



Cash Management Automation

FAQ Questions

- **What products do you offer automated processing for?**
 - ACH Origination and Returns, Domestic Wire Transfer, and Check Positive Pay
- **Do we need to have any agreements/contracts in place prior to using automation?**
 - Yes, ACH Origination/Wire Transfer/Check Positive Pay agreements, along with a Cash Management Automation agreement, must be in place before using automation.
- **What file formats do you accept?**
 - Domestic Wire Transfers – ISO 20022 (standardized format) or CSV (FBT format)
 - ACH Origination – NACHA (standardized format) or CSV (FBT format)
 - Check Positive Pay – Text File (FBT format)
- **Do you have open API endpoints for transmitting transactions?**
 - We currently do not offer API endpoints for sending/receiving transactions.
- **What are the cutoff times for files?**
 - Standard cutoff times apply. Please refer to the Cash Management Service Agreement for your specific product.
 - General cutoff times
(Note: These times are subject to change.)
 - Wire Transfer: 4:00 PM CT
 - Next-Day ACH: 4:00 PM CT
 - Same-Day ACH: 3:00 PM CT
 - ACH Returns: 8:00 AM CT
 - Check Positive Pay: 3:00 PM CT Prior Business Day
- **How do you handle file processing on holidays?**
 - We do not process files on bank holidays. All files uploaded during this period will be processed the next business day.
- **What happens if we miss a cutoff time (or have other issues) but still need to have the file processed?**
 - Customers should follow the standard process for reporting issues. Contact Cash Management Services at 844.836.9722.
- **How many files/how often can we send during the day?**
 - Customers can send as many files as they like during the day. First Bank & Trust will download and process files throughout the day. Note: Some products have daily limits that may prevent a file from being processed. Please reach out to Cash Management Services if you have any questions.
- **Can I delete a file after submitting it through automation?**
 - Customers should contact Cash Management Services to determine if a reversal file is an option.
- **How does processing files through automation affect our daily limits?**
 - All transactions processed through automation will be counted toward your previously set daily limit per product.

- **Are future-dated transactions allowed with automation?**
 - Yes, we will warehouse future-dated transactions until the appropriate date.
- **Can we continue to use a Business Digital Banking platform to upload files while also using automation?**
 - Yes, customers can utilize a Business Digital Banking platform for manual uploads alongside automation.
- **How much does it cost to process transactions through automation?**
 - Please contact your Officer to receive pricing or refer to your Cash Management Automation Agreement.
- **How long will it take to set up automation?**
 - We target a 3–4-week implementation time frame once the Cash Management Automation agreement has been signed.
- **Are there any specific configurations/fields we need to account for when generating our files?**
 - Yes. First Bank & Trust will provide a guide and work with the customer on the details of these configurations/fields, including the fields that First Bank & Trust is responsible for generating.
- **Do files have to be named in a certain way?**
 - Yes. We require all files to have unique names.
- **Do files need to be encrypted before sending?**
 - Yes, we require all files to be encrypted.
- **Do you offer Same-Day ACH processing through automation?**
 - Yes, Same-Day ACH processing is available through automation.
- **Can we itemize offsets in our settlement account?**
 - Yes, we have the option to itemize offsets/balancing transactions.
- **What happens if there is an ACH Return or Correction when using automation?**
 - Customers will receive a Returns and Corrections report via secure email. Customers also have the option to receive an automated NACHA file containing the Returns and/or Corrections.
- **What happens if there is a returned Wire Transfer when using automation?**
 - The First Bank & Trust Cash Management Payments team will handle returned Wire Transfers and reach out as needed.
- **Whom do I contact if I have an issue with automation?**
 - If you have any questions or concerns, call us toll-free at 844.836.9722 or send an email to cash.management@bankeasy.com.
- **How will we be notified of status changes with a file (errors, successes, summaries, etc.)?**
 - If SFTP Notifications are selected during setup, the Service Account Email Address will receive notification of file upload.
 - If a Processing Notifications Email Address is provided during setup, this email will receive notifications from processing events like errors and successes.
- **What happens if there are issues during processing?**
 - Email notifications will provide notifications of standard processing errors. Any errors outside of that will be directly communicated by First Bank & Trust.
- **What happens if First Bank & Trust encounters a formatting error in a file sent by the Customer?**
 - In the event of a formatting error, First Bank & Trust will notify the customer and ask them to send a corrected file.
- **What happens if there is a system outage on the First Bank & Trust side?**
 - The customer will be notified of the outage and projected downtime. If needed, First Bank & Trust will work with the customer to enact a contingency plan for processing files.