UNITED PRAIRIE BANK™

BUSINESS ONLINE
THINGS TO KNOW

We'll help you get there. ™

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This document is meant as a tool to help guide you through Business Online, Remote Deposit, ACH Origination, Wire Manager and Positive Pay. For further guidance, please call your local United Prairie Bank. We'll help you get there.

Security

- It is recommended that you have a computer that is dedicated to online banking services
- It is recommended that you install a dedicated, actively managed firewall on your computer and/or network.
- Routinely scan computer with a continually updated virus protection product to prevent, detect, and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files and hardware. Additionally, you may unintentionally transmit viruses to other computers.
- All security tokens should be stored in a secure location.
- Security tokens and PINs (Personal Identification Numbers) should never be shared between users.
- Electronic and printed reports may contain non-public information and must be protected from unauthorized access with logical and/or physical security practices.
- Notify your local United Prairie Bank office immediately if there is any reason to believe or suspect that a security token has been lost or stolen or if there has been any unauthorized access to electronic items, PINs, company information systems, or connections and equipment that interface with or connect to Business Online.
- There is a Business Security Center available on the United Prairie website featuring informative courses that your staff can view. There is no registration required to view these courses, so please share them with anyone on your staff who would benefit from the valuable information. ***unitedprairiebank.com/Education-Security-Center***

What deadlines should I be aware of ?

ACH Files: It's recommended that files be sent at least 2 days in advance of settlement to ensure proper processing.

- Files must be submitted by 5 p.m. to ensure next-day settlement.
- Same Day ACH Files must be submitted by 12:55 p.m. to ensure same day settlement.

Internal Transfers must be submitted by 6 p.m. to ensure same-day processing.

Positive Pay: Issue files must be imported by 6 p.m. to ensure same-day processing.

- Exception items must be reviewed by 10 a.m. on each banking day exception items are found.

Business BillPay activity must be completed by 5 p.m. to ensure same-day processing.

Stop Payments must be submitted by 6 p.m. to ensure same-day processing.

Wire Transfers must be submitted by 3 p.m. to ensure same-day processing.

Remote Deposits must be submitted by 6 p.m. to ensure same-day processing.

Mobile Deposits must be submitted by 6 p.m. to ensure same-day processing.

Which holidays are non-processing holidays?

United Prairie Bank does not process transactions on any holiday observed by the Federal Reserve Bank. Those holidays include:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents Day
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Exposure Limits

Based upon account activity, United Prairie Bank has assigned dollar limits to the wire transfer, ACH origination, Remote Deposit and Positive Pay functions in Business Online. United Prairie recognizes that there may be times when you have higher transaction volumes. If you ever have the need to adjust your limit, please contact United Prairie Bank for a temporary or permanent limit change.

Account Setup

For security purposes, new accounts are not automatically added to Business Online, Remote Deposit, ACH Origination, Wire Manager, Positive Pay or Business BillPay. Contact United Prairie Bank to add or remove any accounts from your eServices.

Transfers

Internal transfers and bill payments may be submitted in advance of their payment date. United Prairie Bank will warehouse internal transfers for months. Users can also set up recurring internal transfers, advance and pay down on lines of credit.

Remote Deposit

Best Practices

- Remove all rubber bands, staples, paperclips, dog ears, etc. from the documents.
- Endorse the back of each check before scanning.
- Verify that the quality of the images are clear and the entire image can be read.
- Verify that there is ink spray on the back of each document after being scanned.

Remote Deposit Basics

- Once a batch is submitted it can not be stopped or reversed. However, items within the deposit can be corrected through an adjustment that is initiated by the bank.

- Deposits are processed at 10 a.m. and 2 p.m. and will show in the account presentments after those times. All deposits will post to the account during the overnight processing if it was submitted before the deadline.

- The Remote Deposit system recognizes suspected duplicate checks that have been deposited within the past 180 days. If the system suspects a check is a duplicate, you will be required to accept or remove the check from the deposit.

- Returned checks are handled on a case-by-case basis. For special check handling requests, contact a United Prairie Bank representative.

