



Welcome.

YOUR TREASURY MANAGEMENT TRANSITION GUIDE

Click any entry below to go directly to the page indicated.

INTRODUCTION

Product Name Comparison	2
Checklist of Priority Tasks	3
Who to Call For Help	6

INFORMATION MANAGEMENT

Huntington® Business Online	7
Huntington Transmissions	14
Comprehensive Advanced Reporting	15

PAYABLES

Payment Center	19
Automated Clearing House Services	34
Electronic Data Interchange	39
Wire Transfer	40
Business Security Suite	42
ACH Positive Pay	43
Check Positive Pay	49
Reverse Positive Pay	55
Check Block	59
Wire Block	60
Account Reconciliation	61
Deposit Reconciliation	64
Controlled Disbursement Account	65
Commercial Card	70

RECEIVABLES

Image Cash Letter	71
Lockbox	72
Merchant Services	73
Remote Deposit Capture	74
Online Returns Viewing	75
Vault Services	76

LIQUIDITY

Automated Credit Sweep	80
Automated Funds Investment	83
Zero Balance Accounts	86
Deposit Account Control Agreements	89

ACCOUNT ANALYSIS/BILLING

Account Analysis	90
----------------------------	----

Thanks for giving us this opportunity to introduce you to our suite of Huntington Treasury Management capabilities. In these pages, you'll find all the details to facilitate a seamless transition for each service that will be moving from TCF to Huntington.

- 1. Review appropriate sections of this document at your earliest opportunity. Click on the links to the left for quick access to detailed transition information.**

In some cases, action will be required prior to the conversion period of October 9 - 11, 2021, so your active participation is essential in assuring the smooth transition of your services.

- 2. Take advantage of our online preview period to explore your new services.**

The week of September 20, 2021, we will send you instructions for how to preview your new Treasury Management Services through Huntington® Business Online. Although you can't perform actual transactions during the preview period, you'll be able to set up templates, authorize users, assign roles and entitlements, confirm the accuracy of transferred data, and much more.

- 3. We are here to provide personalized assistance every step of the way.**

Members of our Huntington transition team and your Relationship Manager will be available to provide any hands-on support you may need. In addition, be sure to take advantage of our online resources at huntington.com/businesstransition, where you'll also find a schedule of our online product training sessions.

We appreciate this opportunity to serve you, and we look forward to providing you with the highest levels of commercial banking service at Huntington.

Product Name Comparison

TCF PRODUCTS	HUNTINGTON PRODUCTS
Account Reconciliation - Deposit	Deposit Reconciliation (DRP)
Account Reconciliation Services Full/Partial	Account Reconciliation (ARP) Full/Partial
ACH Origination via Business eBanking	Payment Center
ACH Origination via Direct Send	Automated Clearing House (ACH) Direct ACH
ACH Positive Pay	Business Security Suite ACH Positive Pay (ACH PP)
BeB Premium Reporting	Comprehensive Advanced Reporting
Business eBanking (BeB)	Business Online (BOL)
Cash Vault Services	Vault Services
Check Block	Business Security Suite Check Block
Check Positive Pay	Business Security Suite Check Positive Pay (CKPP)
Commercial Card	Commercial Card
Controlled Disbursement Account	Controlled Disbursements (CDA)
Information Reporting	Information Reporting Data Exchange
Investment Sweep (Repo/Repurchase)	Automated Funds Investment (AFI) (Repo, MMMFs)
Line of Credit Sweep	Automated Credit Sweep (ACS) Commercial Line of Credit Only
Lockbox Retail/Wholesale/Private Label Lockbox (AR Lockbox)	Lockbox Retail/Wholesale/Network Lockbox
Merchant Services	Merchant Services
Payee Positive Pay	Business Security Suite Payee Positive Pay
Remote Deposit	Remote Deposit Capture (RDC)
Return Deposited Items	Returns
Reverse Positive Pay	Business Security Suite Reverse Positive Pay (RPP)
Wire Transfer Services Online via Business eBanking Domestic & International	Payment Center
Zero Balance Accounts	Zero Balance Accounts (ZBA)

Checklist of Priority Tasks

All of the tasks listed below are also referenced in the applicable sections of the pages that follow, but we provide them here on two abbreviated, easy-to-print pages for your convenience.

SERVICE	TASK	TARGET COMPLETION DATE		
		Preview Period		Huntington Service Begins
		9/20	By 10/8	10/12
All	Review Transition Guide, User Guides, and demonstration videos, if applicable. Attend online product training classes.			
	Confirm availability of Alerts and Reports.			
	Make note of new Demand Deposit Account Numbers, which you will receive via mail shortly before October 8, 2021.			
Business Online	Take advantage of the Business Online preview period (September 20, 2021 to October 8, 2021) to complete key setup tasks and become familiar with the new system. (Important: Administrators must log in first, before any additional users can gain access.)			
	Log in to Business Online by following the instructions sent to you via email the week of September 20, 2021.			
	Complete eLearning tutorials and view demonstration videos. Attend online product training the week of October 4, 2021.			
	Reestablish recurring account transfers and online loan payments.			
Payment Center	Complete eLearning tutorials and view demonstration videos. Attend online product training the week of October 4, 2021.			
	Verify and approve users.			
	Define and assign roles to users.			
	Print or otherwise save Payment history.			
	Create alerts and recurring payment schedules.			
	Verify and approve ACH and/or Wire Templates.			
	Verify Payment Accounts and ACH Company IDs (if applicable).			
	Create ACH File Import Maps.			

CHECKLIST OF PRIORITY TASKS

SERVICE	TASK	TARGET COMPLETION DATE		
		Preview Period		Huntington Service Begins
		9/20	By 10/8	10/12
ACH Positive Pay	Complete eLearning tutorials and view demonstration videos. Attend online product training the week of October 4, 2021.			
	Verify users and accounts are properly entitled.			
	Add/Modify/Delete Filters and Authorizations. Note: Any filters changed or added in Business eBanking after 9/20 will need to be manually added to Business Online.			
	Decision all remaining Suspended Transactions on TCF's Business eBanking by 6:30 p.m. ET on 10/8.			
	Start decisioning Suspended Items via Business Online.			
Check Positive Pay (CKPP)/ Reverse Positive Pay (RPP)	Complete eLearning tutorials and view demonstration videos. Attend online product training the week of October 4, 2021.			
	Decision all remaining Exceptions on TCF's Business eBanking by 3:00 p.m. ET on 10/12.			
	Set up email alerts and/or reminder alerts at Business Online: navigate to Accounts > Alerts > Fraud Protection.			
	Complete Import Mapping, if uploading check issue files through Business Online.			
	Stop sending check issue files by 6:30 p.m. ET on 10/8.			
	Start sending Check Files or Registers to Huntington Business Online (CKPP only).			
	Start monitoring your Exceptions and Decisions via Business Online on 10/13.			
Controlled Disbursement (CDA)	View CDA totals via Business Online using the Current Day Check Activity report starting at 9:30 a.m. ET on 10/12.			
Lockbox	Your service will remain unchanged, using the same URL and login credentials. Make note of your Customer Service telephone and email contact information for support.			
Remote Deposit Capture (RDC)	Save your URL link and continue to use it for RDC services.			

CHECKLIST OF PRIORITY TASKS

SERVICE	TASK	TARGET COMPLETION DATE		
		Preview Period		Huntington Service Begins
		9/20	By 10/8	10/12
Return Deposited Items	Access Returned Check Images at Huntington Business Online for all deposited checks.			
Cash Vault	Provide your store users with their new User ID and PIN information to access the automated system for placing Change Orders.			
	Begin placing Change Orders using our automated telephone system.			

Who to Call For Help

For questions about your Cash Management Treasury Management services	Treasury Management (888) 336-0513 <i>available beginning September 20, 2021</i>
For questions about your deposit and loan accounts, or any aspect of your banking relationship	Contact your Relationship Manager



Welcome to Huntington® Business Online

Huntington Business Online replaces TCF Business eBanking, and will become the single point of digital access to all your accounts at Huntington – checking, savings, loans and the full suite of Treasury Management Services. It provides a comprehensive array of payment and financial management options to meet your company's needs.

Key differences for TCF customers:

- With Business Online, there are two levels of reporting, Standard and Comprehensive Advanced Reporting, available based on your company's needs. Premium Reporting customers will be converted to Comprehensive Advanced Reporting.
- At this time, Huntington does not offer access via a mobile app.

Transition Highlights:

- We'll email you the week of September 20, 2021 with:
 - Instructions for how to authenticate and access Huntington Business Online.
 - A handy Quick Start Guide, an Action Plan for set up and validation tasks, and a detailed Administrator Guide.
- Most Bill Pay payee information and scheduled payments will be transferred to Huntington. Please validate starting October 12, 2021. Note: At Huntington, bill pay funds are debited from your account on the date we send the payment, not the payment delivery date.
- Recurring account transfers and online loan payments will need to be reestablished.
- Prior to October 12, 2021, Huntington will set up the designated Administrator and all current, active users. You will be able to use a digital authenticator as your token (soft token) or a hard token will be provided to you by your administrator, if requested.
- Up to 24 months of TCF account transaction history will be associated with your new Huntington account number. When exporting or downloading information, you may need to adjust the date filters if you will be using these reports for reconciliation or if you will be importing data into your accounting systems, etc.

Your To-Do List:

- Logon during the **preview period** beginning on September 20, 2021 to familiarize yourself with Business Online prior to the transition. You'll be able to explore the new system and complete the set-up tasks and validations to ensure you will be ready to use the system on October 12, 2021 with no disruption to your business processes. (Please note that you will have limited functionality, and will not be able to transact during this preview period.)
- **Your company's Administrator must be the first user to access Huntington Business Online** and accept the Huntington Online Agreement before other authorized users can access the system.
- Recreate any recurring ACH, Wires, account transfers, or online loan payments you established at TCF.
- During the preview period, familiarize yourself with Huntington's entitlements and permissions. Learn how to create and assign permissions, approve and modify a user, etc. All of this information is available on the [Business Online Banking User Guide](#). Users may also leverage our [Business Online Help Center](#).
- Attend online training the week of October 4, 2021. View class schedule at huntington.com/businesstransition.
- **In order to receive their temporary password, users must have at least one domestic phone number listed in their Business Online User Profile that can be answered directly by the user (without an extension).**

[Business Online
User Guide](#)



[Advanced Reporting
User Guide](#)



Features and Capabilities

1. Key advantages

Depending upon the Treasury Management products and your Information Reporting service model, you can look forward to many of the following:

- **Single Sign-On Capabilities** – Allows users direct access to a wider range of Treasury Management functions without the need to re-authenticate.
- **Balance and Transaction detail** – This information is accessible for the previous business day or for a range of dates spanning up to 24 months.
- **Alerts** – Allows users to set up a variety of notifications and transaction alerts, depending on your services and reporting package.
- **Customization** – Ability to customize and personalize Reports and Dashboard views.
- **Export Formats** – Available formats include BAI2, CSV, Quicken (Windows and Mac), and QuickBooks (Windows).

Comprehensive Advanced Reporting clients have access to these additional benefits:

- **Current Balance & Transaction Reports** – Choose from predefined reporting templates to get started quickly and easily. Create multiple custom reports and transaction filters, define fields to be included, and adjust the ordering and formatting of data in reports that are generated.
- **Dashboard View** – Personalize content and elevate the most important information reporting tools and functions onto a single Dashboard.
- **Personalize Transaction Views** – Filter content on reports and results (including moving and hiding columns of data). Save your personalized reports for reuse at a later time.
- **Alerts** – Stay informed even when you're on the go. Choose from predefined alerts to keep up with cash position and transactions. For a complete list of alerts, see the Advanced Reporting section.
- **Account Statement History** – Up to 24 months of account statement history.
- **Export Formats** – Available formats include customized list view download (CSV), BAI format, Comma or Tab Separated Value (CSV/TSV), SWIFT MT940/942, Quicken (OFX format), QuickBooks (OFX format), or PDF file formats.

2. Access to key functions

- **Basic Services** – Convenient, secure access to the services you rely on every day.
 - Bill Pay
 - Account Transfers
 - Stop Payments
 - Online Statements and Reporting
- **Access to additional Treasury Management Services through Business Online.**
 - **Receivables Processing** – Speed up your cash inflow with:
 - eBill Present & Pay (EBPP)
 - Merchant Services
 - **Payables Processing** – Manage payments with:
 - ACH
 - RTP®
 - Wire Transfers
 - SmartTax®
 - Integrated Payables
 - Commercial Card
 - **Fraud Mitigation** – Increase security with Business Security Suite, which includes:
 - ACH Positive Pay
 - Check Positive Pay (with Payee Positive Pay and Teller Positive Pay options)
 - Reverse Positive Pay
 - Check Block
 - Wire Block
 - **Liquidity Management** – Concentrate cash with Zero Balance Accounting, while accessing liquidity reports and relationship diagrams.
 - **International** – Manage your international exposure.
 - **Specialized Services** – Access services like Revenue Manager for Healthcare or Floor Plans for Auto Dealers.

Transition Details

1. Administrator information

- An Administrator will need to accept the Huntington Business Online Agreement. The Agreement is also contained in your Huntington Business and Commercial Account Disclosures booklet. This acceptance is mandatory if you wish to use these services.

2. User details

- Prior to our preview period in mid-September 2021, all users will receive a communication from us (via email, letter, or both) providing detailed instructions for first-time log in to Huntington Business Online.
- All users and services will be converted to your company's Business Online profile.
- All TCF customers converting to Huntington Business Online will need to use tokens, including users who do not currently use tokens. Tokens will be software-based, which means that users will obtain the information they need from a special app (i.e., Microsoft Authenticator). However, traditional hard tokens will be made available to our customers who requested them in August 2021.
- Your TCF paperless deposit statement preferences will continue.

3. System requirements

- Huntington highly recommends that you use up-to-date browsers, operating systems and monitors for optimal performance and security.
- For specific questions regarding compatibility and security, please ask your Relationship Manager to connect you to one of our specialists prior to conversion on October 12, 2021.

Frequently Asked Questions

Q. How do I know what Information Service level our company was assigned within Business Online?

A. If you have Premium Reporting at TCF, you will automatically convert to Comprehensive Advanced Reporting at Huntington. If you do not have Premium Reporting at TCF, we will provide you with the reporting tools that come standard with Business Online.

Q. What advantages can I expect with Comprehensive Advanced Reporting at Huntington?

A. With Advanced Reporting, you gain:

- More balance and transaction history (24 months vs 13 months)
- Custom report capabilities
- More export functionality
- Transaction and payment alerts
- Customizable dashboard views
- Customizable transaction views
- More ways to personalize, automate and elevate functions that are central to your business

For additional details regarding the differences between our Standard and Comprehensive Advanced Reporting packages, please refer to the [Advanced Reporting](#) section of this guide.

Q. I would like to change our Information Reporting service level. What should I do?

A. Simply contact your Treasury Management Advisor. We will be happy to accommodate you.

Q. How do I establish permissions for what users can see and do in Payment Center?

A. You can create roles in Payment Center for multiple users (or even a single user) that contain rules around what they can do and see. These roles can be applied to other users, as needed. See the [Payment Center](#) section for a complete list of role definitions currently available. (Business Online permissions can be accessed in the Administration tab of Business Online.)

Q. Do all of my users have to use tokens?

A. Yes, all Business Online users are required to use either software-based tokens or traditional hard tokens, including users who do not have them currently. Complete details will be included in the information package that will be sent to Administrators and users the week of September 20, 2021. (Note: Hard tokens at Huntington can be ordered at huntington.com/hardtokerrequest in August 2021 and will be sent out prior to the September 20, 2021 preview period.)

Q. What historical information from TCF will be available?

A. All customers will have 13 months of statement history available within Business Online. For former Chemical customers, 24 months of reporting will be available via Comprehensive Advanced Reporting. Although your transaction history and statements will be available, you should be aware of the following:

- Transaction history for your prior TCF account will be associated with your new Huntington account number. Business Online will provide 13 months of account history, and that history will build to 24 months over time for customers with Comprehensive Advanced Reporting. (24 months of statement history will be available immediately for former Chemical Bank customers.) When exporting or downloading information, you may need to adjust the date filters if you will be using these reports for reconciliation or if you will be importing data into accounting systems, etc.
- Images of returned items that posted to your TCF account prior to October 12, 2021 will not be accessible through Business Online. You may wish to download or save these images if necessary.

Q. How do I log in to my other Treasury Management services?

A. Through Business Online, you can conveniently access many Treasury Management services. Most services do not require a separate log-in.

Q. Will all of my users who access other Treasury Management services need to be set up on Business Online?

A. Yes, users who need access to services accessible through Business Online will need to be set up as users. With robust entitlement capabilities, you can ensure that your users only have access to the information and features that they need to perform their duties.

Welcome to Huntington Transmissions

The Transmissions service enables you to electronically receive confidential transaction information and send payment instructions in various formats.

Key advantages for TCF customers:

- You will continue to be able to receive and transmit the files that you currently receive and/or send today.

Transition Highlights:

- The secure site that you use today for receiving and/or transmitting your files will be changing.
- Prior to conversion, a bank representative will contact you to provide detailed information regarding this change.
- File formats and transmission times may have slight changes that the bank representative will review with you during testing.
- TCF to Huntington Transaction Code and BAI Type Code Mapping

Your To-Do List:

- Prior to conversion, you will receive a detailed email that you may reference to familiarize yourself with the new Managed File Transfer Capabilities that you will receive at Huntington.
- Post conversion, it is important that you change your file data to reference your new Huntington business deposit accounts.
- Watch for these important communications prior to conversion:
 - Contact from a bank representative
 - An email with information on the new secure site that you will use for transmission
 - Your new Demand Deposit Account number(s), which you will receive via mail

Welcome to Comprehensive Advanced Reporting

Comprehensive Advanced Reporting is an online banking resource within Business Online that will give you access to features such as balance alerts, incoming and outgoing transaction alerts, expanded export formats, a Dashboard view of accounts, custom transaction searches, and custom report options.

Key differences for TCF customers:

- Huntington offers two levels of reporting packages: Standard and Comprehensive Advanced Reporting. We have automatically assigned you into Comprehensive reporting if you currently have Premium Reporting, but you can change reporting packages at any time.
- Huntington uses a system of role-based entitlements to help you manage appropriate levels of employee access to your reporting capabilities. Roles allow you to define a group of specific entitlements as a Role, and apply that Role to multiple Users.
- Check images are available on the Previous Day tab the next calendar day.
- **None of the existing emailed alerts (including your daily emailed alerts) you currently receive on TCF's Business eBanking will automatically transfer to Huntington.** However, new alerts can be easily set up through Huntington Business Online.
- **None of the customized reports you may have set up on Business eBanking will automatically be transferred to Huntington Business Online.**
- Comprehensive Advanced Reporting is available by selecting the Advanced Reporting link under the Accounts tab in Business Online.

Your To-Do List:

- Prior to conversion on October 12, 2021 familiarize yourself with Huntington's role-based system. Learn how to create and assign a role, approve and modify a user, etc. All of this information is available in the [Advanced Reporting User Guide](#).
- Make a copy of key reports and alerts that you would like to recreate when you gain access to the Huntington system during the preview period beginning September 20, 2021. If a report or alert is unavailable at Huntington, ask your transition team for assistance in finding other ways to get you the information you need. All of this information is available within the [Advanced Reporting User Guide](#).

