

TREASURY MANAGEMENT

PREPARING FOR INTEGRATION

Better Business Banking Is Here. Welcome to Seacoast Bank! Our experienced Treasury Management team is here to help facilitate a smooth transition to Seacoast Bank on **Monday, June 5**. Our suite of products and solutions, combined with our expertise, will help move your business forward.

We are excited to help make managing your business easier with the following and so much more!

- ✓ Later Deadlines For Payments Processing
- ✓ Manage ACH Positive Pay Within Online Banking
- ✓ Commercial Credit Cards
- ✓ Additional Payment Options
- ✓ 3+ Approvers Available In Online Banking
- ✓ Recurring Wire Availability

We're Here to Help.

Please contact our experienced Treasury Management Customer Care team with any questions or for technical support. Representatives are available Monday through Friday 8 AM ET - 6 PM ET.

Please call **866.414.2223** or email us at **TMCustomerCare@SeacoastBank.com**.

Join us for Seacoast Bank Online Banking training.

Sign up for a 1-hour webinar hosted by Seacoast Bank and our online banking provider, Q2, for deeper training on the online banking features and capabilities to ensure your successful transition.



Thursday, May 25 | 10 AM ET - 11 AM ET



Monday, June 5 | 3 PM ET - 4 PM ET



Thursday, May 25 | 2 PM ET - 3 PM ET



Wednesday, June 7 | 10 AM ET - 11 AM ET



Thursday, June 1 | 2 PM ET - 3 PM ET



Tuesday, June 13 | 2 PM ET - 3 PM ET

Visit www.SeacoastBank.com/WelcomeProBank/Training to sign up for any session listed above.



Critical Item Checklist - As you prepare for the transition of your accounts to Seacoast Bank, the following are changes that you will experience prior to, or after, **Monday, June 5, 2023**, our system conversion date.

Banking Fees

- Effective June 5 through July 31**, Seacoast Bank is pleased to share that your Analyzed Treasury Management Service Fees will be **WAIVED**. As of June 5, any direct charge fees such as stop payments, NSF - Uncollected and wire transfers will be charged at the Seacoast Bank pricing that was included in your welcome packet. Accounts included during this waiver period include Commercial Checking, Business Checking, Business Checking Plus, IOTAs and Public Funds.
- Beginning August 1**, the existing fee structure for Treasury Management clients will be back in effect. This structure may be modified by giving you 30 days' notice or through a relationship review with you. Relationship reviews are coordinated by your Relationship Management team and allow us the opportunity to work with you to optimize services to your needs.

Online & Mobile Banking (Digital Banking)



Beginning Friday, June 2 at 5 PM ET, through the end of August 2023, access to Professional Bank digital banking will be available in read-only mode to view or download transaction history. Bank statements for June 1 and 2 will not be available as an eStatement and will be mailed to you.

- Historical account statements maintained on Professional Bank's Online Banking platform will remain available for 90 days post conversion. It is recommended that you download and save for your record retention purposes.
- On **Monday, June 5**, you may access your accounts by visiting www.SeacoastBank.com. An email will be sent on Monday, June 5, outlining your login steps and notifying you of any changes.
- Download the Seacoast Mobile Banking app on your mobile device to have access to your accounts anytime, anywhere **after June 5**.
- Establish or re-establish eStatements in Seacoast Bank Online Banking beginning **Monday, June 5**. Navigate to "eStatements & Notices" and select "Statement Preferences" to confirm your delivery method.
- Quicken® and QuickBooks® users - It is important to import your account transactions prior to 5 PM ET on **June 2** in order to keep your records up to date. Visit www.SeacoastBank.com/WelcomeProBank/Resources for instructions.

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- Please review your scheduled and recurring internal transfers within Seacoast Bank Online Banking. Future-dated transfers scheduled past **June 2** will need to be rescheduled **on or after June 5**. Recurring transfers will continue to be scheduled for you.
- External transfers will be available for personal accounts only.
- Internal transfers can be set up with dual authority.
- P2P payments will no longer be available. Alternatively, you will have access to Zelle® with your personal accounts, a fast, safe and easy way to send money to people you know and trust.

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- NEW and Additional Items to Note:
 - ✓ More robust online banking platform with the ability to allow 3+ approvers compared to only 2 with your current platform. Additional approvers mitigates risk and gives more control for customers.
 - ✓ Sub User Admins will become Sub Users with no administrative rights. On or after **June 5**, Admin Users can give administrative rights to Sub Users. Online Banking profiles can maintain more than one Admin User.
 - ✓ The cut-off time for mobile deposits is 7 PM ET on any banking day.



Be sure to add Seacoast Bank to your email safelist to ensure you receive important updates about online and mobile banking, the transition of your services, training sessions and what to expect during conversion weekend.

Bill Pay



Access to the Professional Bank bill pay service will end as of Friday, June 2, at 5 PM ET. Please schedule all payments prior to 4 PM ET in order to meet payment deadlines.

