

Transaction Migration Initiatives - Update

As part of our ongoing initiatives to improve our customer service and to align to our digital transformation strategy, we wish to advise of the following changes to commence on September 17, 2018.

1. Amendments to the Wire Fees for Small Business Customers - only

Current Branch Wire	Current CMS Fees	Proposed Branch Wire Flat	Proposed CMS Fees
60 USD*	Same as branch fees	60 USD	40 USD

* Current branch wire fees are an average since there is tiered pricing and commissions.

2. Enhancements to the Cash Management

- **Wires (Bulk Approval)**
This online CMS feature will allow authorized approvers for wire payment transactions to select and approve multiple wire payments at one time. This will save time for approvers that have to authorize high volume of wires.
- **Wires (Batch Upload)**
This online CMS feature will allow users to create multiple wire payments at the same time by uploading a file with all the payment details. This will save time for approvers that have to create high volume of wires
- **Soft Tokens**
Users of online CMS currently need to use a physical security token that generates a 6 digit number used to sign-on and authenticate transactions. The soft token is a an app that can be downloaded to a phone that performs the same function and replaces the need for a physical security token
- **Payment email notification**
This online CMS feature will allow a user to email details of payments submitted and processed on the system to the beneficiary of that payment.
- **Future Dated Wires**
This online CMS feature will allow users to a wire payment with an effective date of up to 365 days in the future. The wire payment will then be processed on that effective date.

Should you require any clarifications, please do not hesitate to contact us.

It starts with you.™

