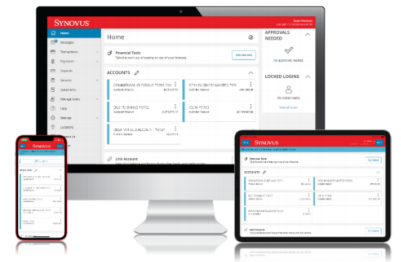


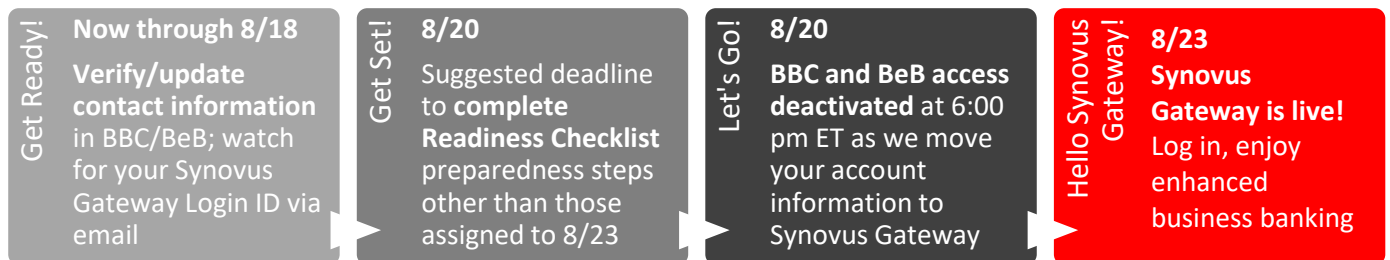
SYNOVUS GATEWAY COMMERCIAL ENHANCEMENT SUMMARY



Get ready for digital commercial banking anytime, anywhere.

On **August 23, 2021**, Synovus GatewaySM – our enhanced digital commercial banking solution – will replace the Business Banking Center (BBC) and Business eBanking (BeB) services. The information below provides an at-a-glance overview of information to help you prepare.

Important dates



Bill Pay service note – August 16 deadline to schedule transfers payments

To ensure transition to Synovus Gateway Bill Pay, payments may not be scheduled within BBC or BeB beyond **August 16 at 6:00 a.m. ET**. *Note: Payees, one-time payments, and recurring payment models will be transitioned. However, administrators will need to recreate designated eBills within the new application upon initial log in August 23. For instructions, please see the [Synovus Gateway Bill Pay Get Started Guide](#) at synovus.com/gatewaycommercialresources.*

Additional Treasury Management Services Note

See synovus.com/gatewaycommercialmigration and the [Transition Guide](#) for details supporting additional treasury services, such as Positive Pay, ACH, Wire Transfer, and more.

Token and Transaction Authorization Enhancement

For added convenience, token authentication will not be required at login but will be required for transaction authorization. Also, RSA hard tokens will be replaced by soft (digital) tokens for ease of use. If you authorize ACH or Wire Transfer payments, you will need to install the Symantec VIP Access Manager app¹ for soft token use. *Administrator Note: Once additional users have installed the VIP Access Manager app or obtained a job, you must configure their Symantec VIP Token to enable use. For token download, configuration, and activation instructions, see the [Synovus Gateway VIP Token User Guide](#) at synovus.com/gatewaycommercialmigration. View the [Transition Guide](#) for comprehensive details.*

Enhanced features

- Accounts and Transactions
- Dashboard Information Reporting
- Intraday Reporting
- Synovus Gateway Remote Deposit² and Mobile¹ Deposit
- User and Policy Management
- Statements
- Robust Alerts
- Synovus Gateway Bill Pay
- Stop Payments
- Positive Pay²
- ACH² and International ACH²
- Domestic and International Wire Transfer²



Benefits



Powerful convenience. Complete daily treasury management tasks wherever business takes you. The Synovus Gateway Mobile App¹ for iOS® and Android® provides anytime, anywhere accessibility across any device.



Extended deposit options. You have the flexibility to deposit checks anywhere business finds you with Synovus Gateway Mobile Deposit¹ or from your office using Synovus Gateway Remote Deposit² and a desktop scanner.



Real-time financial data. Get up to the minute actionable business insights with balance and transaction reporting detail at your fingertips. Plus, access robust reporting and financial tools to help manage cash flow and positioning.



Streamlined, secure electronic payments and transactions. Eliminate check writing, reduce costs, and increase security by leveraging Wire Transfer² or ACH² – including same-day ACH – for collecting and disbursing funds.



Enhanced fraud mitigation and controls. Take advantage of multiple layers of fraud protection and tools, including strong user management, dual control for transaction release, and the ability to set alerts at the account level.

Want to learn more about new features?

Visit synovus.com/gatewaycommercialresources for demos of frequently used functions, including user management, template payments, positive pay, information reporting, wire payments, ACH payments, and more.

Preparing for Synovus Gateway

Visit synovus.com/gatewaycommercialmigration for:

- **Readiness Checklist** – outlines recommended actions to ensure your business is prepared
- **Synovus Gateway Transition Guide** – provides comprehensive transition details, including log in instructions and FAQs
- **Synovus Gateway Bill Pay Get Started Guide** – outlines steps to set up eBills within the new Synovus Gateway Bill Pay application
- **Additional documentation and resources** – access to user guides for online and mobile services, digital demos and more

Have Questions?

If you have reviewed the resources above and still have questions, contact your Treasury Management Consultant, Relationship Manager, or call Synovus Customer Care at 1-888-SYNOVUS (1-888-796-6887) and say “Gateway.”

SYNOVUS®

¹The Synovus Gateway mobile application and the Symantec VIP mobile app requires your mobile service provider's data and/or text plan. Message and data rates may apply. ²Separate approval, agreement, fees and/or additional balances may apply. All services are subject to approval. The service marks and trademarks used herein belong to their respective owners. Android is a trademark of Google LLC. ©2021 Synovus Bank. Member FDIC. 07/28/21