

Treasury Management

Client Conversion Guide
July 2026





Table of Contents

Welcome!.....	5
Overview	5
Important Dates to Know	6
Conversion Highlights	7
First-Time Login Experience	7
Key Conversion Details	8
ACH, Wire Transfers, Transfers, Bill Pay, Positive Pay, History, Intuit.....	8
User Administration	8
Support	8
Other Resources	8
Important Tasks	9
System Cut Off Times	12
My CB Treasury User Guide Highlights	13
Logging In	13
MY CB Treasury Basics	14
Mobile Banking.....	15
Business Bill Pay.....	16
Positive Pay	17
Automated Clearing House (ACH) - Origination	18
Remote Deposit Capture	20
WireTransfers	21



Welcome!

We are excited to announce the rollout of our new Treasury platform, **My CB Treasury**! Beginning on July 27, 2026, your online and mobile banking account will look different and have many new features. To ensure a smooth transition, we would like to share some important information. We would also like to advise you of steps to take before the conversion date.

We've created this guide to give you a better understanding of any changes you will experience.

We have included in this guide, an Important Tasks checklist to help you prepare for the conversion, which runs from Friday, July 24 at 12:00 p.m. to Monday, July 27 at 8:00 a.m.

An online version of this guide will be available upon request and will be accessible on July 27 from your **My CB Treasury** Dashboard.

Overview

Conversion timeline (July 24–27):

- **Friday, July 24** - All online services, including Treasury services (ACH, wires, Positive Pay, mobile banking/deposits) will be available until 12:00 p.m.
- **Friday, July 24** - Positive Pay decisions due by 12:00 p.m.; check issue files due by 12:00 p.m.
- **Monday, July 27** - Users will receive first-time login instructions by 8:00 a.m., when all services go live. The information will be emailed to the address we have on file for each user. The business has been issued a Company ID to be used for your initial log in. The Company ID has been provided to your Company Administrator.
- **Monday, July 27** - Treasury Support will handle Positive Pay exceptions and will contact your authorized representative(s), if needed.

We understand you may have questions or require assistance along the way. We're here to help.

As always, you can simply call us at 505-995-1300 weekdays from 8:00 a.m. until 5:00 p.m. You are also welcome to email us anytime at TMClientSupport@mycenturybank.com.

Important Dates to Know

Our Treasury Services systems conversion will begin on Friday, July 24 and will be completed Monday, July 27 at 8:00 am.

Date / Phase	Category	Details
Before July 24 (Pre-Conversion)	Preparation/Review of your Online Banking Account	• ACTION REQUIRED: Review/remove unauthorized users. If assistance is needed, contact us immediately to update users. <u>This will ensure only valid users receive login instructions.</u> • Delete unused Wire & ACH templates; download activity records • Download account history – please note that 12 months of history will convert
Friday, July 24	Service Availability	• Online banking, wires, ACH, bill pay, mobile banking, Xpress Deposit available until 12:00 p.m.
	Positive Pay Deadlines	• 12:00 p.m. – Exception decisions • 12:00 p.m. – Check issuance uploads ACH Filter Rules will not convert. As an option, you can download all ACH Filter Rules to enter on the new platform, or Rules can be re-established as ACH exceptions are identified going forward
Monday, July 27	First-Time Login	• Requires Company ID + current Login ID • Company ID provided to System Administrator • Users receive email with login instructions by 8:00 a.m.
	System Access	• Online Banking, Treasury Services & Mobile Banking available at 8:00 a.m. • Bookmark: https://treasury.mycenturybank.com • Download “My CB Treasury” from your app store 
	Positive Pay	• Exceptions handled by our Treasury Support Team; questions will be directed to your authorized representative(s) if necessary
Tuesday, July 28	Positive Pay	• Exception notifications emailed by 8:00 a.m. (text notification also available) • Exception decisions due by 12:00 p.m.

Conversion Highlights

My CB Treasury will serve as your single access point for all business accounts, including checking, savings, loans, and our full suite of Treasury Management services.

First-Time Login Experience

Each user will receive a welcome email with a secure login link by 8:00 a.m. on Monday, July 27. The link is valid for 7 days. Once clicked, the user will have 45 minutes to complete enrollment.

