



**List of Services
Global Transaction Services Terms & Conditions**

The services available under the Global Transaction Services Terms & Conditions ("T&C") are listed below and indicate which sections of the T&C include the service terms for each such service. The global regions where each service is available are indicated as follows:

- ✓ means that the service is available and the service terms are included in the indicated "section" of the T&C.
- + means that the service is available and the service terms are included in the indicated "section" along with supplementary agreements.

<u>Service Name</u>	<u>Category</u>	<u>GTST&C Section Title</u>	<u>U.S.</u>	<u>Canada</u>	<u>LATAM</u>	<u>EMEA</u>	<u>APAC</u>
Account Reconciliation	Payments	Account Reconciliation	✓	✓			
Account Reconciliation Inquiry	Payments	Account Reconciliation	✓				
ACH Blocks and Authorizations (U.S)	Payments	Automated Clearing House (ACH) Authorization to Receive	✓				
ACH Blocks and Authorizations (U.S)	Receivables	Automated Clearing House (ACH) Authorization to Receive	✓				
ACH Blocks and Authorizations with UPIC (U.S)	Payments	Automated Clearing House (ACH) Authorization to Receive	✓				
ACH Blocks and Authorizations with UPIC (U.S)	Receivables	Automated Clearing House (ACH) Authorization to Receive	✓				
ACH Debits (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
ACH Delayed Availability (ACH Debits) (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
ACH for Internal Bank Clients	Payments	Internal Clients – Bank ACH	+				
ACH Managed Processing (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
ACH Payments (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
ACH Positive Pay Service	Payments	ACH Positive Pay	✓				
ACH Prefund (ACH Credits) (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
ACH tax payments (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
ACH Transmissions (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
ACH Transmissions (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
Bank of America Local Office Provided International Remote Deposit Service	Receivables	Commercial Deposits					+
Banking Center Deposits	Receivables	Commercial Deposits	✓				
BillPay (Canada)	Payments	TaxPay and BillPay		✓			
Canada Cash Deposits	Receivables	Commercial Deposits		✓			
Cash Express (ACH) (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
Cash Express (ACH) (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
Cash Letters	Receivables	Commercial Deposits	✓	✓	✓	✓	
Cash Vault Deposits	Receivables	Commercial Deposits	✓				
CASH360	Receivables	CASH360	+				
CashPay®	Card	CashPay®	✓				
CashPro Account Reconciliation	Payments	Account Reconciliation	✓	✓			
CashPro Biller Gateways™ (CBG)	Receivables	Biller Gateway Solutions	✓				
CashPro® Trade – Bank Payment Obligation - Buyer	Trade Products & Services	Bank Payment Obligation - Buyer	✓	✓	✓	+	✓
CashPro® Trade – Commercial Letters of Credit-Advised (Confirmed/Unconfirmed)	Trade Products & Services	Commercial Letters of Credit-Advised (Confirmed/Unconfirmed)	✓	✓	✓	+	✓
CashPro® Trade – Incoming Collections	Trade Products & Services	Incoming Collections	✓	✓	✓	+	✓
CashPro® Trade – Information Reporting and Image Access	Trade Products & Services	Information Reporting and Image Access	✓	✓	✓	+	✓
CashPro® Trade – Open Account	Trade Products & Services	Open Account	✓	✓	✓	+	✓
CashPro® Trade – Outgoing Collections - Direct or Over the Counter Services	Trade Products & Services	Outgoing Collections - Direct or Over the Counter Services	✓	✓	✓	+	✓
CashPro® Trade – Payables Finance Buyer	Trade Products & Services	Payables Finance Buyer	✓	✓	✓	+	✓
CashPro® Trade – Payables Finance Seller	Trade Products & Services	Payables Finance Seller	✓	✓	✓	+	✓
CashPro® Trade – Standby & Commercial Letters of Credit & Guarantees-Issued	Trade Products & Services	Standby and Commercial Letters of Credit and Guarantees-Issued	✓	✓	✓	+	✓
CashPro® Trade – Standby Letters of Credit-Advised (Confirmed / Unconfirmed)	Trade Products & Services	Standby Letters of Credit-Advised (Confirmed / Unconfirmed)	✓	✓	✓	+	✓
CashPro® Alerts	Information & Data	Notifications Service	✓	✓	✓	✓	✓
CashPro® Assistant - Analytics	Information & Data	Data Aggregation and Usage	✓	✓	✓	✓	✓
CashPro® BillPay & Invoice Management (U.S.)	Payments	Bill Pay and Invoice Management Online	✓				
CashPro® BillPay (U.S.)	Payments	Bill Pay and Invoice Management Online	✓				

