

# Georgia Banking Company Business Direct FAQ

## Session I -September 1, 2026

| Category                            | Question                                                                                            | Answer                                                                                                                                                                                      |
|-------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Login and Access</b>             | <b>Can I change my temporary password before September 21?</b>                                      | Yes. When you access the Advanced Preview site, you will be prompted to change your temporary password. This will be the password used to access Business Direct beginning September 21.    |
|                                     | <b>What should I do if the 2FA phone numbers shown at login are not associated with my company?</b> | If you see unfamiliar phone numbers, the system may not recognize the Company ID and User ID entered. Re-enter the credentials manually and avoid copying and pasting them into the fields. |
|                                     | <b>Are mobile app login credentials the same as online banking credentials?</b>                     | Yes. The same login credentials are used for both the mobile app and the online banking platform.                                                                                           |
|                                     | <b>Will there be a unified login for businesses with multiple entities?</b>                         | No. Each entity will have a separate login.                                                                                                                                                 |
| <b>ACH, Transfers, and Payments</b> | <b>Will current ACH transfer templates carry over?</b>                                              | Yes. Existing ACH templates will transfer, and no manual setup is required for those templates.                                                                                             |
|                                     | <b>Will all ACH vendors transfer automatically?</b>                                                 | Only existing ACH templates will transfer. Vendors that are not currently set up as templates may need to be created as templates if you want to continue using them in Business Direct.    |

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|                                                         | <b>Can one-time ACH transactions be initiated?</b>                                           | Yes. Additional training on initiating one-time ACH transactions will be provided during the September 15 training session.                                                                                                                             |
|                                                         | <b>Will recurring third-party payments continue after the migration?</b>                     | Yes. Preauthorized debits and payments established with third parties will remain active. Over time, ask third parties to update their billing information by replacing the Tandem Bank routing number with the Georgia Banking Company routing number. |
|                                                         | <b>Will international transfers still require an intermediary bank?</b>                      | Yes. International transfers will still require an intermediary bank.                                                                                                                                                                                   |
|                                                         | <b>Can international wire transfers be initiated and approved through the portal or app?</b> | International wire approval options are available through the mobile app.                                                                                                                                                                               |
|                                                         | <b>Will Zelle be available for business checking accounts?</b>                               | Yes. Zelle for Business enrollment will be available beginning September 21.                                                                                                                                                                            |
| <b>Routing, Account Numbers, and Conversion Details</b> | <b>What is the Georgia Banking Company routing number?</b>                                   | The Georgia Banking Company routing number is 061019975.                                                                                                                                                                                                |
|                                                         | <b>Will account numbers change?</b>                                                          | No. Account numbers will not change.                                                                                                                                                                                                                    |

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|                                          | <b>What will transfer from Tandem Online Banking to GBC Online Banking?</b> | Georgia Banking Company will transfer several items, including transaction history, ACH and wire templates, and Bill Pay payees.                                                                          |
|                                          | <b>How much transaction history will be available?</b>                      | Business Direct will maintain 18 months of transaction history. Beginning September 21, 90 days of history will be available, with the full 18 months expected online by the end of the first week.       |
| <b>Bill Pay</b>                          | <b>When will Tandem Bank Bill Pay be discontinued?</b>                      | Tandem Bank Bill Pay will be discontinued at 3:00 PM on September 15, 2026.                                                                                                                               |
|                                          | <b>When will Bill Pay be available in GBC Business Direct?</b>              | Bill Pay will become available on September 21.                                                                                                                                                           |
|                                          | <b>Will recurring Bill Pay items transfer automatically?</b>                | Bill Pay payments will need to be rescheduled.                                                                                                                                                            |
|                                          | <b>How are Bill Pay vendors paid electronically versus by check?</b>        | Bill Pay determines the payment method based on the vendor's capabilities. If the vendor can receive electronic payments, the payment will be sent by ACH; otherwise, it will be issued as a paper check. |
| <b>Mobile Banking and Remote Deposit</b> | <b>Is there a mobile app for GBC Treasury banking?</b>                      | Yes. The Georgia Banking Company business mobile app is available in the Apple App Store and Google Play. Select the business app with the blue icon.                                                     |

