



Data Transmission User Guide

This User Guide, along with any other documents Atlantic Union Bank (“Bank”) gives a Customer pertaining to Customer account(s), including but not limited to the Treasury Services Terms and Conditions, is a contract that establishes the rules which control Customer's account with the Bank. Throughout this document, Atlantic Union Bank is referred to as “Bank” and the entity using the services is referred to as “Customer.”

Terms and Conditions

Customer agrees to comply with the Bank's Treasury Services Terms and Conditions, User Guides, procedures, as well as all applicable federal, state, and local laws and regulations.

About Data Transmission

Atlantic Union Bank's Data Transmission service includes a suite of four products – Automated Clearing House (ACH Pass Through), Positive Pay File Transmission, Bank Administration Institute (BAI) Reporting, and Image Cash Letter. All products are designed to help customers improve operational efficiency through electronic delivery of transaction data and reporting. Data transmission allows the sending or receipt of files through secure file transfer protocol.

Data Transmission requires specific product implementation, documentation and connectivity with Atlantic Union Bank's vendor and access to the necessary technical contacts at your organization or designated vendor.

Automated Clearing House (ACH) Pass Through

Requires full compliance with ACH Origination User Guide. ACH Pass Through allows for direct transmission of National Automated Clearing House Association (Nacha) files from a Customer or their vendor to FIS, bypassing Business eBanking entry. Transaction data is posted to Business eBanking by FIS.

The benefits of this product are:

- Removes manual processes
- File format improves accuracy
- Extended cut-off time of 7PM ET

The estimated implementation time is 4 weeks from receipt of completed forms and information from customer. This may be extended for any reason, including communication delays or firewall issues.

Bank requires file definition and frequency information at time of request. ACH Pass Through is implemented and priced based on file definition. If multiple files will be originated within 1 business day, the files must be originated more than 2 hours apart to avoid overwriting – resulting in the first file being replaced and by the subsequent file and only the subsequent file will be processed. If multiple files will need to be generated, we recommend multiple file definition established as separate implementations.

Positive Pay File Transmission

Requires Business eBanking and Positive Pay enrollment and full compliance with Positive Pay User Guide. Positive Pay file transmission allows for direct transmission of issue files or exception files from a customer or their vendor to FIS, bypassing Business eBanking entry. Upon receipt of Positive Pay files, FIS will post to Business eBanking.

The benefits of this product are:

- Removes manual processes
- File format improves accuracy
- Faster processing time

The estimated completion time is 4 weeks from receipt of completed forms and information from customer. This may be extended for any reason, including communication delays or firewall issues.

Bank requires file definition and frequency information at time of request. Multiple file definitions can be established as separate implementations.

Bank Administration Institute (BAI) Reporting

Requires Business eBanking and Premium Reporting enrollment.

BAI Reporting file transmission allows for direct transmission of data from FIS to a customer or their vendor, eliminating the need to access Business eBanking to download data.

The benefit of this product is:

- Removes manual processes

The estimated completion time 6 weeks from receipt of completed forms and information from customer. This may be extended for any reason, including communication delays or firewall issues.

Bank requires customer to establish the file definition within Premium Reporting in Business eBanking and provide the report name, which will be the data transmitted from FIS via secure transfer protocol.

BAI Reporting via Data Transmission is implemented and priced based on file definition/report.

Image Cash Letter

Image Cash Letter file transmission allows for direct transmission of deposits and check images from a Customer or their vendor to FIS, generally in an x937 file, via a secure file transfer protocol site.

The benefits of this product are:

- o Removes manual processes
- o Faster processing time

The estimated completion time is 12 weeks from receipt of completed forms and information from customer. This may be extended for any reason, including communication delays or firewall issues.

FIS receives the deposit image file and posts to Atlantic Union Bank systems for customer visibility.