

Business Customer Frequently Asked Questions (FAQs)

Information is subject to updates and changes. | Last updated: February 1, 2023

Q: What can I do to prepare? ★

Backup Data

Historical transactions up to 90 days will be available for you to view online in the new system. We recommend that you backup by downloading or printing any data you may need to retain for future setup, validation, or auditing purposes. Including:

- eStatements
- Transaction history
- Scheduled payments
- Positive Pay outstanding items
- Check images
- Scheduled ACH and Wire transfers
- Wire Templates
- Remote Deposit Capture reports

Remote Deposit Capture (RDC)

- You do not need to update drivers, but you do need to download the WebScan Utility software.
- Back up any reports in the current RDC system if applicable or desired for future verification purposes.

Q: Will I get a sneak peak into what the new Online Banking system will look like?

Yes. You will have a preview period of the new Online Banking system between Monday, January 30 and Thursday, February 9. The preview period is a staging environment of the new Business Online Banking system. It does not process live transactions. It gives your business the best opportunity to get a head start on administration setup and familiarizing yourself with the new system.

A demo of the new Business Online Banking system will also be available for customers. The demo provides detailed information on how to set up, use, and maximize our Business Banking solution. Both the Demo and access to the Online Banking Preview are available on our website - IxonBank.com/BusinessDemo.

Q: During the Preview Period, are current banking features available?

Yes. During this time, you may continue processes and perform transactions as usual by signing into the current system as normal, however several configuration changes will not automatically carry over and will require setup in the new system:

- All non-admin additional user entitlements
- New account enrollments made after January 20
- Template changes for Wires made after January 20

Your Ixon Bank Treasury Management and Business Services support team is available to assist with configuring these items during the preview period.

Q: How will this upgrade affect my Business Bill Pay? ★

We are NOT able to convert your business bill pay payee information and history. We strongly encourage you to download or print any bill pay payee information and history that you wish to retain.

- Bill pay will be unavailable starting on Friday, 2/10 @ 4:00PM. You will be able to access the new Bill Pay system on Monday, 2/13.
- If there are payments scheduled to be delivered by 2/10, they will be processed.
- **Please do not reschedule payments on the new system during the preview period.**
- eBills and any associated payment rules will NOT convert.

★ Customer Action Required!

- You will need to re-establish payees, account numbers, and eBills after 2/13.

Fraud monitoring alerts may be sent to your email address if transactions are new to the system or suspected of fraudulent activity.

Q: What should I do during the Preview Period to get a head start? ★

We encourage you to take advantage of the Preview Period for setup and configuration. If you make any such changes within the current system, we recommend that you duplicate configuration updates and changes in the new Business Online Banking system.

Q: Will my historical transaction history be available? ★

90 days of transaction history will be imported into the new system. To ensure your ability to reference previous transaction history and as best practice, we encourage you to back up historical transactions and information prior to November 2022.

Q: Will ACH and Wire Templates be converted? ★

Yes and No. Your company templates for Wire transfers will be converted. We recommend that you verify those templates during the Preview Period and prior to usage. ACH templates will NOT be converted.

Q: How will this affect scheduled/recurring ACH and Wire transactions?

Scheduled (recurring) ACH and Wire transactions on the current system will NOT be converted.

- Scheduled transaction instructions must be re-established on or after 2/13.

Q: Will I need a new Token?

No. With the new Business Online Banking system, you will be accessing it using Out of Band Authentication (OOBA) technology which will provide you a unique PIN each time you log on. You can dispose your physical token(s) that were previously provided to you by Ixonia Bank.

Q: When will the new Business Mobile app be available?

The new Ixonia Bank Business Mobile app will be available in the Apple App Store and Google Play on 2/13.

STEPS TO SIGN IN

Visit the official Ixonia Bank website at IxoniaBank.com/BusinessDemo

Company ID (NEW)

- We will send you your new 7-digit Company ID before the preview period begins.

User ID

- Your user ID remains the same.

Starter Password

- Your initial starter password is D1b1+first 4 characters of your Current User ID in all caps.
Example: D1b1ABCD

Out of Band Authentication:

- A 5-digit one-time code will be sent to your mobile device.
- Enter and submit this code in your browser to continue.

Change Password

- Upon initial login, you will be prompted to change your password.