

First Bank & Trust Co. - Digital Banking Upgrade

(Conversion FAQs - What to Expect at Conversion)

CASH MANAGEMENT USERS

1. When do the new services go live?

Monday, June 23, 2025 is the Go Live date for our new digital banking solutions. You will still login from the <https://www.fb247.com> website as you have in the past.

2. Will I be able to login with the same login credentials as they had prior to conversion?

Yes. The new Digital Banking platform will require a one-time setup. Your Username will carry over to the new platform while your current password will be set to the last 4 of your company's TIN and will be changed during the initial login (one-time setup mentioned above).

3. Will my Bill Pay stay the same?

Yes, if you are a current Bill Pay user, your payment history, payees, and scheduled payments will continue; however, you will most likely will need to accept an updated disclosure as part of the initial BP access attempt.

4. How will I access services previously under the "Cash Manager" Tab?

All information previously listed under the "Cash Manager" tab will be transitioned to the new solution. It will also be conveniently labeled as "**Cash Manager**" for ease of use/reference purposes.

5. What business services will be listed under the "Cash Manager" tab?

ACH, Wires, and Settings (User Profiles) along with all the other services you have come to expect with our Digital Banking solutions.

6. I do not have a "Cash Manager" tab but am interested in these services. How can I enroll for these services?

Contact Treasury Management via phone (580)255-1810 or send us a Secure Message.

7. Will my existing ACH Origination batches convert?

Yes, all batches will convert and 90 days of ACH batch history will be available. Please save any additional batch history you would like to see prior to our conversion on June 23, 2025.

8. Will there be any difference in the ACH Origination process?

The Dual Control Process will remain the same after conversion.

- **Approval Pending:** ACH Batch is new or has been previously processed. This batch is ready to process again. If previously created, a user must click "Approve" to move this to the next status.
- **Uploaded:** This is a batch that has been uploaded via IMPORT BATCH and ready to be approved. The batch will be required to be approved for edits to the batch and/or to be initiated.
- **Ready:** ACH Batch has been approved by a user and is ready for a second user to initiate. To meet the dual control requirements, this step cannot be done by the same user that approved the batch.
NOTE: If your company does not have Dual Control requirements, those settings will carry over and the Dual Control steps can both be accomplished by the same user.
- **Initiated:** ACH Batch is initiated. Status is considered complete at this time. Once initiated, the SEND date and EFFECTIVE date should display in their respective columns on the screen. The batch will display as Ready after the batch has processed.

9. **How will users be authenticated?**

We have added an Out of Band/Multi-Factor Authentication security step. New users and users who initiate ACH and wire transfers, will need to complete this process.

10. **Will Cash Manager User Access remain the same?**

To avoid any disruptions during the initial login, please complete the **User Update request** for each of your cash management users that was sent via email. If the phone number we have on file is incorrect, users will not be able to login on June 23.

11. **How will this affect downloading to my accounting software?**

This update will require that you make changes to your QuickBooks or quicken software. Please take action to ensure a smooth transition. Conversion instructions are available below.

1st Action Date: June 20, 2025, by 2:00 PM

A data file backup and a final transaction download should be completed by this date and time. Please make sure to complete the final download before this date because transaction history might not be available after the upgrade.

2nd Action Date: June 23, 2025

This is the action date for the remaining steps on the conversion instructions. You will complete the deactivate/reactivate process of your online banking connection to ensure that you get your current Quicken or QuickBooks accounts set up with the new connection.

Conversion instructions

Quicken – [click HERE](#)

QuickBooks Desktop – [click HERE](#)

QuickBooks Online – [click HERE](#)

Mint – [click HERE](#)

Intuit aggregation services may be interrupted for up to 3-5 business days. Users are encouraged to download a QFX/QBO file during this outage. The following services may not work during the outage:

- Quicken Win/Mac *Express Web Connect*
- QuickBooks Online *Express Web Connect*
- Mint

Please carefully review your downloaded transactions after completing the migration instructions to ensure no transactions were duplicated or missed on the register.