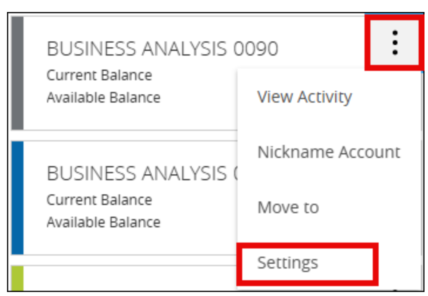
What’s New in Business Online Banking

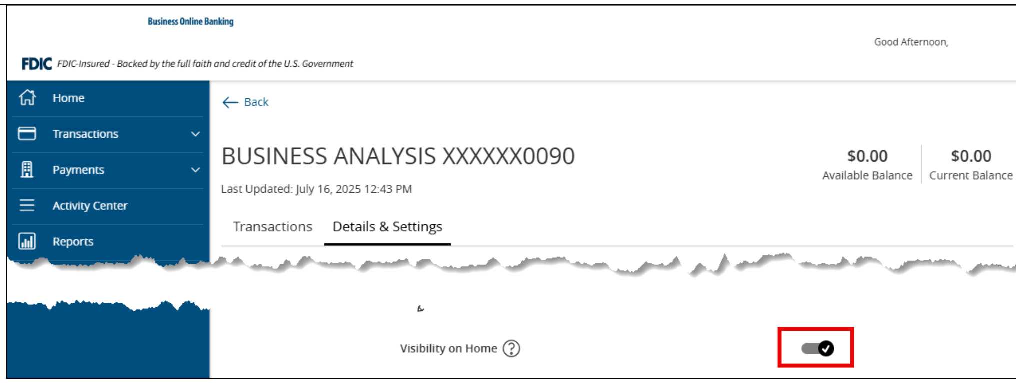
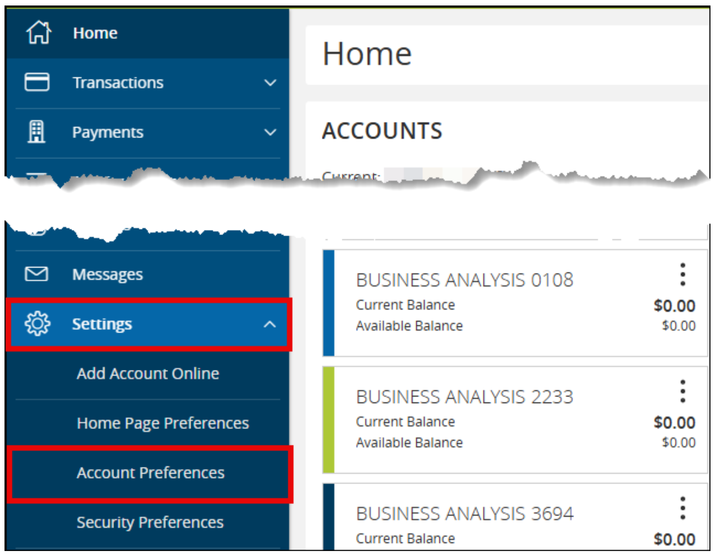
Wednesday, September 3, 2025