What You'll Need

- Your current Login ID
- Your Company ID (required only for the initial login and when adding new users)
- Ensure the Company ID is shared with all users before July 27

Login Setup Steps

- Enter your Company ID and current Login ID
- Create a new **My CB Treasury** Login ID (this will be used going forward)
- Create your password
- Set up Multi-Factor Authentication (MFA). MFA Options:
 - Voice/Text Message: Receive a verification code via phone
 - Authenticator App: Scan QR code or enter generated code
 - Symantec VIP: Use code from Symantec VIP app
 - Security Key: Use a physical authentication device
- All Users will also be prompted to:
 - Add a phone number
 - Set up security questions

Recommendation:

We recommend the Company Administrator log in first to verify user setup and access.

Key Conversion Details

ACH, Wire Transfers, Transfers, Bill Pay, Positive Pay, History, Intuit

- **Action Required:** Recurring ACH and Wire Transfers will not convert and must be re-entered in **My CB Treasury**.
- ACH and Wire Transfer templates will convert.
- Existing internal transfers & loan payments will convert and continue without interruption. You will be contacted if any exceptions apply.
- Bill Pay will convert and continue without interruption.
- Positive Pay
 - Outstanding check issue records will be converted.
 - **Action Required:** ACH Positive Pay rules will not convert. ACH Filter Rules can be re-established starting July 28, or they can be re-established over time as ACH exceptions are identified.
- Account History: 12 months of history will be available after conversion. History prior to 12 months will not convert
 - **Recommendation:** Download history from the current system if a longer retention period is needed
- **Action Required:** Intuit Users (QuickBooks, Quicken) will need to establish a new connection to the new platform. Users should perform a data file back up and final transaction download before July 24. Detailed Instructions will be provided in a separate document.

User Administration

- All current users and designated administrators will convert to the new system.
- Administrators can manage access, entitlements, and users via the Admin menu.

Support

Our Treasury Management team is available to assist with your conversion:

 505.995.1300

 Monday–Friday, 8:00 a.m. – 5:00 p.m.

Other Resources

User Guides and training videos will be provided on your dashboard in the new platform to assist you.

Important Tasks

Service	Task	Before July 24	On July 27	After First Login
General and Administrative	Review Client Conversion Guide and User Guide. Information will be provided to your Administrator. Information will also be available on Go Live date through your My CB Treasury Dashboard.	√		√
	When you receive My CB Treasury login email, please flag for easy retrieval. The sender email will be noreply@mycenturybank.com. You will have 7 days to create your new login credentials. Once you start the enrollment process you will have 45 minutes to complete it. If you haven't received your My CB Treasury login information and instructions on July 27, please contact the Treasury Management Support Center at 505.995.1300 .		√	
	On Monday, July 27, we recommend your Company's Administrator be the first user to access the new My CB Treasury platform to validate user information.		√	
	On Monday, July 27, each user should log in with the instructions provided and set up additional authentication (security questions and authentication phone numbers). The login link will expire in 7 days.		√	
	Administrators: Review Company and User Level profiles. Add, modify, or delete users. Review and update User Entitlements, if necessary.			√
	Notification Settings: Select your <i>User Name</i> , located on the top right corner of your My CB Treasury Dashboard, then <i>Notification Setup</i> , to review and establish notification settings.			√
	Confirm all accounts are set up and accessible.			√
	Review Dashboard to confirm Treasury Management services available to you are accessible and customize the Dashboard to your specifications.			√
Account Transfers and Loan Payments	Administrators: Verify and Approve Users and Entitlements.			√
	Verify that your expected account transfers and loan payments are established. If any are missing, you will need to re-establish them.			√

Service	Task	Before July 24	On July 27	After First Login
Wire Transfers	If you require online Wire Transfer history, please download history from the current platform prior to the conversion.	√		
	Wire Transfer menu options are located under <i>Payments</i> and should be reviewed for accuracy.			√
	Administrators: Verify Users and Entitlements. Add, modify or delete users.			√
	Verify limits and accounts are set up for accuracy. Note: Wire Company Limits may be higher than expected to ensure your ability to send a wire. Limits will be adjusted at a later date by the bank.			√
	Verify Wire Templates and Wire Creditor (beneficiary) for accuracy.			√
	Recurring and Future Date wires will need to be re-established. Please note that templates will convert.			√
ACH	Administrators: Verify Users and Entitlements. Add, modify or delete users.			√
	ACH menu options are located under <i>Payments</i> and should be reviewed for accuracy.			√
	Verify Accounts and Company IDs are set up for accuracy.			√
	Verify ACH Templates for accuracy.			√
	Create and Review ACH File Import Map if you have been uploading from an Excel or CSV file.			√
	Recurring and Future dated ACH files will need to be created. Please note that templates will convert.			√
	Verify Limits and Accounts are set up for accuracy. Note: ACH Company Limits may be higher than expected to ensure your ability to send ACH files. Limits will be adjusted at a later date by the bank.			√