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CashPro® Check Management	Payments	Positive Pay	✓	✓	✓		
CashPro® Connect – ACH (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
CashPro® Connect – ACH (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
CashPro® Connect – Bank Printed Drafts	Payments	Bank Printed Drafts	✓	✓	✓	+	✓
CashPro® Connect – Cross Border ACH (U.S)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓				
CashPro® Connect – Information Reporting	Information & Data	Information Reporting	✓	✓	✓	✓	✓
CashPro® Connect (account transfers, wires, FX wires)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	✓
CashPro® Connect (file transmissions, H2H)	File Processing & Data Translation	Data Translation Services					
CashPro® Credit	CashPro Credit	CashPro® Credit	+				
CashPro® Express - Analytics & Forecasting	Information & Data	Data Aggregation and Usage	✓		✓		
CashPro® Express (ACH) (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
CashPro® Express (ACH) (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
CashPro® Express Image Access	Information & Data	Image Services	✓	✓	✓		
CashPro® Express Payments (account transfers, wires, FX wires)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	
CashPro® Express Stop Payments	Payments	Electronic Stop Payment	✓				
CashPro® Foreign Exchange (Derivatives & Spot Trades)	Electronic Foreign Exchange	Foreign Exchange Derivatives Module Additional Terms	+	+	+	+	+
CashPro® Foreign Exchange (Spot Trades Only)	Electronic Foreign Exchange	Electronic Foreign Exchange	✓	✓	✓	✓	✓
CashPro® FX Trade and Pay	Payments	FX Trade and Pay	+	+	+	+	+
CashPro® Global Payments – Bank Printed Drafts	Payments	Bank Printed Drafts	✓	✓	✓	+	✓
CashPro® Global Payments (account transfers, wires, FX wires)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	✓
CashPro® Global Payments (ACH) (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
CashPro® Global Payments (ACH) (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
CashPro® Global Payments (Cross-Border ACH) (U.S)	Payments	Wire Transfers; Domestic and International Electronic Funds Transfers	✓				
CashPro® Notifications	Information & Data	Notifications Service	✓	✓	✓	✓	✓
CashPro® Online (ACH) (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
CashPro® Online (ACH) (U.S)	Receivables	Automated Clearing House Services (ACH)	✓				
CashPro® Online (lockbox & image lockbox)	Receivables	Lockbox	✓	✓		+	
CashPro® Online (tax payments by wire transfer)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓			+	✓
CashPro® Online Check Positive Pay	Payments	Positive Pay	✓				
CashPro® Online Image Access	Information & Data	Image Services	✓	✓	✓		
CashPro® Online Payments (account transfers, wires, FX wires)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	✓
CashPro® Online Stop Payments	Payments	Electronic Stop Payments	✓				
CashPro® Stop Payments	Payments	Positive Pay	✓				
Check Image Inquiry	Information & Data	Image Services	✓	✓	✓		
Check Issuance (check print outsourcing)	Payments	Check Issuance	✓	✓		✓	✓
Check to ACH Conversion (U.S)	Receivables	Check To ACH Conversion	✓				
Client Side Capture	Receivables	Client Side Capture	✓				
Coin and Currency Change Orders (Vaults)	Currency	Coin and Currency	✓				
Commercial Prepaid Card	Card	Commercial Prepaid Card	✓	✓			
Controlled Balance Accounts	Payments	Controlled Balance	✓				
Controlled Disbursement Service	Payments	Controlled Disbursement	✓				
Cross Border ACH (U.S)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓				
Deposit Images	Information & Data	Image Services	✓				
Deposit Reconciliation	Receivables	Account Reconciliation	✓				
Deposit Tracking	Receivables	DTS Supplement to Commercial Deposit Service	+				
Depository Plus	Payments	Controlled Balance	✓				
Digital Disbursements (U.S. only)	Payments	Digital Disbursements	✓				
Disbursement Image Access	Information & Data	Image Services	✓				
Electronic Account Analysis/Account Analysis Statement	Information & Data	Information Reporting	✓				
Electronic Data Interchange (EDI)	File Processing & Data Translation	Data Translation Services	✓	✓	✓	✓	✓
Electronic File Delivery (EFD)	File Processing & Data Translation	Data Translation Services	✓	✓	✓	✓	✓
Electronic Foreign Exchange Derivatives & Spots	Electronic Foreign Exchange	Foreign Exchange Derivatives Module Additional Terms	+	+	+	+	+