- Bill payment checks no longer reflect your account number. These checks are drawn on the bank's correspondent bank and your account will be debited for both electronic and check bill payments on the payment processing date. Check images will be available to view within bill pay after the checks clear.
- Your payees will transfer to the new system.
- Administrators will need to enable bill pay access for sub users on or after **June 5**. This includes assigning limits and accounts for bill pay.
- All payments scheduled on **Friday, June 2** will be paid. Please review your scheduled and recurring payments. Payments scheduled for processing on or after **Saturday, June 3**, or set as recurring to be paid after **Monday, June 5**, will continue to be paid from the Seacoast Bank bill pay service, with the exception of Pay an Individual and Email payments. These features will no longer be available. Alternatively, please use ACH Origination for these types of payments.

Wire Transfer Initiation

- Transaction and daily wire limits will migrate over.
- Seacoast Bank accepts in person or online wires only.
- We've made every effort to migrate your wire transfer templates. Please review all templates to verify that beneficiary and receiving financial institution information is correct before originating a wire transfer. You can download and save a report of your wire transfer history under the Reports menu within the Professional Bank digital banking platform, as a reference.
- To assist with identifying non-account signers who call in to our Treasury Management Customer Care team, and if contacted to verify wire transfer and ACH transactions, **please complete the PIN form provided by your banker. Contact your Banker for additional details.**
- The cut-off time for same-day wire transfer is 5 PM ET on any banking day. Wire transfers initiated after this time will be processed the following business day.
- Future dated wire transfers with initiation dates past **Friday, June 2**, will need to be rescheduled on or after **Monday, June 5**.

Remote Deposit Capture (RDC)

- Please save or print any reports or images that you may need for future reference.
- An email will be sent from Seacoast Bank discussing your RDC upgrade including next steps.
- A separate email will be sent by our partner Superior (Seacoast.tacsuperior.com) during the week of May 29 to update the drivers and schedule training. Upgrade appointments will begin after conversion, during the **week of June 5**, and continue through the end of June.
- Only Mac users will require equipment to be replaced. We will contact you to coordinate.
- The cut-off time for same-day deposits is 8 PM ET on any banking day. The first \$200 deposited is available on the same day and the rest is available the next business day.
- For additional information, please reach out to your Treasury Management Sales Officer (TSO) or Relationship Manager.



Continue to use your current Professional Bank RDC platform until your upgrade is complete. Upgrade appointments will begin after conversion, during the week of June 5, and continue through the end of June. The Professional Bank RDC platform will be discontinued after June 30.

ACH Origination

- Originated ACH transactions with an effective date on or after **Tuesday, June 6, 2023**, will need to be re-entered and approved on or after Monday, June 5, 2023. ACH files with an effective date after Monday, June 5, will need to be re-entered and approved on or after Monday, June 5. All scheduled or recurring ACH files will need to be rescheduled on or after Monday, June 5.
- Your transaction and ACH daily limits will remain the same.
- Your participants and batches will be available the morning of **Monday, June 5**.
- The cut-off time for **Same Day ACH files is 1:55 pm ET** on any banking day. The cut-off time for **next-day or future-dated ACH items is 6 PM ET** on any banking day. ACH files approved after this time will be processed the following business day.



Clients who import Nacha formatted files may wish to update batch header records with Seacoast Bank information. Please contact TMCustomerCare@SeacoastBank.com for details. Once you have made the format changes, we request that you send us a test file as soon as possible to validate and test the file format.

Positive Pay

- Positive Pay exceptions that would typically be reviewed on **Monday, June 5**, may not be visible to you online due to the system conversion. If they are not available we will contact you directly with these items and images. Beginning on **Tuesday, June 6**, you will resume your online decision process through Seacoast Bank Online Banking.
- If you are uploading check issue files, we will need to test your file format. Please contact TMCustomerCare@Seacoastbank.com to coordinate the receipt of a sample file.

- Your outstanding check issue files will be transferred to the new system.
- Users can log in to digital banking using a computer, tablet or mobile device to view images of exception items and to make pay or return decisions.
- The cut-off time for making pay or return decisions is 2 PM ET on any banking day. If a decision to pay is not made prior to the deadline, the check(s) will be returned automatically.
- Seacoast Bank offers Teller Positive Pay, which will be turned on for you. *In order to honor a check to be cashed at the teller line - the check must be entered into Positive Pay.
- Instructions on how to test and validate your check issue file format will be provided
- Online training sessions will be provided to go through the different product functionalities. Visit www.SeacoastBank.com/WelcomeProBank/Training to sign up.

