$2000, per thousand)	per item	Fee only applicable to deposits less than \$2,. Fee charged per \$1,
MA Whlse 90 Day Archive Image	Whlse 90 Day Archive Image	per item	The storage of images on line in the archive for access via a web based browser for 9 days.
CT Whlse 90 Day Archive Image	Whlse 90 Day Archive Image I/C	per item	The storage of images on line in the archive for access via a web based browser for 9 days.
MA Whlse Archive Access	Whlse Archive Access	per account	Access to the Lockbox Image Archive
CT Whlse Archive Access	Whlse Archive Access I/C	per account	Access to the Lockbox Image Archive
MA Whlse Lbx Annual Box Rental	Whlse LBX Annual Box Rental	annual	Box will be set up by FIS at South Boston Postal Annex, passed through at cost.
CT Whlse Lbx Annual Box Rental	Whlse Lbx Annual Box Rental I/C	annual	box renewal fee
MA Whlse Lbx Batch Rough Sort	Whlse LBX Batch Rough Sort	per item	Sorting box contents into 5 or fewer sorts. This does not include detailed sorting requirements, as an example all A's together, all B's together.
MA Whlse Lbx Cash per item	Whlse LBX Cash per Item	per item	Processing cash under dual control and preparing substitute document or other customer specified process.
CT Whlse Lbx Cash per item	Whlse Lbx Cash per item I/C	per item	Processing cash under dual control and preparing substitute document or other customer specified process.
MA Whlse Lbx CD Archive	Whlse LBX CD Archive	per account	Monthly customer CD containing images of checks and back up captured during the month.
CT Whlse Lbx CD Archive	Whlse Lbx CD Archive I/C	per account	Monthly customer CD containing images of checks and back up captured during the month.

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MA Whlse Lbx CDM -items	Whlse LBX CDM Items	per item	Item fee for items presented through the Customer Decisioning Module to the end customer.
MA Whlse Lbx CDM Maint	Whlse LBX CDM Maint	per account	Ability for bank customers to view images and decision items on the web.
CT Whlse Lbx Check Photo	Whlse Lbx Check Photo I/C	per item	The cost to photocopy a check and re associate to the envelope for return to customer. Stapling is included.
MA WHLSE LBX CORRO HANDLING	Whlse LBX Corro Handling	per item	non remittance rec'd in LBX
MA Whlse Lbx Data Capture - ks	Whlse LBX Data Capture - ks	per keystroke	Any information the customer requires us to key from the back up or check, including navigational keystrokes.
CT Whlse Lbx Data Capture - ks	Whlse Lbx Data Capture - ks I/C	per keystroke	Any information the customer requires us to key from the back up or check, including navigational keystrokes.
MA Whlse Lbx Data Trans-record	Whlse LBX Data Trans Record	per item	Per item fee for data file.
CT Whlse Lbx Data Trans-record	Whlse Lbx Data Trans-record I/C	per item	Number of records within a transmission
MA Whlse Lbx Deposit Prep	Whlse LBX Deposit Prep	per day	The cost of preparing lockbox items for deposit.
MA Whlse Lbx Express Mail In	Whlse LBX Express Mail In	per item	Any overnight carrier that delivers an express mail package is treated with expedited handling. We log the tracking number, verify contents and give priority processing to the payments.
MA Whlse Lbx Canadian Items	Whlse LBX Foreign Items	per item	Any items in Canadian denomination will be charged an item fee.
CT Whlse Lbx Canadian Items	Whlse Lbx Foreign Items I/C	per item	Processing of Canadian items
MA Whlse Lbx Monthly Maint	Whlse LBX Maint	per account	Charge for having lockbox processing instructions and database management.
CT Whlse Lbx Monthly Maint	Whlse Lbx Monthly Maint I/C	per account	The maintenance of the lockbox account on the system with processing instructions and database management.
MA Whlse Lbx Non Std. Payee	Whlse LBX Non Std. Payee	per item	If a customer has more than 1 acceptable payees.
MA Whlse Lbx Online Archive 2Yr	Whlse LBX Online Archive 2 Yr	per item	The storage of images on line in the archive for access via a web based browser for 2 years.
CT Whlse Lbx Online Archive 2Yr	Whlse Lbx Online Archive 2Yr I/C	per item	The storage of images on line in the archive for access via a web based browser for 2 years.