Service	Task	Before July 24	On July 27	After First Login
Check and ACH Positive Pay	Ensure all check issue records are submitted by 12:00 PM Friday, July 24.	√		
	Administrators: Verify Accounts, Users and Entitlements are set up for accuracy. Add, modify or delete users.			√
	Century Bank will decision all exception items on Monday 7/27. Questions, if any, will be directed to your authorized representative(s).		√	
	Positive Pay menu options are located under <i>Payments</i> and should be reviewed for accuracy.			√
	Your Check Issue File format for uploading checks will NOT convert. Create your Check Issue File Import Maps.			√
	ACH Rules will not convert and will need to be re-established in the new platform by selecting <i>Payments/ACH Exceptions-Filter Rules</i> . Please note that rules can also be re-established as ACH exceptions are identified.			√
	Exception notifications will be delivered via email by 8:00am. Exception decisions must be entered by 12:00 p.m.			√ July 28
Reporting	Administrators: Verify Accounts, Users and Entitlements. Add, modify or delete users.			√
	Re-establish your favorite and saved reports.			√
	Review Previous Day and Current Day reporting information and confirm historical transaction information is available.			√
	Review Electronic Documents to ensure access to your historical account statements.			√
Remote Deposit Capture	Verify Remote Deposit Capture access (if applicable). Menu option is located under <i>Receivables</i> .			√
Mobile Banking	Download app instructions from your app store. 		√	
Intuit QuickBooks, Quicken	A data file backup and final transaction download should be completed by July 24 th . On Monday, July 27, complete the deactivate/reactivate of your online banking connection to ensure that you establish the connection to QuickBooks.	√		√ July 28

System Cut Off Times

Product/Service	Century Bank Time(MT)
Automated Clearing House (ACH)	5:00 p.m.
Automated Clearing House (ACH) – Same Day	12:00 p.m.
Bill Pay	1:00 p.m.
Internal Transfers	6:00 p.m.
Mobile Remote Deposit Capture	6:00 p.m.
Positive Pay – Check File Upload	5:00 p.m.
Positive Pay – Check and ACH Items Available for Exception Decision Review	8:00 a.m. - 12:00 p.m.
Remote Deposit Capture	6:00 p.m.
Wire Transfers	2:00 p.m. (International) 3:00 p.m. (Domestic)

My CB Treasury User Guide Highlights

Logging In

Availability:	Your current Online Banking and Treasury Management services will be available until Friday, July 24 at 12:00 p.m. Online Banking and Treasury Management services will NOT be available from Friday, July 24 , 12:00 p.m. through Monday, July 27, 8 a.m. Our new platform, My CB Treasury, will Go-Live on Monday, July 27, 8:00 a.m.
Important:	Access to the new system requires the use of a Company ID and your current Login ID. By 8:00 a.m. on Monday, July 27, users will receive a Welcome email from noreply@mycenturybank.com with a link to use for the initial login. If you do not receive the email on Monday, July 27, please contact our Treasury Management Support Center at 505.995.1300. Action Required: Please ensure all users have been provided with the Company ID prior to initial login.
Access:	Online Treasury Management services can be accessed through Century Bank's website. You can sign on by selecting "Treasury Management" from the 'Login' drop down options on mycenturybank.com.
Security:	My CB Treasury allows for multiple ways to assign user rights. Instructions are available in the Treasury Management User Guide.
Reporting and Statements:	Reports and statements will be available within Online Banking. Action Required: At conversion, you will have access to 12 months of account history. We recommend downloading history from the current platform if a longer retention period is required.
First Time Login:	You must follow these instructions when you log in for the first time. 1. Please select the Initial Login link, provided in the "Online Enrollment Information" email. For the best navigation experience, please use the most current version of Internet Explorer, Mozilla, Firefox, Google Chrome, Edge or Safari. 2. The link in the Welcome email will direct you to the "User Verification Page." 3. You will be prompted to enter your Company ID and Login. ID. You will be asked to establish a new Century Bank ID (it is not your current login ID) and password. 4. Choose the method for multi-factor authentication. 5. Enter phone number for authentication when working with transactions. 6. After accepting the Terms & Conditions, you will be directed to your Account Dashboard. Links to instructions, tutorial videos, and user guides will be available on your My CB Treasury Dashboard. If you need further assistance, please call our Treasury Management Support Center at 505.995.1300
Subsequent Login:	After you have successfully completed your first-time login, you will then log in using the following steps: 1. Access "My CB Treasury" by selecting "Treasury Management Login" located on the mycenturybank.com homepage or at https://treasury.mycenturybank.com 2. Enter Newly created Century Bank ID and your newly created password. 3. You will then be directed to your Account Dashboard or your designated Homepage.