Check Handling

Checks should be stored in a secure fire-safe vault. Deposited checks should be retained for 60 days after the date of deposit. Checks should be promptly shredded after the 60-day retention period. Checks should be destroyed by using cross-cut shredding.

Equipment Maintenance

Canned air and cotton swabs with rubbing alcohol may be used to clean the interior of the scanner. Inspect and clean the entire track area to remove staples, paperclips, rubber bands and pieces of paper that may have accumulated during use. If the ink spray is compromised, remove the ink cartridge from the scanner and wipe with a damp lint-free cloth. Reinsert the ink cartridge into the scanner. Replacement ink cartridges may be purchased from any office supply store.

ACH Origination

These guidelines are not all-inclusive and are not meant to replace the NACHA Operating Rules. For further guidance, please refer to your Corporate User ACH Origination Basics Electronic Guide or call your local United Prairie Bank.

Transfers

ACH origination may be submitted in advance of their payment date. United Prairie will warehouse ACH files for 30 business. Users can also set up recurring ACH origination transfers.

Security

- An Originator must establish and implement security policies, procedures and systems to protect the confidentiality and unauthorized use of Protected Information.

- "Protected Information" is the non-public personal information used to create an ACH entry.

- It is important to consider the security of Protected Information in all formats including on paper, on storage devices, on computers and on the internet.

Authorization

- An Originator must obtain authorization from the Receiver to originate entries to the receiver's account.
- Authorization of a credit entry to a consumer account must to be in writing or have been provided orally or by other non-written means by the Receiver.
- Authorization of a debit entry to a consumer account must be in writing and signed by the Receiver.
- Written authorization must be obtained from the Receiver to originate credit or debit entries to non-consumer accounts.
- The written authorization must be retained for two years from the termination or revocation of the authorization.
- Upon the request of United Prairie Bank, the Originator must provide the original or copy of the Receiver's authorization to United Prairie Bank for its use or for the use of the receiving financial institution. The Originator must provide the authorization in such a time and manner as to allow United Prairie Bank to deliver the authorization to a requesting receiving financial institution within ten banking days.
- All ACH Originators are responsible for ensuring the ACH files submitted to United Prairie Bank do not contain transactions for any person that might appear on the U.S. Government's list of blocked individuals and businesses.

  Note: Originators can use the following website to make their determination: ***http://instantofac.com/search.php***

Pre-Notification

- Prior to the initiation of the first credit or debit entry to the receiver's account, the Originator may originate a prenotification entry to the receiving financial institution.
- A prenotification entry is a non-monetary entry that is sent to the receiver's account with the receiving financial institution using the specified prenote transaction codes.
- If the receiving financial institution finds incorrect information or cannot locate the account, the receiving financial institution will send a notification of change or return entry back to United Prairie Bank within three banking days of the Effective Entry Date of the original entry.
- If the Originator chooses to initiate a prenotification entry, the related live dollar entry cannot be initiated for three banking days following the Settlement Date of the prenotification entry.
- The Originator must make the changes specified by the Notification of Change before initiating the entry again.

Reversal Files & Entries

- An Originator may initiate a reversal entry or file to reverse all erroneous entries.
- An Erroneous Entry or Erroneous File is a duplicate of an entry previously initiated, an entry to or from a Receiver different than the intended Receiver, or an entry in an amount different than intended.
- A Reversal Entry or Reversal File are credit or debit entries that reverse an Erroneous Entry or Erroneous File.
- A Correcting Entry or Correcting File are credit or debit entries, using correct information, that are being submitted after the Erroneous Entries have been reversed.
- The Originator must initiate a Correcting Entry or Correcting File at the same time as the Reversal File unless the Erroneous File was a duplicate.
- Reversal Entries, Reversal Files, Correcting Entries and Correcting Files must be sent within five banking days after the settlement of the Erroneous File or Entry and within 24 hours of the discovery of the Erroneous Entry or File.