[Advanced Reporting
User Guide](#)



[Business Online
User Guide](#)



Features and Capabilities

1. Online reporting packages

Business Online Standard Reporting provides prior and current day transaction information with a limited amount of customization available. Account activity and image search are available online for 13 months and statements are available for 24 months. Account Activity Reports can be exported in BAI2, CSV, Quicken, or QuickBooks formats.

Business Online Comprehensive Advanced Reporting provides a customized experience for the convenience and flexibility that fits your unique reporting needs. Advanced Reporting provides access to a rolling 24 months of data or up to seven years (for an additional fee) of reporting is available. View prior and current day transaction information in a customizable list view that can be downloaded into a report in CSV, TSV or saved to PDF. Additional reporting is available in BAI Export, Quicken, QuickBooks and SWIFT 940 or 942 formats. Customizable list views allow the user to include/exclude data elements, move columns around to the user's desired location and be saved so the user doesn't need to download the report and manipulate it for the desired data. The list view can be set as a default which enables the user to have their settings saved and available to them every time they navigate to that screen. Check and Deposit images are available as long as your rolling history. Customizable alerts are available for balance reporting and transaction monitoring.

Transition Details

1. Reports

Huntington makes it easy to create customized reporting, available for Comprehensive Advanced Reporting customers. However, our predefined reports in Business Online may differ from those available to you at TCF. For assistance in creating reports that fit your needs, Treasury Management customers should call our Treasury Management Support Team at (800) 480-4862, Option 9, Option 8. Customers without Treasury Management Services should call Business Direct at (800) 480-2001.

Additional reports can be made available for an additional charge:

SPECIAL REPORTS	DESCRIPTION
Account Reconciliation (Daily Paid & Daily List of Checks)	Provides you with a daily report of all your Account Reconciliation items.
ACH Return Items	Provides you with notification of change or return information on an item, including a prenote, processed through the Automated Clearing House that you originated through Huntington.
Commercial Loan	Provides you with the beginning balance on your commercial loan, line of credit or business line of credit.
Deposit Float	Provides you with the amount of the 0, 1 and 2+ day float breakout of each individual deposit for each account set up to receive the report.
Deposit Reconciliation (Daily)	Provides you with all deposits made to each of your depositing locations including the ten-character item description, the amount, and the date of the deposit ticket.
Deposit Reconciliation (Monthly)	Provides you with all deposits made to each depositing location including the ten-character item description, the amount, and the date of the deposit ticket.
Electronic Data Interchange (EDI)	Provides you with remittance information for ACH/EDI transactions.
Re-deposited Item Notice	Provides daily information on paper items that have been presented a second time for deposit. Items are listed by depositing location and may either clear or return.
Return Item Notice	Provides daily information on paper returned items for each of your depositing locations. Detail can include the location number, return account number, amount, maker, and/or reason.
Teller Positive Pay Denial	Provides you with potential fraud items denied at any Huntington branch location.
Teller Positive Pay Exceptions	Provides you with Positive Pay teller cashed over-the-counter exception items when Teller Positive Pay has been deactivated within a 24-hour period.

2. Alerts

Our Standard Reporting package offers notifications associated with Treasury Management services, as well as alerts regarding changes to your company or user profiles, including administrative changes that require approval. With the Comprehensive Advanced Reporting package, you will be able to create alerts related to specific transactions that post to your account(s), along with daily, summary balance, and threshold alerts.

3. Role-based entitlements

Comprehensive Advanced Reporting employs role-based entitlements, which provide new levels of ease and flexibility in maintaining proper levels of access within your company. Just like a general entitlement, a role-based entitlement can control which reports a user can access, which export formats are available (BAI, QuickBooks, Quicken, etc.) and the types of Alerts that can be created. However, access is granted by defining roles and then applying those roles to users, instead of creating a separate access profile for each user. It's important that you learn the following functions in our role-based entitlement system, which are described in detail in the [Advanced Reporting User Guide](#):

- Create a Role
- Modify/Delete a Role
- Approve a Role
- Create a User
- Add a Role to a User
- Modify/Delete a User

Welcome to Payment Center (Online ACH and Wires)

Payment Center is an online portal within Huntington Business Online that will facilitate your handling of ACH and Wire Transfer transactions. It features a single Beneficiary Address Book for easy entry of ACH and Wire payment details.

For details about other options for transfer of funds as well as general ACH and Wire information, please see the [ACH](#) and [Wire Transfer](#) sections.

Key differences for TCF customers:

- Huntington has two different Service Models (Standard and Comprehensive) for online ACH and Wire services. We will determine the most appropriate Service Model for you based on your current entitlements, but you can make adjustments, at any time.
- Approval options within Payment Center are different than those at TCF. Please be sure to review the Transition Details section on the following pages for important details, especially the [workflow diagrams](#) in section 3.
- Huntington uses a system of role-based entitlements to help you manage appropriate levels of employee access to your reporting and payment capabilities.
- When creating an ACH payment batch, users should not include an offsetting entry to balance the batch. Similarly, when using the Nacha File Import feature to upload a Nacha file, the file should not contain an offsetting entry to balance the file. The settlement account will automatically be offset.
- When using the Nacha File Import feature, you may include multiple ACH batches in a single imported file.
- ACH Returns and NOC's will be reported in Business Online under Special Reports and should be reviewed daily for activity.
- All wire requests submitted using Payment Center are monitored for potential fraud. It is possible that a wire request may be "challenged," which means that an automated phone call may ensue. If this occurs, it is important that each user profile in Business Online include at least one **domestic** phone number that can be answered directly by the user. ACH transactions are fraud monitored after submission to the bank before transmission to the ACH Operator for processing. Tokens are not needed to approve payments due to this fraud monitoring.
- When entering a Wire payment or template, a "Purpose of Wire" entry is always required. This field can be found under Payment Details, Line 1, "Purpose of Wire" on your wire form.
- When wires are initiated via Payment Center, Company limits are consulted within the application. The user will receive an error message if limits are exceeded, but will not show the actual limit. For ACH transactions, the limits are not housed within the Payment Center application. If limits are exceeded, the application will not alert the user. The Company will be contacted.

- Duplicate payment verification happens within the Payment Center application. If a potential duplicate is found, the system will prompt the user upon entry for approval. Another duplicate verification is completed prior to sending the payment to the beneficiary.
- Payment Center has real-time rate functionality for International FX wires regardless of amount. The “[Get Rate](#)” functionality must be performed prior to approval of a payment. Due to this real-time rate functionality, International Wires (both FX and USD) can’t be scheduled or future dated.
- Payment limits are not viewable through the application. Daily ACH limits will be maintained at the current level. Additional communication will be provided regarding changing ACH Company IDs. If you have questions regarding your limits in Payment Center, please contact your Treasury Management Advisor.

Transition Highlights:

- No Payment history will be loaded to Payment Center. Please download your payment history from Business eBanking by **Friday, October 8, 2021** and save this information for your records.
- Huntington strongly recommends the use of our **Dual Authorization** capability to help prevent fraudulent ACH and Wire transactions.
- To ensure a simpler, more effective transition of your data to the new system, we will copy your data from the current system prior to the preview period. **Please make sure your information is up to date by September 17, 2021**, as any changes after that date will not be reflected in Payment Center.

Your To-Do List:

- Prior to conversion on October 12, 2021, familiarize yourself with Huntington’s role-based system of user entitlements. Learn how to create and assign a role, approve and modify a user, etc.

All of this information is available in the [Payment Center User Guide](#).
- Complete all [eLearning tutorials](#) that pertain to your job function.
- Attend online product training the week of October 4, 2021.
- Take advantage of the preview period beginning in mid-September 2021 to familiarize yourself with the Payment Center prior to conversion. We will copy your data from the current system on September 17, 2021, so please make sure your information is up to date before then. Changes made after September 17, 2021 will need to be made in both systems.
- During the Preview Period, complete all applicable items in the [Checklist of priority tasks](#) at the beginning of this document.

[Payment Center User Guide](#)



[Payment Center Role Definitions](#)

[Payment Center Status Definitions, Terms and Payment Types](#)

[Payment Center and Advanced Reporting Enhancements](#)

Features and Capabilities

1. Payment Center service models

The chart below summarizes the key features of the two service models (Standard and Comprehensive) available through Payment Center. Note that the Comprehensive service model offers a range of additional payment types involving Cash Concentration, Corporate and Consumer Collections, Nacha File Imports, International ACH payments, etc.

SERVICE MODEL NAME	STANDARD PAYMENT CENTER	COMPREHENSIVE PAYMENT CENTER
PAYMENT TYPES		
ACH Payment Types		
Cash Disbursement (CCD)	✓	If Credits
Corporate Vendor Payments (CCD)	✓	If Credits
Payroll (PPD)	✓	If Credits
Child Support Payments	✓	If Credits
Tax Payments (Fed, State & Local)	✓	If Credits
Consumer Payments (PPD)	✓	If Credits
Cash Concentration/Disbursement (CCD)		If Credits & Debits
Cash Concentration (CCD)		If Debits
Corporate Collections (CCD)		If Debits
Consumer Collections/Payments (PPD)		If Credits & Debits
Consumer Collections (PPD)		If Debits
Nacha File Import (must indicate SEC Codes)		Optional
Corporate Trade Exchange (CTX)		Optional
Telephone Intimated Collections (TEL)		Optional
Internet Intimated Collections (WEB)		Optional
International ACH Transaction (IAT)		Optional
Wire Payment Types		
Wire Domestic	Optional	Optional
Wire Federal Tax	✓ (If Domestic)	✓ (If Domestic)
Wire International	Optional	Optional
Credit Drawdown	Optional	Optional

SERVICE MODEL NAME	STANDARD PAYMENT CENTER	COMPREHENSIVE PAYMENT CENTER
REPORTS		
Payments Reports		
ACH Company Report	✓	✓
Payment Detail Report	✓	✓
Template Detail Report	✓	✓
Payment and Template Background Processing Report	✓	✓
Recurring Payment Exceptions Report	✓	✓
Admin Reports		
Roles Report	✓	✓
BOL Company Details Report	✓	✓
User Permissions Report	✓	✓
ALERTS		
Admin Alerts		
User Maintenance Alert	✓	✓
Role Maintenance Alert	✓	✓
Beneficiary Address Book Maintenance Alert	✓	✓
Payments Alerts		
Payment(s) Automatically Created Alert	✓	✓
Payments Awaiting My Approval Alert	✓	✓
Approval Window Passed	✓	✓
Approver Rejected Payments Alert	✓	✓
File Import Confirmation for Payments	✓	✓
Wires Payments Rejected Today Alert	✓ (If Wire)	✓ (If Wire)
Wires Exchange Rate Needed Alert	✓ (If Int'l Wire)	✓ (If Int'l Wire)
Payment Cut-off Time Warning	✓	✓
Payments Processed Alert	✓	✓
Payments Balance Check Alert	✓	✓
Templates Awaiting Approval	✓	✓
ACH Return/NOC Report Available	✓ (If ACH)	✓ (If ACH)

2. Key advantages

- **Dashboard View** – A customizable dashboard will allow you to go directly to the screens and tasks you interact with most often.
- **Stronger Monitoring** – Customize your list views to view the data that's important or utilize the default list views to complete tasks faster.
- **Beneficiary Address Book** – Consolidate all your beneficiary information in this directory and then access and auto-fill your payment transactions.
- **Search Capabilities** – Perform a detailed search for a single transaction or use filter functionality to search through ACH or Wire transactions.
- **Reporting** – Customizable list view is available to help you add/remove fields, drop/drag columns to the order you'd like, and save the view to utilize each time you log in.
- **Fraud Mitigation** – Audit Information will provide detailed administrative changes to users, roles, and entitlements as well as payments or templates, so you're always aware of a change in user capabilities or payment instructions.

Transition Details

1. Similarities and differences

ACH Origination (Credit and Debit)

WHAT STAYS THE SAME:

- A hard or soft token is required to access Payment Center for all users entitled to originate ACH transactions. If requested, new hard tokens for each of your users will be mailed to your Business Online administrator prior to conversion.
- File uploads and imports are allowed in comma-delimited and Nacha formats.
- ACH batches may contain debits and credits in the same batch.

WHAT CHANGES:

- ACH Cutoff Time changes to 9:00 p.m. ET (vs. 7:00 p.m. ET), Monday through Friday.
- All ACH payment types are allowed (if entitled), including international credits to designated countries.
- Same Day ACH is available to all Payment Center companies. The effective date of the transactions must be the current date and the Same Day ACH check box must be checked in order to initiate the transaction as a Same Day ACH.
- Most Business eBanking customers use balanced files that include the offset entry. **Huntington requires processing unbalanced files to allow for greater security.**
- To schedule a recurring ACH payment, you must use an ACH template. Recurring payments will not be converted and must be reestablished.
- ACH daily limits will not change, but will not be visible online. If you exceed your daily or exposure limits, your Relationship Manager will be notified.
- Settlement Accounts will be renumbered and new ACH Company IDs assigned. At Huntington, each settlement account will have a unique ACH Company ID. Around the conversion date of October 12, 2021, a separate mailing will arrive communicating all the specifics you will need to know.

Wire Transfer

WHAT STAYS THE SAME:

- A hard or soft token is required to access Payment Center for all users entitled to send Wire Transfers. If requested, new hard tokens for each of your users will be mailed to your Business Online administrator prior to conversion.
- The cutoff time for submitting Domestic Wire Transfers is 6:15 p.m. ET.

WHAT CHANGES:

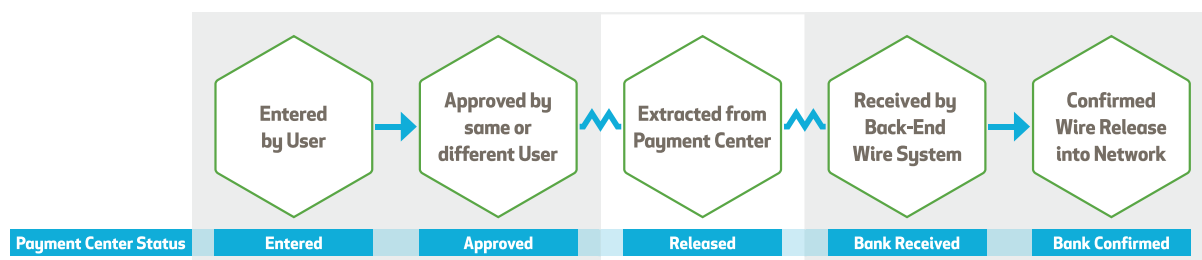
- The cutoff time for submitting and approving (transmitting) Fed Tax Wires and International Wire Transfers in FX or USD is 4:30 p.m. ET.
- International Wires sent in a foreign currency cannot be future-dated due to our real-time rate functionality.
- Huntington requires limits for all wire transfer customers. A wire limit has already been established for you based on your historical wire transfer activity. If you have a need to send a wire in excess of your typical payment activity, please contact Huntington in advance to confirm your wire limit and make any necessary adjustments.

2. Other changes of note

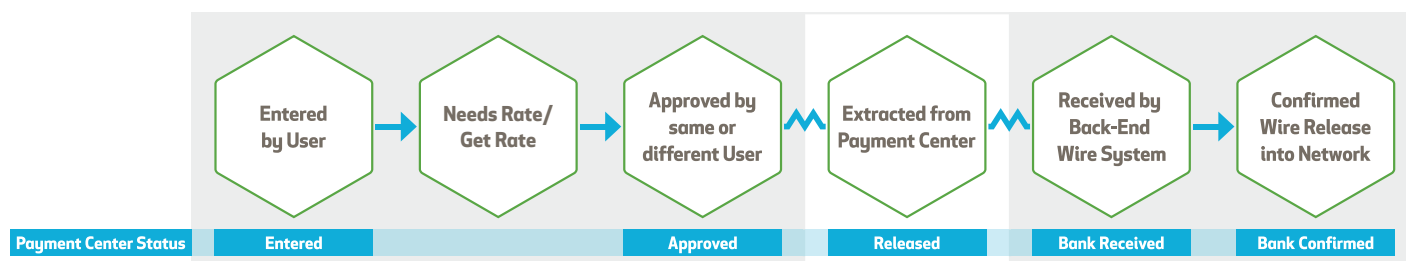
- ACH daily and exposure limits are monitored through our back-office processing systems and are not viewable in Payment Center.
- All payments in Payment Center require some form of approval (automatic approval, approval by submitter as a second step, or approval by a second user). If a payment is not in an Approved status, it will not be extracted for processing.
- When entering a Wire payment or template, a “Purpose of Wire” is always required. The “Purpose of Wire” must be entered in the Payment Details Line 1 “Purpose of Wire” field.
- When creating an ACH payment, users should not include an offsetting entry to balance the batch. Similarly, when using the Nacha File Import feature to upload a Nacha file, the file should not contain an offsetting entry to balance the file.
- Using the Nacha File Import feature, users may include multiple ACH batches in a single imported file.
- Due to added security features that are happening behind the scenes, you are no longer required to enter a token ID upon releasing a payment; however, you may be ‘challenged’ when sending Wire Transfer payments. Users sending Wire Transfers must be able to receive phone calls directly at a domestic number in order to receive one-time passcodes.

3. Workflows

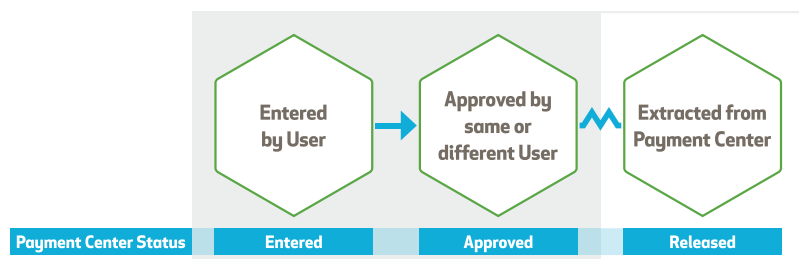
Wire Transfers Standard Workflow:



Wire Transfers International FX Wires Workflow:



ACH Payments Standard Workflow:



4. Alerts

These include notifications when payments require approval or have been rejected, as well as reminders when an action should happen or a decision is needed.

Payment Center offers several different alert options to assist you in managing your payments. **Any alerts you may have been receiving in Business eBanking will need to be recreated in Payment Center.**

ALERT NAME	ALERT DESCRIPTION
ADMINISTRATIVE ALERTS	
Beneficiary Address Book	Email notification when a change has been made to the Maintenance Beneficiary Address Book.
User Maintenance	Email notification when a User has been added or modified.
Role Maintenance	Email notification when a Role has been added or modified.
PAYMENT ALERTS	
Approval Window Passed	Email notification sent when payments were not approved prior to the cutoff time. The effective date needs to be adjusted to a valid business day and resubmitted for approval in order to be processed.
File Import Confirmation	Email notification sent when payments are successfully or unsuccessfully uploaded.
Payments Awaiting Approval	Email notification sent when a payment has been created and is awaiting approval. For the Alert to execute, the User who created the Alert must be an eligible approver for the payment. If the User who created the alert is NOT an eligible approver for the payment, none of the defined recipients will receive the alert.
Payments Balance Check	Email notification sent when a payment cannot be sent to the bank for processing due to insufficient funds in the account. The system will check for available funds every 10 minutes until the cutoff time for the payment type.
Payment Cutoff Time Warning	Email notification sent when unapproved payments are within a specified timeframe prior to the cutoff.
Rejected Payments	Email notification sent when payments are rejected by the approver.
Templates Awaiting Approval	Email notification sent when a Template has been created and is awaiting approval.
Transaction Processing Status Change for Payments	Email notification sent when a payment changes status (approved, bank confirmed, bank rejected).
Payments Automatically Created	Email notification sent when payments are created automatically based on Scheduled Payment settings.
Payments Rejected Today	Email notification sent when a payment is rejected by the bank.
Payments Processed	Email notification sent when an RTP or Wire payment is received, confirmed, or rejected by the bank.
Exchange Rate Needed	Email notification sent when there are Wire payments that require the 'Get Rate' action to obtain real time rate.
ACH Return/NOC Report	Email notification that an ACH Return or NOC Report (using the Legacy Reports feature) is available.

