



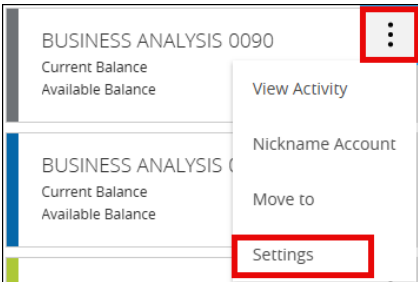
What's New in Business Online Banking

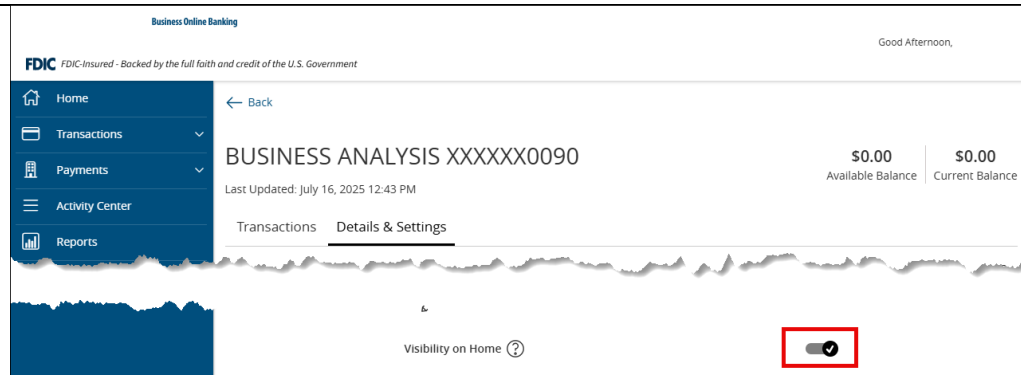
Wednesday, September 3, 2025

What you need to know.

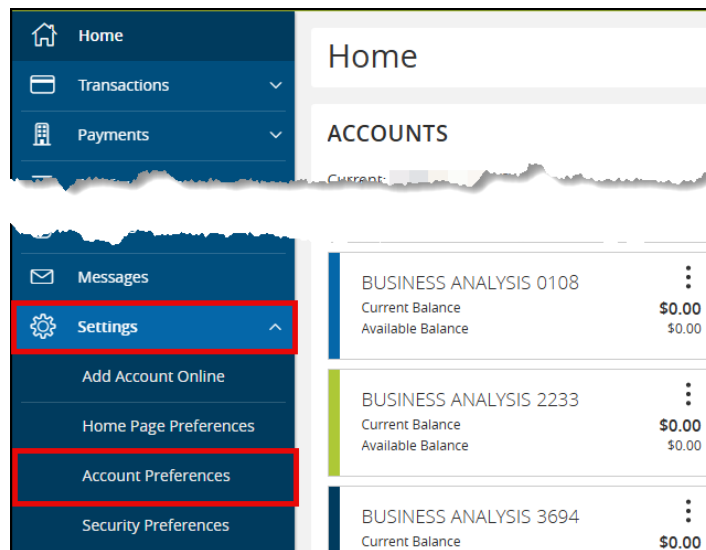
Cedar Rapids Bank & Trust’s Business Online Banking is scheduled to upgrade at 8:00 A.M. on Wednesday, September 3, 2025, and will provide the latest feature updates. The new release introduces streamlined navigation, enhanced reporting capabilities and improved system performance to help you work more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



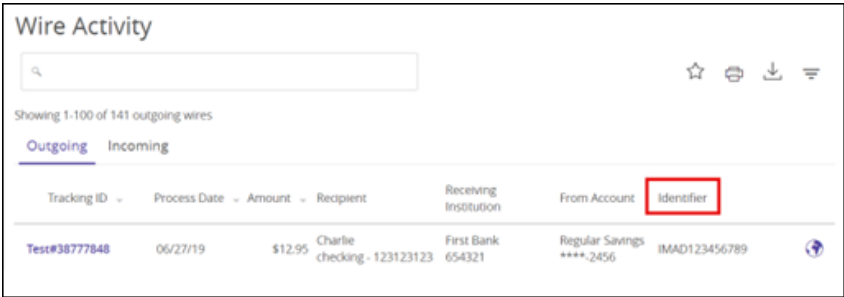
What's Changing	New Appearance/Details
Display of accounts in alerts module	<p>Accounts that are hidden from the home page will also be hidden from the drop down of accounts in the Alerts Module. Customers will need to unhide the account to set up or make changes to alerts for hidden accounts.</p> <p>To 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.</p> <div></div> <p>On the Details & Settings page, toggle Visibility on Home on or off.</p>



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**.

