

Welcome to UBT Business!

We are excited to introduce you to UBT Business, a new and improved platform to help you manage your business’s finances. This document will highlight the upcoming conversion, including what you can expect, key dates and actions to take, and important information about the platform.

We encourage you to read this guide carefully, though it’s possible not every item may apply to you. Because we are decommissioning BBO (Business Banking Online) and moving to an entirely new system, it’s important to take key actions ahead of conversion and familiarize yourself with the platform.

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Before conversion: Steps to take and things to know

Your conversion date for UBT Business is **June 4, 2025**. Please read on for key actions you should take to ensure you are prepared. This section will also highlight any potential impact to your experience as we move from BBO to UBT Business.

Important Dates

- If applicable, download an Intuit data file backup and a final transaction record from BBO by 5 p.m. June 3, 2025.
- Download your Desktop Teller history from BBO by 5 p.m. on June 3, 2025
- Wires must be approved in BBO before 5 p.m. on June 3, 2025
- Business BillPay will be unavailable starting June 2, 2025, at 7 p.m.
- The existing BBO system will be decommissioned after June 3, 2025, at 5 p.m.
- The new UBT Business system will be available on June 4, 2025, at 8 a.m.

Preparing for Conversion

Here are the actions we recommend you take ahead of your conversion date.

- **Know your current login credentials.** If you need help finding these, please contact Business Support at [402.473.8542](tel:402.473.8542). You will use your BBO user ID and password to get started.
- **Review communications carefully.** We will be sending you emails before and after the conversion with key information, so make sure to read these emails and take action as needed.
- **Download any needed history from Desktop Teller.** After conversion, your previous history will not be available in UBT Business so you will want to be sure to download your transactions before June 4 if you need them for reference.
- **Download any necessary third-party transactions.** If you download transactions and import them into a third party, download transactions for the month of May out of the current BBO system on June 2 or June 3.
- **Download an Intuit data file backup and a final transaction record from BBO by 5 p.m. June 3, 2025.** You will need to reconnect Intuit products to the new UBT Business system after the system is available on June 4. We will provide instructions for you to do this.
- **Watch the training video.** We will provide you with a link to a recorded training on the new UBT Business system ahead of conversion. We will also provide you with a link to a Conversion Hub on the day of conversion to help you find answers to frequently asked questions, user guides, demos, and more following the conversion.

Potential Impact: Future-Dated Scheduled Transfers & Loan Payments

As part of the migration to UBT Business, future-dated scheduled loan payments and transfers between accounts will not be converted to the new system. If you have future-dated scheduled transfers and/or loan payments, please read the information below carefully to ensure you are prepared.

- Any account-to-account transfers and loan payments scheduled for **June 4 or after** will need to be re-entered in the new system.
- To assist you with the process of re-entering these in UBT Business, we previously provided you with a report of your current future-dated account-to-account transfers and loan payments.
- The report will provide the future-dated account-to-account transfers and loan payments currently scheduled in Business Banking Online as of May 26. If you schedule any additional transfers or loan payments between **May 27 and June 4**, you will need to keep track of these to re-enter in the new system.
- You can also review your future-dated scheduled internal transfers and loan payments in the current Business Banking Online system at any time before June 4 and note them ahead of conversion.
- We recommend your business designate one user to re-enter these in UBT Business so as not to duplicate the transactions by multiple users.
- Please note: These types of transactions refer to internal/account-to-account transfers and loan payments; your external scheduled payments (for example, an automatic debit from a utility provider) will be unaffected.

Potential Impact: Wires

- Any wire drafts that were not approved in the current Business Banking Online system before **5 p.m. on Tuesday, June 3**, will need to be re-entered into the new system following go-live.
- Wire templates will not convert to the new system. To simplify the process for you to re-enter these in UBT Business, you should have received an email with instructions on how to access a report outlining your current wire template information. Please take this time to evaluate whether you still have accurate information with the recipients you pay via wire. If you no longer need to pay a recipient, there's no need to re-enter.
- Following conversion, the wire cutoff time will be 3:30 p.m. CT, and wires can be approved same-day before that time. If you need to send a wire after the cutoff time, you'll need call the wire desk at 402.323.1279 to send the wire over the phone. Please note, you must have your wire PIN to send over the phone.