5. Role-based entitlements

Access to Payment Center is controlled by role-based entitlements, which provide new ease and flexibility in maintaining proper levels of access within your company. Just like a general entitlement, a role-based entitlement can control which functions a user can access and what limits may be placed on payment or transfer activities. However, access is granted by defining roles and then applying those roles to users, instead of creating separate access profiles for each user.

Below are pre-defined roles that Huntington will use to develop a role management list on your behalf. The roles that appear in your role management list will vary depending on the features and services entitled. You can customize these roles by referring to the [Payment Center User Guide](#), which shows you how to:

- Create a Role
- Modify/Delete a Role
- Approve a Role
- Create a User
- Add a Role to a User
- Modify/Delete a User

Role Definitions

ROLE ID	ROLE DESCRIPTION	ROLE ENTITLEMENTS
ADMIN1	Admin Approve Own	Admin who does not require secondary approval
ADMIN2	Admin Approver	Admin who requires secondary approval
WIREDOMENTER	Wire Domestic Enterer	Role allows user to enter (Free Form, Template and Upload) Domestic and Fed Tax wires, but cannot approve wires
WIREDOMAPPR	Wire Domestic Approver	Role allows user to approve Domestic and Fed Tax wires (except their own), but cannot enter wires
WIREDOMAPOWN	Wire Domestic Approve Own	Role allows user to approve Domestic and Fed Tax wires (including their own), but cannot enter wires
WIREINTLENER	Wire International Enterer	Role allows user to enter (Free Form, Template and Upload) International wires, but cannot approve wires
WIREINTLAPPR	Wire International Approver	Role allows user to approve International wires (except their own), but cannot enter wires
WIREINTLAPOWN	Wire International Approve Own	Role allows user to approve International wires (including their own), but cannot enter wires
ACHPPDCRENT	ACH PPD Credit Enterer	Role allows user to enter (Free Form, Template and Upload) PPD Credit transactions, but cannot approve ACH payments
ACHPPDCRAPPR	ACH PPD Credit Approver	Role allows user to approve PPD Credit transactions (except their own), but cannot enter ACH payments
ACHPPDCRAPOWN	ACH PPD Credit Approve Own	Role allows user to approve PPD Credit transactions (including their own), but cannot enter ACH payments
ACHPPDRENT	ACH PPD Debit Enterer	Role allows user to enter (Free Form, Template and Upload) PPD Debit transactions, but cannot approve ACH payments
ACHPPDDRAPPR	ACH PPD Debit Approver	Role allows user to approve PPD Debit transactions (except their own), but cannot enter ACH payments
ACHPPDRAPOWN	ACH PPD Debit Approve Own	Role allows user to approve PPD Debit transactions (including their own), but cannot enter ACH payments
ACHPPDDRENT	ACH PPD CR&DR Enterer	Role allows user to enter (Free Form, Template and Upload) PPD Credit and Debit transactions, but cannot approve ACH payments
ACHPPDDRAPPR	ACH PPD CR&DR Approver	Role allows user to approve PPD Credit and Debit transactions (except their own), but cannot enter ACH payments
ACHPPDRAPOWN	ACH PPD CR&DR Approve Own	Role allows user to approve PPD Credit and Debit transactions (including their own), but cannot enter ACH payments
ACHCCDCRENT	ACH CCD Credit Enterer	Role allows user to enter (Free Form, Template and Upload) CCD Credit transactions, but cannot approve ACH payments
ACHCCDCRAPPR	ACH CCD Credit Approver	Role allows user to approve CCD Credit transactions (except their own), but cannot enter ACH payments
ACHCCDCRAPOWN	ACH CCD Credit Approve Own	Role allows user to approve CCD Credit transactions (including their own), but cannot enter ACH payments
ACHCCDRENT	ACH CCD Debit Enterer	Role allows user to enter (Free Form, Template and Upload) CCD Debit transactions, but cannot approve ACH payments
ACHCCDDRAPPR	ACH CCD Debit Approver	Role allows user to approve CCD Debit transactions (except their own), but cannot enter ACH payments

ROLE ID	ROLE DESCRIPTION	ROLE ENTITLEMENTS
ACHCCDDRAPOWN	ACH CCD Debit Approve Own	Role allows user to approve CCD Debit transactions (including their own), but cannot enter ACH payments
ACHCCDCRDRENT	ACH CCD CR&DR Enterer	Role allows user to enter (Free Form, Template and Upload) CCD Credit and Debit transactions, but cannot approve ACH payments
ACHCCDCRDRAPPR	ACH CCD CR&DR Approver	Role allows user to approve CCD Credit and Debit transactions (except their own), but cannot enter ACH payments
ACHCCDCRDRAPOWN	ACH CCD CR&DR Approve Own	Role allows user to approve CCD Credit and Debit transactions (including their own), but cannot enter ACH payments
ACHCTXENT	ACH CTX Enterer	Role allows user to enter (Free Form and Templates) CTX transactions, but cannot approve ACH payments
ACHCTXAPPR	ACH CTX Approver	Role allows user to approve CTX transactions (except their own), but cannot enter ACH payments
ACHCTXAPOWN	ACH CTX Approve Own	Role allows user to approve CTX transactions (including their own), but cannot enter ACH payments
ACHWEBENT	ACH WEB Enterer	Role allows user to enter (Free Form, Template and Upload) WEB transactions, but cannot approve ACH payments
ACHWEBAPPR	ACH WEB Approver	Role allows user to approve WEB transactions (except their own), but cannot enter ACH payments
ACHWEBAPOWN	ACH WEB Approve Own	Role allows user to approve WEB transactions (including their own), but cannot enter ACH payments
ACHTELENT	ACH TEL Enterer	Role allows user to enter (Free Form, Template and Upload) TEL transactions, but cannot approve ACH payments
ACHTELAPPR	ACH TEL Approver	Role allows user to approve TEL transactions (except their own), but cannot enter ACH payments
ACHTELAPOWN	ACH TEL Approve Own	Role allows user to approve TEL transactions (including their own), but cannot enter ACH payments
NACHAFILEENT	Nacha File Import Enterer	Role allows user to import Nacha files, but cannot approve ACH payments
NACHAFILEAPPR	Nacha File Import Approver	Role allows user to approve imported Nacha payments (except their own), but cannot enter ACH payments
NACHAFILEAPOWN	Nacha File Import Approve Own	Role allows user to approve imported Nacha file payments (including their own), but cannot enter ACH payments
REPORTING	Reporting	Role allows user access to all reporting functions including export

Frequently Asked Questions

General Payment Center

Q. Were all of my users converted to Payment Center and entitled with the same functionality they each had in Business eBanking?

A. Not exactly. While all of your users were converted, entitlements were not granted due to vast differences between Business eBanking and Payment Center. During the Preview Period, you should define/assign roles to your users, granting appropriate entitlements. Once all users have the appropriate roles assigned, they must be approved. Please refer to the [Payment Center User Guide](#) or [eLearning](#) for details on roles and users.

Q. What are Role-Based entitlements?

A. Role-Based entitlements allow you to define a group of specific entitlements as a role and apply that role to multiple users. Change a role definition, and it applies to each user in that role. We created many roles for you during the conversion process. You may choose to use these roles “as is,” modify these roles to meet your specific needs, or create new roles that meet your security requirements. Please see the section [Role definitions](#) for a list of roles created for you.

Q. Were all of my payment-related alerts converted to Payment Center?

A. No. All desired alerts will need to be reestablished in Payment Center. You may do so during the preview period.

Q. Will my ACH and/or Wire templates that included TCF account instructions automatically be updated to reflect the new Huntington account instructions?

A. Yes. Templates that included TCF account and routing numbers were converted to the updated Huntington account and routing number.

ACH origination

Q. Will I need to make any changes to my ACH templates in Payment Center?

A. As part of the transition, Huntington will attempt to convert your ACH templates to Payment Center. These templates will require your review and approval during the preview period before they may be used for creating payments. However, some templates may need to be recreated.

Q. What will happen to my recurring (repeating) ACH batches?

A. If you defined repeating instructions for an ACH payment in Business eBanking, it will not be converted to Payment Center. Payment Center requires that any recurrence patterns be defined within the scope of a template. Simply locate your auto-repeating templates and redefine the recurrence patterns as desired in Payment Center. You may do so during the preview period, but the starting effective date must be on/after October 12, 2021.

Q. How do I submit ACH Reversals?

A. ACH Reversals may be submitted by an authorized company representative by faxing a form to our ACH Department at (614) 331-7406. Customers can also email the form to ach.maintenance@huntington.com.

Q. If I upload files into Payment Center, do I need to make any changes to my current Business eBanking header(s) or file initiation process?

A. Yes. You will have to make small changes to the batch header in your file to upload into Payment Center using the new Nacha File Import feature. An email will be received by Business Online Administrators during the preview period that outlines the steps to take to update Nacha file imports.

Q. If I use a file definition to import files into Payment Center to update an existing template, did my file definition get converted?

A. No. Due to the differences between Business eBanking and Payment Center, we are unable to transfer any of your current ifile definitions that correlate fields between Payment Center and QuickBooks, Excel, or other popular business/accounting software packages. However, you can use the Detail Import Map feature of Payment Center to recreate import maps. The Detail Import Map provides a quick and straightforward way to define field layouts, mapping and importing rules. A Huntington technical representative will be contacting you prior to conversion to provide those details.

Q. If I upload files into Payment Center, do I need to make any changes to my current Business eBanking header(s) or file initiation process?

A. Yes. You will have to make small changes to the batch header in your file to upload into Payment Center using the new Nacha File Import feature. A Huntington technical representative will be contacting you prior to conversion to provide those details.

Wire transfer

Q. Will I need to make any changes to my Wire templates in Payment Center?

A. As part of the transition, Huntington will attempt to convert your Wire Transfer templates to Payment Center. These templates will require your review and approval during the preview period before they may be used for creating payments. However, some templates may need to be recreated. International wire templates will be in a “needs repair” status due to the lack of address information within Business eBanking. Updating the address fields and approving the template during the preview period will ensure ease of use after conversion.

Q. When sending an International Wire, may I choose how the Intermediary Bank fees are assessed?

A. Yes. The manner in which intermediary bank fees associated with an International Wire are assessed can be defined per payment by your users. The two options available are BEN or OUR. When selecting BEN, the intermediary bank fees will be deducted from the amount of the wire by the intermediary bank. When selecting OUR, the intermediary bank fees will be charged back to the sender’s account at Huntington. In either case, an outbound fee for the International Wire will be assessed via Account Analysis.

Q. Can I still future-date my International Wires sent in a foreign currency?

A. No. Huntington does not support the ability to future-date any International Wire in a foreign currency. All International Wires in a foreign currency must be approved on the value date, and the get-rate function must also be performed to obtain the real time FX rate for the wire.

Q. Am I able to define a maximum amount/limit on my Wire Transfer templates?

A. Yes. Payment Center supports this capability.

Q. Will my ACH/Wire permissions on TCF Business eBanking automatically be moved to Business Online?

A. No. While users will be entitled to Payment Center ACH/Wire, they will not be assigned any roles within Payment Center that allow them to perform ACH/Wire activity. The Administrator will need to take this action during the preview period.

Q. Will alerts for Accounts Receivable and Accounts Payable staff still be available?

A. ACH/Wire-related alerts are available, but you will need to recreate them in Payment Center.

Terminology

PAYMENT CENTER TERM	STATUS DEFINITION
Entered	When first created, a transaction can be submitted in an Entered status. Transactions in an Entered state are eligible for approval.
Incomplete	Initiators can also save transactions in an Incomplete status, placing them in suspension until they can be completed and converted to an Entered status.
Needs Repair	Transactions that have been flagged as needing repair (usually because of a validation error in file import) are marked Needs Repair.
Approved	Once a transaction is completely approved, it is marked Approved and can be immediately processed for release to the back office. If it is future-dated, it remains warehoused in Payment Center until the current date is within 2 business days for an ACH or equals the transaction date for the wire, at which time it is released.
Approver Rejected	Indicates the approver rejected the payment instead of approving it. Additionally, if a payment is not approved prior to the date/time at which the effective date is still valid, the system will change the status to Approver Rejected.
Deleted	Deleted transactions are marked Deleted.
Released	When the ACH transaction is successfully released to the back office, it is marked Released. The Released status is an endpoint of the ACH workflow.
Bank Received	When an initial acknowledgment is received from the back office for a wire payment, the transaction is marked Bank Received.
Bank Confirmed	When a final confirmation is received for a wire payment, the transaction is marked Bank Confirmed, and any SWIFT or Fed reference numbers associated with the confirmation message are saved with the transaction. The Bank Confirmed status is an endpoint of the workflow.
Rejected	In the event that a wire payment is rejected in the back office, it is marked Rejected. Any rejection code or reason associated with the rejection message is stored with the transaction. The Rejected status is an endpoint of the workflow.

ACH Payment Types

TCF BUSINESS EBANKING TERM	ACH STANDARD ENTRY CLASS (SEC) CODE	PAYMENT CENTER TERM	DEFINITION
CCD Debit	Cash Concentration (CCD Debit)	Cash Concentration	Debit transaction used to debit a business account at another bank to concentrate funds in a Huntington account. Typically used between accounts owned by the Originator at multiple banks.
CCD Credit	Vendor Payments/Cash Disbursement (CCD Credit)	Cash Disbursement	Credit transaction used to credit a business account at another bank to concentrate funds at a bank other than Huntington. Typically used between accounts owned by the Originator at multiple banks.
CCD Mixed Debits/ Credits	Cash Concentration and Disbursement (CCD Credit or Debit)	Cash Concentration/ Disbursement	Allows for mixed credit and debit transactions in a single batch used to credit/debit business accounts at another bank. Typically used between accounts owned by the Originator at multiple banks.
PPD Debit	Pre-arranged Payment (PPD Debit)	Consumer Collections	Debit transaction used to debit a consumer account to collect payments.
PPD Credit	Payroll/Direct-Deposit (PPD Credit)	Consumer Payments	Credit transaction used to credit a consumer account to make payments.
PPD Mixed Debits/ Credits	Pre-arranged Payment and Deposit (PPD Credit or Debit)	Consumer Collections/ Payments	Allows for mixed credit and debit transactions in a single batch used to credit/debit consumer accounts to collect/make payments.
PPD Credit	Payroll/Direct-Deposit (PPD Credit)	Payroll	Credit transaction used to credit consumer accounts for the purpose of payroll.
CCD Debit	Cash Concentration (CCD Debit)	Corporate Collections	Debit transaction used to debit a business account to collect payments.
CCD Credit	Vendor Payments/Cash Disbursement (CCD Credit)	Corporate/Vendor Payments	Credit transaction used to make payments to a vendor.
CTX	Corporate Trade Exchange	Corporate Trade Exchange	Credit transaction used to make payments to a vendor including formatted addenda/remittance information.
TEL	Telephone Initiated Payment	Telephone-Authorized Collections	Debit transaction used to collect payments by debiting a consumer account whereby authorization to submit the collection was obtained by telephone.
WEB	Internet Initiated Payment	Internet-Authorized Collections	Debit transaction used to collect payments by debiting a consumer account whereby authorization to submit the collection was obtained via the internet.
N/A	Child Support Payment	Child Support Payments	Credit transaction used to submit child support payments to any child support agency in the United States.
N/A	Tax Payment	Tax Payments	Credit transaction used to submit tax payments to any tax authority (Federal, State, or Municipal) in the United States.

Welcome to Automated Clearing House (ACH) Services

ACH is both a Payables and Receivables tool that can enhance your cash flow. It enables you to make and receive payments electronically to or from any domestic U.S. bank and many foreign countries, using a standard format. Both traditional future-dated payments and same-day ACH transactions can be initiated.

Key differences for TCF customers:

- ACH payments at Huntington can be initiated either via Nacha-formatted direct transmission or online via Business Online using Huntington's Payment Center. **If you currently originate ACH transactions online at TCF, please also refer to the [Payment Center](#) section for details.**
- If you originate ACH transactions by sending files directly to TCF, Huntington will provide separate instructions prior to the conversion regarding how and where to send your ACH origination files, as well as how to provide your new account information.
- Huntington requires all customers to submit Control Totals on their Direct Transmissions prior to distributing them to the ACH Operator. Your file will not be processed until we receive these totals.
- Your current daily ACH processing limits will be maintained at the same level, and exposure limits will be calculated.

Your To-Do List:

- Be on the lookout for pre-conversion mailings containing your new routing/transit numbers, new Huntington deposit account numbers, and new ACH Company IDs.
- Use the preview period to familiarize yourself with reporting, especially ACH Returns reporting that should be monitored every day for Returns and Notifications of Change (NOCs).

Features and Capabilities

1. Key advantages

- Huntington participates in Same Day ACH, you'll be able to originate Same Day ACH for all payment types (except international ACH) that have individual transaction amounts less than \$100,000. **Please see below for an important note about identifying your Same Day ACH transactions. (Item 2 of Transition Details)**
- If you originate ACH transactions by sending files directly, Huntington requires that you submit Control Totals prior to releasing your file into the ACH network. However, we simplify this process with an online option, Direct File Manager, which will become available to you after conversion on October 12, 2021. Direct File Manager allows you to enter your ACH Control Totals directly into our system, eliminating the need for manual match-up. You also gain the ability to set status alerts.
- We support all ACH payment types including Tax and Child Support to all 50 states, Federal Tax Payments, and credits and debits for both Consumers and Businesses. We also support International ACH transactions.
- You may originate Same Day ACH transactions. The cut-off for SDACH through our Online Payment Center is 2:15 p.m. ET each business day. The SDACH cut-off time for Direct Transmissions is 2:45 p.m. ET.
- We support multiple distributions of your payments to the ACH Operator throughout the day, including a late night cutoff of 9:00 p.m. ET through Payment Center and 10:00 p.m. ET for Direct ACH Transmissions.

2. Alerts

- Status alert emails are available to Direct ACH customers using Direct File Manager to supply their Control Totals to us. You will be contacted after September 20, 2021 regarding the use of Direct File Manager and offered the ability to use these free alerts.
- Please refer to the [Payment Center](#) and/or [Advanced Reporting](#) sections for additional information regarding alert options for ACH activity.

Transition Details

1. ACH direct transmission

WHAT STAYS THE SAME:

- File transmissions are allowed in Nacha format.
- Can accept debits/credits in the same batch.
- Can accept balanced files if set up for that type of settlement.
- Maintenance is similar. ACH reversals and deletes (transactions, batches and/or files) may be submitted by an authorized company representative by faxing or scanning and emailing a form to our ACH department.
- Daily ACH Limits will not change. ACH exposure limits will be calculated at conversion.

