

Find answers to commonly asked questions about Small Business Bank's new mobile app

Q: Why are you making this change?

A: We have received a significant amount of feedback from our customers about features they would like in their business banking. We've taken that feedback and built a mobile app that is built especially for the banking needs of small businesses.

Q: When are you making this change?

A: Banking services will be unavailable starting April 9, 2021 at 5 p.m. Central Time. For SBB Pay users, you will not be able to schedule outgoing payments starting April 7 at 5 p.m. Central Time.

Q: How long will banking services be unavailable?

A: We expect the banking system to be unavailable from 5 p.m. Central Time on April 9th until 9 a.m. on Monday, April 12, 2021. We will notify customers of any changes to the migration schedule on our website at www.smallbusinessbank.com

Q: What should I do to prepare for this change?

A: Avoid scheduling large transactions immediately prior to the system conversion if possible. If you think you will need access to cash over the weekend, we suggest planning to have cash on hand ahead of April 9th. For SBB Pay users, you will need to make sure that you plan to adjust any payment dates for payments needed during this time. You will also need to note any payments already scheduled after April 7th and move those payment dates as needed. You will be able to resume scheduling payments on April 12th once the mobile app is available. See the SBB Pay FAQs section below for more information on SBB Pay.

Q: Once the changes are complete, what do I need to do?

A: Starting at 9 a.m. on Monday, April 12th, you will need to download the new mobile app for your device and register your bank account in the new mobile app. You will need to provide the phone number on your account, your social security number, your date of birth and your account number. Tap "Register" and you will receive a code via text message you will need to submit to verify your identity. Once you register your account, you will be able to see all other business accounts associated with your profile – no need to register each account separately.

Q: What if there is a delay? How will I know?

A: Any changes to the current schedule outlined here will be posted on our website at www.smallbusinessbank.com. You can check there for any updates on the timeline.

SBB PAY (our payment and transfer service) FAQs

Q: Are we still going to be able to send money out?

A: Yes, you will still be able to send ACH payments out through our mobile app. You can also send checks, wire transfers, request cashier's checks or transfer between your Small Business Bank accounts.

Q: Do I have to register again?

A: No. The new mobile app allows users to initiate payments with no separate registration process. The ability to send checks, ACH payments and other payment methods are part of our mobile app. You only have to sign into the app to use this.

Q: Have the fees changed?

A: No, it is still free for regular processing or \$5 for next day and \$10 for same day.

Q: How do I set up my payments?

A: Download the mobile app, enter the amount and select withdrawal. You can then choose your payment type and add any payee information needed. The new payment features are only available through the mobile app.

Q: Can I set up recurring payments?

A: Yes, with the new mobile app you are able to set up recurring payments or schedule one-time payments for a future date.

Q: When does this happen? How much time do I have?

A: SBB Pay will be unavailable starting at 5p.m. Central Time on April 7, 2021. Payments in the mobile app will be available starting at 9a.m. Central Time on April 12, 2021.