MY CB Treasury Basics

Transfers:	Existing recurring account transfers and loan payments will transition without interruption. If you would like to manage these transfers through My CB Treasury after the changeover, please contact our Treasury Management Support Center at 505.995.1300 for assistance. Links to instructions, tutorial videos, and user guides will be available on your My CB Treasury Dashboard. If you need further assistance, please call our Treasury Management Support Center at 505.995.1300
Alerts:	The alerts you have established within the Century Online Banking system will not transfer. Once you complete your initial login to My CB Treasury, please access your 'Notification Setup' to establish alerts.
Account Nicknames:	Nicknames you previously established for your Online Banking accounts will be transferred. As a best practice, updates to nicknames should be assigned to your administrator.
Direct Connect:	Direct Connect with Quicken and QuickBooks will continue to be offered, providing customers with the ability to automatically update transactions and balances within QuickBooks and Quicken . Changes to your Quicken/Quickbooks account will be required to ensure a smooth transition. Action Required: Prior to Friday, July 24 a data file backup and a final transaction download should be completed. Please make sure to complete the final download before this date since transaction history may not be available after the conversion. Also, on Tuesday, July 28, users must complete the remaining steps on the conversion instructions. You will complete the deactivate/reactivate of your online banking connection to ensure your current Quicken/QuickBooks accounts are setup with the new connection. Detailed instructions will be provided in a separate document.

Mobile Banking

Availability:	Mobile Banking will be accessible until 12:00 p.m. on Friday, July 24. Century Bank's new My CB Treasury Mobile Banking will be available starting Monday, July 27 at 8:00 a.m. Action Required: Download the My CB Treasury Mobile App from your App store.  Once you've successfully logged into the new platform from a laptop or desktop, you can then login to the My CB Treasury app using the same Company ID, User ID and password. You may then establish Touch ID or Face ID, and perform all functions associated with your profile.
Added Features:	Depending on which Treasury Management services you utilize, additional mobile functionality may be available to you including the ability to initiate and approve certain transactions, view certain reports and manage suspect check and/or ACH items.
Mobile Deposit:	Great News! Our My CB Treasury mobile app enhances mobile deposit functionality, offering the ability to batch multiple check deposits and provide more robust reporting options. Contact us for more details.

Business Bill Pay

Availability:	Access to Business Bill Pay will be available until 12:00 p.m. on Friday, July 24. Any payments scheduled within the system will process without interruption. Services will be available starting Monday, July 27 at 8:00 a.m. Links to instructions, tutorial videos, and user guides will be available on your My CB Treasury Dashboard. If you need further assistance, please call our Treasury Management Support Center at 505.995.1300
Accessing Business Bill Pay:	To access the system, simply click select the <i>Payments</i> menu option and choose Business Bill Pay within your new Online Banking.
Payments:	Payments can be scheduled starting Monday, July 27 at 8:00 a.m.
Pay from Account:	Please verify that payments are being made from the desired account.
Payment History:	Bill Pay history will convert.
Payees:	Your established payees will convert.

Positive Pay

Availability:	Positive Pay will be available until 12:00 p.m. on Friday, July 24. Positive Pay service will resume on Monday, July 27 at 9:00 a.m. Action Required: The file format used to upload your issued check files will need to be remapped for upload in the new system. You can map your check issue file via the Issued Items Upload Formats function within Payments in My CB Treasury. Links to instructions, tutorial videos, and user guides will be available on your My CB Treasury Dashboard. If you need further assistance, please call our Treasury Management Support Center at 505.995.1300.
Checks Issued – Records and History:	Previous check issue records will transition to the new platform. You can view your Issued Items Activity and File Activity after the transition within Payments in My CB Treasury. Action(s) Required: 1. Exception check and ACH items processed for Friday, July 24 will be decisioned by our Support Team on Monday July 27. 2. Exception decisions on Tuesday July 28, and thereafter, will be completed by your authorized representative(s). Deadline for exception decisions is 12:00 p.m. 3. Verify Accounts, Users and Entitlements are set up for accuracy. Add, modify or delete users as necessary. 4. Create and review your Check Issue File Import Maps. You may need to update your check issue file format to upload into My CB Treasury. Upload or key enter any outstanding check issue records issued after Friday, July 24