WHAT CHANGES:

- ACH Cutoff Time changes to 10:00 p.m. ET for Direct Transmission (vs. 7:00 p.m. ET) each banking day.
- Huntington requires all customers to submit Control Totals on their Direct Transmissions prior to distributing them to the ACH Operator. Your file will not be processed until we receive these totals.
- Unless you are a pre-funded ACH credit customer, Huntington will assign you a Credit and/or Debit daily processing limit. If this limit is exceeded, your file will be suspended for processing until we obtain permission to process it from your Huntington banker.

2. Same day ACH

WHAT STAYS THE SAME:

- Same day ACH is available.

WHAT CHANGES:

- Same Day ACH origination is available to all Huntington ACH Originators. (Transactions must be under \$100,000 and SDACH is not available for International ACH Transactions.)
- **IMPORTANT NOTE:** Because the only identifier for Same Day ACH transactions is the transaction effective date, it is critical that current-dated or stale-dated payment files not be sent to Huntington unless you want them to be processed as Same Day transactions. Please be aware that this may require process or software changes on your part.
- The cutoff time for initiating a Same Day transaction is 2:45 p.m. ET for Direct Files and 2:15 p.m. ET for Payment Center.
- Same Day ACH: Files submitted on a non-banking day or after the latest cutoff of the current banking day will be processed as if received on the next banking day. Set effective dates appropriately, with that in mind. (For example, transmitted entries received after 10:00 p.m. ET on Friday or on Saturday will be processed as if received on the next banking day, so the effective date should be set for the next banking day plus 1 day, unless Same Day ACH is intended.)
- Huntington allows you to opt out of Same Day ACH. If that is your preference, please make that request through your Huntington banker.

3. ACH Returns

WHAT STAYS THE SAME:

- ACH Returns are provided online.

WHAT CHANGES:

- ACH Returns and Notifications of Change (NOC) are made available at Huntington through our Business Online ACH Returns Report or by direct transmission. Returns reported by the ACH Operator in the early morning window are available for view at the start of business. Returns that come in later in the day will be available for online view the following business day.

4. ACH remittance reporting

WHAT STAYS THE SAME:

- ACH Summary and Detail Reporting will continue to be available, though the timing of this reporting will change in some instances.

WHAT CHANGES:

- ACH Summary information is available on a current-day (vs. previous day) basis. Accounting information is available through Business Online Current Day Reporting.
- Detail Reporting is available through the Previous Day Report and includes available (vs. full) remittance information.
- EDI Reporting is available for an additional fee on all in-clearings from the early morning Federal Reserve collection file.

5. International ACH

WHAT CHANGES:

- IAT ACH payments will be available at Huntington.
- IAT ACH payments can be sent to a number of countries as defined by Fed Global Services. (These payments must be credits and settlement time at the foreign banks can vary by country.)
- If sending in a foreign currency, the exchange rate used is the daily Federal Reserve Bank rate in place at the time of the exchange.
- Please note that IAT origination is a premium service that must be requested by your Huntington Treasury Management Advisor.

Frequently Asked Questions

ACH origination (credit and debit origination)

Q. If I upload files into Payment Center or send ACH files via direct transmission, do I need to make any changes to my current header(s) or file initiation process?

A. Yes. For direct transmission, you will need to make changes to your transmission protocols. A Huntington technical representative will be contacting you prior to conversion on October 12, 2021 to provide those details. The offsetting entry should not be included in files, so files should be submitted as “unbalanced.” Files uploaded to Payment Center will need to update company ID in the batch header.

Q. When I transmit ACH files, how will I notify Huntington of my Control Totals?

A. You will be able to take advantage of Direct File Manager at conversion. Direct File Manager is a unique and convenient service that allows you to enter your Control Totals directly into our ACH processing software, thereby eliminating the need to manually match up Control Totals to your file. Direct File Manager also offers you the option of setting up several alerts at no extra cost to keep you informed of the status of your ACH transmissions. If unable to use Direct ACH File Manager, a separate transmission option is available for providing Control Totals.

Q. After conversion, when I originate ACH files, will my ACH file settlement post to my new account at Huntington?

A. Yes. You will be assigned a new Routing/Transit and Deposit Account Number at Huntington. These new numbers will be entered into your ACH setup at Huntington prior to conversion. If you are currently sending a balanced file to TCF, please change to an unbalanced file and allow us to generate the settlement offset. This prevents misposting of the offset and simplifies the setup and conversion process.

Q. After conversion, how will I receive ACH Returns and Notifications of Change (NOC) information?

A. Reporting of Returns and Notifications of Change is typically done through Huntington Business Online ACH Returns report. You will automatically be set up to receive this report regardless of how you send your payments to us. This information can also be provided to you in a direct file transmission if that is your preference.

Q. What is an ACH Notification of Change (NOC) entry?

A. An ACH Notification of Change is a non-monetary message that is sent by a receiving bank to notify the originating bank that a change should be made to a transaction before that transaction is sent a second time. NOCs are reported along with Returns and should be monitored closely so corrections can be made prior to the next entry, to stay in compliance with Nacha rules.

ACH receipt (receipt of credit or debit transactions)

Q. After conversion, how will Huntington handle ACH entries sent to my previous account?

A. Huntington will receive the ACH entries sent to your TCF account number and automatically post them at Huntington on the settlement date for a period of time post conversion. Huntington will send Notification of Change (NOC) entries back to originators/senders through the ACH network advising them of the changes, however, you should contact all business partners that send ACH entries to you and provide them with your new Huntington Routing/Transit and account number and the effective date for these new numbers (October 12, 2021).

Q. When can I provide the Huntington Bank Routing/Transit and account numbers to any new originating entities that I authorize to debit or credit my account via ACH?

A. Your new Huntington Routing/Transit and account number will be effective on October 12, 2021 and should not be used prior to that time. Using the new Huntington account information prior to that date could result in rejected transactions or delayed posting.

Q. Do I need to make my ACH payees (receivers) aware of any changes that may occur as a result of the transition to Huntington?

A. While the ACH Company Name will remain the same, the ACH Company ID may be different. For ACH Payees (receivers) who use ACH Positive Pay systems that recognize “allowed” entries based on the originating ACH Company ID, it would be helpful for them to know of this change so they can update their filters and authorizations accordingly.



Welcome to Electronic Data Interchange (EDI)

EDI is the electronic interchange of business information using a standardized format, allowing companies to send information to one another electronically.

Transition Highlights:

EDI Reporting will be delivered to you in one of two methods.

- If you are currently receiving a data transmission you will continue to do so.
 - All other customers will receive their EDI data on our EDI Report through [Business Online](#).
 - Emailed reports will no longer be available.
 - Customers receiving EDI through Fed Reporter will be transitioned to receive information through Business Online EDI reporting.
-

Welcome to Wire Transfer (Domestic and International)

Wire Transfer is a real-time method of transferring available funds and supporting information to virtually any domestic or foreign financial institution. This section provides general guidelines; to initiate Wire Transfers through Huntington Business Online, please refer to the [Payment Center](#) section.

Key differences for TCF customers:

- Wires are initiated using [Payment Center](#) within Huntington Business Online.
- Huntington recommends that customers adopt Dual Authorization for all Wire services, which requires that two different users be involved with each Wire transaction (one to request and one to approve).
- Domestic wires initiated and approved by 6:15 p.m. ET will be processed same day. International USD, Federal tax payments, and foreign currency wires initiated by 4:30 p.m. ET will be processed same day.

Transition Highlights:

- Fax Wires are not supported at Huntington. Instead, Wires may be submitted via Payment Center.
- Effective October 12, 2021, all U.S. Dollar Wires may be future-dated for as many as 30 days in advance of the effective date. Huntington does not support the ability to future-date any International Wire in a foreign currency. These Wires must be submitted and approved on the value date.

Your To-Do List:

- After conversion, **for Incoming Domestic Wires**, remember to provide Huntington's wire instructions – including your new Huntington account number – to your partners who are sending you Wire Transfers. (Huntington's routing number for Domestic Wires is 0440-0002-4.)
- After conversion, **for Incoming International Wires**, remember to inform senders that they should use Huntington's SWIFT/BIC HUNTUS33 as the final beneficiary bank. See Correspondent Bank information section below.

Transition Details

1. International Wires (Payment Center)

- Wires sent internationally may take more than 2+ days to settle at the receiving bank.
- International Wires sent in a foreign currency cannot be future-dated.
- For international wires in a foreign currency, real time rates are available for review and approval in Payment Center. Follow the [“Get Rate” workflow](#) to complete the wire.

2. Fees

- Intermediary Bank fees associated with an International Wire can be designated for payment in one of two ways:
 - **BEN:** Fees are deducted from the Wire by the Intermediary Bank, thus charging them to the beneficiary of the Wire.
 - **OUR:** Fees are charged to the Wire sender's account at Huntington.
- Regardless of the option selected for Intermediary Bank fees, an International Wire fee will be charged to you on your Huntington Account Analysis statement.

3. Correspondent bank information

- Occasionally, your Wire payment remitter may ask for Huntington's Correspondent Bank information.
- Huntington will use the two Correspondent Banks listed below for receipt of U.S. Dollar wire payments from international locations:
 - **Wells Fargo Bank N.A. – New York**
SWIFT: PNBPU3NNYC
 - **Citibank – New York**
SWIFT: CITIUS33
- If your payment remitter uses a bank other than Wells Fargo or Citibank as our Correspondent Bank after October 8, 2021, any U.S. Dollar payment your foreign remitter tries to make will be returned.
- If you are currently receiving foreign currency payments from your remitters, please send an email to FXOperations@huntington.com to receive correspondent bank information for foreign currency payments.

4. Alerts

- Please refer to the [Payment Center](#) and/or [Advanced Reporting](#) sections for information regarding alert options for Wire Transfer activity.

Welcome to Business Security Suite

No company is exempt from fraud risk. This is why Huntington offers a variety of Positive Pay services to accommodate our clients' fraud prevention goals and risk mitigation policies.

By combining your unique cash management needs and business requirements with the appropriate safeguards, we can better position your company to take a proactive approach in reducing your exposure.

You'll find that Business Security Suite is one of the strongest combinations of services available to help protect your business accounts from both electronic and paper-based fraud. Please see the following pages for more about:

- [ACH Positive Pay](#)
- [Check Positive Pay](#)
- [Check Block](#)
- [Wire Block](#)

[Business Security Suite
User Guide](#)



[Business Fraud Mitigation
Checklist](#)





Welcome to ACH Positive Pay

ACH Positive Pay is an online fraud mitigation service that allows you to manage ACH debits and/or credits electronically posted to your business account via filters and blocks.

Key differences for TCF customers:

- ACH Positive Pay is accessed through Huntington Business Online (BOL), however it has separate administration functions to manage filters and provide users with access to disposition suspended items.
- The deadline for ACH Debit decisions is the next business day by 6:30 p.m. ET at Huntington, giving plenty of time to decision Same Day ACH transactions.
- At this time, Huntington does not offer access via a mobile app.

Transition Highlights:

- Your current ACH filter/authorizations and/or ACH Debit Block Services will automatically transition to Huntington as of September 20, 2021. Anything added to Business eBanking after that date will need to be manually added by the customer to Huntington Business Online.
- Dual Authorization is an optional control offered with decisions and filters.
- ACH Positive Pay at Huntington segregates the decision and approval processes, thereby minimizing risk from both internal fraud and human keying errors. This will automatically transition to Huntington if you were entitled at TCF on Business eBanking.
- If you would like to add dual administration approvals for ACH Positive Pay, contact your Treasury Management team to handle this request.

Your To-Do List:

- Prior to conversion, access the step-by-step [Business Security Suite User Guide](#) to familiarize yourself with the new ACH Positive Pay user experience.
- During the preview period, review your company's user entitlements and ensure all the required accounts are on ACH Positive Pay.
- Also review whether the filters/authorizations you built at TCF transferred properly to Huntington. Make sure that alert notifications are turned on, and check to see if you want to add or remove alerts.
- Decision all your items including Same Day ACH transactions by 6:30 p.m. ET on Friday, Oct. 8. Any items not decided by that time will be returned.
- You will disposition suspended items on Huntington Business Online starting Tuesday, October 12, 2021.
- Pay close attention to your ACH Positive Pay exception items following conversion. ACH debits attempting to post to your account that are originated by another TCF client may be flagged as an exception if the Company ID has changed and no longer matches your authorization record.

[Business Security Suite User Guide](#)



[ACH Positive Pay Reporting Demonstration](#)



Features and Capabilities

1. How it works

- With ACH Positive Pay, you simply specify which types of ACH debit entries you want to allow to post by creating filters. The filters then allow “approved” transactions to occur while preventing unauthorized transactions.
- If an item received via ACH doesn’t pass the filter screen, then the transaction will suspend. This provides you the opportunity to choose either to reject or accept this item. A decision must be made by the 6:30 p.m. ET cutoff time. If the transaction is accepted, and no existing filter is found, an automatic prompt will ask if you want to build an authorization filter. All the information will be pre-filled, including the company ID, and the maximum amount field will populate with the amount you are accepting. You will need to change the amount if you would like a different maximum amount.

2. Additional features

- In addition to the ACH Debit Block or Filter Service, there is an ACH Credit Block Service available at Huntington. Turn on this feature if you want to monitor and possibly reject ACH credits. Talk to your Treasury Management Advisor if you would like to have this service added.
- Like TCF, Huntington provides online reporting of incoming ACH Debits that were rejected, as well as the ability to make payment decisions to allow those items to post. This will be included in the audit reports as well as any changes with filters, users, and when users logged on or off.

Transition Details

1. Suspended items

- **It is imperative that Suspended Items that come in on Friday, October 8, 2021 in TCF's Business eBanking be decisioned by 6:30 p.m. ET cutoff time.** All exception items, including any items with an effective date of October 12, 2021, or later, which are not decisioned by that deadline, will be returned.
- If there are Suspended Items on Tuesday, October 12, 2021, following conversion, those items will display in Business Online under ACH Positive Pay > Pending Decision where you can accept or refuse the item. The new cutoff time for decisioning at Huntington is next business day by 6:30 p.m. ET. If the decision is not made by that deadline, the items will be returned.

2. Alerts

- It's important to ensure that you and your users have the ACH Positive Pay Alert Notifications set up that best fit your needs.
- Several alert notifications can be established within ACH Positive Pay under either User or Group. Alert options include items that meet your defined filter and posted to the account; suspended transactions needing a decision; items being returned/rejected; items that were paid; filters that were created; and dual approvals that are required.
- **To modify alerts** in ACH Positive Pay, select Corporate Administration > Corporate User. Select the User who will need to receive the alerts and click Modify. Select Notifications to expand the section. Click Add. Select the Alerts needed and Save in the pop-up and Save again on the User profile.
- **Alert notifications that will automatically convert:**
 - **E100:** ACH Transaction was Authorized through ACH Positive Pay using the company-defined filter/authorization and Paid.
 - **E101:** ACH Transaction was Suspended through ACH Positive Pay. No Authorization/Filter was built and the item needs to be decisioned as Accept or Reject.
 - **E102:** ACH Transaction was Suspended through ACH Positive Pay. Non-qualifying Authorization – not everything matches the filter/authorization built by the company; will need to be decisioned as Accept or Reject.
 - **E201:** Pending Transaction was Approved via ACH Positive Pay.
 - **E202:** Suspended Transaction was Refused via ACH Positive Pay.
 - **E203:** Suspended Transaction was Authorized During Recollection.
 - **E204:** Suspended Transaction was Returned.
 - **E303:** ACH Positive Pay Maintenance Advice (Filter). A Filter/Authorization was added.
 - **E304:** ACH Positive Pay Maintenance Advice (Filter). A Filter/Authorization was deleted.
 - **E305:** ACH Positive Pay Maintenance Advice (Filter). A Filter/Authorization was modified.
- **Alert notifications that will convert automatically if you have Dual Approval entitled:**
 - **E111:** Reject Decisioning Dual Verification Request Submitted. Dual Approval is required on a Reject decision that was submitted.
 - **E112:** Reject Decisioning Dual Verification Request Approved. Secondary Approver agreed with the Reject decision.
 - **E113:** Reject Decisioning Dual Verification Request Declined. Secondary Approver declined the Reject decision.
 - **E114:** Reject Decisioning Dual Verification Request Expired. Secondary Approver request Expired and went to system default, which is Return.
 - **E121:** Transaction Filter Dual Verification Request Submitted. Filter/Authorization was submitted and needs Dual Approval.
 - **E122:** Transaction Filter Dual Verification Request Approved. Filter/Authorization was Approved by Secondary Approver.
 - **E123:** Transaction Filter Dual Verification Request Declined. Filter/Authorization was Declined by Secondary Approver.
 - **E124:** Transaction Filter Dual Verification Request Expired. Filter/Authorization Expired and was not set up.

3. Dual Administration Approvals

- Dual Administration Approvals can be set up by contacting your Treasury Management Advisor. Users can be set up, modified, or deleted in ACH Positive Pay.
- The three alerts available with this feature are:
 - **P401:** Profile Change Notification. Dual Administration is needed for a Profile that must be reviewed and approved before being set up.
 - **P402:** Profile Change Notification. Dual Administration is needed for a Profile that must be reviewed and approved before a modification/deletion is made.
 - **P403:** Profile Change Approver Action Notification. The action that the dual approver provided – whether they Accepted or Declined the proposed Profile add/modification/deletion.

Frequently Asked Questions

ACH Positive Pay

Q. If I currently have ACH Positive Pay for debit blocking and filtering set up for my TCF account, do I need to notify TCF to set up the ACH Debit Authorization service for my new Huntington account?

A. No. Your current ACH filter/authorizations and/or ACH Debit Block Services will automatically transition to Huntington. On the first business day following conversion, please verify that these services moved over properly by going to Business Online > Fraud Prevention > ACH Positive Pay > Filters. At Huntington, you will be able to provide decisions on whether to accept or return incoming debits until 6:30 p.m. ET, Monday through Friday, on Business Online. If you would like to change your profile for ACH Positive Pay or ACH Debit Block, please contact your Treasury Management Advisor.

Q. Do I need to make my ACH debit vendors aware of any changes that may occur as a result of the transition to Huntington?

A. Yes. Please provide your ACH Debit vendors with your new account and routing numbers to use after October 12, 2021.



Welcome to Check Positive Pay

Check Positive Pay is a fraud mitigation service that provides early detection of fraudulent, altered, or counterfeit checks through daily verification of checks presented for payment against a check-issue file.

Key differences for TCF customers:

- Huntington's Check Positive Pay solution will upload check issue files hourly from 6:00 a.m. – 8:00 p.m. ET, seven days a week.
- Starting October 12, 2021, you must submit any check issue file information to Huntington prior to the disbursement of your check items to ensure valid items are not rejected or classified as an exception. If you submit check issue files through TCF's Business eBanking, Huntington will provide training on how to transition to Business Online during the preview period and a user guide will be provided.
- At this time, Huntington does not offer access via a mobile app.
- Huntington offers a number of additional security options, including the ability to set a maximum dollar limitation on your account (i.e., do not pay anything exceeding \$10,000).