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Electronic Foreign Exchange Spots only	Electronic Foreign Exchange	Electronic Foreign Exchange	✓	✓	✓	✓	✓
Electronic Reconciliation (EREC)	Payments	Account Reconciliation	✓				
ERIN / ERIN+	Information & Data	Information Reporting	✓				
eStatements	Information & Data	Information Reporting	✓	✓	✓	✓	✓
Express Tax	Payments	Tax Payments	✓				
Extended Vault	Receivables	Commercial Deposits	✓				
Foreign Exchange Cash Letters for Financial Institutions	Receivables	Foreign Exchange Cash Letters for Financial Institutions	+	+	+	+	
Foreign Exchange Cash Letters for non-FIs	Receivables	Foreign Exchange Cash Letters for non-Financial Institutions	+	+	+	+	
Foreign Exchange Wires	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	✓
Full Account Reconciliation	Payments	Account Reconciliation	✓	✓			
FX Trade and Pay	Payments	FX Trade and Pay	+	+	+	+	+
Global Advice	Information & Data	Data Translation Services	✓		✓	✓	
Global Bulk Payments	Payments	Global Bulk Payments	+	+	+	+	+
Global Commission Payments	Information & Data	Data Translation Services	✓				
Global Digital Disbursements	Payments	Global Digital Disbursements	+	+	+	+	
Healthcare Electronic Remittance Advice (ERA)	Receivables	Data Translation Services	✓				
Healthcare Expanded Data Capture (EDC)	Receivables	Lockbox	✓				
Healthcare Letter Correspondence Processing	Receivables	Letter Correspondence Processing	✓				
Healthcare Patient Payments Lockbox	Receivables	Lockbox	✓	✓			
Healthcare Revenue Manager (HRM)	Receivables	Billor Gateway Solutions	✓				
Image Cash Letters (corporate & government)	Receivables	Commercial Deposits	✓	✓			
Image Cash Letters (Financial Institutions)	Receivables	Commercial Deposits	✓	✓			
Image Cash Letters U.S. Savings Bonds (Financial Institutions only)	Receivables	Commercial Deposits	✓				
Image Lockbox	Receivables	Lockbox	✓	✓		+	
Image OnSite CD-ROM	Information & Data	Image Services	✓				
Image Positive Pay	Payments	Positive Pay	✓				
Information Reporting	Information & Data	Information Reporting	✓	✓	✓	✓	✓
Intelligent Receivables (IREC)	Receivables	Receivables Matching	✓	✓	✓	✓	✓
International ACH Transfers (IAT) (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
International Electronic Funds Transfer (High Value)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	✓
Item Inquiry	Information & Data	Information Reporting	✓	✓	✓	✓	✓
Lockbox Card Payment Processing	Receivables	Lockbox	✓	✓			
Low-Value Payments (outside the U.S.)(non-U.S. ach)	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	✓
MQ Pipe	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	
Multi Bank Reporting	Information & Data	Information Reporting	✓	✓	✓	+	✓
Multibank Wires	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓		+	✓
Night Depository	Receivables	Commercial Deposits	✓				
Partial Account Reconciliation	Payments	Account Reconciliation	✓				
Payee Positive Pay	Payments	Positive Pay	✓	✓			
Payment Collection Gateway (PCG)	Receivables	Billor Gateway Solutions	✓				
Payment Collection Gateway (PCG) (U.S. ACH)	Receivables	Automated Clearing House Services (ACH)	✓				
Paymode-X Dividends	Payments	Payment Processing Service	✓				
Paymode-X™	Payments	Payment Processing Service	✓				
PayMode-X™ Connect	Payments	Payment Processing Service	✓				
Paymode-X™ for Reimbursement (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
Paymode-X™ Out-of-Network ACH (U.S)	Payments	Automated Clearing House Services (ACH)	✓				
Paymode-X™ Out-of-Network Wires	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓				
Paymode-X™ Plus (Checks Issuance)	Payments	Check Issuance	✓				
Positive Pay	Payments	Positive Pay	✓	✓			
Quick Business Deposit®	Receivables	Commercial Deposits	✓				
Receivables Matching	Receivables	Receivables Matching	✓	✓	✓	✓	✓
Reclear	Receivables	Reclear	✓				

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Remote Deposit Service	Receivables	Commercial Deposits	✓	✓			
Re-Presentation Check (RCK)	Receivables	Re-Presentation Check (RCK)	✓				
Retail Lockbox	Receivables	Lockbox	✓				
Returned Item Images	Information & Data	Image Services	✓				
Reverse Funds Transfer / US Fed Drawdown Messages	Receivables	Wire Transfers; Domestic & International Electronic Funds Transfers	✓				
Reverse Positive Pay	Payments	Positive Pay	✓				
Routing Number Directory Service for US ACH and Wires	Payments	Routing Number Directory Service for US ACH and Wires	+				
SafeConnect®	Receivables	Safe Connect	✓				
SafeConnect® Plus	Receivables	Safe Connect Plus	+				
Scannable Wholesale Lockbox	Receivables	Lockbox	✓	✓			
Standing Order Wire Transfers	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓				✓
Stop Payment Transmission	Payments	Electronic Stop Payments	✓				
Subject to Count (STC)	Receivables	Subject to Count (STC) Deposit Service	✓				
Tax Payments (Canada)	Payments	TaxPay and BillPay		✓			
Telephone FX and US Dollar Wire Transfers	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	
Telephone Wire Transfer Service	Payments	Wire Transfers; Domestic & International Electronic Funds Transfers	✓	✓	✓	✓	
Teller Positive Pay	Payments	Positive Pay	✓				
Total Funds Roundup	Payments	Controlled Balance	✓				
Trade and Payables Finance	File Processing & Data Translation	Data Translation Services	✓	✓	✓	✓	✓
Virtual Account Maintenance (VAM)	Receivables	Virtual Account Maintenance (VAM)				+	
Web Change Order Service	Currency	Coin and Currency	✓				
Wholesale Lockbox	Receivables	Lockbox	✓	✓		+	✓
Zero Balance Accounts	Payments	Controlled Balance	✓		+		