

HIGHPOINT COMMUNITY BANK

CASH MANAGEMENT

Q & A: WHAT TO EXPECT WITH OUR SYSTEM UPGRADE

Thursday, October 24 to Sunday, October 27

1. Will I use the same site to login?

No – the current Cash Management website will change with the conversion. The new cash management log-in will be located on our home page – www.highpointcommunitybank.com and access to the new site will be available on Monday, October 28th. **The current site will be available in a 'View Only' mode on Thursday, October 24th and permanently 'Disabled' on Monday, October 28th.**

2. Will my User Name and Password remain the same?

Unless contacted by the bank, your user names will remain the same. When logging in for the first time, the last four digits of your Company Tax ID will be your temporary password. You will be prompted to change the password and create a permanent one of your choosing. A Company ID and Password will no longer be necessary when logging in.

3. Will I still use a token to log in?

No – A token will no longer be required. When logging into the new site for the first time, you will be asked to complete a security set-up for your profile. Security features will include:

1. **Verification Code.** You will enter a valid phone number and select a preferred method to receive a verification code. A verification code will be sent to your selected preferred method going forward in lieu of the token method.
2. **Watermark.** You will select a watermark that will appear on each page within your Cash Management profile.
3. **Security Questions.** You will provide answers to three security questions. You may be prompted periodically to answer the security questions as an added security measure.

4. Will I lose any of my current features?

Many of the same features will still be available and we are thrilled to be introducing some new and exciting features with the new HCB Cash Management. You can look forward to same day ACH transactions, eStatements, check images, Positive Pay and wire capabilities.

5. I am currently an administrator within cash management. Will I still have the ability to add, remove and set restrictions for sub-users?

Yes - There will still be one Administrator on the account with the capability to set up multiple 'Users'. The Admin will have the authority to set limits and account restrictions comparable to what is currently offered.

6. Will my recurring transfers/sweeps convert to the new site?

Yes - Any recurring transfers or sweeps will be converted to the new site. When logging in for the first time, please verify all transfers.

7. How will my eStatements be affected?

Statements prior to the conversion will not be available on your online banking until early 2020. Please download and save all statements needed before Thursday, October 24th.

These will also be available upon request after the conversion at your local branch. eStatements after Monday, October 28 will be available through our new HCB Cash Management program.

If you access your eStatements via a link in an email notification, you will be able to continue to access your existing eStatements using this link until December 31, 2019. You will receive email notifications for new eStatements after Monday, October 28th.

8. I utilize the ACH Origination feature within cash management, should I expect any downtime?

Yes – The last day for ACH files to be submitted is 3:15 p.m. on Wednesday, October 23, 2019 with an effective date of Thursday, October 24th. We will **NOT** be processing any files with the effective date of Friday, October 25th or later on the current system.

Any ACH Origination activity for the week of October 28th must be scheduled on our new HCB Cash Management System with the earliest effective date of Tuesday, October 29th.

9. Friday, October 25th is a scheduled processing day for payroll or customer payments. What do you recommend?

HCB apologizes for the inconvenience; however, we ask that you consider submitting your ACH Origination file by 3:15 p.m. on Wednesday, October 23rd with an effective date of Thursday, October 24th.

10. Will the templates within the current cash management system convert?

Yes - The templates will convert as long as you have a participant (employee or customer) within the template. It is recommended that you download and save any templates prior to the conversion as a back-up tool.

11. I choose to import a file for processing into the system instead of utilizing the templates. Will I still have this ability?

Yes – you will still have the ability to import a NACHA formatted or CSV file into the new ACH Origination system. One important note – any batch files to participants without a template will not convert into the new system.

12. I have external ACH payments that are scheduled to be pulled on Friday, October 25th. Will these payments still be made on that day?

Yes – any **incoming** ACH transactions on Friday, October 25th that contain payments being pulled from an HCB account will be processed so the payment will be sent on Friday. The transaction will be posted to your HCB account on Monday, October 28th.

13. Who should I contact if I have any questions or concerns?

Please feel free to reach out to the HCB Electronic Banking Department at 269-945-2401 or email inquiries to electronicbanking@hcb.us. Updates will be posted on our website www.highpointcommunitybank.com . We are here to help!