

GET READY TO DO MORE WITH YOUR BANKING

**IMPORTANT INFORMATION ABOUT THE UPCOMING TECHNOLOGY
UPGRADE AND YOUR BUSINESS BANKING SERVICES.**



WEST GATE BANK®

Our interest is you

Member FDIC

Please save this booklet for future reference.

IMPORTANT DATES

NOW

- This is a supplemental guide related to Business Banking Solutions products. Make note of upcoming system changes and banking services that will be impacted.
- Make sure you have downloaded any past statements or transaction history you might need for historical purposes. We advise you to download or print up to 12 months of statements.
- Continue to save a copy of all payroll and other ACH files to your computer.

Thursday, July 11

- Verify that your Business Online Banking username is readily available to you.
- Schedule or modify any Business Bill payments within online banking before 1:00am on Friday, July 12. See “Business Bill Pay” information for details.

Friday, July 12

- Business Bill Pay will become temporarily unavailable starting at 1:00am and will be unavailable throughout the upgrade weekend.

Thursday, July 18

- Business Mobile Deposit will be temporarily unavailable beginning at 1:00pm.
- All ACH and wire transfers should be originated no later than 3:00pm. If they are not received by that time, they will be processed on Monday, July 22.
- Business Mobile Banking will be unavailable beginning at 3:00pm.
- Business Online will be unavailable beginning at 5:00pm.
- Desktop Teller deposits captured after 5:00pm will not post until Monday, July 22.
- Positive Pay will be temporarily unavailable starting at 5:00pm.

Friday, July 19

- Technology upgrade begins!
- Business Online Banking and Mobile Banking (including Business Mobile Deposit, ACH, Wire Origination, Business Bill Pay, and Positive Pay) will be temporarily unavailable.
- Lockbox processing will be suspended and resume on Monday, July 22.
- Lobbies will be open regular business hours.

Saturday, July 20 & Sunday, July 21

- West Gate Bank lobbies will be closed.
- Members of our Business Banking Solutions team will be available at 402.434.3422:
 - Saturday, July 20: 7:00am - 7:00pm
 - Sunday, July 21: 8:00am - 5:00pm

Monday, July 22

- Technology upgrade is complete!
- Download our new mobile app or visit westgate.bank to begin an enhanced Business Online Banking experience that's designed with you in mind.

All times listed are noted as Central Standard Time (CST).

WE'RE HERE FOR YOU Over the Upgrade Weekend!

FOR SPECIFIC QUESTIONS ABOUT
BUSINESS BANKING SOLUTIONS,
PLEASE CALL

 **402.434.3422**

TO SPEAK WITH A MEMBER OF THE
BUSINESS BANKING SOLUTIONS TEAM:

Thursday, July 18: 7:00am - 7:00pm

Friday, July 19: 7:00am - 7:00pm

Saturday, July 20: 7:00am - 7:00pm

Sunday, July 21: 8:00am - 5:00pm

Monday, July 22: 7:00am - 7:00pm

**Our lobbies will be closed on
Saturday, July 20 and Sunday, July 21.**



Scan QR code to view
the **Online Banking
Quick Start Guide.**

DIGITAL BANKING UPDATES

ONLINE & MOBILE BANKING

Access to our new and improved Online and Mobile Banking will be available on Monday, July 22.

Consumer and Business customers will now use the same Online Banking web site and Mobile Banking app.

Our new West Gate Bank Mobile Banking app can be downloaded from the App Store or Google Play. The app will be called “West Gate Bank”. Once downloaded, you may delete the old mobile app.

HOW TO LOGIN TO OUR UPDATED ONLINE BANKING EXPERIENCE

Your current username will remain the same on our new system. Do not enroll as a “First-Time User.”

In the Password field, enter your temporary password (refer to your mailed copy of the *Business Banking Technology Upgrade Guide* for your temporary password.) If you don't know your username or temporary password, please contact our Solutions Center at 402.434.3456.

Reference our *Online Banking Quick Start Guide* for Two-Factor Authentication options.

ACH and Wire customers will be required to use a FIDO Security Key that will be provided by West Gate Bank. This key will be delivered to you prior to Thursday, July 18.

Online Banking Availability Over Upgrade Weekend

Starting at 3:00pm on Thursday, July 18, Business Mobile Banking will not be available. Starting at 5:00pm on Thursday, July 18, Business Online will not be available.

ESSENTIAL DIGITAL BANKING UPDATES AND KEY SYSTEM CHANGES

During this upgrade of our system, our Business Online Banking and Business Solutions products will not be available after Thursday, July 18. Our new and improved Online and Mobile Banking solutions will be introduced on Monday, July 22.

ACH and Wires

ACH and Wire posting will be impacted during the scheduled upgrade.

- No new ACH or wire transfers can be scheduled after 3:00pm on Thursday, July 18.
- ACH files uploaded prior to 3:00pm on July 18, will process as normal.
- Files with the effective dates of July 19 to July 23 will process on Monday, July 22.
- ACH and Wire templates will transfer to our new system but we recommend that you export previously sent files and transfers to ensure retention of pertinent information.

Business Bill Pay

Business Bill Pay payments that are already scheduled prior to 1:00am on Friday, July 12 will continue to be paid. No payments will be made from the Bill Pay system between Friday, July 19 and Sunday, July 21. Any payments scheduled on or between Friday, July 19 and Sunday, July 21 will be paid on Monday, July 22. Access to Business Bill Pay will become temporarily unavailable starting at 1:00am on Friday, July 12. Business Bill Pay access will resume on Monday, July 22.

- If you have any payments due between Friday, July 12 and Monday, July 22, input them into the Business Bill Pay system before 1:00am on Friday, July 12.
- If you have any payment due between Friday, July 19 and Sunday, July 21 that cannot wait until Monday, July 22 to be paid, please adjust your payment date to Thursday, July 18.
- Payees, recurring payments, scheduled payments, and six months of payment history will be transferred to the new Bill Pay system.
- Default payment methods for saved payee templates may change. Please verify before sending a new payment.
- Contact our Business Banking Solutions team at 402.434.3422 with any pending bill payment inquiries.

Positive Pay

Business Solutions representatives will work directly with Positive Pay customers to review exceptions in the July 19 file prior to processing. Positive Pay will be accessible once you have successfully logged back in after the upgrade.

QuickBooks, Plaid, and other 3rd Party Integrations

Third party integrations will be temporarily unavailable beginning Friday, July 19. We will be working closely with these third-party providers to re-establish connectivity timely. Until connectivity is restored, you will be unable to sync new transactions or validate your West Gate Bank accounts.

- Downloads for Quicken or .QFX files will be discontinued.
- Exports in .CSV, .TXT, .OFX and .QBO format are available.

Desktop Teller

You may continue to make deposits via our Desktop Teller Solution throughout our upgrade weekend. However, deposits made after Thursday, July 18 won't be posted until Monday, July 22.

Lockbox Processing

Lockbox processing will be temporarily unavailable starting at 5:00pm on Thursday, July 18 and will resume as normal on Monday, July 22.

Merchant Card Processing

Merchant Card Processing services will not be impacted by this upgrade.

ICS and CDARS Accounts

There will not be any changes to your ICS and CDARS account number(s).