



DIGITAL BANKING

2025 UPGRADE GUIDE



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Member FDIC

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YOUR ENHANCED EXPERIENCE: WHY THE UPGRADE?

We are upgrading our Digital Banking to deliver a cleaner, more modern banking experience and to enable future products and services. After the upgrade, you will experience:

- **One Place For All Your Accounts:** All your accounts, in one place. Access personal and business banking from a single app or website. Your preferences will sync across all your devices.
- **Cleaner, Easier Interface:** Faster navigation and a modern layout that puts what you need front and center.
- **More User Control:** Enhanced user settings, the ability to update personal and business account information, set alerts, and customize preferences.
- **Product Enhancements and New Tools:** Improved features and digital banking capabilities are coming. This upgrade opens the door for new tools to help you better manage your accounts and reach your financial goals.

KEY DATES & TIMES

Beginning Monday, December 8, 2025 at 8 a.m. EST, External Transfers, Bill Pay and Zelle will be **unavailable** through Wednesday morning.

Beginning Monday, December 8, 2025 at 5 p.m. EST, Online and Mobile Banking will be **unavailable** through Wednesday morning.

Other services for both personal and business users will be unavailable during this upgrade period. Please see our downtime schedule on page 5 for the full list.

Beginning Wednesday, December 10, 2025 at 9 a.m. EST, your new digital banking experience including upgraded Online and Mobile Banking will be live.

PREPARING FOR THE UPGRADE

Please review this page and follow the pre-upgrade checklist to ensure you're prepared, helping to make your transition as smooth as possible.

- **Know Your Login Information:** Your Online Banking user ID and password will remain the same. If you are unsure of your current password, use the change password function inside Digital Banking under Profile or contact our team for assistance **before December 8th**.
 - » **For Businesses with Multiple Users**, be sure all account users are aware of the upgrade and what they need to do to be prepared following the change. **Each user must know their user ID and password.**
- **Schedule Bill Payments:** Schedule any new online bill payments **before December 8th**. Payments scheduled between December 8th-10th will be processed only after the system comes back online at 9 a.m. on Wednesday, December 10th.
- **Plan for Upcoming ACH Payments:** These services will be **unavailable** from 5 p.m. EST on December 8th to 9 a.m. EST on December 10th. Please plan accordingly for payroll and other ACH needs.
 - » **Recurring ACH payments such as payroll, will need to be set up in templates** to carry over to new system. These must be set up **before December 8th** to carry over.
- **Plan for Upcoming Wire Transfers & RDC Interruptions:** These services will be **unavailable** from 5 p.m. EST on December 8th to 9 a.m. EST on December 10th within digital banking. Please plan accordingly.
 - » **For outgoing wires & check deposits during the upgrade period, visit a Solvay Bank branch.**
- **Review Your Settings & Alerts:** Certain settings may need to be re-enabled after the upgrade including alerts, card controls and transfers. To save time, make a note of your current alerts and/or save a copy of your transfer history for your records **before December 8th**.
- **Plan Accordingly for Downtime:** Be sure to review the schedule on the next page and mark your calendars accordingly.

DOWNTIME SCHEDULE

DOWNTIME SCHEDULE	MONDAY DEC 8	TUESDAY DEC 9	WEDNESDAY DEC 10
ONLINE, MOBILE & TELEBANKING	UNAVAILABLE STARTING 5 PM EST MONDAY PLEASE PLAN ACCORDINGLY		EXPECTED AVAILABILITY 9 AM EST
EXTERNAL TRANSFERS, ZELLE & BILLPAY	UNAVAILABLE STARTING 8 AM EST MONDAY PRE-SCHEDULED PAYMENTS WILL PROCESS		EXPECTED AVAILABILITY 9 AM EST
ACH, WIRES & RDC IN DIGITAL BANKING	UNAVAILABLE STARTING 5 PM EST MONDAY PLEASE PLAN ACCORDINGLY		EXPECTED AVAILABILITY 9 AM EST
DEBIT & CREDIT CARDS	WILL FUNCTION AS NORMAL, CARD MANAGEMENT FUNCTIONS WITHIN ONLINE & MOBILE BANKING WILL FOLLOW SCHEDULE ABOVE		
INTERNAL TRANSFERS	SCHEDULED WILL OPERATE AS NORMAL		
BRANCHES & LOBBIES	OPEN NORMAL BUSINESS HOURS		
ATMS	AVAILABLE AS NORMAL		

PRE-UPGRADE CHECKLIST

Please note that all items in the checklist below **may not** be applicable to you. This checklist is provided as a reference tool only and may not capture every update or impact related to the upgrade. We strongly encourage you to review the full upgrade guide to ensure you understand all changes that may affect you or your business.

