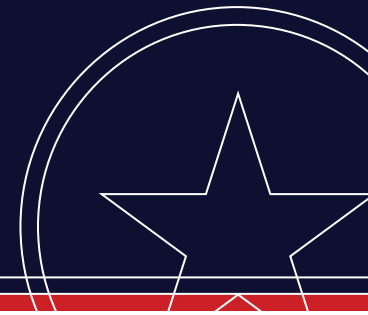


Commercial Card Migration

Frequently Asked Questions



What is happening with Texas Capital's Commercial Card Platform?

We are excited to be upgrading to a more modern Commercial Card platform that will provide enhanced card management capabilities and improved expense management tools for you.

When will we migrate to the new Commercial Card system?

We have begun the migration process for our Commercial Card clients. This is a phased migration; your Program Administrator has received specific notice about which migration date your cards will be upgraded and the prior cards discontinued.

Group 1: January 8, 2024

Group 2: February 12, 2024

Group 3: February 26, 2024

How do I know which date is my migration date?

Our Commercial Card Team has been emailing updates periodically since early September, and your migration dates and timing were included in those communications. If you have not received those communications or if you still have a question, please contact the Commercial Card Product Team by emailing commcardinfo@texascapitalbank.com.

Can I view a demo of the new system?

There will be webinars held to show the new system before the migration. If after attending a session you need a more specific demonstration, please contact a member of our Commercial Card Sales Team.

Who should I contact if I have a question?

If you have a question, please contact a member of the Commercial Card Product Team by sending an email to commcardinfo@texascapitalbank.com.

How will this affect cardholders?

Plastics: All active cards will be reissued and shipped to cardholders 2-3 weeks prior to the migration, unless otherwise directed by the company.

Active cards include...

- Cards activated before June 1, 2023, and that have had activity since December 1, 2022 (i.e., within the past 13 months).
- Any card activated after June 1, 2023, regardless of activity.

Cards that will NOT be migrated include...

- Cards that have not been activated
- Cards that were activated before June 1, 2023, and that have had no activity since December 1, 2022.

Card and Expense Management Tools: EZCard and EZBusiness will be replaced by CentreSuite, which provides improved card management and expense management capabilities. You will be using CentreSuite for all card management, card ordering, billing statements and expense management functions.

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File Feeds: Minor file changes will need to occur, as all existing cards will be replaced with new cards and new account numbers. For a period of time after migration, your endpoint will receive two files — one with information on the old cards and one for the new cards. TCB is working with Visa and the expense management platforms to ensure no disruption in your service. As we progress with those discussions, instructions will be provided to you, so you will know what to expect.

When should cardholders activate the new cards?

If you are migrating in our first group on January 8, 2024, your cards can be activated any time on or after January 3. Please note that cards will not function until your January 8 migration date.

If you are migrating at one of the two February dates, your cardholders may activate their cards approximately one week prior to your published migration date; however, the cards will be disabled until your migration date. Purchases are not permitted prior to your migration date.

When will cardholders begin using the new card and when will the existing card be disabled?

Cardholders will need to begin using the new card on the migration date. Their existing card will be disabled on that date. Prior to the migration date, your cardholders will be able to activate their new cards by phone or through the new CentreSuite website or mobile app.

Will cardholders need to update their automated payments or recurring payments (i.e., subscriptions) with the new card information?

Yes, if cardholders are using their corporate cards for recurring payments, it will be important for them to switch those over with their vendors and merchants to the new card account.

When will the Customer Service be in place to support the new Card Program?

Starting January 3, you and your cardholders can reach our Customer Service telephone line for assistance using this toll-free **866.686.4896** number.

What do I need to do to ensure this transition goes smoothly?

There are a number of actions we strongly recommend, helping to ensure the migration is as smooth as possible. We will be using the data that is currently on file as of December 1, 2023, for Group 1, January 9, 2024, for Group 2 and January 18, 2024, for Group 3, for our migration purposes.

1. Review your current card program and close any unnecessary or unneeded cards.
2. Ask your cardholders to review and ensure the accuracy of demographic and personal information such as name, address, mobile phone, etc.
3. Inform your cardholders that they will receive a new card with a new account number. If they are using their current card for recurring payments, such as subscriptions, they should be prepared to update their vendors' systems with their new card account number.
4. Advise cardholders they will need to activate their card prior to their migration date, but no sooner than January 3, 2024. They can do this by phone or by using the new CentreSuite website, which has a mobile application.

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5. If your cardholders use mobile apps, they can download CentreSuite after January 3, 2024. Instructions will be sent at a future date.
6. Plan to participate in training for the new platform (December & January). Sessions will be held on multiple days and different times, for your convenience. You can attend as many training webinars as your schedule permits, but we encourage you to attend at least one.
7. Encourage cardholders to join at least one of several webinars that will be specifically designed for their needs, and where training will be given on using the CentreSuite website.
8. If you are in the January migration group, we ask you to ensure there will be someone available during the last two weeks in December to receive a bulk shipment of all new replacement cards and who are prepared to distribute to the associated cardholders prior to their migration date.

Will there be a period when I am unable to add new cards or cardholders to my existing card program?

Yes, for the first migration group, on January 8, you will be unable to add or delete cardholders from your current program between **December 5 and January 8**.

For group 2, you will be unable to add or delete cardholders from your program on January 9. Group 3 will be unable to perform these actions on January 18.

