

# Now *that's* smart banking.



## To Our Customers: Thank You!

The Treasury Management (TM) team extends our sincere thanks to all of our customers who recently went through the migration to the new Unified Identity Service (UIS), changing the way you log in to the TM platform. This was a big change across our entire TM customer base. The move allows increased integration capabilities for the TM platform going forward. Thank you for your patience. We look forward to sharing exciting developments with you in the future!

As a follow-up to this migration, our online banking terms and conditions will be revised. On June 3, all users will be prompted to accept the new T&Cs to ensure continued access to the TM platform.

## Treasury Management Webinar

We will host a webinar to go over topics covered in this newsletter and answer any questions you might have, on **Wednesday, May 21, 2025, at 10 a.m. CT**. Register [here](#).

Read on for more information on:

**[New TM Mobile Experience and Sunset of Native App](#)**

**[New User Notifications for ACH Notifications of Change \(NOCs\) and ACH Returns](#)**

**[Price Changes for TM Services](#)**

## REMINDER:

### New Treasury Management Mobile Experience and Sunset of Native App

Earlier this year, we launched a new mobile experience, a “progressive web app” (PWA), in place of our native mobile app.

**The original app will no longer function after May 30, 2025.**

## Mobile App cont.

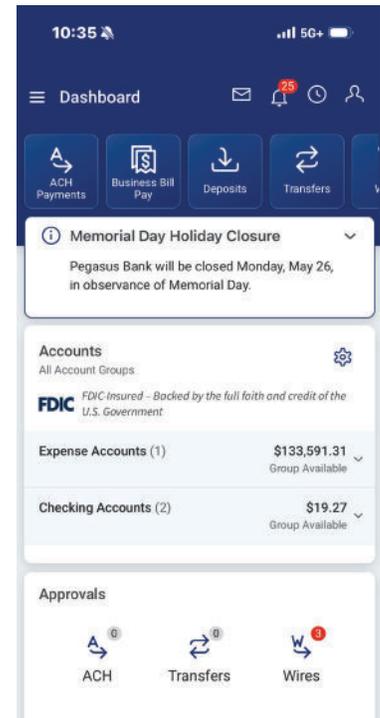
The new mobile experience is essentially a website that you “add to home screen” (rather than just “bookmark”). It performs like a downloadable app, meaning you get the best of both worlds: the speed and flexibility of web development, and the streamlined look and feel of an app. Once enhancements are made, they become available on all platforms at the same time.

This new mobile experience will provide upgraded functionality, including responsive design characteristics, a fresh look and feel, a more efficient development process (which means faster releases of new features and fixes), and more. As an added bonus, in the native app, you can only initiate a wire transfer from an existing template; with the PWA, once the Federal Reserve migrates Fedwire Funds Service to the ISO 20022 standard (more on that below!), you will be able to initiate a wire transfer “from scratch.”

To open the new mobile experience, scan the QR code below or, on your mobile phone, open your browser and enter

**<https://treasurymanagement.pegasusbankdallas.com/pwa/pegasus/login>**.

You will use the same credentials for the new mobile experience that you use for logging in to the Treasury Management platform. Note that all parts of your TM login credentials are now case sensitive. Also note that you cannot be logged in to the TM platform and the app at the same time.



### iPhone Users:

To add the application to your home screen, after you are logged in, select the share icon at the bottom of the screen and then select “Add to Home Screen.”

### Android Users:

To add the application to your home screen, after you are logged in, select or enter the URL and when prompted, select “Install.” If you are not prompted, simply tap the vertical ellipses, add to home screen, and select “Install.”



## NEW! User Notifications for ACH Notifications of Change (NOCs) and ACH Returns

On May 9, we added two new ACH-related notifications to which users can subscribe on the TM platform: “ACH Notification of Change” and “ACH Return.” Users who have the “Return Review and/or “Notification of Change Review” entitlements will have the option to enroll in these notifications with their desired delivery method—email, text message (SMS) or desktop notification.

To receive notifications pertaining to ACH NOCs or Returns, a User must have the entitlements, be enrolled in the notifications, and have access to the ACH company from which the ACH transaction originated. Notification verbiage for both notifications will be consistent across email, text and desktop delivery methods. Message content will include:

- A new ACH Return [or Notification of Change] is available for review.
- Received Date
- Original Effective Date
- Recipient Name
- Return Reason [Change Code for NOC]
- To view complete details, log in to your Treasury Management profile and access the ACH Return [or Notification of Change] Activity list.

## ACH Notifications cont.

Notifications will be grouped per incoming ACH file Pegasus Bank receives from the Federal Reserve. For example, if, in an incoming ACH file from the Fed, your organization has five ACH returns, users will receive one notification with indication of five returns to review. There may be instances when there are more than 10 returns or corrections in a file that messaging will be condensed.

In the past, because these notifications were not available, we set up all customers who originate ACH payments on a service provided for us by Federal Reserve Financial Services (unbranded), which sends e-mails from [notifications@achedi.com](mailto:notifications@achedi.com). We will be working with customers to ensure they have the new notifications turned on, and will deactivate these setups on the Fed's service.

## Pricing Changes for Pegasus Bank Treasury Management Services

Effective July 1, 2025, we will implement new account analysis pricing for certain TM items. Below is a list of the price changes that will be effective July 1, 2025:

Service	New
ACH - Reversal	\$10.00
Business Bill Pay - Returned Item	\$10.00
Business Bill Pay - ACH - Reversal Request - Within 5 Business Days of Payment Date	\$60.00
Business Bill Pay - ACH - Reversal Request - Between 5 and 10 Business Days of Payment Date	\$110.00
Drawdown Wire Request - Funds Present in Account at Time of Request	\$8.00
Drawdown Wire Request - Funds Not Present in Account at Time of Request	\$25.00

### Business Bill Pay

Our Business Bill Pay provider is charging a \$10 fee for each ACH returned payment, and a \$5 check return fee. We do not always receive exact details about why a merchant returns a payment. While a return code is typically provided, it may not include specific information. Here are some tips to prevent returned items:

- Verify payee remittance data in Bill Pay monthly.
- Pay the exact amount due.
- Include invoice numbers with payments.

### ACH Reversals

We will implement a one-time \$10 fee for Reversals of ACH payments sent through the TM platform. In addition, should you need to request a Reversal of a payment sent as ACH via Business Bill Pay, we will pass along fees assessed by our Bill Pay provider.

### Drawdown Wires

We will implement a fee for a drawdown wire response, equivalent to sending an online wire transfer. If the funds being requested by payroll providers are not present in the account, and Pegasus Bank staff must contact the customer to request that the customer transfer funds to cover this obligation, the fee will be charged as if bank staff have performed a manual wire (\$25).

If you have questions regarding any of these changes, please contact the TM team at **214-353-3085**, via email at [tm@pegasus.bank](mailto:tm@pegasus.bank), or via secure message within the TM platform.