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MA Whlse Lbx Online Archive 7Yr	Whlse LBX Online Archive 7 Yr	per item	The storage of images on line in the archive for access via a web based browser for 7 years.
CT Whlse Lbx Online Archive 7Yr	Whlse Lbx Online Archive 7Yr I/C	per item	The storage of images on line in the archive for access via a web based browser for 7 years.
MA Whlse Lbx per Image	Whlse LBX per Image	per item	Cost of imaging all backup, which may include envelopes, invoices, check stubs, and or letters, check is covered in the basic fee.
CT Whlse Lbx per Image	Whlse Lbx per Image I/C	per item	The imaging of all backup, which may include envelopes or letters.
MA Whlse Lbx Per Item	Whlse LBX Per Item	per item	Includes the opening of the envelopes, verifying contents and preparing checks for deposit. Contents of the envelope will be handled according to customer instructions.
CT Whlse Lbx Per Item	Whlse Lbx Per Item I/C	per item	Includes the opening of the envelopes, verifying contents and preparing checks for deposit. Contents of the envelope will be handled according to customer instructions.
CT Whlse Lbx Reports	Whlse Lbx Reports I/C	per account	Charge for Standard Reporting if NOT receiving on archive
MA Whlse Lbx Trans Maint	Whlse LBX Trans Maint	per account	The maintenance and file transfer of customers account information for import into one of the systems for accounting purposes.
CT Whlse Lbx Trans Maint	Whlse Lbx Trans Maint I/C	per account	The maintenance and file transfer of customers account information for import into one of the systems for accounting purposes.
MA Whlse Lbx Unbankable items	Whlse LBX Unbankable Items	per item	The handling of items that do not meet the customers processing instructions. Items in this category also include an empty envelope or correspondence only to the customer, non processables
CT Whlse Lbx Unbankable items	Whlse Lbx Unbankable items I/C	per item	The handling of items that do not meet the customers processing instructions. Items in this category also include an empty envelope or correspondence only to the customer. - anything returned, non-processable or correspondence is considered and priced as an unbankable.

Account Analysis Glossary

EFFECTIVE AFTER JULY 24, 2023



Previous Statement Description	New Statement Description	Type of fee	Definition
MA Whlse Lbx US Mail Out	Whlse Lbx US Mail Out	per item	Outgoing remittance package through US mail. This price point includes postage - there is not a cost for packaging. The postage cost is actual out of pocket postage plus a small markup to handle the packaging.
CT Whlse Lbx US Mail Out	Whlse Lbx US Mail Out I/C	per item	mail sent out/back to client
Wholesale Lockbox - Deposit Prep Fee	Wholesale Deposit Prep Fee I/C	per day	The cost of preparing lockbox items for deposit.
CASH FLOW PAYMENTS SOLUTIONS-WIRE	Wire Transfer - CASH FLOW	per account	Monthly flat fee-based charge for wire transfers. Transaction limits apply.
Web-Link Deposited Item Monthly Image Fee	WL Deposited Item Monthly Image Fee	per account	Monthly charge to provide deposited item images via eTreasury
Web-Link Monthly Image View (Bundled Image Services)	WL Monthly Image View	per account	Monthly charge to provide Bundled Image Service via eTreasury
Web-Link Paid Item Monthly Image Fee	WL Paid Item Monthly Image Fee	per account	Monthly charge to provide paid item images via eTreasury
Web-Link Return item Detail	WL Return item Detail	per billing relationship	Monthly charge for providing return deposited item detail on eTreasury
ZBA Concentration	ZBA Master - Acct Maint	per account	Charge for maintaining zero balance services at the master account level.
ZBA Sub-Account	ZBA Subsidiary - Acct Maint	per account	Charge for maintaining zero balance services at the sub account level.