Transition Highlights:

- Beginning on Wednesday, October 13, 2021, any Check Positive Pay exception items will be available on Huntington Business Online (BOL) for users to review and decision.
- Your outstanding check issues and voids on file at TCF on or prior to Friday, October 8, 2021 will automatically transition to Huntington. Note: Any outstanding check issues older than October 1, 2016 will not be brought over to Huntington. Future dated check issues up until November 1, 2021 will be uploaded. Check Positive Pay users do not need to upload historical items within Huntington Business Online (BOL) system.
- Your Check Positive Pay default decision and your state date specifications will be converted to your Huntington account. However, it is highly recommended that the default decision be "Return."
- Dual approvals on exception decisions will automatically convert to Huntington.
- Alerts will not be converted, but you can reestablish any alerts or set up new ones at any time within Huntington Business Online. There are four alert notification options: Exceptions Available, No Exceptions, No Decisions made (pick the reminder for 11:00 a.m. or 12:00 p.m. ET), and Approvals Required.

Your To-Do List:

- Access the step-by-step [Business Security Suite User Guide](#) to help you navigate through the new Check Positive Pay user experience.
- Attend online training the week of October 4, 2021.
- Check Positive Pay users must log into TCF's Business eBanking on Tuesday, October 12, 2021 to review and decision (pay or return) any outstanding exception items by 3:00 p.m. ET.
- During the preview period starting September 20, 2021, review your company's user entitlements to ensure they transitioned correctly to Huntington.
- Also during the preview period, review your company's and user's entitlements to ensure that dual approval is turned on if you would like this service.
- To ensure that the correct check issues are being imported, go to View Issues in Business Online > Fraud Prevention > Check Positive Pay > Positive Pay Activity. Submit a reverse issue if you need to remove an issue (for activity within Business Online beginning October 12, 2021).

[Business Security Suite
User Guide](#)



[Check Positive Pay Reporting
Demonstration](#)



Features and Capabilities

1. Additional layers of security

- **Teller Positive Pay:** This service is automatically included with Check Positive Pay. It identifies potentially fraudulent, altered, or counterfeit check items presented at Huntington branches by comparing them in real-time with the check issue file. If the information does not match, the check will not be cashed.
- **Payee Positive Pay:** This security option allows you to include the payee information in the check issue file submitted to Huntington. If the payee information, dollar amount, and check number do not match the information in the check issue file when checks are presented, Huntington will notify you of the exception items via Business Online. Using the check information as well as a digital image of the check, you can then review and decide whether you want the exception item to Pay or Return.
- **Maximum Dollar Feature:** This feature allows you to set a maximum dollar limitation on your account (i.e., do not pay anything exceeding \$10,000). If an item is presented in excess of the defined maximum dollar amount, the item will be presented to you via Business Online as an exception for decisioning. If it is presented at the Huntington Teller Line, it will be rejected.
- **Stale Date Feature:** This feature allows you to set a date limitation on your account (i.e., do not pay any items older than 90 days). In the event that an item is presented in excess of the defined stale date, you can review the item as an exception for decisioning for Business Online. If presented at the Huntington Teller Line, it will be rejected.

2. Confidential PIN for Teller Positive Pay

- Huntington will provide a confidential PIN to your primary administrator that will allow you to deactivate and/or reactivate the Teller Positive Pay feature of your Check Positive Pay service. Call your Treasury Management Advisor if you want additional users to have a PIN.
- You can use your PIN to activate/deactivate your service at any time by simply calling Client Services at (800) 480-4862, weekdays, 7:30 a.m. to 6:00 p.m. ET. **Please remember to reactivate to avoid liability for fraudulent checks.**

Transition Details

1. Overview

- With Check Positive Pay, if the checks presented for payment do not match the check issue file, Huntington will notify you of the exception items via Business Online **the next banking day after the checks are presented**. Using the check information as well as a digital image of the check, you can then review and decide whether you want the exception items to Pay or Return.
- If a decision is not made by the 3:00 p.m. ET cutoff, your company's defined default decision of Pay or Return will apply. Your TCF default decision will automatically convert to Huntington, but our recommended default decision is "Return."

2. Process

- Decision cutoff remains 3:00 p.m. ET.
- Exceptions are available for review beginning at 8:30 a.m. ET (vs. 9:00 a.m. ET).
- Default decision is at the account level. Your company chooses whether they want to Pay or Return as their default. (Return is recommended.)
- If an item is returned, an adjustment credit is applied.
- Check issue files can be submitted from 6:00 a.m. to 7:00 p.m. ET, seven days a week. See section 3 below for details.
- Email notifications are available via Huntington's Business Online to alert you to the following:
 - When exceptions are available;
 - When no exceptions are available;
 - Reminder that no decisions were made on exceptions available;
 - Approval is required for those with dual approval.

3. Check issue files

Huntington accepts check issue files in the following four ways:

- **Direct Transmission:** You can send a data feed to Huntington via a direct portal. Huntington supports both SFTP and HTTPS formats. (**IMPORTANT:** If you send your check files via Direct Transmission, you will receive a communication prior to conversion containing the URL, public key and User Name to access your transmissions. A password will be provided in a separate communication for security purposes.)
- **Business Online Import:** You can import your check issue files created from your accounting software with either a Comma Delimited, Semicolon Delimited, Colon Delimited, Tab Delimited, or Fixed Width file type. Please refer to our [Check Register Import Tip Sheet](#) for details.
- **Business Online Manual Entry:** You can manually enter your check issue data through the Business Online portal.
- **Easy Export:** You can use Easy Export software to help you produce and send check issue files to Huntington in a compatible format. (It can also be integrated with QuickBooks Desktop to send the files automatically.)

CHECK POSITIVE PAY

- Below is a screenshot of the **Issue Files** tab that can be used to upload and send check issue files to Huntington via Business Online.

The screenshot displays the 'CHECK POSITIVE PAY' interface with the 'ISSUE FILES' tab selected. The top navigation bar includes links for 'Printer Friendly', 'Bottom', and 'Support Center'. Below the navigation bar, there are tabs for 'EXCEPTIONS', 'APPROVALS', 'ISSUE FILES', 'MANUAL ENTRY', and 'POSITIVE PAY ACTIVITY'. The 'Issue Files' section features a 'Select Import File' dropdown menu and a 'Download Easy Export' link. A section titled 'Add New Issue File' contains fields for 'File Format Name' (Example Mapping), 'File Type' (Comma Delimited), and checkboxes for 'Has a Header' (checked) and 'Select account at time of import' (unchecked). A 'Select a File' field shows the path 'C:\files\ImportFile.txt' with a 'Browse...' button and a 'READ FILE' button. At the bottom, there are buttons for 'SAVE FILE', 'Reset', 'DELETE', and 'Add New File Format', along with 'Printer Friendly' and 'Top' links.

- Issue File Confirmation:** Regardless of how you send Huntington your check issue files, Huntington recommends that you set up the Check Issue File confirmation email available on BOL > Accounts > Alerts > Issue File. This email will provide a notification that the positive pay system received your check register and if it was successful. Check issue files upload seven days a week from 6:00 a.m. to 7:00 p.m. ET. They upload hourly, at the top of the hour. Please inform your customers to wait an hour before cashing a check in a Huntington branch if you provide them with a check right after submitting your check issue file to Huntington.

4. Alerts

- There are four alert notification options at Huntington: Exceptions Available, No Exceptions, No Decisions Made (with reminder options of 11:00 a.m. or 12:00 p.m. ET), and Approvals Required.
- Manage your email alert notifications within Business Online by going to Accounts > Alerts > Fraud Protection. Set up the Check Issue File Alert if you want to be notified when your check issue file uploaded to the Positive Pay System. Instructions are located in the [Business Security Suite User Guide](#).

Frequently Asked Questions

Q. Which web portal will I use for my Check Positive Pay exceptions when my accounts convert to Huntington?

A. If you currently use Positive Pay services through TCF's Business eBanking, you will be set up on Huntington Business Online to review and decision Check Positive Pay exceptions. Here is an overview of the transition in service:

- Tuesday, October 12, 2021 will be the last day when you log in to TCF's Business eBanking to review/decision exception items. Please do so no later than 3:00 p.m. ET. Also on Tuesday, October 12, 2021, begin providing your check issue files to Huntington.
- Starting Wednesday, October 13, 2021 you will log into Huntington Business Online to review/decision exception items. (The cutoff time at Huntington is also 3 p.m. ET.)
- Outstanding check issues and voids that were received on or before Friday, October 8, 2021, will be transitioned to Huntington's Check Positive Pay service. Important Note: Huntington won't be uploading any outstanding issues older than October 1, 2016 and won't be taking any future dated issues after November 1, 2021.

Q. What other security or fraud mitigation measures can my organization employ with Check Positive Pay?

A. Additional security levels available with Check Positive Pay include:

- **Dual Authorization:** This is an optional control that segregates the decision and approval processes, thereby effectively minimizing the risk of both internal fraud and human keying errors.
- **Teller Positive Pay:** This service is automatically included with Check Positive Pay. It will identify potential fraudulent items before they reach the payment stream. Utilizing the information from your check issue file, Huntington will match checks presented at the Huntington teller line in real time to ensure that the check number, check amount, and payee name (if utilized) are correct.
 - If these items do not match, the teller system will reject the requested transaction for the reason "No match to POS PAY File, Refer to Maker."
 - If they do match, the check will be cashed as requested.
- **Payee Positive Pay (also known as payee verification, payee match or payee validation):** This service matches the name provided on the check issue file with the name that appears on the actual check, thereby increasing the level of security.
- **Maximum Dollar Feature:** This feature is available with Check Positive Pay. Customers can set maximum dollar limitations on their account (i.e., do not pay any checks exceeding \$10,000). In the event that an item is received that is in excess of the defined Maximum Dollar Amount, that item would pass through to the customer for decisioning as an exception.
- **Stale Date Feature:** This feature is available with Check Positive Pay. Customers can set stale date limitations on their account (i.e., do not pay any checks after 180 days). In the event that an item is received that is stale, that item would pass through to the customer for decisioning as an exception.

Q. Can I receive email alert notifications at Huntington?

A. Yes. There are five email alert notifications available for your Users:

- Exceptions Available
- No Exceptions
- Reminder That Decisions Need to Be Made (with options of 11:00 a.m. or 12:00 p.m. ET)
- Approvals Required (if entitled to dual approval)
- Check Issue File

Welcome to Reverse Positive Pay

Reverse Positive Pay is a fraud mitigation service that provides early detection of fraudulent, altered, or counterfeit checks by creating and posting a daily report of presented items to Business Online for your review and decisioning.

Key differences for TCF customers:

- The decision period begins each business day at 8:30 a.m. ET and ends at 3:00 p.m. ET.
- If an item is cashed at the teller line in accordance with Huntington's Teller Line procedures, that item is no longer available to decision as Pay or Return with Reverse Positive Pay. However, you can add Teller Block to Reverse Positive Pay, which ensures that no checks (including petty cash checks) can be cashed at the Huntington Teller Line.
- At this time, Huntington does not offer access via a mobile app.

Transition Highlights:

- Dual Authorization is an optional control offered with Reverse Positive Pay at Huntington. It segregates the decision and approval processes, thereby minimizing risk from both internal fraud and human keying errors. Please contact your Treasury Management Advisor if you would like this feature enabled.
- Your current Business eBanking administrators will automatically become authorized users entitled to Reverse Positive Pay on Huntington's Business Online.
- Beginning on Wednesday, October 13, 2021, any Reverse Positive Pay exception items will be available on Huntington Business Online (BOL) for users to disposition.

Your To-Do List:

- Prior to conversion on October 12, 2021, access the step-by-step [Business Security Suite User Guide](#) to familiarize yourself with the new Reverse Positive Pay user experience.
- During the preview period, review your company's user entitlements and set up any additional users.
- Reverse Positive Pay users must log into TCF's Business eBanking on Tuesday, October 12, 2021 to disposition any exception items by 3:00 p.m. ET.

[Business Security Suite
User Guide](#)



[Reverse Positive Pay Reporting
Demonstration](#)



Transition Details

1. How it works

- The day after checks are presented for payment, Huntington will post a report of items to Business Online for your review. This Reverse Positive Pay report will contain check information (such as the dollar amount and check number) as well as digital images of the checks.
- Using Business Online, you can then review and decide if any of the items should be returned. All items without a decision will pay once the decision period ends.

2. Important timing deadlines

- **Exception Decision Cutoff Time**
 - Each business day, Reverse Positive Pay exceptions will be available for review by 8:30 a.m. ET.
 - The cutoff time for your decisions on exceptions via Business Online is 3:00 p.m. ET.
 - Any decisions that have not been submitted by 3:00 p.m. ET will automatically default to a Pay decision.

3. Alerts

- To manage email alerts, go to Business Online > Accounts > Alerts > Fraud Protection and be sure to add Reverse Positive Pay as a service.
- These alert notifications are available via Huntington Business Online:
 - When exceptions are available;
 - When no exceptions are available;
 - Reminder that no decisions were made on exceptions available;
 - When approval is required for those with dual approval.

4. Activity reporting

- Below is a screenshot of the **Positive Pay Activity** tab, which is your resource for reporting.
- All items that have been presented, approved, and decisioned via Reverse Positive Pay can be searched, viewed, and/or exported into Excel.

[Home](#)
[Accounts](#)
[Payments & Transfers](#)
[Receivables](#)
[Fraud Prevention](#)
[International](#)
[Administration](#)

REVERSE POSITIVE PAY
[Printer Friendly](#)
[Bottom](#)
[Support Center](#)

EXCEPTIONS
APPROVALS
POSITIVE PAY ACTIVITY

Search Criteria

Select an Account
All Accounts

Date Range
05/01/2021 to 05/15/2021
Decided By
Select All

Corrected Check Range
to Optional
Exception Decisions
Select All

Check Range
to Optional
Return Reason
Select All

Corrected Amount Range
to Optional
E-Check
Select All

Amount Range
to Optional

SEARCH
EXPORT
Reset

Any items not decisioned by 3:00 p.m. ET will be processed with the established default decision.

E-Check items are converted to ACH and do not have an image available.

[Printer Friendly](#)
[Top](#)

Frequently Asked Questions

Q. Which web portal will I use for my Reverse Positive Pay exceptions when my accounts convert to Huntington?

A. If you currently use Reverse Positive Pay services through TCF's Business eBanking, you will be set up on Huntington Business Online (BOL) to review and decision Reverse Positive Pay exceptions.

- The last day to review/decision your exception items on Business eBanking will be Tuesday, October 12, 2021 by 3:00 p.m. ET.
- Beginning on Wednesday, October 13, 2021, you will log into Huntington Business Online to review/decision items going forward.

Q. Can I have Dual Approvals required when decisioning exceptions with Reverse Positive Pay?

A. Yes. Dual Approval is available with Reverse Positive Pay and is strongly recommended to help mitigate fraud.

Q. Can I receive email alert notifications with Reverse Positive Pay?

A. Yes. There are four email alert notifications available for your Users:

- Exceptions Available
- No Exceptions
- Reminder That Decisions Need to Be Made (with options of 11:00 a.m. or 12:00 p.m. ET)
- Approvals Required (if entitled to Dual Approval)

Welcome to Check Block

Check Block eliminates the risk of check fraud by restricting the checking account to electronic activity. All paper-based transactions are automatically rejected and returned, which prevents checks from posting to the account.

Transition Highlights:

- If you had debit/check block at TCF, this service will transition to Huntington's Check Block service. Your business checking account will be designated as an electronic-only account.
 - Paper-based transactions will not be allowed to post to your account.
 - Electronic (ACH and Wires), internal transactions, bill pay transactions, ATM transactions, and credit transactions will post successfully.
-

[Business Security Suite
User Guide](#)





Welcome to Wire Block

Wire Block helps you stop suspicious wire debits from posting to your business account.

How It Works:

- Wire Block reduces the risk of wire fraud by blocking wire debits from posting to your business account, rejecting any outgoing wires that may be attempted based on the indicators you set.
- No additional steps are needed after the indicator is placed – Wire Block activates automatically to prevent fraudulent wires from posting to the account.

Welcome to Account Reconciliation (ARP)

Huntington offers two ARP service options:

- **Full Reconciliation** provides a reconciliation of the debit activity and transparency of your outstanding items. You provide Huntington with your check issue files. Huntington then matches items presented for posting to reconcile your check disbursements and provides comprehensive reporting to streamline the management of your disbursed items.
- **Partial Reconciliation** provides detailed reports for all paid checks for the month, enabling you to reconcile that information against your check disbursement records.
- If you currently have Deposit Reconciliation, please refer to page 64 – [Deposit Reconciliation](#), for further instructions.

Key differences for TCF customers:

- Huntington will automatically assign you to the ARP service you had at TCF.
- Data was provided daily on Business eBanking, however you will be set up with a month end recon on Huntington Business Online. If you need a different recon schedule, please reach out to your Treasury Management Advisor.
- Reconciliation Reports are available via data transmission as well as Business Online.

Transition Highlights:

- You will receive an Account Reconciliation Report from TCF covering activity through October 8, 2020 and one from Huntington covering activity starting October 12, 2021.

Your To-Do List:

- If you have **Full Reconciliation**, you will need to stop sending check issue files to TCF after Friday, October 8, 2021 and start sending them to Huntington on Tuesday, October 12, 2021
 - Print or save any Reconciliation Report History from Business eBanking because the history will not be converted to Huntington Business Online (BOL)
-

Transition Details

1. Full reconciliation customers

WHAT STAYS THE SAME:

- Checks paid are detailed on ARP Reports.
- Full reconciliation data is available as a paid, outstanding listing by individual account only.
- Reconciliation data is available via Business Online in PDF and CSV formats and/or data transmission.
- Check issue data can be submitted via data transmission, or if used in conjunction with Check Positive Pay, can be uploaded through Huntington Business Online.

WHAT CHANGES:

- Reconciliation Reports are available on Business Online within seven days after each month end.
 - Reconciliation data is no longer available online daily and will be converted to a month-end recon period.
 - Daily, weekly, monthly, and special calendar reconciliation services are available. Please reach out to your Treasury Management Advisor for assistance beginning October 12, 2021.
 - If you uploaded your check issue files in Business eBanking within the Reconciliation section, you will need to do that within Check Positive Pay on Huntington Business Online. (Fraud Prevention > Check Positive Pay > Issue Files and/or Manual Entry).
-

Frequently Asked Questions

Q. What types of file delivery methods can Full Reconciliation customers utilize for providing check issue data?

A. You can either send your check issue data to Huntington via direct transmission or upload your issue file through Huntington Business Online. You can also transmit/upload voids in this same manner.

Q. How will Huntington handle a partial month or cycle of data on my accounts when they convert?

A. You will receive an Account Reconciliation Report daily from TCF covering activity through October 8, 2021 and one from Huntington covering activity starting October 12, 2021. Huntington will transition any outstanding issues remaining from your issue file and your voids. You will change to a month end reconciliation period at Huntington. If you want a different reconciliation period, please contact your Treasury Management Advisor.

Welcome to Deposit Reconciliation

Deposit Reconciliation is a reporting service for companies who have multiple locations that deposit into a single checking account. This service provides reports that show the amount deposited by each of your locations through the utilization of serialized deposit tickets encoded with each location's unit number.

Transition Highlights:

- Deposit Reconciliation at TCF will stop on Friday, October 8, 2021 and will become effective at Huntington on Tuesday, October 12, 2021.
- Deposit Reconciliation Reports are available online at Huntington via Business Online. The reports are available in PDF and CSV formats.