Automated Clearing House (ACH) - Origination

Availability and Action Items:	Automated Clearing House (ACH) origination will be available until 12:00 p.m. on Friday, July 24. ACH origination services will be available on My CB Treasury starting Monday, July 27 at 8:00 a.m. Any recurring ACH transactions with settlement dates after July 24 will need to be re-input on Monday, July 27. Expanded dual control options will be available. Please contact us for additional information. Action required: 1. To avoid disruption in processing, do not schedule ACH transactions with a settlement date past Monday, July 27. These transactions will need to be originated on Monday, July 27. 2. Your ACH history will not convert to My CB Treasury. If you need your ACH history, please download the information prior to the conversion. 3. Confirm your established Recipients have transitioned to the new platform. If a Recipient does not appear, you can “Add Recipient” within the Payments module. 4. If you upload ACH files, please confirm your files are compatible with the new platform. If necessary, our Support Team will be available to assist you if testing is required. Links to instructions, tutorial videos, and user guides will be available on your My CB Treasury Dashboard. If you need further assistance, please call our Treasury Management Support Center at 505.995.1300.
Cut-Off Times:	Our cut-off time for ACH origination is 5:00 p.m.
Reporting and Statements:	Saved reports will not convert. Specialized reporting, including current and prior day, will be available in Reporting through My CB Treasury. Pending transactions can be viewed or you can search for transactions that have already posted by searching by date or date range. Transactions can be downloaded in CSV, PDF, BAI2. ACH Returns and ACH Notices of Change will be delivered through the Payments module.

Templates, Notices, Electronic Data Interchange:	Previously created ACH Templates will convert to My CB Treasury. ACH Return and ACH Notices of Change (NOC) will continue to be available as an 'Electronic Document' within the 'Reporting' drop down in the new platform. Electronic Data Interchange (EDI) Remittance Reporting will be available to you in the new platform.
Files and ACH Recipients:	File Uploads will be available for NACHA formatted files. ACH recipient upload will be a new feature available to clients who utilize ACH services. Please reference the Treasury Management User Guide which is available on you on your My CB Treasury Dashboard.
ACH Security:	The phone number provided during the initial login will be used for additional authentication of ACH transactions.

Remote Deposit Capture

Availability:	Remote Deposit Capture (RDC) services will continue to be accessible until 12:00 p.m. on Friday, July 24. Century Bank's Remote Deposit Capture service will be available starting Monday, July 27 at 8:00 a.m. Links to instructions, tutorial videos, and user guides will be available on your My CB Treasury Dashboard. If you need further assistance, please call our Treasury Management Support Center at 505.995.1300.
Accessing Remote Deposit Capture:	You will see no change in the functionality of Remote Deposit Capture. Mobile Remote Deposit (mRDC) is a new feature offered through the My CB Treasury mobile app. Contact us for additional information.
Cut-Off Times:	The deadline for submitting deposits will remain unchanged, at 6:00 p.m.

Wire Transfers

Availability and Action Items:	International and Domestic Wire Transfers will be available until 12:00 p.m. on Friday, July 24. Wires originated after the above times, will not be processed and will need to be re-submitted on Monday, July 27. The My CB Treasury Wire Transfer service platform will be available starting Monday, July 27 at 8:00 a.m. Action Required: 1. Confirm that your established Wire Transfer Creditors (Beneficiaries) have transitioned to the new Platform. 2. Reestablish International Wire Payments (if necessary). 3. Reestablish any recurring or future dated wire transfers. Links to instructions, tutorial videos, and user guides will be available on your My CB Treasury Dashboard. If you need further assistance, please call our Treasury Management Support Center at 505.995.1300
Domestic Wires:	Previously created Domestic Wire Transfer Templates and Creditor (Beneficiary) information will transition to the new Platform.
International Wires:	Previously created International Wire Transfer Templates and Creditor (Beneficiary) information will transition to the new Platform.
Wire Creditors	Wire Creditors (Beneficiaries) will be converted.
Wire Security:	The phone number provided during the initial login will be used for additional authentication of wire transactions.





[MyCenturyBank.com](https://www.MyCenturyBank.com)

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