- The Originator must agree to indemnify United Prairie Bank and the receiving financial institution from any loss that results directly or indirectly from the reversal file or entries.
- Reversal entries and files must contain all of the same information as the original entry or file except the transaction code will change (from a credit to a debit or from a debit to a credit) and the Company Entry Description must be "REVERSAL". The Effective Entry Date cannot be earlier than the Effective Entry Date of the original Erroneous Entry or File.
- The Originator must make a reasonable attempt to notify the Receiver of the reason for the Reversing Entry no later than the Settlement Date of the Reversing Entry.
- For credit reversals, originators may attempt to process a debit to the individual's account, but may not be able to reverse the entry. The effort may fail if there are insufficient funds in the individual's account, the account is closed or blocked, or for various other reasons.

Notification of Change (NOC)

- A Notification of Change is a non-monetary entry sent by the receiving financial institution for the purpose of identifying incorrect information contained within an entry and providing correct information to be used on future entries.
- The Originator will be contacted by United Prairie Bank if a Notification of Change is received.
- The Originator must make the changes specified in the NOC within three banking days of receipt of the information or prior to initiating another entry to the receiver's account, whichever is later.

Return Entries

- All Return Entries received by United Prairie Bank will be charged or credited back to the Originator's account immediately.
- An Authorized Representative of the Originator will be contacted by United Prairie Bank if a Return Entry is received.
- Reinitiated returned debit entries must contain all of the same information as the original entry except the Company Entry Description must be "RETRY PYMT".
- Reinitiated returned entries may be created if (1) the original entry has been returned for insufficient or uncollected funds, or (2) the original entry was returned as stop payment and the Receiver has authorized the reinitiation.
- Reinitiated returned entries may only occur a maximum of two times following the return of the original entry.
- United Prairie Bank will monitor return entry rates to ensure Originator compliance with the return rate thresholds established by the NACHA Operating Rules. In the event the Originator exceeds the return rate threshold, United Prairie Bank will contact the Originator to implement a plan to reduce the Return Entry rate within 30 days.

Wire Origination

- Wires may be submitted in advance of their payment date. United Prairie will warehouse Wires for 7 business days.
- Accurate wire instructions are a must when originating wires.
- When a wire is originated there is no way for United Prairie Bank to get those funds back.
- United Prairie offers Domestic and International wire origination. A domestic wire is money sent from one bank to another bank all located within the United States. An international wire is when money is moved between two or more banks that are located in different nations.

Positive Pay

Exception Handling

- Any items being presented for payment that do not match the Issued file will be exceptions and will generate an e-mail notification by 8 a.m.

- Any exception items that are not resolved by 10:00 a.m. will be automatically returned.

- All returned checks will be sent back as 'Refer to Maker' unless United Prairie Bank has been notified otherwise.

  ◊ If a check is presented for the wrong dollar amount, view the image of the check to verify whether it's valid. If the check is valid and has not been altered, it may be a situation where the depositing bank processed the check for the wrong dollar amount. Approve the check and contact United Prairie Bank to initiate an adjustment.

  ◊ If the check is altered or fictitious, disapprove the check and contact United Prairie to return the check as Altered/Fictitious.

- All returned ACH items will require additional forms that are provided in the Positive Pay portal.

- If a check is presented with an incorrect check number contact United Prairie Bank to correct the check number.

- Once an exception item has been approved or disapproved the decision can be changed in Positive Pay up to the 10 a.m. deadline.

- Contact United Prairie Bank to change an exception item decision.

- Any checks being presented for immediate payment (cashing a check at United Prairie Bank) that do not match the issued checks will be an exception. A United Prairie Bank representative will contact the company by phone for instruction on the exception. If an Authorized Representative from the business is not available for instruction, United Prairie will refuse to pay the item.

More Information

Video Tutorial and Click-Thru Demos available at
unitedprairiebank.com/Education-Security-Center or scan the QR code.

Live Support is available Monday-Friday, 8:00am to 5:00pm

- **Call** 833.433.4872
- **Email** cashmanagement@unitedprairiebank.com