ACH Positive Pay (formerly known as ACH Block)

- You will receive your normal eSafe emails the evening of **Friday, June 2** in order to make pay or return decisions on your ACH items. We appreciate you making these decisions as early as possible on **Monday, June 5**.
- Your allowable ACH debits and limits will be transferred to the new system.
- ACH Positive Pay will be integrated within digital banking, allowing you to make pay or return decisions online and within our mobile banking app. You will also have the ability to add or remove allowable ACH debits.
- The cut-off time for making pay or return decisions is 2 PM ET on any banking day. If a decision to pay is not made prior to the deadline, the ACH item(s) will be returned automatically.



Seacoast Bank uses PIN forms to identify non-account signers. This PIN is used if Seacoast Bank Treasury Customer Care needs to call the client for ACH or Wire validation or if the user needs to call Seacoast for assistance. **Contact your Banker for additional details.**

Lockbox

- Your existing USPS PO Box will be moving from Miami to Tampa. The new PO Box address will be provided prior to the transition.
- Mail received at your current Miami PO Box will be forwarded via overnight mail to our lockbox provider for six months, through **December 2023**.
- Access to the new Image Archive will be created and provided to you during a training session prior to **June 2, 2023**. This training will be scheduled via a Teams call showing you how to access this portal, the options for viewing and managing your receivables, as well as creating any additional users.
- You will continue to have access to your current Professional Bank lockbox site through **January 23, 2024**.
- Any questions regarding these changes should be directed to our **Treasury Management Customer Care Support Team at 866.414.2223**.

MoneyPro

Seacoast Bank offers multibank reporting to all business customers in lieu of MoneyPro. The solution will allow you to receive a daily file from Seacoast Bank for all of your accounts, including the ones at other financial institutions. Consumer accounts will be offered the feature called MX that is similar to MoneyPro. You will have the opportunity to sign up for both services after conversion. For additional information about Seacoast Bank multibank reporting, please reach out to your relationship officer.

SeacoastBank.com/WelcomeProBank | 866.414.2223

Member
FDIC

Token Authorization

Seacoast Bank offers two easy options for the use of tokens:

1. Symantec VIP Token Mobile Application
 - You will be prompted at login to download the token and add your credential ID. Download the "VIP Access" Application from Google Play or Apple store on your mobile phone now and have the credential ID ready for first login.
2. Symantec VIP Physical Token Provided by Seacoast Bank
 - To have a physical token mailed, an Online Account Administrator can call the **Treasury Management Customer Care team at 866.414.2223** for assistance.



The current token you use for online originated ACH and Wire transactions will no longer work after June 2, 2023 and the Duo Mobile App will not be compatible with Seacoast Bank Online Banking platform.

Processing Cutoff Times

Take advantage of later deadlines with Seacoast Bank.

	Seacoast Bank	Professional Bank
BILL PAY	8 PM ET	4 PM ET
LOCKBOX	1 x Daily	1 x Daily
REMOTE DEPOSIT CAPTURE	8 PM ET	5 PM ET
MOBILE DEPOSIT	7 PM ET	4 PM ET
ACH		
Same Day	1:55 PM ET	3 PM ET
Prefunding (retry windows)	2x	Researched Manually
Next Day Settlement (future)	6 PM ET	4 PM ET
WIRE		
Incoming	6 PM ET	5 PM ET
Online Domestic	5 PM ET	4 PM ET
Online International	5 PM ET	4 PM ET
Branch Domestic	5 PM ET	4 PM ET
Branch International	4:30 PM ET	4 PM ET
POSITIVE PAY & ACH POSITIVE PAY		
Exceptions (default "return")	2 PM ET	1:30 PM ET



As an added protection to your accounts, Seacoast participates in **transaction monitoring**. At times, we may reach out to you via phone to confirm higher risk online originated transactions. When these situations arise, timely response is important to prevent delays in processing.

HELPFUL LINKS



TREASURY MANAGEMENT MASTER SERVICE AGREEMENT

To view the treasury management services master agreement, visit www.SeacoastBank.com/Agreements-and-Disclosures



TREASURY MANAGEMENT INFORMATION

For Treasury Management details, visit www.SeacoastBank.com/WelcomeProBank/Important-Dates/Business



FREQUENTLY ASKED QUESTIONS

Find answers to the most frequently asked questions by visiting www.SeacoastBank.com/WelcomeProBank/FAQs



ONLINE AND MOBILE BANKING

To learn more about Seacoast Bank Online and Mobile Banking, visit www.SeacoastBank.com/WelcomeProBank/Resources



PRODUCTS AND SOLUTIONS

To learn about Seacoast Bank's full line of banking products and solutions, visit www.SeacoastBank.com/WelcomeProBank/Banking-Solutions



LOCATIONS AND HOURS

For a list of our branch locations, hours and fee-free ATMs, visit www.SeacoastBank.com/Locations



WE'RE HERE TO HELP

Please contact our experienced Treasury Management Customer Care team with any questions or for technical support. Please call **866.414.2223** or email us at **TMCustomerCare@SeacoastBank.com**. Representatives are available Monday through Friday 8 AM - 6 PM ET.