Your To-Do List:

- If you currently access your Deposit Reconciliation online, you can continue to do so using Business Online. Beginning on October 12, 2021, you will be able to review your company's user entitlements to ensure appropriate online access to your Deposit Reconciliation reporting.
- Print or save any Report History from Business eBanking because history will not be converted to Huntington Business Online (BOL).

Welcome to Controlled Disbursement Account (CDA)

Huntington's Controlled Disbursement Account (CDA) helps business customers manage funds by reporting exactly which checks will clear the account during evening processing. This provides the opportunity to fund the account appropriately and make decisions regarding other available funds.

Key differences for TCF customers:

- When you reorder checks, use your new Huntington CDA number as well as Huntington's unique routing number (044115126).
- Although check totals and detail reporting will be available by 9:30 a.m. ET each business day via Business Online, check images will not be available to be viewed online until the next day.
- If ACH or wire funding is utilized for funding your CDA, the proper Routing Transit number for those transaction types must be used, not the CDA routing number.

Transition Highlights:

- Huntington will continue to honor and process TCF checks for at least six months following conversion.
- TCF's two CDA routing numbers will also be supported for at least six months following conversion.
- Funding arrangements for CDAs will continue unchanged.
- If Check Positive Pay is used with a Controlled Disbursement Account, the Positive Pay decisions will be made the day after the totals presentment. Please reference the [Check Positive Pay To-Do List](#) for details on how to make these decisions.

Your To-Do List:

- Make sure that when you reorder checks after October 12, 2021, you use your new Huntington CDA number as well as Huntington's unique routing number (044115126).
- If you print your checks, make sure to update your software with your new Huntington CDA number and Huntington's unique routing number (044115126).
- Use the [Controlled Disbursement Specifications form](#) to order and set up the MICR line for your new Huntington Controlled Disbursement Checks. Your Treasury Management Advisor can arrange to have your new checks tested through Huntington's Item Processing department. Please note that the testing process takes about five business days to complete.
- On Tuesday, October 12, 2021, go into the Reports menu option of Huntington's Business Online to view the report of Current Day check items. This report will be available each business day at 9:30 a.m. ET to report the totals and checks scheduled to clear during nightly batch processing.

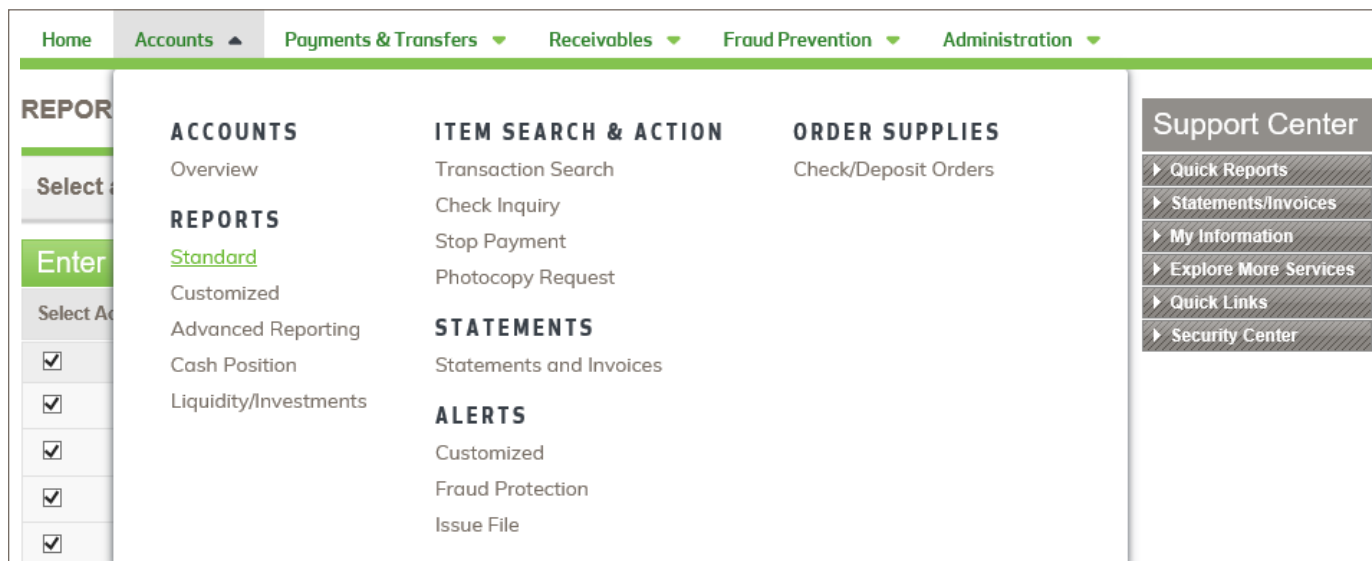
Transition Details

How it works

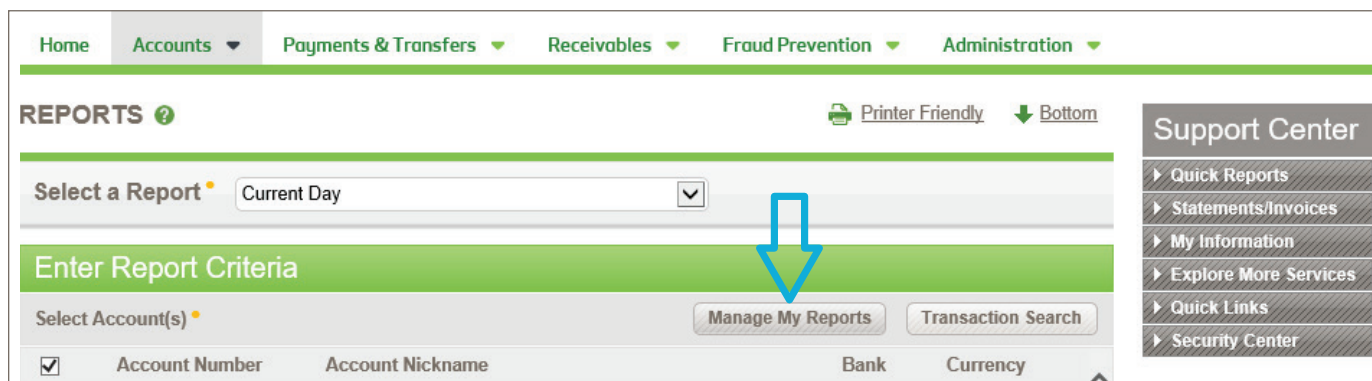
- Huntington’s Controlled Disbursement Account uses a unique routing number (044115126) to report check totals and details by 9:30 a.m. ET through Business Online (BOL). This information can also be made available through a direct transmission file.
- CDA accounts can be funded by automatic sweep transfers, a Zero Balance Account (ZBA), internal transfers, wire or ACH deposits. If ACH or wire funding is utilized, the proper routing transit number for those transaction types must be used, not the CDA routing number.
- The check totals available via Business Online at 9:30 a.m. ET are the first and final presentment of the day. There is no need to worry about funding for a later presentment.
- Details such as check number and amount are also available at 9:30 a.m. ET via Business Online, but check images will not be available to view online until the next day.

Business Online Instructions — Creating the Report

1. Select “Accounts” > “Reports” > “Standard”




2. Click on “Manage My Reports”



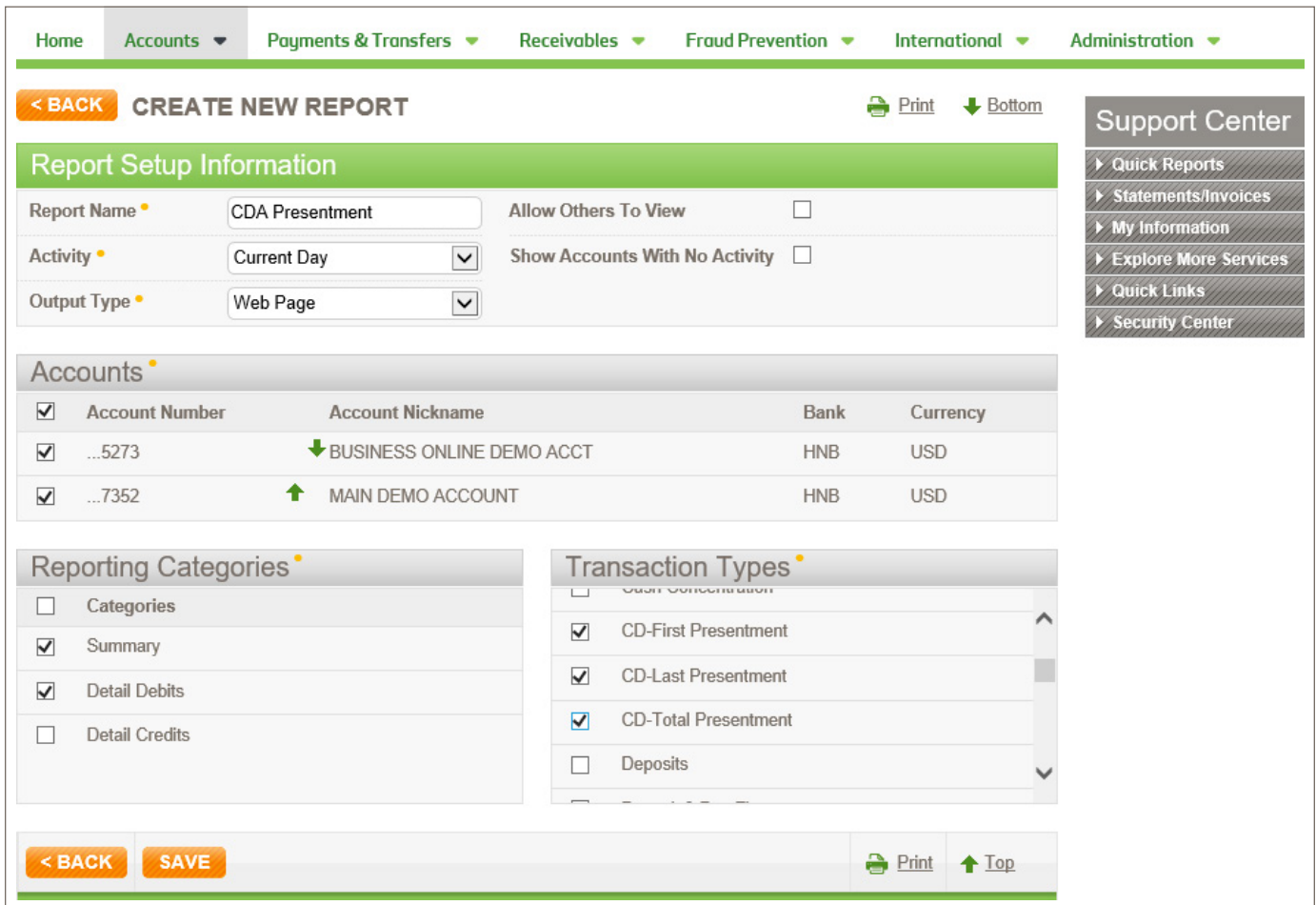
CONTROLLED DISBURSEMENT ACCOUNT (CDA)

3. Click on "Create New"



The screenshot shows a horizontal bar with several buttons: "< BACK", "SAVE", "CREATE NEW", "COPY AS NEW", and "DELETE". A blue arrow points down to the "CREATE NEW" button. To the right of these buttons are links for "Print" (with a printer icon) and "Top" (with an upward arrow icon).

4. Select the appropriate CDA account(s) from the list and complete the rest of the screen as follows:



The screenshot shows the "CREATE NEW REPORT" form. At the top, there is a navigation bar with links: Home, Accounts, Payments & Transfers, Receivables, Fraud Prevention, International, and Administration. Below this is a sub-header with "< BACK" and "CREATE NEW REPORT", along with "Print" and "Bottom" links. The form is divided into several sections:

- Report Setup Information:** Includes fields for "Report Name" (CDA Presentment), "Activity" (Current Day), "Output Type" (Web Page), "Allow Others To View" (checkbox), and "Show Accounts With No Activity" (checkbox).
- Accounts:** A table with columns: Account Number, Account Nickname, Bank, and Currency. It lists two accounts: "...5273" (BUSINESS ONLINE DEMO ACCT) and "...7352" (MAIN DEMO ACCOUNT).
- Reporting Categories:** A list of checkboxes for "Categories", "Summary", "Detail Debits", and "Detail Credits".
- Transaction Types:** A list of checkboxes for "CD-First Presentment", "CD-Last Presentment", "CD-Total Presentment", and "Deposits".

At the bottom, there are buttons for "< BACK", "SAVE", "Print", and "Top". On the right side, there is a "Support Center" sidebar with links to Quick Reports, Statements/Invoices, My Information, Explore More Services, Quick Links, and Security Center.

5. After defining the desired criteria, click on "Save."

Business Online Instructions — Viewing the Report

1. Select “Accounts” > “Reports” > “Customized”
2. Select the new report name under “Select a Report” section of the drop-down box

REPORTS
[Printer Friendly](#)
[Bottom](#)

Select a Report

Enter Report Criteria

Select Account(s)

<input type="checkbox"/>	Account Number	Account Nickname	Bank	Currency
<input checked="" type="checkbox"/>	...5273	TEST CHANGE II	HNB	USD
<input type="checkbox"/>	...7352	9876543210	HNB	USD

Show Accounts With No Activity ☐

Current Day 10/12/2021
 ☐ Only New Data Since 12 : 00 AM

3. Click on “View Report”

Description	Debit Items	Debit Amount	Credit Items	Credit Amount
CD-FIRST PRESENTMENT	4	-\$2,193.85	0	\$0.00
CD - TOTAL PRESENT	4	-\$2,193.85	0	\$0.00

▼ Transactions

Date	Type	Description	Cust Ref #	Bank Ref #	Debit Amount	Credit Amount		
10/05/2021 09:03am ET	CD1	CONT DISB DETAIL	0000103100		-\$1,425.00			
10/05/2021 09:03am ET	CD1	CONT DISB DETAIL	0000103096		-\$400.00			
10/05/2021 09:03am ET	CD1	CONT DISB DETAIL	0000103121		-\$300.00			
10/05/2021 09:03am ET	CD1	CONT DISB DETAIL	0000102988		-\$68.85			
Account Totals					4	-\$2,193.85	0	\$0.00

Frequently Asked Questions

Q. Where will I be able to find my Controlled Disbursement Totals after the conversion to Huntington?

A. Totals and item details will be available via Huntington Business Online current day reporting.

Q. What time will Totals be available?

A. 9:30 a.m. ET via [Business Online](#).

Q. After conversion, will I be able to continue to use my current check stock?

A. Yes. Huntington will support the current TCF CDA routing and account numbers for at least six months post conversion so you can continue to use your current check stock. However, on the next check order, you must use the Huntington CDA routing number and your new Huntington Controlled Disbursement Account number.

Welcome to Commercial Card

If you currently have a TCF or Chemical branded credit card, your account will continue to be managed by First Bankcard (the current provider) and will not move to Huntington. Your card will continue to work without any interruption. Please contact the telephone number or website listed on the back of your card for any questions.

Huntington also offers Commercial Cards that can be used by our customers to manage expenses. These cards are a pay-in-full product at the company level, so there is never a finance charge. In addition, our Commercial Card customers enjoy the many benefits and protections of Mastercard payment services, including wide acceptance across more than 210 countries and territories.

For Questions:

Call our Commercial Card Program Administration Support Team at **(330) 252-8203**.

Features and Capabilities

- Instead of reward points, Huntington cards earn a rebate paid annually via a statement credit.
- Cash advance allowances are equal to 5% of the Corporate Credit Limit per cycle period.
- You can apply specific credit limits and controls at the employee level. (Note that these cards do not offer overdraft protection capability.)
- EMV Chip technology makes Huntington Commercial Cards highly secure, increasing the protection of all your purchases. (This added protection requires the entry of a 4-digit PIN for verification when making purchases at EMV-enabled terminals.)
- Through Business Online, Program Administrators will have convenient access to monitor activity and make payments to their Commercial Card account.

Welcome to Image Cash Letter

Huntington's Image Cash Letter service lets you scan check data and images and transmit them in industry-specific formats for deposit to your Huntington business accounts.

Key advantages for TCF customers:

- You will continue to be able to transmit your check image deposit files utilizing X9 format for deposit to your Huntington business accounts.

Transition Highlights:

- The secure site that you use today for transmitting your check image deposit files will be changing.
- A bank representative will contact you to provide detailed information regarding this change, which must be tested and completed prior to October 12, 2021.
- Huntington will send email confirmations to verify that your files have been received and processed.

Your To-Do List:

- A bank representative will work with you to update your file data including X9 file, routing numbers, and transmission details.
- Please verify that your email addresses currently on record with TCF should be used to send file confirmations.



Welcome to Lockbox

Huntington's Lockbox service allows you to instruct your payers to send payments to an address featuring your company's name and lockbox number. Funds are then deposited directly into your Huntington checking account.

Transition Highlights:

- Continue to use your existing login credentials and the same website you access today for your lockbox services. Be sure to save your current lockbox URL link as a favorite in your browser for easy access.
 - There will be no changes to your remittance address or processing and your lockbox deposits will be transitioned to Huntington.
-

Welcome to Merchant Services

Huntington Merchant Services enables you to easily accept any type of electronic payment – credit cards, debit cards, stored-value/prepaid cards, e-commerce, e-wallet, check verification/guarantee services, and gift cards. You can choose from a variety of handheld, terminal, or PC-based solutions that make accepting payments both quick and efficient.

Key information for TCF customers:

- Your merchant number will not be changing, and your current equipment will continue to work as usual.
- Your current online reporting tools will remain unchanged.
- All customer service phone numbers will remain the same.

Transition Highlights:

- No action is required on your part.
- Your current TCF checking account number (for deposits, fees, etc.) will automatically be updated on your merchant services account shortly after October 12, 2021.
- If you currently have a TCF checking account, your funding timeframe will change to 10:30 a.m. ET.
- If deposits are currently directed to a non-TCF account, funding will be provided within 48-72 hours.

Your To-Do List:

- Your monthly statement will come from Huntington beginning in November 2021, but the statement format and content will stay the same.
- Your merchant ID will appear in the top right corner of the monthly merchant statement. You will need the merchant ID anytime you call customer service for inquiries and support.

Welcome to Remote Deposit Capture

Remote Deposit Capture (RDC) is a solution that allows you to streamline check deposits by using desktop check scanners and bank-provided software to send us your deposits in secure electronic format.

Key information for TCF customers:

- Huntington plans to utilize the same Remote Deposit Capture solution as TCF. Therefore, you may continue to use your existing login credentials and the same website/URL that you currently access today to scan your RDC deposits.
For reference: <https://tcf.itms-online.com/TCFBankDefault.aspx>
- You will notice branding changes when you log in for the first time after conversion on October 9 - 11, 2021 and you will have access to your new Huntington account numbers.
- We are planning future improvements to your RDC solution, and we look forward to telling you about these enhancements in the coming months.