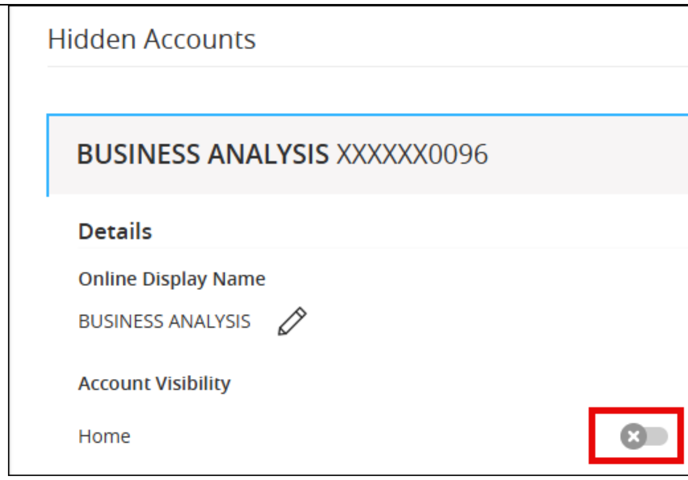
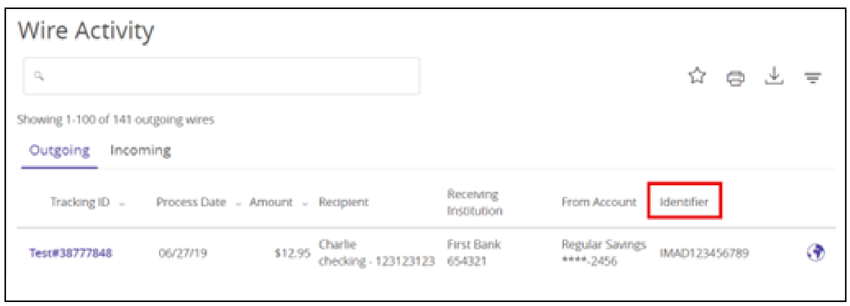
What you need to know.

Cedar Rapids Bank & Trust’s Business Online Banking is scheduled to upgrade at 8:00 A.M. on Wednesday, September 3, 2025, and will provide the latest feature updates. The new release introduces streamlined navigation, enhanced reporting capabilities and improved system performance to help you work more efficiently.

Below is a list of changes you may notice. Please note all features may vary by company profile configuration. If you have any questions, please reach out to the Treasury Management team at treasurymanagement@crbt.com or 319.743.7002.

What’s Changing	New Appearance/Details
Display of accounts in alerts module	Accounts that are hidden from the home page will also be hidden from the drop down of accounts in the Alerts Module. Customers will need to unhide the account to set up or make changes to alerts for hidden accounts. To change the visibility of an account, start from the home page and locate the account you want to update. Click the **three dots** in the top right corner of that account to open the options menu. Select **Settings**.  On the Details & Settings page, toggle **Visibility on Home** on or off.

	 If the account is hidden and not visible on the home page, navigate to **Settings** > **Account Preferences**.  Scroll down to **Hidden Accounts** and select the account you would like to make visible. Toggle **Account Visibility for Home** to **On**.

	
IMAD Field Label in Wire Activity	The “IMAD” field label within the Wire Activity workflow has changed to “Identifier”. When the changes go into effect, the data in the Identifier column/field will change to a new data type, to be determined at a future time by Fedwire. 
New Large File Support for Information Reports	Information Reporting now handles report requests that are 2 MB or larger by storing the report for three days after being generated. After a report has been run and a PDF, CSV, or BAI output has been selected, an alert window displays to communicate that the large report file will be available for three calendar days from the day the report is run.

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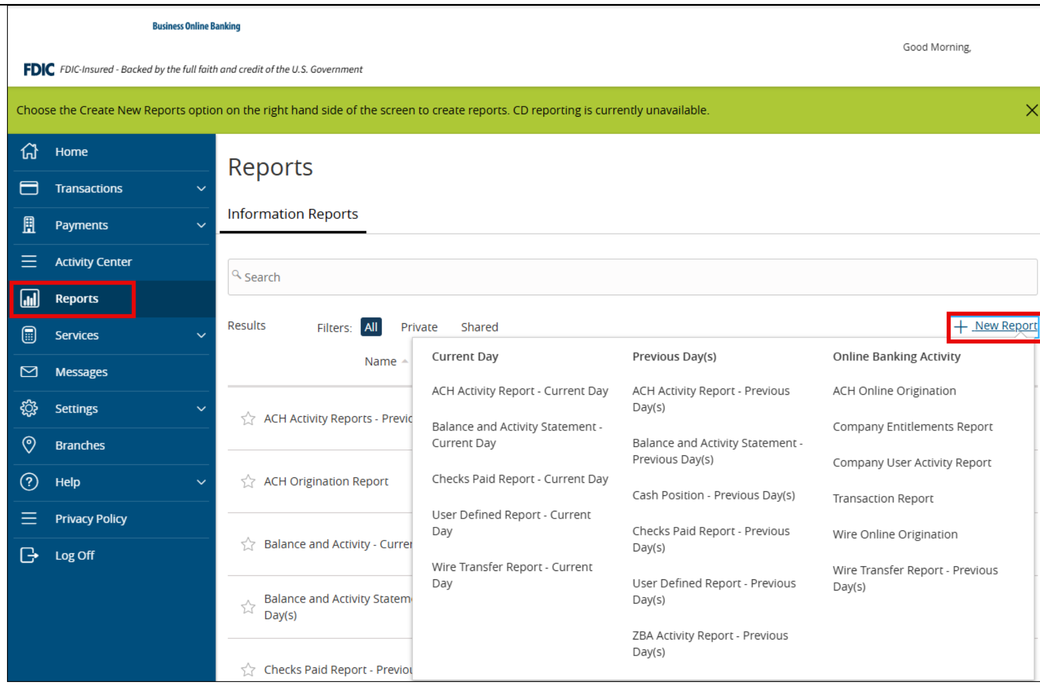

