First Bank & Trust

Cash Management Automation
Frequent Asked Questions

- **What products do you offer automated processing for?**
  - ACH Origination and Returns, Domestic Wire Transfer, Check Positive Pay, and BAI2.

- **What agreements/contracts need to be in place prior to using automation?**
  - **ACH Origination:** Cash Management Automation Agreement + ACH Origination Agreement
  - **Domestic Wire Transfers:** Cash Management Automation Agreement +Wire Transfer Agreement
  - **Positive Pay:** Cash Management Automation Agreement + Check Positive Pay Agreement
  - **BAI2:** Cash Management Automation Agreement only

- **What file formats are used?**
  - **ACH Origination:** Nacha (standardized format) or CSV (FBT format)
  - **ACH Returns:** Nacha (standardized format)
  - **Domestic Wire Transfers:** ISO 20022 (standardized format) or CSV (FBT format)
  - **Check Positive Pay:** Text File (FBT format)
  - **BAI2:** BAI2 Text File (FBT format)

- **What API endpoints are available for file transmission?**
  - 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(s).
  - General cutoff times
    (Note: These times are subject to change.)
    - Domestic Wire Transfer: 4:00 PM CT
    - Next-Day ACH: 4:00 PM CT
    - Same-Day ACH: 8:30 AM, 12:30 PM, 3:00 PM CT
    - Check Positive Pay: 3:00 PM CT Prior Business Day

- **What are the receiving times for files?**
  - General receiving times
    - ACH Returns: 8:00 AM CT
    - BAI2: Following 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?**
    - No. 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 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 for ACH, Wire and Check Positive Pay.
    - For BAI2 automation we target a 1-2 week implementation time frame once the Cash Management Automation agreement is 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.