

Synovus Gateway Digital Commercial Banking

Key Security Features and Benefits



Synovus GatewaySM digital commercial banking serves as a single point of access portal to a growing suite of digital Treasury and Payment Solutions. With one-click desktop and mobile access, Synovus Gateway is designed to simplify treasury management and keep businesses and organizations in control of their finances, while offering a suite of security features and protocols to protect against fraud and unauthorized access. Synovus Gateway offers digital solutions and tools that save time, reduce risk, and drive efficiencies, conveniently and securely.

Feature: What it is	Standard or Optional	Benefit: Why it is important to a commercial client
Payment Authorization w/ Multifactor Authentication	Standard	Payment Authorization requires a transaction be approved by a different end user from the user who created it. Payments are authorized utilizing multifactor authentication with Symantec's Validation and ID Protection (VIP) Access app, which generates a randomized 6-digit code on your Mac, PC, or mobile phone each time users approve a transaction. Synovus requires dual action for ACH and wire transactions.
Dual Action	Optional	Dual Action requires approval for user management. This includes adding / removing features, modifying limits, editing a user, etc. Dual action for user management is optional and requested by the client.

Key Security Features and Benefits

Feature: What it is	Standard or Optional	Benefit: Why it is important to a commercial client
Recipient Approval	Optional	A new Shared Recipient Table is available to centrally manage recipients for ACH and Wire and provide for efficiencies supporting the reuse of saved recipients. Additionally, Administrators can establish a control to require recipients to be reviewed and approved before use with Recipient Approval. Recipient Approval is optional and may be requested.
Alerts	Standard	Advanced alerts and controls. Enhanced Alerts provide the extensive ability to create and customize account-level notifications for balances and transactions to warn about important events, account status, and notify when transactions occur. Businesses also benefit from multiple layers of fraud protection including automatically generated security alerts. The number of security alerts has been enhanced to ensure the integrity of organizational parameters and security.
Template Access Rights	Standard	Advanced template permissions. Assign templates at a user role level. Additionally, restrict the ability to create or edit a template.
Secure Access Code	Standard	As part of our enhanced security, Synovus Gateway will send a Secure Access Code (SAC) upon first-time account log in, when logging in from a new browser / device, or where a password has been forgotten. Codes are delivered out of band via an automated phone call, text, or email on file.

Key Security Features and Benefits

Feature: What it is	Standard or Optional	Benefit: Why it is important to a commercial client
Policy Management and User Roles Assignment Capability	Standard / Optional	<p>Enhanced policy management and user roles. Flexibility to define organizational user access rights, in addition to strong user management and dual control for transaction release. Administrators may designate permissions to easily manage employee access and align with unique business processes. Options include:</p> <ul style="list-style-type: none"> • Ability to set both approval limits and draft (payment creation) limits at a user and account level • Restrict viewing of payment activity to one's own payments, by role, account access, or none • IP restrictions for transactions
Reporting	Standard	<p>Real-time reporting and data. Comprehensive reporting with a breakdown of company / user entitlements, user activity, and transactions to address internal security audit requirements. Standard reports include Company Entitlements, Company Transactions, and a User Activity Report.</p>
Additional Fraud Control Services	Optional	<p>Enhanced Check and ACH Positive Pay capabilities, along with the ability to place additional controls, such as approval requirement for Positive Pay decisions.</p>

IMPORTANT INFORMATION ABOUT SYNOVUS GATEWAY

Separate approval, agreement, fees and/or additional balances may apply. The Synovus Gateway mobile application requires your mobile service provider's data and/or text plan. Message and data rates may apply. ©2022 Synovus Bank. Member FDIC.