Will there be a period when I am unable to order replacement cards for existing cardholders?

Yes, for our first wave, you will be unable to order replacement cards on December 5 for group 1, January 9 for group 2 and January 18 for group 3. Wave 2 dates will be published as we get closer to the new card distribution dates.

What are some benefits of the new platform?

Improved User Experience: CentreSuite web and mobile experiences are more intuitive, have additional capabilities and include more robust self-service and remote receipt capture.

Enhanced Data Visibility via CentreSuite

- Ability to search for transactions
- Ability to edit, append and/or split transactions
- Data mapping tool that enables you to build file extracts to be downloaded into your internal systems

Robust Reporting

- Export and schedule reports
- Dashboards with program stats and graphical representations

What products will be made available to our clients?

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Frequently Asked Questions

The following products will be available:

- Travel Card
- One Card
- Purchase Card
- Fleet Card
- Virtual Card

When will client training occur?

Training will occur in December and January, so the information is fresh when you migrate in January and February. A summary of dates can be found on the last page of this document.

How will the training be conducted?

Training will consist of live and recorded webinars. Additionally, we will open a phone line for those with specific questions or concerns.

What happens if we use EZBusiness for expense?

The EZBusiness system will be replaced by the much-improved CentreSuite system. You will be automatically migrated and trained with your new User ID before your migration date.

What will happen if we use Visa Spend Clarity for expense?

If you use Spend Clarity's more advanced capabilities, you will continue to have access, and your coding functionality will remain the same. Visa will be creating a way to allow you to sign in once and see both the old and new card information with a single User ID and password.

Will I continue to be able to use the Visa ePayables/Virtual Program?

Yes, you will be upgraded to the same version of Visa ePayables, and you will see your same suppliers/vendors as before. You will receive a new login directly into the Visa system, and you will have access to the current login with your existing Payments for a temporary period. When your current Payments have been reconciled, they will not be transferred to the new list.

What happens if we use Concur, Certify or Expensify for expense management and rely on a Visa file feed? What steps must we take to ensure that we continue receiving that file after the migration?

Minor file changes will need to occur. Visa will send a new VCF File, while the previous one will remain in place, allowing any trailing activity to be loaded into your expense management tool(s). Texas Capital Bank is working with Visa and the other expense management platforms to provide specific and detailed instructions directly to you.

Will we still be able to use the Extend virtual program?

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Yes, this valuable program will still be available to use on virtual cards associated with your commercial card program.

Will this migration impact my statement cycle date?

The statement cycle dates will remain the same. If there's another cycle date that would be more convenient for you, please reach out to us for updating.

Can I change my migration date?

Due to planning and resource allocation, these assigned migration dates are firm. You can reach out to us if you have an extenuating circumstance that needs consideration when determining your assigned group.

Will the new platform provide direct integrations to widely used ERP systems such as NetSuite?

Those direct integrations won't be available on day one, but they are on our product roadmap. If there are file feeds necessary to end-points, we will work with you to set those up.

Will the new platform provide PDF statements for the company AP departments to use as support for transaction entry and payment?

Yes, CentreSuite provides PDF statements.

Does CentreSuite replace Spend Clarity?

CentreSuite has advanced expense management tools and, for most companies, will meet the needs of those using Spend Clarity. So, yes, CentreSuite is replacing EZBusiness, but for some clients, they will find that CentreSuite can also replace Spend Clarity. If there is an instance where Spend Clarity is needed, then a company can continue on Spend Clarity. Although, it will continue to have a separate login.

If there are balances on the old cards, will this activity just be transferred to the new cards?

No. You will need to pay off the balances on your old cards through the normal payment methods.

Will the new cards have a different card number?

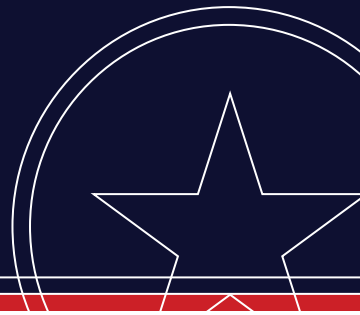
Yes, the new cards will have a different account number than the old ones.

If my cardholders don't use EZBusiness will they need a training on CentreSuite?

We recommend all cardholders getting familiar with CentreSuite. They may use some of the card management functions and mobile app.

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KEY DATES

ACTIVITY	DATE(S)
Group 1 <i>Migrating on January 8, 2024</i>	Current Cards Last date to add new cardholders: 12/5 Deactivation: 1/8
	New Cards Arrival: 12/19–12/31 First Use Date: 1/8
	Training Program Administrator Session 1: 12/5 Program Administrator Session 2: 12/20 Cardholders: 12/21
Group 2 <i>Migrating on February 12, 2024</i>	Current Cards Last date to add new cardholders: 1/9 Deactivation: 2/12
	New Cards Arrival: 1/23–2/5 First Use Date: 2/12
	Training Program Administrator Session 1: 1/9 Program Administrator Session 2: 1/24 Cardholders: 1/25
Group 3 <i>Migrating on February 26, 2024</i>	Current Cards Last date to add new cardholders: 1/18 Deactivation: 2/26
	New Cards Arrival: 2/6–2/19 First Use Date: 2/26
	Training Program Administrator Session 1: 1/18 Program Administrator Session 2: 2/7 Cardholders: 2/8

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