FIRST DAKOTA

BUSINESS DIGITAL BANKING

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

FREQUENTLY ASKED QUESTIONS:

Will current Positive Pay upload templates move to the new platform?

Yes. Positive Pay Templates will automatically carry over to the new platform on August 5. Please review the current templates on or before August 5 and set the "Amount Format" indicator so the system can determine whether or not a decimal is included in your file. This is a new requirement.

Can we continue approving exceptions when they occur instead of uploading checks?

Yes. You do not need to upload a Positive Pay file if you prefer to review each check as it posts. Please make sure every alert is enabled so you do not miss an exception.

Is there a cost to using Positive Pay and ACH Filter, and how can we learn more?

Yes. There are monthly fees for adding Positive Pay and ACH Filters to accounts. You can start a message within digital banking, email CashManagement@firstdakota.com, or call 800.486.4712, and a representative can provide additional details.

Will we be able to review & decision exceptions from a phone instead of a desktop?

Yes. The new platform allows exceptions to be reviewed & decisioned from either a desktop computer or a mobile device. Please download the Bank's digital banking app to a mobile device. You will log in with the same credentials you use on the desktop version.

If alerts are already set up, do they need to be set up again?

Current alerts established by text or email will continue to be delivered through those same methods.

Will we receive an alert when we receive a new message in Business Conversations?

If push notifications are enabled on your mobile device for our app, you should receive an on-screen message. Otherwise, an email notification is expected to be generated. If that is not happening, please let the Cash Management team know.

Is there the same print or report output after an exception is cleared?

You can print the screen (Ctrl + P or File > Print) after you have submitted your decision.

What happens if I do not review & decision my exceptions between 5 am and 1 pm CST?

If you do not review & decision your exceptions before 1 pm CST, the Bank automatically pays/posts those withdrawals from your account. To protect your account, it is very important to act on your alerts in a timely manner.

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.

7/2026