



# Salisbury Cash Management Customers

## Key Action Items for Salisbury Cash Management Customers

Welcome Salisbury Bank Cash Management Customers. We are thrilled to welcome you to NBT Bank. As a customer of our combined bank, you will continue to receive the personal, high-quality service you have come to expect from Salisbury, while gaining access to expanded banking solutions.

Below you will find a comprehensive list of key action items that will need your attention pre- and post-merger. We encourage you to read thoroughly and carefully and attend to all action items to ensure a smooth conversion process. Rest assured, we're here to help you navigate this transition with a full team of support specialists ready to assist.

**If you have any questions or concerns,** please contact the NBT Bank Treasury Management team at **1-833-628-4249, select option 5.** Team members are available Monday through Friday, 8:00 a.m. to 5:00 p.m. In addition, there will be Digital Banking aids available at **[www.nbtbank.com/Salisbury](http://www.nbtbank.com/Salisbury)** and an option to schedule an appointment with one of our Treasury Management Support experts post conversion to assist with any additional questions or concerns.

Thank you in advance for your support and assistance with the upcoming conversion. We look forward to providing you with the same excellent service that you have enjoyed with Salisbury Bank.

## Digital Banking

- Please ensure that all the contact information for the Administrator(s) in your e-Banking platform is correct and up to date. This information will be used to verify the Administrator(s) during their first-time login.
- All business user profiles will be converted for your first-time login. Only business Administrator(s) will have their entitlements carry over at conversion. All additional users will need to have their entitlements re-established by the Administrator. Prior to conversion, we recommend taking screenshots of the existing user entitlements for future reference when re-establishing user entitlements in the NBT Bank Digital Banking platform.
- Any scheduled transfers you currently have set up in e-Banking will have to be re-established within the NBT Bank Digital Banking platform.

## ACH

- Prior to conversion, we will send you the NBT Bank ACH Agreement electronically. Please have this form completed and signed by an Authorized Signer in order to convert ACH services to NBT Bank.
- If you are currently using Salisbury Bank's e-Banking platform, your ACH participants will migrate through conversion; however, all scheduled ACH transactions and ACH templates will need to be re-established. ACH payment profiles within Salisbury Bank's Remote Deposit services will not migrate.
- To assist with re-establishing your ACH templates, a file with your existing template setups will be uploaded to your message center within the NBT Bank Digital Banking platform.
- Please note that NBT Bank's Digital Banking platform does not require the use of a physical token for verification. The verification process is completed using a secure one-time PIN. If you prefer using a token, you will need to contact the Treasury Management support team to opt-in for this service.

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## Pass-Thru ACH Clients

- Prior to merger, an NBT Bank Treasury Management Support Specialist will contact you via phone call to discuss and coordinate the required actions to convert your ACH Pass-Thru service to File Exchange – XRoads.
- We will send you the NBT Bank ACH Agreement electronically through DocuSign. Please have this form completed and signed by an Authorized signer to convert your ACH services to NBT Bank.
- For NBT Bank to validate that your ACH file conforms to NBT Bank’s formatting requirements, you will need to securely send NBT Bank a copy of your NACHA file. This information will need to be submitted to NBT Bank.
- Once your ACH file is approved, a project will be submitted to Fiserv, our processor, to create your account with File Exchange – XRoads. File Exchange is the secure website that will be used for file transmissions post conversion to replace your current Pass-Thru process.
- Shortly after your project is initiated with Fiserv, you will receive an email from one of our partners at Fiserv containing the usernames and instructions on how to login to File Exchange.
- After your initial login, a Fiserv Rep will contact you to schedule a time to test the connection for the file transmission.
- Once this has been completed, you will receive additional instructions on how to process files.