Transition Highlights:

- Huntington has extended your Remote Deposit processing window: effective October 12, 2021, you will be able to make deposits until Midnight ET on all business days.
- Huntington requires two days' notice for any changes in deposit limits. To ensure a smooth transition we recommend that you review your deposit limits and request any changes before conversion weekend on October 9 - 11, 2021.
- Huntington does not permit personal accounts on Remote Deposit Capture, so these accounts will no longer be available through your RDC service on October 12, 2021.
- Your RDC Deposits summary will be viewable on Huntington Business Online Banking (BOL). If you need to view deposit details, please make use of the reports available within your Remote Deposit solution.
- If you use Mobile Remote Deposit Capture (mRDC) as part of your RDC solution, you will need to update your mobile app from the Apple Store or Google Play. We will communicate this directly to those impacted customers as we get closer to conversion. Your credentials will remain the same, and the functionality will be the same, only the branding will be different.

Your To-Do List:

- **Continue to use your existing login credentials and the same website you currently access today to scan your RDC deposits. Be sure to save your current RDC link as a favorite in your browser for easy access.**
- Review your RDC deposit limits prior to conversion and work with your TCF banker to request any limit changes.



Welcome to Online Returns Viewing

Huntington's Online Returns Viewing service allows you to view returned checks that were deposited into your Huntington DDA accounts.

Key differences for TCF customers:

- New account numbers and service codes will be sent to you prior to conversion on October 12, 2021.
- Sorting capabilities are available at Huntington on the Return Item Search page.

Transition Highlights:

- Optional services include the redeposit of checks that were returned for the first time, if applicable.
- History will begin to accumulate on October 12, 2021.

Your To-Do List:

- Prior to conversion on October 12, 2021, look for a communication containing the new account numbers that will be associated with your Returns service at Huntington.
- Save any images of returned items that you will need.

Welcome to Vault Services

Huntington's Vault Services solution provides businesses with quick access to deposited funds and the ability to place coin and currency orders when convenient.

Key differences for TCF customers:

Transportation

- Use of a non-armored service provider is not permitted at Huntington.

Deposits and Ordering

- We will provide an electronically generated deposit ticket for cash-only deposits.
- The ordering process for coin and currency is different at Huntington. (See full details in the [Transition Details](#) section of this guide.) Note that your account will be debited on the day the change order is packed, which is typically the day before delivery via armored courier.
- Additionally, order limits will be placed at a location level, based on historical order details.

Reporting

- All reporting activity will be sent via email, using your email address on file.

Transition Highlights:

- Your account will be set up to receive deposits into one or more of Huntington's vaults.
- Huntington will provide you with new deposit tickets for Vault Services.
- If your service includes ordering coin and currency through a Huntington vault, your orders should be placed via our automated phone line. We will provide additional information in a separate communication prior to conversion.

Your To-Do List:

- Prior to conversion on October 12, 2021, watch for communications from Huntington that will provide Vault Services transition information along with a unique User ID, Site ID, and password for each of your locations using our automated phone line to place change orders.
- When ordering new deposit tickets for use post-conversion, make sure to order with your new Huntington deposit account number.
- Your Huntington deposit tickets should be used with any deposit being prepared on and after October 8, 2021 and TCF deposit tickets should be destroyed.

Transition Details

1. Transportation

- It is a Huntington policy that Vault Services customers contract with an armored carrier for the movement of funds to and from Huntington vaults.
- In addition to safer transportation of your funds, employing an armored carrier provides an additional layer of protection against internal fraud, and enhances security for your employees and those in our branches.

2. Deposits and Orders

a. Deposits

- Virtual deposit tickets are available for online viewing. Note: Cash-only deposits will result in an electronically generated deposit ticket, while mixed and check-only deposits will result in a scanned image of the deposit ticket. Both electronically generated and scanned image deposit tickets will include: Customer Name, Account Number, Location Number, Date, and Declared Deposit Amount. These deposit tickets will be available to view online via a link alongside the transaction.

b. Same-day deposit cutoff times

- Cash Only Deposits: 6:00 p.m. ET for same day credit
- Mixed Deposits: 4:00 p.m. ET for same day credit
- Check Deposits: 4:00 p.m. ET for same day credit

c. Change Orders

- All orders are limited to U.S. coin and currency.
- Authorized users will call our automated phone line to place orders for delivery to their location.
- Orders must be placed by 10:30 a.m. ET on the day the order is packed for delivery. (The delivery date is based on your armored courier's contracted delivery day.)
- All coin & currency orders are debited from your account on the day the order is packed.
- Customers with insufficient funds will be required to fund their account by 12:00 p.m. ET on the day the order is packed.

d. Phone Orders

- This interactive voice response system (IVR) is accessed by calling (800) 462-0029.
- It's important that you listen to the prompts below when ordering.

Welcome to Huntington Cash Vault Services:

- Please enter your IVR site ID followed by # sign.
- Please enter your User ID followed by # sign.
- Please enter your password followed by # sign. Customers calling the IVR for the first time will be prompted to change their password.

Ordering Options:

- Press 1 to place an order.

Delivery Date Options:

- Press 1 to repeat the date.
- Press 2 to accept the date.
- Press 3 for next available delivery date.

Category Options:

- Press 1 to order currency.
- Press 2 to order rolled coin.
- Press 6 to repeat these options.

To Place Your Order:

- I. On your phone's keypad, enter each denomination followed by # key.

<u>Currency</u>	<u>Coin</u>
Hundred Dollar Bills: 100#	SBA/Dollar Coin: 100#
Fifty Dollar Bills: 50#	Halves: 50#
Twenty Dollar Bills: 20#	Quarters: 25#
Ten Dollar Bills: 10#	Dimes: 10#
Five Dollar Bills: 5#	Nickels: 5#
Two Dollar Bills: 2#	Pennies: 1#
One Dollar Bills: 1#	

- II. Enter the dollar value for each denomination followed by # key

- Example: \$1000 would be entered as 1000#
- Press the * key when you have finished ordering for a category. The system will repeat back the total amount of that category.

- III. When you are done entering your total order, press the * key.

- The system will then return to the previous menu, "Press 1 for Currency or Press 2 for Coin..."
- If finished, press the * key again

Completing Your Order:

The system will tell you your order total and delivery date.

- Press 1 to accept your order.
- Press 2 to edit your order.
- Press 3 to cancel your order.
- The system will give you a Confirmation Number. Keep this for your reference.

3. Activity reporting

- Below is an example of Huntington's Activity Report for Vault Services, which is available via email and will be sent to your email address on file.



Requested at : 7/22/2021 11:03:34 AM
Requested by : JANE SMITH


Orders Summary

Cash Centre : ADMIN HNB

Processing Period 7/20/2021 12:00 AM - 7/20/2021 11:59 PM

ORDERS

LOC#	Confirmation#	Order Value	Debit Date	Delivery Date
ABC Company-145				
Status	Order Despatched			
145	192021_178718	2,500.00	7/20/2021	7/21/2021
	Total for Order Despatched	2,500.00		
	ABC Company-145 Totals:	2,500.00		
ABC Company-146				
Status	Order Despatched			
146	202021_179267	500.00	7/20/2021	7/21/2021
	Total for Order Despatched	500.00		
	ABC Company-146 Totals:	500.00		



Requested at : 7/22/2021 11:03:34 AM


Requested by : JANE SMITH

Counting Summary

Cash Centre : ADMIN HNB

Processing Period 7/20/2021 12:00 AM - 7/20/2021 11:59 PM

COUNTING						
Customer Code	Customer Name	Container ID	Declared	Counted	Difference	Difference reason
ABC Company-145						
xxxxxxx1234-145	ABC Company-145	9606 9606	412.50	412.57	0.07	Cash Overage:
xxxxxxx1234-145	ABC Company-145	9607 9607	569.50	570.39	0.89	Cash Overage:
xxxxxxx1234-145	ABC Company-145	9608 9608	292.50	292.80	0.30	Cash Overage:
xxxxxxx-1234-145	ABC Company-145	9609 9609	534.75	534.75	0.00	
xxxxxxx1234-145	ABC Company-145	OHIC0010105 5	7,614.00	7,614.00	0.00	
xxxxxxx1234-145	ABC Company-145	OHIC0010107 7	6,530.00	6,530.00	0.00	
xxxxxxx1234-145	ABC Company-145	OHIC0010106 6	7,340.00	7,340.00	0.00	
ABC Company-145 Totals:			23,293.25	23,294.51	1.26	



Requested at : 7/22/2021 11:03:34 AM
Requested by : JANE SMITH

Adjustment Activity

Cash Centre : ADMIN HNB

Processing Period 7/20/2021 12:00 AM - 7/20/2021 11:59 PM

Client Name: ABC Company-145
Bag Number: 9607
Declared: 569.50
Counted: 570.39
Variation: 0.89

Client Acct#: xxxxxxx1234-145

Denomination Breakdown

Genuine

DOLLAR	30	30.00
HALVES	2	1.00
QUARTERS	1856	464.00
DIMES	601	60.10
NICKELS	275	13.75
PENNIES	154	1.54
		570.39

The following details have been recorded during the difference validation procedure:

Cash Overage:



Welcome to Automated Credit Sweep (ACS)

Huntington's Automated Credit Sweep is a cash management tool that enables you to pay down or draw upon established lines of credit without manual intervention.

Key differences for TCF customers:

- If you currently have a sweep option only to pay down your line of credit, this will be structured as a two-way sweep beginning October 12, 2021. The Automated Credit Sweep service will automatically draw upon or pay down your line of credit based on your established target balance and availability of funds in your Huntington Business Checking account and/or line of credit.
 - After October 12, 2021, you will sweep in increments of \$1.
-

Transition Highlights:

- Your current ACS target balances will be maintained on your existing lines of credit when your service transitions to Huntington.
 - For any new lines of credit you establish at Huntington, there will be a minimum target balance of \$25,000 in the Huntington Business Checking account associated with your ACS service.
 - At Huntington, your line of credit sweep activity will appear on your Business Checking account statement and will also be viewable via Business Online.
-

Transition Details

How it works

- With Huntington's Automated Credit Sweep service, any excess collected funds over the target balance in your linked Business Checking account are swept overnight to your line of credit to reduce the outstanding balance, thereby lowering the amount of interest paid on a monthly basis.
- If the balance in your linked Business Checking account is lower than the target balance, funds will be swept from your line of credit to bring the Business Checking account balance back to its desired target balance.

Frequently Asked Questions

Q. After the transition of my ACS service to Huntington on October 12, 2021, will the available amount of my line of credit show in my Business Checking account?

A. Yes. The amount you have available to borrow against will be shown in the Total Available Balance in your linked Huntington Business Checking account. You will be able to draw on your line of credit simply by drawing on this Business Checking account.

Q. How will the line of credit associated with my ACS service be paid down following conversion?

A. Any excess collected balances above the predetermined target amount in your linked Business Checking account at the end of each day will automatically pay down your outstanding loan balances.



Welcome to Automated Funds Investment (AFI)

Huntington's Automatic Funds Investment service automatically moves excess collected balances from your Business Checking account to Huntington's AFI Repurchase Agreement sweep at the end of each day.

Key differences for TCF customers:

- Your AFI Repo account will now be part of a sweep that will include two accounts; a DDA and an investment account.
- Following conversion on October 12, 2021, your account will sweep in increments of \$1.
- Huntington's AFI Repurchase Agreement sweep requires no minimum investment.

Transition Highlights:

- Any excess collected funds over your AFI target balance will be swept overnight at Huntington. The investment transaction will be credited on the next business day.
- Interest will continue to be paid daily at Huntington and an Automated Funds Investment (AFI) report will continue to be provided (which can be viewed online via Business Online).
- There will be a minimum target balance of \$250,000 required on any new AFI Repurchase Agreement sweep accounts that you establish at Huntington.
- There will be a minimum target balance of \$0 required on any existing AFI Repurchase Agreement sweep accounts that transfer to Huntington on October 12, 2021.
- At Huntington, you'll receive a single Business Checking statement that includes sweep activity and interest earned.

Your To-Do List:

- Entitle Users to the Automated Funds Investment (AFI) Report in Business Online.
- Entitle Users to Liquidity/Investments, which will give them access to four daily reports: Daily Liquidity, Intra-Relationship, Month-to-Date Liquidity, and Relationship Diagram.

Transition Details

Automated Funds Investment (AFI) report details

- Online viewing of the daily Automated Funds Investment (AFI) report will occur via Huntington Business Online.
- Your Company Administrator will be able to entitle each User to specific account access for each report. The User will only be able to select those accounts for which they are allowed access.
- Here are the steps required in order to give users access to the Automated Funds Investment (AFI) report:
 1. Select Administration tab.
 2. Select User, then User Service Permissions.
 3. Select a User to entitle to the service.
 4. On the User Service Permissions screen, under Accounts, Special Reports, check the Automated Funds Investment (AFI) report.
 5. Click the "Update Service Permissions" button.
 6. Select User Function Matrix.
 7. Select a User from the drop-down list.
 8. In the Automated Funds Investment (AFI) report column, check the accounts the User should access.
 9. Click the "Update Function Matrix" button.
- A sample of the Repurchase Agreement Sweep Automated Funds Investment (AFI) report is provided below.

	BOOK-BALANCE	AVAIL BALANCE	1-DAY FLOAT	2-DAY+ FLOAT
PREVIOUS BALANCES	231,321.00	196,000.00	34,200	1,121
=+MOVEMENT OF FLOAT		34,200.00	-33,079	-1,121
=+REPURCHASE FROM YESTERDAY	16,830,257.71	16,830,257.71		
=+INCOME EARNED ON YOUR PURCHASE	46.75	46.75		
INVESTED AT 0.1000% FOR 1 DAY(S)				
=+REGULAR CREDITS	462,239.31	422,571.31	34,928	4,740
=-REGULAR DEBITS	599.22	599.22		
-				
=TODAY'S BALANCES	17,523,285.55	17,482,476.55	36,049	4,740
=INVESTMENT AMOUNT (SEE SUMMARY)	17,286,476.55	17,286,476.55		
-				
=TODAY'S FINAL BALANCES	236,789.00	196,000.00	36,049	4,740
INVESTABLE FUNDS SUMMARY				
TODAY'S AVAILABLE BALANCE		17,482,476.55		
-TARGET BALANCE		196,000.00		
INVESTMENT AMOUNT		17,286,476.55 AT 0.1000% EFFECTIVE YIELD OF 0.1000%		
AFI INCOME MTD		373.94		
AFI INCOME YTD		12,366.84		
SECURITY DESCRIPTION				
SECURITY:	COUPON RATE	MATURITY DATE	PAR AMOUNT	MARKET VALUE CUSIP#
	2.379	05/15/2053	4,950,000	5,051,970.00 XXXXXX37
SECURITY:	COUPON RATE	MATURITY DATE	PAR AMOUNT	MARKET VALUE CUSIP#
	1.000	11/29/2013	12,200,000	12,235,746.00 XXXXXXL1
TOTAL MARKET VALUE	17,287,716.00 OR 100% OF INVESTMENT AMOUNT			
	(MARKET VALUE MUST EQUAL OR EXCEED 100% OF INVESTMENT)			

Frequently Asked Questions

Q. What Sweep Options will be available to me through Huntington's Treasury Management offering?

A. Huntington offers Federated Money Market Mutual Funds, Money Market Accounts, and Repurchase Agreement Sweep Services to meet your investment needs. Automated Credit Sweep Services are also offered to help you fully maximize your liquidity.

Q. Can I change my investment option or Business Checking account target balance following the conversion to Huntington?

A. Yes. Beginning October 12, 2021, you can contact your Huntington Treasury Management Advisor to request changes to your investment options or to adjust your Business Checking account target balance.

Q. How will my interest income be posted following the conversion to Huntington?

A. Interest income at Huntington will be posted daily as a separate transaction to your Business Checking account for your Repurchase Agreement sweep and monthly for your Money Market Account sweep. Dividends earned on the Federated Money Market Mutual Fund sweeps are also posted to your Business Checking account monthly.

Welcome to Zero Balance Accounts (ZBA)

Huntington's Zero Balance Account service automatically concentrates funds from various "sub" accounts into a primary "master" account to enhance the use of idle funds, or to manage overdraft positions within your accounts.

Key differences for TCF customers:

- Following conversion on October 12, 2021, float from deposited checks will be held at the Concentration Account level.
- If you currently have a one-way ZBA sweep option, this will be structured to have two-way sweep capabilities after conversion, but will continue to function in a one-way manner according to your instructions.
- ZBA accounts need to be Commercial or Business Checking accounts. Any Money Market, Savings, or Personal Checking accounts will not be a part of your ZBA structure.
- Credit and Investment sweeps cannot be added to ZBA subaccounts.
- Following conversion, you will sweep in increments of \$1.

Transition Highlights:

- Optional customer-determined target balances remain a feature of Huntington's Zero Balance Accounts.

Your To-Do List:

- If you need to specify locations from which deposits originate, order deposit tickets that identify each location before conversion.
- Entitle your Users to ZBA reports in Business Online. (Instructions appear in the Transition Details section below.)
- Immediately following conversion, access the Liquidity/Investments tab of Business Online to view the many ZBA reports that are available to you at Huntington.

Transition Details

ZBA reports available via Business Online

- Multiple ZBA reports are available through Business Online under the Liquidity/Investments tab. Reports include Daily and Monthly Liquidity reports, Intra-Relationship Lending reports, and Relationship Diagram reports.
- A Cash Position Worksheet is also available via Business Online for companies with Premium Reporting. It allows you to forecast account balances by entering current-day debits and credits and calculating a balance based on the available information.
- Here are the steps required in order to give Users access to ZBA reports or the Cash Position forecast:
 - Select Administration tab.
 - Select User, then User Service Permissions.
 - Select a User to entitle to the service.
 - On the User Service Permissions screen, under Accounts, Liquidity/Investments, check the desired reports.
 - Click the “Update Service Permissions” button.
- Follow the steps below to access these reports:
 - Select a Liquidity/Investment report from the “Select a Report” drop-down list.
 - Select a date to view from the “Available Dates” drop-down list.
 - The report will appear in a PDF format in a separate window.
 - Print the report from the window browser or save to your PC.
- Below is a sample of the ZBA Daily Liquidity report – a core report that you will be accessing on a daily basis to manage your ZBA.

Daily Liquidity Report		Concentration Account: -----	
Statement Activity Date: 06/20/2021			
Credit Balance Available	549,849.67	Beginning Balance (Ledger) \$50,000.00	
Investable Balance	0.00	Debit and Credit Activity	
Finding Balance (Available)	50,000.00	Credits # - \$ (+) 0 - 0.00	
Relationship Balance	999,849.67	Debits # - \$ (-) 0 - 0.00	
		Net Debits and Credits \$0.00	
		Ending Balance (Ledger) \$50,000.00	
		Uncollected Activity	
		1-day float movement (-) 0.00	
		> 2 day float movement (-) 0.00	
		- Uncollected Funds \$0.00	
		Ending Balance (Available) \$50,000.00	
		Target Balance: Concentration Account 0.00	
		Target Balance: Sum of all Sub Accounts 0.00	
Account Daily Activity		Account: -----	
	Concentration: -----	Sub Account / Sibling: -----	Sub Account / Sibling: -----
Relationship Start	07/26/2010	04/13/2010	04/13/2010
Collected Overnight	0.00	0.00	0.00
Beginning Balance	50,000.00	0.00	0.00
Total Credits (+) # - \$	0 - 0.00	0 - 0.00	0 - 0.00
Total Debits (-) # - \$	0 - 0.00	0 - 0.00	0 - 0.00
Ending Ledger	50,000.00	0.00	0.00
Uncollected Funds	0.00	0.00	0.00
Ending Available	50,000.00	0.00	0.00
Sweep Credit	0.00	0.00	0.00
Sweep Debits	0.00	0.00	0.00
Target Balance	0.00	0.00	0.00
Ending Memo Book Balance	N/A	21,293.68	-289,561.86
Intra Relationship			
Previous Day's Contribution	0.00	0.00	0.00
Daily Interest Allocated (Charged)	0.00	0.00	0.00

Frequently Asked Questions

Q. What reports will be available with my ZBA service following the conversion to Huntington?

A. Following the conversion of your ZBA service to Huntington on October 12, 2021, you will have access to a Daily Liquidity report, Monthly Liquidity report, and Relationship Diagram report.