Day of Conversion

First-Time Login

After 8 a.m. on June 4, you will be able to access the UBT Business link on ubt.com. You can either click the **Business** tab on the login widget found on the homepage and other places across the site, or navigate to the **Login** box in the top-right corner, then select **UBT Business** in the gray box or in the top link under the list of **Business Logins**. Once you have reached the login page, follow [these instructions](#):

1. Enter the same Login ID and password that you currently use in BBO.
2. Click **Log In**. Note: if you currently use a Digipass token for login, please see token section below.
3. Select the target where you would like the secure access code to be delivered.
4. Enter the secure access code in the box once you receive it.
5. Click **Submit**.
6. Review your user profile. If changes need to be made, they can be done from the **Settings** page once you are logged in.
7. Click **Submit Profile**.

A note for token users: For your initial login, please use the same BBO token passcode + PIN that you use today. The system will then prompt you to create a new password to use moving forward, which will not include a token. You will instead be prompted to enter a secure access code every time you log in. This will be set up in UBT Business and can include an SMS text message, email, or voice call.

First-Time Login Actions

- Once you are in UBT Business and you see your accounts, we encourage you to verify your contact information, your transaction history, and that your accounts are visible as expected. If something doesn't look right, please contact UBT Business Support at [402.473.8542](tel:402.473.8542) for assistance.
- Re-enter any future-dated recurring or one-time transfers if you have any, as these will not move over to UBT Business automatically in the conversion. This includes scheduled and recurring loan payments. As a reminder, your limit for internal transfers is your available balance. [View instructions here](#).

- Re-enter any wires that were not approved prior to the conversion's cutoff date of **June 3, 2025, at 5 p.m.** [View instructions here.](#)
- Set up any wire templates referencing the list you were provided with before go-live. [View instructions here.](#) As a reminder, if you don't pay a recipient via wire, you do not need to re-enter the template.
- Reconnect any Intuit products, like Quicken or QuickBooks. As a note, if you use QuickBooks online, you will want to do this on June 9 or after, as there will be extra time required to set up this connection.

UBT Business Mobile App

There will be changes to the UBT Business app after the system goes live on June 4. Please see below for actions you can take to access the app.

- If you currently have the BBO app downloaded on your device, it will automatically be updated to the new UBT device or it will prompt you for an update when you go to access it.
- If you do not have the BBO app installed, you can download the new UBT Business app from your device's app store.

If you were using a test flight app or a beta/test app ahead of conversion, these will need to be deleted. You'll access the new app using one of the two options above.

Getting Help

Because of the scope of this conversion, we want to make sure you have the support you need in order to ensure there are no gaps in your business banking. The following section will outline the best method of getting the support you need based on the situation.

- Ahead of conversion, you can access resources on ubt.com by [clicking here](#).
- After conversion, we will email you a link to a Conversion Hub, which will include resources on using the system, user guides, demos, and FAQs. This Conversion Hub will be available to you on June 4.
- If you are having a problem logging in or with your password, navigation, or have questions on the UBT Business platform that are not answered in this guide, please reach out to our Business Support team at [402.473.8542](tel:402.473.8542).
 - When you call our support line, there is a chance that you could experience longer than normal call times. You will be prompted with a menu when you call to help you get to the right place.
 - Depending on the nature of your call, your call may be escalated to other UBT support channels, which may require a callback queue.
- If you have feedback on the new system, you can [submit your feedback here](#). Please note that these items will not receive a response. If you need help, please reach out to our Business Support team.

After Conversion

Once you've completed all first-time actions, we recommend that you explore the new system to get to know the UBT Business platform. The UBT Business Conversion Hub will also include more information by product as well as more detailed user guides and instructions after June 4.

You can also follow our [conversion checklist](#). This will provide details on first-time actions needed for certain products, key areas to check out, and other helpful information.

Additional Conversion Impacts

Following conversion, we will be making a few changes that might impact you. Please be sure to refer to the Conversion Hub after June 4 for product-specific items. The link to the Conversion Hub will be available on ubt.com and emailed to you after conversion.