PRE-UPGRADE: BEFORE DECEMBER 8, 2025

- ☐ ***Know your user ID and password for digital banking***
- ☐ Make note of current alerts set up on your account(s)
- ☐ Document your card control settings
- ☐ Download or print copies of external transfer history
- ☐ Download list of recurring/scheduled transfers
- ☐ Complete Quickbooks transaction download (see page 13)
- ☐ Download ACH batch and Wire history
- ☐ Set up recurring ACH payments in templates
- ☐ Attend Business Digital Banking training session (email marketing@solwaybank.com if interested in the training)
- ☐ Review downtime schedule so you can plan ahead (see page 5)

QUICK START AFTER THE UPGRADE

Please review this page and follow the post-upgrade checklist to ensure your introduction to our new digital banking experience is as smooth as possible.

- **Login via Online Banking:** Go to the homepage of our website (solvaybank.com) and click the orange 'Online Banking' button to sign in from a computer. *Note: The URL for online access will change. Existing bookmarks will no longer work and will need to be reestablished.*
- **Login via Mobile Banking App:**
 - » **Solvay Bank App:**
 - **Apple users** will experience an automatic forced update if your device is set to allow updates.
 - **Android users** may be prompted to update the app based on their settings. If you do not see the new login, you should then go to the app store and force the update.
 - » **Solvay Bank Business App:** Businesses **will need to delete** the old Solvay Bank Business app and download the updated Solvay Bank Digital Banking App. Personal and business customers will now use the same app for mobile access.
 - **Note: Business users with soft tokens will be prompted to update their token app** as well. The login will prompt them for this action.
- **Complete Two-Factor Authentication:** A one-time passcode will be delivered by text or call to a phone number you provide. Ensure that you have access to this phone while you are completing this process.
- **Verify/Update Account and Contact Info:** In order to keep your account safe and secure, it is imperative you have accurate contact information on file. **Update your email and phone under your profile and update your address under secure forms.**
- **Set up External Transfers and Alerts:** External transfers and alerts may not carry over to the new system. Please remember to review or re-establish them upon first login.
- **Intuit (QuickBooks):** **Users will need to re-establish their connection on desktop** after the upgrade. See user guides under "Resources" below.

POST-UPGRADE CHECKLIST

Please note that all items in the checklist below **may not** be applicable to you. This checklist is provided as a reference tool only and may not capture every update or impact related to the upgrade. We strongly encourage you to review the full upgrade guide to ensure you understand all changes that may affect you or your business.

POST-UPGRADE: STARTING DECEMBER 10, 2025

- ☐ Log into new Digital Banking
- ☐ Save new Digital Banking URL to any bookmarked tabs
- ☐ Update or download the new mobile app
- ☐ **Verify account and contact info upon first login (email, phone, address)**
- ☐ Review & re-establish previously set alerts
- ☐ Review & re-establish previously recurring transfers
- ☐ Reconnect QuickBooks
- ☐ Review and update ACH & wire templates. ***Please give yourself time to do this prior to first payment.***

WHAT WON'T BE CHANGING

- **Account and routing numbers** as well as **debit and credit card numbers**.
- **Account balances** and **transaction history**.
- **Bill Pay** payee information.
- **Scheduled payments** and internal transfers.
- **eStatement** enrollment and settings.
- **Zelle®** account contacts and history.
- **Credit Partner** credit score and history.
- Your **log in credentials** including user id and password*. You will need them to log in on upgrade day so be sure to confirm or reset your password beforehand for uninterrupted access. If you need help, please contact Customer Relations.
- **Two-Factor Authentication**. Your account information will continue to be protected by the same security measures you trust. The first time you login in (or if signing on from a new device), you will receive a one-time passcode via text or phone call to verify your identity.

*Some accounts may require an updated user ID. You will be contacted personally prior to the upgrade if your user ID needs to be updated.