Q. What does the “Ending Memo Book Balance” field represent in the Daily Liquidity report?

A. The Ending Memo Book Balance is an accounting record of the balances in the individual Sub-Accounts as if they were not zero balanced. It reflects the effects of the net debits and net credits on each of the individual Sub-Accounts in the relationship. This field is simply an indicator and should not be used as a balancing tool. You should refer to your monthly Huntington Business Checking account statement for ZBA reconciliation purposes.

Q. Can the “Ending Memo Book Balance” field be reset?

A. Yes. This summary value can be reset annually, semi-annually, quarterly, monthly, or never. Your account values will be set to “Never Reset” at conversion. If you would like to make a change to this field, please contact your Treasury Management Advisor.

Q. Can I transact on my ZBA concentration account at Huntington?

A. Yes. This capability is available with Huntington’s ZBA.

Q. May debit cards be used at Huntington with Zero Balance Accounts?

A. Yes. All ZBA account types at Huntington (Concentration, Intermediate, and Subs) can utilize a debit card. If debit cards are used on a ZBA Sub-Account, the Sub-Account must maintain a target balance sufficient to cover any potential debit card transactions, as the debit card authorization process looks at the account balance and not the concentration account available balance.

Q. How does a target balance work?

A. If a target is assigned, the account will hold the target amount and sweep collected funds above the target to the Intermediate account, depending on the structure. If the account has a target and requires funding, the following process will occur:

- **Intermediate:** If an Intermediate Account has a target balance and through nightly processing requires funding, the service will use the Concentration Account to fund monies needed to pay items posting as well as, funding to bring the account back to the target balance.
- **Sub-Account:** If a Sub-Account has a target balance and through nightly processing requires funding, the service will use the Intermediate Account to fund monies needed to pay items posting as well as, funding to bring the account back to the target balance. If the Intermediate Account does not have sufficient funds to cover items and bring the account back to its target balance during the 1st processing pass, a 2nd pass (called the funding pass) is completed. This entails moving funds from the Concentration Account to any accounts requiring additional funding, and then bringing accounts back to their target if additional funds from the Concentration Account are available.

Q. Will the balance in the Sub-Account in my Huntington ZBA relationship be zero every day?

A. Not necessarily. Huntington’s ZBA service will move excess balances from the Sub-Account to the Concentration Account (or from the Concentration Account to the Sub-Account in the case of a balance deficiency in the Sub-Account). However, if there are not enough funds to cover all items, the net-balance position will be negative in the account(s) that were unable to be funded. Item processing at Huntington is prioritized in account number order, beginning at the lowest Sub-Account level and moving upward to the next level.



Welcome to Deposit Account Control Agreements (DACA)

Key differences for TCF customers:

- Your existing agreement will stay the same and will continue to be valid, with no need to issue new paperwork. Note that your account numbers will change at conversion on October 12, 2021, but this will not affect your current agreement.
- All future notices should go to this address:

Address for Notices:

The Huntington National Bank
Deposit Account Control Agreements (MA1350)
17 South High Street
Columbus, OH 43215
email: DepositAccountControlAgreements@huntington.com

Welcome to Account Analysis

Account Analysis is Huntington's service charge billing and information system for all business checking, money market, and savings accounts.

Key differences for TCF customers:

- Similar to TCF, Huntington Account Analysis service charges are billed in arrears, meaning charges for services and activity in a month are debited on the 15th of the following month (or first business day after). For example, service charges incurred in the month of October 2021 are debited on November 15, 2021.
- Huntington's Account Analysis statements are available by the 7th business day of every month through Business Online.
- The earnings credit allowance at Huntington will be based on the monthly average available balance in each analyzed or hybrid account. There is no 10% Reserve Requirement before the earnings credit allowance is calculated.

Transition Highlights:

- Your TCF account number(s) will be transferred to new Huntington account number(s) effective upon conversion on October 12, 2021.
- At Huntington, the service charges associated with your accounts and the service descriptions that appear on your monthly Account Analysis statement may be different.
- See the [Transition Details](#) page for updates regarding your account statements during the transition to Huntington.

Your To-Do List:

- Familiarize yourself with the structure of your new Huntington Account Analysis statement. A sample statement appears on the Transition Details page.
- Review your first monthly Huntington Account Analysis statement, which will be accessible through Business Online on Tuesday, November 9, 2021.
- Contact your Treasury Management Advisor with questions.

Transition Details

1. Account Analysis for the month of September 2021 (charges assessed in October 2021)

- Activity on your TCF account during the calendar month prior to conversion (September 1, 2021 through September 30, 2021) will be reflected on a TCF Account Analysis Statement produced on Thursday, October 7, 2021. Charges for this period will be debited from your new Huntington account on Monday, October 18, 2021.

2. Account Analysis for the month of October 2021 (charges assessed in November 2021)

- With the exception of some Lockbox and Remote Deposit Capture activity, daily activity counts/charges on your TCF account during the period immediately preceding the conversion (October 1, 2021 through October 8, 2021) will not be reflected on a TCF or a Huntington Account Analysis statement.
- Daily activity counts/charges on your Huntington account during the period following conversion (October 9, 2021 through October 31, 2021) and monthly maintenance charges will be reflected on your first Huntington Account Analysis statement available on Tuesday, November 9, 2021. Service charges for October 2021 will be debited from your new Huntington account on November 15, 2021. (Please note that this is a day earlier than charges would have been debited from your TCF account.)


3. Ongoing Account Analysis at Huntington

- Huntington Account Analysis statements for each calendar month are produced by the 7th business day of the following month and are available via Business Online the next morning. Charges are then debited from accounts on the 15th or next available business day. (Please note that this is a day earlier than charges would have been debited from your TCF account(s).)
- Huntington's service charges and earnings credit allowance, if applicable, are calculated at the Account level and summarized at the Group Account level.
- Huntington assesses interest charges for collected balance overdrafts on Analyzed, Business Analyzed, Commercial Interest, and Hybrid Checking accounts, also known as Use of Uncollected Funds charges.
- If you were on a non-monthly billing cycle at TCF, your charges and earnings credit allowance from TCF will carry forward at Huntington.
- Please familiarize yourself with the format of the Huntington's Account Analysis statements. Samples are provided on the following pages.

ACCOUNT ANALYSIS

Statement with a Single Non-Analyzed Account

THE HUNTINGTON NATIONAL BANK
PO BOX 1558 E A2W20
COLUMBUS OH 43216-1558



A DEMO COMPANY
1234 MAIN ST.
COLUMBUS OH 43215

Direct Inquiries to your account officer or to
Huntington Business Direct (1-800-480-2001)

Account Analysis Statement Group: 801XXXXXX123 Account: 01XXXXXX123

Analysis Period From 06/01/2021
 To 06/30/2021

Statement Date 07/08/2021

Settlement Date 06/30/2021

Account to Charge 01XXXXXX123

Account Summary Section Fasttrack Business Checking Account: 01XXXXXX123

Balance Analysis		Service Charge Analysis	
AVERAGE BALANCE	1,152,148.33	EARNINGS CREDIT ALLOWANCE	.00
LESS AVERAGE FLOAT	-108,069.20	TOTAL CHARGE FOR SERVICES	-157.97
AVERAGE COLLECTED BALANCE	1,044,079.13	NET CHARGE FOR SERVICES	-157.97
AVG POSITIVE COLLECTED BALANCE	1,044,079.13	***SERVICE CHARGE AMOUNT	157.97
LESS RESERVE REQUIRED @	.00	ACCOUNT TO CHARGE 01XXXXXX123	
AVERAGE AVAILABLE BALANCE	1,044,079.13	SETTLEMENT DATE 06/30/2021	
NET AVAILABLE BALANCE	1,044,079.13		
BAL AVAIL FOR MORE SERVICES	1,044,079.13		

Service Charge Detail Fasttrack Business Checking Account: 01XXXXXX123

Service Code	AFP Code	Service Description	Volume	Unit Price	Charge for Service
COIN & CURRENCY SERVICES					
1047	10001Z	BRANCH CASH DEPOSIT PROCESSING	20,000	.0020	40.00
		**NO CHARGE			
1047	10001Z	BRANCH CASH DEPOSIT PROCESSING	23,987	.0020	47.97
TOTAL CHARGE FOR SERVICES					157.97
TOTAL NO CHARGE					190.00

1 Account Number — All information on this statement pertains to this account, with account number ending in 123.

2 Service Code — Four-digit Huntington specific code for each service described on the Account Analysis statement.

3 AFP Code — Six-digit Association for Financial Professionals (AFP) codes are based on the AFP service codes and are the standard for identifying charges on bank Account Analysis statements and may improve the ability to compare service charges across multiple bank relationships.


Statement Period 06/01/2021 to 06/30/2021 Page 1 of 2

Statement Period 06/01/2021 to 06/30/2021 Page 2 of 2

Group Statement with Multiple Analyzed Accounts

THE HUNTINGTON NATIONAL BANK
PO BOX 1558 EA2W20
COLUMBUS OH 43216-1558

A DEMO COMPANY
1234 MAIN ST.
COLUMBUS OH 43215



Direct Inquiries to your account officer or to
Huntington Business Direct (1-800-480-2001)

Account Analysis Statement **Group:** 801XXXXXX567

Analysis Period From 04/01/2021 To 04/30/2021
Statement Date 05/09/2021
Settlement Date 04/30/2021
Account to Charge 01XXXXXX567

Account Summary Section **Group Account:** 801XXXXXX567

Balance Analysis	Service Charge Analysis
AVERAGE BALANCE 249,226.53	EARNINGS CREDIT ALLOWANCE 19.86
LESS AVERAGE FLOAT -6,822.10	TOTAL CHARGE FOR SERVICES -182.82
AVERAGE COLLECTED BALANCE 242,404.43	NET CHARGE FOR SERVICES -162.96
AVG POSITIVE COLLECTED BALANCE 242,404.43	***SERVICE CHARGE AMOUNT 162.96
LESS RESERVE REQUIRED .00	ACCOUNT TO CHARGE 01XXXXXX567
AVERAGE AVAILABLE BALANCE 242,404.43	SETTLEMENT DATE 04/30/2016
LESS BALANCE REQUIRED -2,230,404.00	
NET AVAILABLE BALANCE -1,987,999.57	
TOTAL DEBIT BALANCE -1,987,999.57	

Service Charge Detail **Group Account:** 80166XXXX567

Service Code	AFP Code	Service Description	Volume	Unit Price	Charge for Service
BUSINESS ONLINE-BOL					
3702	4000ZZ	BOL COMPANY MAINT-BASIC	1	.0000	.00
3722	4000ZZ	BOL ACCOUNT MAINT-BASIC	2	.0000	.00
3742	400272	BOL PREVIOUS DAY ITEMS-BASIC	153	.0000	.00
3746	400275	BOL CURRENT DAY ITEMS-BASIC	10	.0000	.00
COIN & CURRENCY SERVICES					
1047	10001Z	BRANCH CASH DEPOSIT PROCESSING	2,213	.0015	3.32
TOTAL CHARGE FOR SERVICES					182.82
TOTAL NO CHARGE					5.00

Accounts included in Group Analysis **Group:** 801XXXXXX567

01XXXXXX567 01XXXXXX678

Service Charge Detail **Group Account:** 801XXXXXX567

Service Code	AFP Code	Service Description	Volume	Unit Price	Charge for Service
GENERAL ACCOUNT SERVICES					
0021	010000	MONTHLY SERVICE FEE	2	15.0000	30.00
0104	010307	PAPERLESS STATEMENT	2	.0000	.00
0110	150100	CHECKS PAID	80	.2000	16.00
0111	100200	DEPOSITS PROCESSED	18	.7500	13.50
1024	100222	DEPOSITED ITEMS	271	.2000	54.20
2551	250200	ACH RECEIVED-DEBIT	9	.2000	1.80
PAYMENT CENTER					
2171	251100	PYMNT CNTR-SELECT ACH ONLY	1	40.0000	40.00
2204	320001	PYMNT CNTR-SELECT ACCOUNTS	1	5.0000	5.00
**NO CHARGE					
AUTOMATED CLEARING HOUSE-ACH					
2236	250100	ACH-ONLINE DEBIT ORIG	96	.2500	24.00

Statement Period 04/01/2021 to 04/30/2021 Page 1 of 5

Statement Period 04/01/2021 to 04/30/2021 Page 2 of 5

1 At Huntington, group accounts are identified with a leading 8 and will be followed by the 11-digit account number.

2 The Accounts Included in Group Analysis will be listed as shown to inform the reader what accounts are contained within the group.

Group Statement with Multiple Analyzed Accounts (continued)

THE HUNTINGTON NATIONAL BANK
PO BOX 1558 EA2W20
COLUMBUS OH 43216-1558



A DEMO COMPANY
1234 MAIN ST.
COLUMBUS OH 43215

Direct Inquiries to your account officer or to
Huntington Business Direct (1-800-480-2001)

Account Analysis Statement Group: 801XXXXXX567 Account: 01XXXXXX567

Analysis Period From 04/01/2021
To 04/30/2021
Statement Date 05/09/2021
Settlement Date 04/30/2021
Account to Charge 01XXXXXX567

3

Account Summary Section Business Analyzed Checking Account: 01XXXXXX567

Balance Analysis		Service Charge Analysis	
AVERAGE BALANCE	226,423.14	EARNINGS CREDIT ALLOWANCE 0.100 %	18.00
LESS AVERAGE FLOAT	-6,822.10	TOTAL CHARGE FOR SERVICES	-165.42
AVERAGE COLLECTED BALANCE	219,601.04	NET CHARGE FOR SERVICES	-147.42
AVG POSITIVE COLLECTED BALANCE	219,601.04	***SERVICE CHARGE AMOUNT	147.42
LESS RESERVE REQUIRED @	.00	ACCOUNT TO CHARGE 01XXXXXX567	
AVERAGE AVAILABLE BALANCE	219,601.04	SETTLEMENT DATE 04/30/2016	
LESS BALANCE REQUIRED	-2,018,124.00		
NET AVAILABLE BALANCE	-1,798,522.96		
TOTAL DEFICIT BALANCE	-1,798,522.96		

Service Charge Detail Business Analyzed Checking Account: 01XXXXXX567

Service Code	AFP Code	Service Description	Volume	Unit Price	Charge for Service
GENERAL ACCOUNT SERVICES					
0021	010000	MONTHLY SERVICE FEE	1	15.0000	15.00
0104	010307	PAPERLESS STATEMENT	1	.0000	.00
0110	150100	CHECKS PAID	68	.2000	13.60
0111	100200	DEPOSITS PROCESSED	18	.7500	13.50
1024	100222	DEPOSITED ITEMS	271	.2000	54.20
2551	250200	ACH RECEIVED-DEBIT	9	.2000	1.80
PAYMENT CENTER					
2171	251100	PYMNT CNTR-SELECT ACH ONLY	1	40.0000	40.00
2204	320001	PYMNT CNTR-SELECT ACCOUNTS	1	5.0000	5.00
		**NO CHARGE			
AUTOMATED CLEARING HOUSE-ACH					
2236	250100	ACH-ONLINE DEBIT ORIG	96	.2500	24.00

Statement Period 04/01/2021 to 04/30/2021

Service Charge Detail Business Analyzed Checking Account: 01XXXXXX567

Service Code	AFP Code	Service Description	Volume	Unit Price	Charge for Service
BUSINESS ONLINE-BOL					
3702	4000ZZ	BOL COMPANY MAINT-BASIC	1	.0000	.00
3722	4000ZZ	BOL ACCOUNT MAINT-BASIC	1	.0000	.00
3742	400272	BOL PREVIOUS DAY ITEMS-BASIC	119	.0000	.00
3746	400275	BOL CURRENT DAY ITEMS-BASIC	10	.0000	.00
COIN & CURRENCY SERVICES					
1047	10001Z	BRANCH CASH DEPOSIT PROCESSING	2,213	.0015	3.32
TOTAL CHARGE FOR SERVICES					165.42
TOTAL NO CHARGE					5.00

THE HUNTINGTON NATIONAL BANK
PO BOX 1558 EA2W20
COLUMBUS OH 43216-1558



A DEMO COMPANY
1234 MAIN ST.
COLUMBUS OH 43215

Direct Inquiries to your account officer or to
Huntington Business Direct (1-800-480-2001)

Account Analysis Statement Group: 801XXXXXX567 Account: 01XXXXXX678

Analysis Period From 04/01/2021
To 04/30/2021
Statement Date 05/09/2021
Settlement Date 04/30/2021
Account to Charge 01XXXXXX567

4

Account Summary Section Business Analyzed Checking Account: 01XXXXXX678

Balance Analysis		Service Charge Analysis	
AVERAGE BALANCE	22,803.39	EARNINGS CREDIT ALLOWANCE 0.100 %	1.86
LESS AVERAGE FLOAT	.00	TOTAL CHARGE FOR SERVICES	-17.40
AVERAGE COLLECTED BALANCE	22,803.39	NET CHARGE FOR SERVICES	-15.54
AVG POSITIVE COLLECTED BALANCE	22,803.39	***SERVICE CHARGE AMOUNT	15.54
LESS RESERVE REQUIRED @	.00	ACCOUNT TO CHARGE 01XXXXXX567	
AVERAGE AVAILABLE BALANCE	22,803.39	SETTLEMENT DATE 04/30/2021	
LESS BALANCE REQUIRED	-212,280.00		
NET AVAILABLE BALANCE	-189,476.61		
TOTAL DEFICIT BALANCE	-189,476.61		

Service Charge Detail Business Analyzed Checking Account: 01XXXXXX678

Service Code	AFP Code	Service Description	Volume	Unit Price	Charge for Service
GENERAL ACCOUNT SERVICES					
0021	010000	MONTHLY SERVICE FEE	1	15.0000	15.00
0104	010307	PAPERLESS STATEMENT	1	.0000	.00
0110	150100	CHECKS PAID	12	.2000	2.40
BUSINESS ONLINE-BOL					
3722	4000ZZ	BOL ACCOUNT MAINT-BASIC	1	.0000	.00
3742	400272	BOL PREVIOUS DAY ITEMS-BASIC	34	.0000	.00
TOTAL CHARGE FOR SERVICES					17.40

Statement Period 04/01/2021 to 04/30/2021 Page 5 of 5

Page 4 of 5



Quicken® and QuickBooks® are registered trademarks/service marks of Intuit, Inc.

RTP® is a registered service mark of The Clearing House Payments Company LLC.

Mastercard® and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

Apple App Store® is a registered trademark of Apple Inc.

Google Play™ is a trademark of Google Inc.

The Huntington National Bank is an Equal Housing Lender and Member FDIC. , Huntington® and SmartTax® are federally registered service marks of Huntington Bancshares Incorporated.

©2021 Huntington Bancshares Incorporated.

