

January 31, 2019

Welcome to Dubuque Bank and Trust's new InBusiness Online Banking. This Welcome Packet is designed to provide you, our valued client, with important information your company will need in regard to online banking beginning **MONDAY, FEBRUARY 11, 2019**. Please locate the features you currently use in InBusiness Online Banking below. The following items are included:

- ▶ Contact List and Resource Guide
- ▶ InBusiness—Online Banking Access
  - ACH Origination and ACH Reporting (formerly known as FedEDI)
  - Wire Transfer
  - Check Positive Pay
  - ACH Positive Pay (formerly known as ACH Alert)
  - Remote Deposit Capture
  - Bill Pay

In addition to an interactive online user guide available on the online [Resource Center](#), our Treasury Management team looks forward to continuing to serve you and providing products and services designed to meet your needs.

Please call 563.589.1953 (local) or 877.251.1953 (toll-free) with questions or visit our online [Resource Center](#) to help navigate the new platform available on **MONDAY, FEBRUARY 11, 2019**.

Best Regards,



Lynn H. "Tut" Fuller  
President and CEO

## Important!

Throughout this welcome packet, each service details actions required. To **CHANGE** access credentials or **ENROLL** in a service included in this packet, please visit our [Resource Center](#) on our website as detailed on each of the following pages. For training on the new system, please reference the [Resource Center](#) for step-by-step instructions.

# CONTACT LIST AND RESOURCE GUIDE

Please contact us using the information listed below, or visit our online [Resource Center](#) for access to user guides, training videos, webinars and additional information.

Use our online scheduling tool to book an appointment for personalized training on system usage. Our specialized support team is here to help you with Treasury Management services and products such as:

- ▶ General Questions
- ▶ Problem Resolution
- ▶ Fraud Notification
- ▶ Product Training
- ▶ Alerts
- ▶ Bill Pay Questions
- ▶ Transaction Limits
- ▶ Password Issues
- ▶ Approval Token Issues
- ▶ Positive Pay Questions
- ▶ eDeposit Questions
- ▶ Company Administrator(s) Questions

Monday - Friday  
8:00 a.m. – 6:00 p.m. Central Time



563.589.1953 Local  
877.251.1953 Toll-Free



TMsupport@dubuquebank.com  
email (unsecure)



[DubuqueBank.com](http://DubuqueBank.com)

If you have any questions, please feel free to contact your Dubuque Bank and Trust Banker or Treasury Management Team. We look forward to serving your needs!

# IN BUSINESS: ONLINE BANKING

## Important Details Regarding Your User Credentials:

Your Company ID will no longer be utilized. You will continue to use your existing user ID and password.

## Password:

Your password will remain the same upon your first login. Once you log in to the new system for the first time, you will be prompted to change your password.

## Update:

Additional User Access: Company Administrators will no longer need to change, set or unlock user passwords. All users can now manage their own passwords as needed. Please reference the interactive [Online Banking User Guide](#) for additional user setup. This guide will be located on the [Resource Center](#) prior to February 11, 2019.

**PLEASE NOTE: ANY USERS THAT HAVE BEEN ADDED SINCE SEPTEMBER 27, 2018 WILL NOT RECEIVE A WELCOME PACKET. PLEASE SHARE THIS INFORMATION WITH THEM.**

## ENHANCEMENT

*We offer a unified user experience across mobile, tablet and desktop. Our new mobile banking features mobile deposit along with many of the same alert, approval and payment capabilities you will find in our desktop experience with a responsive design. Download our Dubuque Bank and Trust mobile app today!*

## ▶ TAKE ACTION

THINGS FOR YOU TO DO

- ▶ Review this Treasury Management Welcome Packet
  - Login on Monday, February 11, 2019.  
[Click here](#) to log in.
- ▶ Company Administrator(s)
  - Login and review additional user authorities

## ▶ CORRECTIONS

IF NEEDED

- ▶ Company Administrator(s): to change administrative user, please complete the InBusiness: Online Banking Company Administrator Designation form located on the [Resource Center](#).

## ▶ RESOURCES

- ▶ [Online Banking User Guide](#)
- ▶ Token Instructions: Existing tokens will continue to be used for approval of transactions. Prior to first time use, steps for activation are available on the resource center.
  - Only the most recently used token will be assigned per user.

# PAYMENTS: ACH ORIGINATORS

We will transfer all your existing ACH templates that you have established within your current Online Banking system. Your ACH templates will be available to utilize in the new system.

## Changes to existing ACH templates

If you had a template that had credit and debit transactions, we will be creating two batches for the previous template. One with all credit entries, and one with debit entries.

If you have the same title for your template, those will be differentiated using a number at the end of the title.

