



YOUBANKING Treasury Management Enhancements

Welcome to Your Enhanced Treasury Management Experience

We are pleased to introduce several enhancements to our Treasury Management services within YOUTBanking. These updates are designed to provide greater efficiency, improved security, and enhanced control over your treasury operations.

Please review the following enhancements to Positive Pay, ACH Services, Online Wires, and User Administration.

If you have any questions regarding these updates, please contact your Treasury Management Representative.

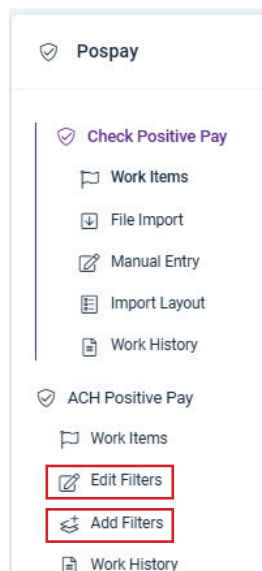
POSITIVE PAY

Positive Pay Filters

Managing Positive Pay Filters is now easier than ever. You can now add, edit, and maintain all Positive Pay Filters directly within YOUTBanking.

To access this feature:

Treasury Management → Positive Pay → **Edit/Add Filters**



Extended Positive Pay Exception Decision Time

To provide additional flexibility, we have extended the deadline for reviewing and decisioning both Check Positive Pay and ACH Positive Pay exceptions. The **new cutoff time is 2:00 p.m. CT** which has been extended from the previous cutoff time of 1:00 p.m. CT.

ACH

ACH Batch Initiation

To strengthen payment controls and provide an additional layer of review, ACH batches will now require an approval step before initiation.

The updated process is:

- Create or Edit** the ACH batch
- Approve** the batch
- Initiate** the batch

For companies utilizing **Dual Control**, the workflow will be:

- User 1 creates or edits the batch and approves it.
- User 2 initiates the approved batch.



YOUBANKING

Treasury Management Enhancements

This enhancement helps organizations review payments with confidence, maintain stronger controls, and benefit from greater visibility into batch status throughout the process.

Batch List (All)

ACH Overview

Please review, edit and/or delete active ACH Batch transactions.

KS STATEBANK – ACH PROCESSING & CUT-OFF INFORMATION

Company

TEST ACH

Status

All

Keyword

Enter Keyword

Reset

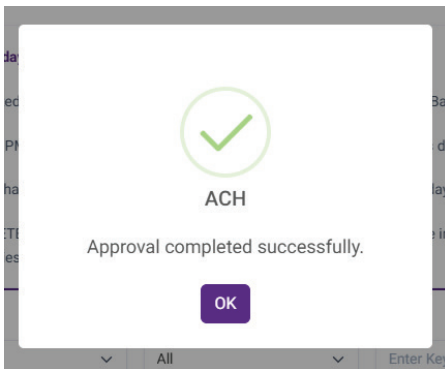
☐	Status	Batch Name	Last Processed	Debit	Credit	Send Date	
☐	Approval Required	Test		\$ 0.00	\$ 1.00		

Batch Options

- View
- Approve
- Quick Edit
- Edit
- Delete
- Preview

Note – Select all batches to Initiate or Delete all transactions.

☒ Delete



Company

All Companies

Status

All

Keyword

Enter Keyword

Reset

☐	Status	Batch Name	Last Processed	Debit	Credit	Send Date	Effective
☒	Ready to Initiate	Test		\$ 0.00	\$ 1.00		

Note – Select all batches to Initiate or Delete all transactions.

☒ Initiate

☐ Delete



ACH Cutoff Time

We have extended the standard ACH processing cutoff time to provide greater flexibility for your payment activities. The **new ACH cutoff time is 4:00 p.m. CT** which has changed from the previous ACH cutoff time of 3:00 p.m CT.

Please note: *The Same Day ACH cutoff time remains unchanged at 2:00 PM CST.*

Same Day ACH

Same Day ACH is now available to all clients with ACH access.

Important processing information:

- Processing Deadline: 2:00 p.m. CT on the effective entry date
- Maximum Transaction Amount: \$1,000,000 (one million dollars) per individual transaction
- Fees: \$0.10 per item and \$25.00 per batch with a Same Day effective date

Recurring ACH

Recurring ACH functionality is now included as a standard feature for all clients with ACH access.

You may add or modify recurring transactions up to the day before the effective date. To ensure changes are processed successfully, please complete all edits prior to the 4:00 p.m. CT ACH cutoff time. All edits made to existing Recurring batches will need to be initiated again to ensure all is updated and ready for processing on your selected schedule.

ACH Batch

ACH Batch Review

Please review the details of the selected batch.

Batch Name	Category	Company	Company ID
Test		TEST ACH	99-999999
Discretionary Data		Entry Description	
		PAYMENTS	

☐ Restricted Batch

☒ Recurring

ACH Notices and Returns

ACH Returns and Notices of Change (NOCs) will now be generated automatically by the system, eliminating the need for manual daily processing by the Bank. These notifications will be available directly within YOUBanking upon login.

ACH

Batch List

ACH History

ACH Import

File Import

File Layout

ACH Templates

Returns & Corrections

Work Items

Work History

Create New Batch



YOUBanking Treasury Management Enhancements

Prefunding Enhancement

For eligible clients, prefunding is no longer required for ACH transactions. As part of this enhancement, ACH prefunding functionality is no longer available within YOUBanking.

- Funds will be validated at the time of batch initiation and again on the day prior to the effective date when the ACH transaction is processed.
- Clients must maintain sufficient available funds in their designated account for the ACH batch to process. Available balances may include sweep arrangements, when applicable.
- If sufficient funds are not available at the time of processing, the batch will not be processed and a bank representative will contact you to discuss available options.
- ACH cutoff times continue to apply:
 - 4:00 p.m. CT for standard ACH transactions (updated from 3:00 p.m. CT)
 - 2:00 p.m. CT for Same Day ACH transactions

Please note: *The removal of prefunding applies only to eligible clients and may not be available for all ACH originators.*

ONLINE WIRES

International Wires

Access to international wire services has been streamlined for a more seamless experience. Users can now access the **Corpay** platform directly from within YOUBanking through a single sign-on experience. While you may continue to log in through the Corpay website independently, you also have the convenience of launching Corpay directly from YOUBanking with a simple click.

ADDITIONAL ENHANCEMENTS

Administrative Access

Businesses can now designate selected users as **YOUBanking Administrators**.

Administrators will be able to:

- Create, modify, and delete company users
- Manage account access
- Configure user permissions and restrictions
- Customize system access based on business needs

Your Treasury Management team will contact eligible clients directly regarding administrator setup, permissions, and available training opportunities.

Additional Users

YOUBanking now offers enhanced user management capabilities, making it easier to add and maintain users while ensuring appropriate access and security controls throughout your organization. Additional users will have limited access including view only access to accounts and statements.

KS StateBank Treasury Management

Thank you for partnering with KS StateBank. We are committed to continuously enhancing our Treasury Management solutions and providing tools that help your business operate more efficiently, securely, and confidently.

For assistance or questions regarding any of these enhancements, please contact your Treasury Management Representative.