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|                                           | <b>Is mobile deposit available?</b>                          | Yes. Mobile deposit will be available in the app beginning September 21.                                                                                                                                                                                                                                    |
|                                           | <b>Is a scanner required for remote deposits?</b>            | No. Georgia Banking Company offers both mobile deposit through the business mobile app and traditional Remote Deposit Capture using a scanner at your office.                                                                                                                                               |
|                                           | <b>Does mobile deposit require a scanner driver?</b>         | No. Mobile deposit does not require a driver installation. Remote Deposit Capture using a scanner does require a new scanner driver, which will be installed by Benchmark Technology Group.                                                                                                                 |
|                                           | <b>Will existing Tandem check scanners continue to work?</b> | Yes. Current scanners will continue to work with GBC Remote Deposit Capture. Clients should sign up to have the new scanner driver software installed by Benchmark Technology Group.                                                                                                                        |
|                                           | <b>Can mobile deposit limits be increased?</b>               | After the first mobile deposit, contact Treasury Support to request that the limit be reset to the current Tandem mobile limit assigned. Business Direct clients may call 866.711.4530, option 3, or email <a href="mailto:TreasurySolutions@GeorgiaBanking.com">TreasurySolutions@GeorgiaBanking.com</a> . |
| <b>Statements, Reporting, and Records</b> | <b>When will access to Tandem Online Banking end?</b>        | Tandem Bank Online Banking for personal and business accounts will no longer be available beginning at 3:00 PM on September 18, 2026.                                                                                                                                                                       |

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|                                        | <b>Should statements be downloaded before the transition?</b>                                   | Yes. Best practice is to download statements to ensure continued access, although statements will be migrated to the GBC online banking system. |
|                                        | <b>Are daily transaction reports available?</b>                                                 | Yes. Daily transaction reports are available.                                                                                                   |
|                                        | <b>How do clients receive e-statements instead of paper statements?</b>                         | E-statements have been enabled for each client.                                                                                                 |
|                                        | <b>Will webinar recordings be available?</b>                                                    | Yes. Webinar recordings will be posted on the GBC merger website.                                                                               |
| <b>User Administration and Support</b> | <b>Can more than one user be an administrator?</b>                                              | Yes. Multiple users can be administrators, but only one user can be designated as the primary administrator.                                    |
|                                        | <b>If a user is given administrator capabilities, do all accounts still need to be enabled?</b> | Yes. All accounts must be enabled.                                                                                                              |
|                                        | <b>Can access limits be established for each user?</b>                                          | Yes. Access limits can be established for each user.                                                                                            |
|                                        | <b>What is the difference between template users and approvers?</b>                             | Template users can create batches, but the batches do not move forward until approved. Approvers authorize transfers so they can be processed.  |

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|                                                 | <b>Will clients have a dedicated banker or treasury contact?</b> | Current Relationship Managers will remain unchanged, and Kirk Sunarth will be the Treasury Sales Officer going forward.                                                                                                                  |
| <b>Third-Party Integrations and Check Stock</b> | <b>When should QuickBooks connections be re-established?</b>     | Wait until September 21 to re-establish the Intuit QuickBooks connection. When setting up the connection, select GBC Business.                                                                                                           |
|                                                 | <b>Does GBC integrate with Xero?</b>                             | GBC currently connects with Xero through a screen-scrape process. An improved connectivity solution is being developed and is expected to be available by year-end.                                                                      |
|                                                 | <b>How should clients order check stock?</b>                     | Clients should continue using existing Tandem Bank checks until the next reorder. When ordering new checks through GBC's preferred provider, Main Street, the account information will automatically convert to Georgia Banking Company. |