**InBusiness Online Banking—Upgrade Highlights**
The information outlined in the tables below highlights some of the changes and enhancements you can expect with the upgrade of InBusiness Online Banking. Some of the features listed may be limited or not exist in the current platform.

| ACH | | |
|---|---|---|
| **Feature** | **Current Environment** | **New Environment** |
| Recurring ACH | In today's environment, each ACH has to be individually released.<br><br>You can release on a future date; however, you must approve the ACH on the date specified. | You will now be able to set up an ACH and allow it to regularly process on a schedule. |

| Wires | | |
|---|---|---|
| **Feature** | **Current Environment** | **New Environment** |
| Batch Wires | Each wire must be submitted individually, and requires an independent authorization. | You will now be able to submit multiple wires at a time with a single authorization. |
| Recurring Wires | Each wire must to be released individually.<br><br>You can release on a future date; however, you must approve the wire on the date specified. | You will now be able to set up a wire and allow it to regularly process on a schedule. Approval will only be needed once at set up. |
| Domestic/International Wires | If you can send/receive wires, they can either be domestic or international. You are not able to restrict wires to either domestic only or international only. | You will now have the ability to restrict wire access to only domestic, only international, or both domestic and international. |

| Third-Party Integration | | |
|---|---|---|
| **Feature** | **Current Environment** | **New Environment** |
| Remote Deposit Capture (RDC) - eDeposit | RDC is supported by limited connectivity to outside platforms, and is managed as a separate application that requires its own unique credentials. | RDC will now be available via single sign-on. You will also still be able to access RDC outside of InBusiness. |
| ACH Alert/ACH Positive Pay | ACH Alert is a separate platform from Positive Pay. To access the function, users are required to authenticate with individual credentials. | ACH Positive Pay functionality will be integrated within Online Banking and will not require an additional login. |

| ACH Addenda Reporting | Currently delivered through FedEDI Program. | ACH Addenda and Return Item Reporting will be integrated into online banking and will not require a separate login. This will also provide enhanced reporting options. |
| --- | --- | --- |

| Mobile Channel | | |
| --- | --- | --- |
| **Feature** | **Current Environment** | **New Environment** |
| Unified User Experience | The current platform does not have a mobile presence. | With the new platform, you will be able to access Online Banking through a mobile application. The user experience across mobile and desktop is very similar. Rights and privileges span across both platforms.<br><br>ACH and wire approvals can both be done via the mobile app. |
| Mobile Remote Deposit Capture | The current platform does not have a mobile presence. | The new platform includes mobile remote deposit capture. |

| Positive Pay | | |
| --- | --- | --- |
| **Feature** | **Current Environment** | **New Environment** |
| Payee Positive Pay | Positive Pay currently compares a check number and dollar amount. It does not perform a comparison using the payee name. | Payee Positive Pay will compare a check number, dollar amount and the payee name. Contact your banker for more details. |
| Account Reconciliation | Currently a feature that is not available. | You will now have access to Online Account Reconciliation, which is a module that provides a running balance of your account(s). |
| Mapping Tool | A mapping tool does not currently exist in the platform. | The new platform will contain a mapping tool, allowing for an expanded range of issue file formats. |
| Check and ACH Positive Pay in a Single Experience | ACH Positive Pay is not currently a module under the current InBusiness – it is a separate application. | In the new platform, you will be able to approve and/or review check and ACH Positive Pay items together in the same system. |
| Positive Pay Reporting | Reports for checks paid and outstanding checks are available by report delivery outside of Online Banking. | As a user of Check Positive Pay, you will have additional reporting available to help reconcile your checks issued. |

## Information Reporting Options and Scheduling

| Feature | Current Environment | New Environment |
|---|---|---|
| Reporting | You rely on filters to create transaction reports on limited transaction categories. Today, these reports cannot be saved or scheduled and they must be run by a user. | With the new platform, reports can be scheduled to run on a recurring basis. There are a number of templated reports available, including general transaction report. |
| Ability to Query Across Multiple Accounts | The current platform only supports filtering options for a single account. | The new platform will support filters and/or queries across multiple accounts. |
| Alerts | The current platform features a few alerts, and they are primarily balance alerts (e.g. your balance dropped below a threshold). | The new platform will include expanded notification and alert options. |
| Account Grouping | It is not possible to segregate different entities or accounts. In other words, Account A and Account B are always reported together and combine for total balances. | You will now have the ability to group accounts for multiple entity scenarios. Ex: You can create a group of accounts by entity to view total balances of just that group and still have a group of all accounts for the full picture. It's customizable for your reporting needs. |

## User Entitlements

| Feature | Current Environment | New Environment |
|---|---|---|
| Assigning Permissions to Users | The current platform only allows for user-based entitlements. If you want to grant permission(s), you must assign it to each individual user, which can be cumbersome for large user volumes. | The new platform enables role-based entitlements. You will be able to add permission(s) to a role and each user associated to that role is granted the permission(s). |
| Template Access | If you currently have access to modify templates, you inherently have access to all templates. Thus, if an executive wants their own template, they have to have their own InBusiness account set up separate from the company. | The new platform's template access is managed at a user/role level. Specific templates can be hidden from specific users. |