WHAT WILL BE CHANGING

- **Where to Login In:** Our website will have a single Login button on the top right of the home page, or you can use the Solvay Bank Mobile app.
- **Update or Install the App:** Ensure the Solvay Bank Mobile app is installed and up to date on your mobile device. Depending on your phone settings, the app may update automatically. If it doesn't update automatically, visit your app store and manually update the app.
- **FacelD and Fingerprint Recognition:** Biometric sign-in will not work the first time you log in onto the new platform. After your initial login, you can re-enable your FacelD or Fingerprint Recognition in your app settings.
- **Internal Transfers:** Transfers will migrate, but in new digital banking platform, templates are not required for internal transfers.
- **External Transfers and Alerts:** External transfers and alerts may not carry over to the new system. Please remember to review or re-establish them upon first login.
- **Intuit (Quickbooks):** Users will need to reconnect accounts post-upgrade on desktop. See user guides under "Resources" below.
- **Business Users:**
 - » **ACH Payments:** To ensure a smooth transition, all reoccurring ACH batches (e.g., Payroll) must be set up as templates in the current system. **Please complete this by December 8th** to guarantee they are carried over to the new platform.
 - » **Wire Payments:** The process for wires is changing. After the upgrade, you will use saved payees to send wires; the existing template function will be retired. Please begin familiarizing yourself with managing your payee list.
 - » **Business Bill Pay:** Please note that Business Bill Pay will not be available within the Solvay Bank Mobile app after the upgrade. This service will remain accessible through online banking.

FAQS

- **Can I still use the old URL to log in to digital banking?**

No. The old URL will no longer work. Please be sure to use our new digital banking login page to access your account. For the best experience, update any saved bookmarks or favorites to your browser with the new login link.

- **Will my user ID and password change?**

No. You'll continue to use your existing user ID and password. If you are unsure of your user ID, contact your local branch. If you are unsure of your password, select "Forgot Password" on the login screen and follow the prompts or contact your local branch.

Business users: If you are unsure of your user ID or password, please call us.

- **Do I need to download a new mobile app?**

If you already use the Solvay Bank Mobile app, it may automatically update depending on your phone settings. If it doesn't update automatically, visit your app store and manually update the app.

Business banking app users will need to delete their current app and download the upgraded Solvay Bank app from the app store.

- **Why does my phone say the mobile app isn't supported?**

If you see a message that the app isn't supported, this may mean your phone's software needs to be updated in your settings. After you update your device, try downloading or updating the app again.

- **Will face ID or fingerprint recognition still work?**

You'll need to know your user ID and password to log in manually the first time after the upgrade. After that, you can re-enable Face ID or Fingerprint Recognition login in your app settings.

- **What happens to my alerts and card controls?**

While most of your banking tools will transfer over, a few settings will need to be reestablished. This is a great opportunity to personalize your digital banking experience on the upgraded platform.

- **What is two-factor authentication and why is it used?**

Two-factor authentication is a security measure that adds an extra layer of protection to your digital banking account. You will receive a one-time passcode via text or phone call to verify your identity during your first login or when logging in from an unknown device.

FAQS

- **What if I share my login with someone?**

The account will use the primary phone number associated with the account holder for the two-factor authentication process. For shared accounts (e.g., spouses or small business owners), this may affect the login process. We recommend each authorized user have their own login for a more secure experience. To create a new personal account login, visit the digital banking website and enroll as a new user. In order to create a business account login, contact your local branch for more information.

- **Will my batch history be available in the new Digital Banking?**

No, batch history reports will not be available. We recommend you print or download any information needed.

- **Will my existing ACH Templates be available in the new Digital Banking?**

Your existing ACH Templates will be available in the new Business Online Banking. Additionally, batches you created recently will be available as templates for your reference. We encourage you to review your templates for accuracy.

- **What happens to Bill Pay?**

Your bill payees and scheduled bill payments will transfer to the new platform. However, we recommend reviewing all scheduled payments after your first login.

- **How will I access my money during the upgrade downtime?**

Plan ahead for any payments, transfers and withdrawals that would typically occur during the upgrade period. Your debit/ATM card and ATMs will function normally, but balances may not reflect the most recent activity during the upgrade window.

- **Will direct deposit be affected?**

No. Direct deposits will continue without interruption.

- **How will I access the new online banking system after the upgrade?**

Access the online banking tools and features the same way you bank now. Just visit solwaybank.com and click on Online Banking/or log in via the mobile banking app. An upgrade to the app may be needed.

- **Will I have to change my user ID or password?**

No, unless you are contacted prior to the upgrade.

RESOURCES

We understand that upgrading to a new digital banking platform may raise questions – that's why we're here to support you every step of the way.

HELPFUL HOW-TO VIDEOS



[Personal Banking
Extended Version](#)



[Personal Banking
Quick Tour](#)



[Business Banking
Extended Version](#)



[Business Banking
Quick Tour](#)



[Mobile Banking
Extended Version](#)



[Mobile Banking
Quick Tour](#)

CHECKLISTS & GUIDES

- [Downtime Schedule](#)
- [Pre-Upgrade Checklist](#)
- [Post-Upgrade Checklist](#)
- [QuickBooks® Desktop Upgrade Instructions](#)

FURTHER ASSISTANCE

If you need further assistance, contact your local branch, your relationship manager or call our customer relations team at 315-484-2201.