



BUSINESS DIGITAL BANKING

We are excited about the new features in Business Digital Banking. Here is additional information regarding ACHs.

FREQUENTLY ASKED QUESTIONS:

Will we be able to print the ACH file contents?

Yes. You can use Ctrl+P, File > Print, or the download feature to capture any steps you need. When you choose Download, you can save the report in either PDF format or NACHA file format

Will existing ACH files carry over to the new system?

Yes. ACH files currently set up will carry over. We are still testing whether the history of previously sent ACHs will also carry over. However, if historical ACH files are needed, they are still available on the Legacy platform (aka Cash Management). Contact us if you need assistance.

If I submit payroll on 7/31/2026 for a deposit or processing date of 8/7/2026, will it still work after the system change?

Yes. If you submit an ACH file on the current platform on 7/31/2026, the ACH will still process on 8/7/2026 as expected.

When I rename my batch, do I need to do anything else with the other fields?

Please leave the Entry Description and Discretionary Data fields as they are and only update the Batch Name.

When will our current ACH files be moved over?

Any information created or modified between now and August 5, in the current platform will reflect on the new platform and be ready for the August 5 change.

If I use YubiKey, will I just touch that instead of the authenticator app?

Correct. If you use a passkey or physical token, you will be prompted for the verification method you have established.

If I set a frequency for recurring ACHs, will they automatically initiate on their own?

Yes. If you set a frequency in the ACH platform, the transactions will automatically be processed on the date you choose each month.

Can we continue to use VIP access instead of Google Authenticator?

We have not seen great success with the VIP Access token. We highly recommend that everyone use a different authenticator app such as: Google Authenticator, rather than VIP Access.

How will ACH initiation and ACH processing notifications be sent on the new platform?

The notifications for ACH batches initiated and ACH batches processed will continue to be delivered via text and/or email. Whatever delivery method you have already chosen will be honored on the new platform.

For assistance, please contact a Cash Management Specialist at:

800-486-4712

cashmanagement@firstdakota.com

After August 5, 2026, please use Messages in the Business Banking platform.



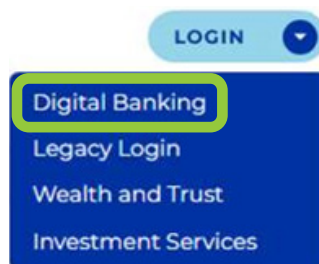
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Do I need to keep the VIP Access app, or can I delete it with the new 2FA (Two-Factor Authentication) in place?

Please keep the VIP Access app until August 5. After that, you can delete it.

If we currently have security controls around who can add recipients and change recipient bank account information, will those carry to the new system?

Yes, all user permissions will be replicated on the new platform.



Upon login, will the Digital Banking icon replace both the Online Banking and Cash Management icons so there is just one login choice?

Yes, that is correct. On August 5, everyone will begin using the same “Digital Banking” option to login.

Is there a confirmation number provided once an ACH is initiated, as before?

Yes, you will still see a confirmation number provided when your ACH file is initiated.

Credits	Debits
\$0.75	\$0.75

Effective date
Jul 31

Confirmation # 0724260036

Recipients 2

Done

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