# ACH AND RETURN NOTIFICATIONS

## ACH Return Notifications (Formerly FedEDI Reporting)

ACH Return transaction detail is available to you through a single sign-on (SSO) link from online banking (PosPay/ACH Reporting). The system will send an email notification when your designated account receives a return or notification of change. If you are currently enrolled in this service, you will continue to receive notifications.

**Please note:** Emails will come from TMsupport@dubuquebank.com.

## ENHANCEMENT

*New payment options include recurring and same-day ACH processing. Additional security options have been brought to ACH.*

## ▶ TAKE ACTION

### THINGS FOR YOU TO DO

- ▶ Review ACH Transactions and templates prior to approving and sending them.

## ▶ RESOURCES

- ▶ Refer to our interactive [Online Banking User Guide](#).

# PAYMENTS: WIRE ORIGINATORS

We will transfer all your existing wire templates that you have established within your current Online Banking system. Your wire templates will be available to utilize in the new system.

## Changes to existing Wire templates

If you have the same title for your template, those will be differentiated using a number at the end of the title.

## ENHANCEMENT

*New payment options include recurring and batch wire transfer processing. Additional security options have also been brought to wire transfers. Multi-account and file upload capabilities are now supported for internal transfers.*

## ▶ TAKE ACTION

### THINGS FOR YOU TO DO

- ▶ Please review the Wire template instructions, prior to sending a wire.

## ▶ RESOURCES

- ▶ Refer to our interactive [Online Banking User Guide](#).
- ▶ Wire Import Templates

# POSITIVE PAY

## **ACH Positive Pay (formerly known as ACH Alert):**

ACH Alert information will now be part of the Positive Pay section of online banking. All your approved ACH debits will transition to the new system. You will make all your decisions regarding ACH in the new online banking system.

## **Check Positive Pay:**

Your file formats will remain the same and you will make your decisions within the new online banking system.

If you are using a macro today, you can continue to follow this process and utilize this file format. If you would like to discuss a change to this process, please contact your Treasury Management Specialist for a review.

## ► RESOURCES

- Refer to our interactive [Online Banking User Guide](#).

## ENHANCEMENT

*Positive Pay Reporting—with the use of Check Positive Pay you will be able to generate reports of outstanding issued checks and cleared checks. If you previously accessed these reports from our Secure FTP site, integration of these reports are now available from your online banking login.*

# REMOTE DEPOSIT CAPTURE

You will now have the option to establish access to eDeposit through single sign-on (SSO) functionality within InBusiness. Once turned on, you will see a new button that will direct you to your eDeposit system. Enabling this function will allow you to login to one site and eliminate the need to manage the separate login credentials for the eDeposit Solution.

To opt in for this functionality, we will need to establish a connection between your eDeposit system user profile and your InBusiness Online Banking profile. Please follow the action steps and complete the request form to establish your single sign on.

## ▶ TAKE ACTION

### THINGS FOR YOU TO DO

▶ **Action Item:** If you would like to enable this connection, please click the button below to complete the request form. Please complete the request form by February 4, 2019, in order to have access to your scanner by single sign on on Monday, February 11, 2019. If you complete this form after February 4, 2019, the access will be connected within five business days from date of form submission.

- **Important Detail related to User Connections:** An eDeposit username can only be connected to one Online Banking Profile. If multiple users within online banking would like access to the Remote Deposit system, individual user IDs will need to be established in the eDeposit system — please reference our [eDeposit User Guide](#) if you need direction on how to create a new user.



[CLICK HERE TO \*\*COMPLETE REQUEST FORM\*\*](#)

## ▶ IMPORTANT

Important facts regarding this feature:

- ▶ **Internet Explorer:** In order to use the eDeposit single sign-on you will need to login to online banking with an Internet Explorer browser.
- ▶ **Connection within the online banking system** does not eliminate the option to login directly to our eDeposit site; enabling this function will still allow users to directly login.
- ▶ **User Connections:** See above for details. An eDeposit username can only be connected to one Online Banking Profile.

# ONLINE BILL PAY

- ▶ All users along with all your current payees will remain established within the bill payment system. Payees, Addresses and Recurring Payments will convert.

## ▶ TAKE ACTION

*THINGS FOR YOU TO DO*

### **ON MONDAY, FEBRUARY 11, 2019**

- ▶ We recommend reviewing all your payments and payees to ensure all were transitioned properly. If any are missing, you can re-establish them at this time.

## ▶ RESOURCES

- ▶ Step-by-step instructions for adding and managing payees, initiating and scheduling payments, setting up payroll deposits, etc. are available in the [Commercial Bill Pay Guide](#).