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## Wires

- Please be advised that your Wire participants will **not** migrate through conversion.
- To assist with re-establishing your Wire participants, a file with your existing Wire participants information will be uploaded to your message center within the NBT Bank Digital Banking platform.
  - » For incoming foreign wires only, please provide the new wire instructions outlined below to any wire originator that will be sending you a foreign wire post conversion. These instructions pertain to incoming foreign wires that are sent in US dollars or foreign currency. NBT is published in the SWIFT directory under code NBTNUS31.
    - Beneficiary Financial Institution:** NBT Bank
    - ABA/Routing Number:** 021303618
    - Swift/BIC:** NBTNUS31
    - Bank Information:**
      - NBT Bank, N.A.
      - 52 South Broad Street
      - Norwich, NY 13815
  - » Provide the originator with your information as Beneficiary to include: the name of your account as it appears on bank records, your address, and your account number.
  - » Incoming domestic wires should be directed to NBT Bank post conversion using routing #021303618.
- Please note that NBT Bank’s Digital Banking platform does not require the use of a physical token for verification. The verification process is completed using a secure one-time PIN. If you prefer using a token, you will need to contact the Treasury Management support team to opt-in for this service.

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## Positive Pay

- Prior to conversion, we will send you the NBT Bank Positive Pay Agreement and Enrollment forms electronically. Please have these forms completed and signed by an Authorized Signer in order to convert to NBT Bank’s Positive Pay.
- The existing information in your Positive Pay profile, including users, accounts, and ACH authorization rules, will be used to populate the Positive Pay Agreement and Enrollment forms. Upon receipt of the forms, please ensure all information is accurate before signing.
- The day before conversion, export your outstanding issued check file from the check search option within your existing Positive Pay profile. The outstanding issued check file will need to be imported to NBT Bank’s Positive Pay the day after your account is converted to NBT Bank. This will ensure that any outstanding checks will not create an exception when presented against the account.

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## Remote Deposit Clients

- Before the merger date, we will electronically send an NBT Bank Remote Deposit Capture Agreement and Enrollment form. These forms must be completed and signed by an Authorized signer to convert Remote Deposit services to NBT Bank after the merger.
- The users you identified in the RDC Agreement and Enrollment form will soon receive two emails from **admin@Fiserv.com** with their login credentials. Please have each user print or save these messages for future reference. We will need these to assist you with the set-up process and first-time log-in experience.
- Your existing Remote deposit scanners are compatible with the NBT Bank Remote Deposit Capture service and will not require replacement, however NBT banks remote deposit service will require an installation of new drivers on your PC.
- You can continue to utilize your Salisbury Bank Smarter Pay Remote Deposit Capture Scanning system until the installation occurs.
- For most clients, the update can be completed by phone using a secure remote access connection that will allow a remote deposit specialist to access your PC remotely to assist with the system setup and user training. The process may take up to one hour to complete.
- Please note that NBT Bank's Remote Deposit platform does not require a physical token for verification. The verification process is completed using a secure one-time PIN sent via e-mail.
- Please call **1-833-628-4249, option 5** to speak with a specialist directly or visit [www.nbtbank.com/tmappointments](http://www.nbtbank.com/tmappointments) to schedule an appointment to convert your service. Specialists will be available Monday through Friday 8:00am-5:00pm. If you have scanners at multiple locations, please be prepared to schedule an appointment for each location.

**Note:** If you are originating ACH's through the Salisbury Bank Remote Deposit site or separate mobile deposit app, be advised that these services will no longer be available in this way. We recommend saving and storing the ACH payment profile information to re-create these ACH debits in NBT Bank's Digital Banking. These services will now be available via NBT Bank's Digital Banking platform. NBT Bank's mobile deposit service will only allow users to deposit a single check per deposit. If you plan to make batch deposits, then you will need to enroll for Remote Deposit Services. If you are currently using Salisbury Bank Remote Deposit services to process TEL payments, this service will no longer be available with NBT Bank.

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## Remote e-Deposit Clients

If you are not currently enrolled in Salisbury Bank's e-Banking and are not using a remote deposit scanner, but rather using Salisbury Bank's Remote e-Deposit Service please be advised that as of the date of the merger, this option will no longer be available in this manner. To ensure continued remote deposit check service post-merger, we have outlined alternative options for you.

**Please select from these two options to ensure continued service post conversion:**

- **Option 1:** Utilize NBT Bank's Digital Banking mobile deposit service to scan and deposit single check transactions. This is a free option that will allow you to make check deposits via a mobile device similar to how you process them today.
- **Option 2:** NBT Bank offers a Remote Deposit Capture scanner option that will allow you to scan and deposit multiple checks. If you would like to learn more information regarding this option, contact NBT Bank Treasury Management Support at 1-833-NBT-4BIZ (1-833-628-4249 option 5) prior to merger.