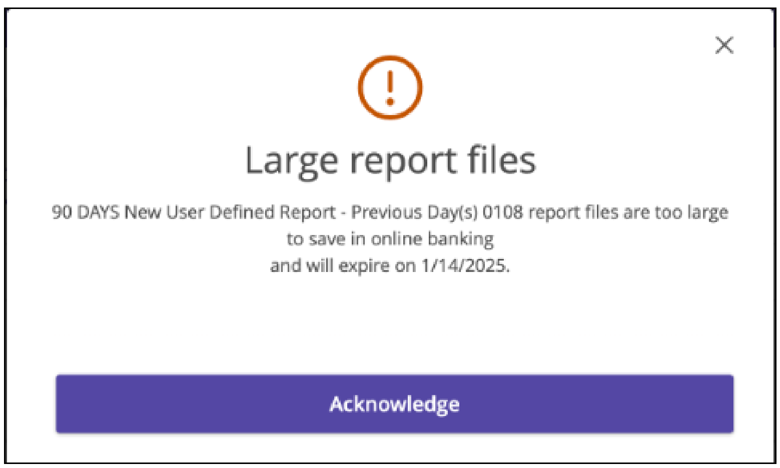

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<td>Updated Payment Type Code Field</td>
<td>Updated ACH transaction support so that the Payment Type Code field is optional for WEB and TEL SEC codes. This change is a result of updated NACHA guidelines that helps ACH payments better align with digital banking and consumer expectations while maintaining compliance and security. For more information, refer to Meaningful Modernization on the NACHA website.

To utilize this function, from the home screen, select ACH/Wire. Click New Payment then ACH Credit Batch.</td>
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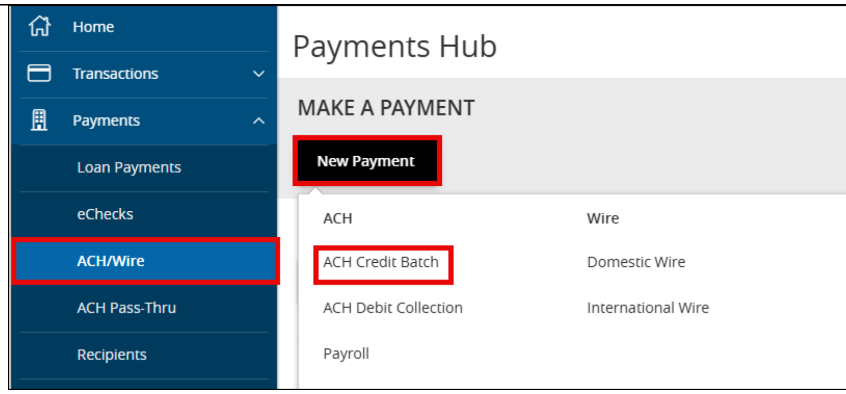

When the **SEC Code WEB** or **TEL** is selected, you will have the option to select None under **Payment Type Code**.