		<div> <div>Hidden Accounts</div> <div> <div>BUSINESS ANALYSIS XXXXXX0096</div> <div> <div>Details</div> <div> <div>Online Display Name</div> <div>BUSINESS ANALYSIS </div> <div>Account Visibility</div> <div>Home </div> </div> </div> </div> </div>	
IMAD Field Label in Wire Activity	<p>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.</p>	 <p>The screenshot shows the 'Wire Activity' interface. It includes a search bar, a list of wire transactions, and a table with columns: Tracking ID, Process Date, Amount, Recipient, Receiving Institution, From Account, and Identifier. The 'Identifier' column header is highlighted with a red box. Below the header, a sample transaction is shown with the value 'IMAD123456789' in the Identifier field.</p>	
New Large File Support for Information Reports	<p>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.</p>		

	<div><div>Business Online Banking</div><div>Good Morning</div><div>FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government</div><div>Choose the Create New Reports option on the right hand side of the screen to create reports. CD reporting is currently unavailable.</div><div><div><div>Home</div><div>Transactions</div><div>Payments</div><div>Activity Center</div><div>Reports</div><div>Services</div><div>Messages</div><div>Settings</div><div>Branches</div><div>Help</div><div>Privacy Policy</div><div>Log Off</div></div><div><div>Reports</div><div>Information Reports</div><div><div>Search</div></div><div><div>Results</div><div>Filters: All Private Shared</div><div><div>+ New Report</div></div><table><tr><th>Name</th><th>Current Day</th><th>Previous Day(s)</th><th>Online Banking Activity</th></tr><tr><td>ACH Activity Reports - Previous Day(s)</td><td>ACH Activity Report - Current Day</td><td>ACH Activity Report - Previous Day(s)</td><td>ACH Online Origination</td></tr><tr><td>ACH Origination Report</td><td>Balance and Activity Statement - Current Day</td><td>Balance and Activity Statement - Previous Day(s)</td><td>Company Entitlements Report</td></tr><tr><td>Balance and Activity - Current Day</td><td>Checks Paid Report - Current Day</td><td>Cash Position - Previous Day(s)</td><td>Company User Activity Report</td></tr><tr><td>Balance and Activity Statement - Previous Day(s)</td><td>User Defined Report - Current Day</td><td>Checks Paid Report - Previous Day(s)</td><td>Transaction Report</td></tr><tr><td>Checks Paid Report - Previous Day(s)</td><td>Wire Transfer Report - Current Day</td><td>User Defined Report - Previous Day(s)</td><td>Wire Online Origination</td></tr><tr><td></td><td></td><td>ZBA Activity Report - Previous Day(s)</td><td>Wire Transfer Report - Previous Day(s)</td></tr></table></div></div></div></div>	Name	Current Day	Previous Day(s)	Online Banking Activity	ACH Activity Reports - Previous Day(s)	ACH Activity Report - Current Day	ACH Activity Report - Previous Day(s)	ACH Online Origination	ACH Origination Report	Balance and Activity Statement - Current Day	Balance and Activity Statement - Previous Day(s)	Company Entitlements Report	Balance and Activity - Current Day	Checks Paid Report - Current Day	Cash Position - Previous Day(s)	Company User Activity Report	Balance and Activity Statement - Previous Day(s)	User Defined Report - Current Day	Checks Paid Report - Previous Day(s)	Transaction Report	Checks Paid Report - Previous Day(s)	Wire Transfer Report - Current Day	User Defined Report - Previous Day(s)	Wire Online Origination			ZBA Activity Report - Previous Day(s)	Wire Transfer Report - Previous Day(s)
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	<div><div><div>!</div><div>Large report files</div><div>90 DAYS New User Defined Report - Previous Day(s) 0108 report files are too large to save in online banking and will expire on 1/14/2025.</div><div>Acknowledge</div></div></div>																												
Updated Payment Type Code Field	<div><div>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.</div><div>To utilize this function, from the home screen, select ACH/Wire. Click New Payment then ACH Credit Batch.</div></div>																												

Home

Transactions

Payments

Loan Payments

eChecks

ACH/Wire

ACH Pass-Thru

Recipients

Payments Hub

MAKE A PAYMENT

New Payment

ACH

ACH Credit Batch

ACH Debit Collection

Payroll

Wire

Domestic Wire

International Wire

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

Origination Details

SEC Code

WEB - Internet-Initiated

To Subsidiary

Test Company UVW *****4564

Account

Statement Savings XXXXXX8999 \$25.92

Effective Date

Recurrence

None

Recipients (1)

Filters: All Pre-Notes

Find recipients in collection

+ Add multiple recipients

Set all to: None

Recipient/Account	Amount	Payment Type Code
Search by name or account.	\$ 0.00	None
+ Add another recipient		

\$0.00

1 collections (1 for \$0.00)

Cancel Draft Approve