



### FRAUD PREVENTION

Protect your business from fraud with these advanced services.

#### Positive Pay

BankTrust will verify paid checks daily, ensuring that only the checks you have written are posted. Any check that does not match your records is flagged as an exception — allowing you to make a final payment decision.

- Easy Integration with Your Accounting Software
- Minimizes Risk of Check Fraud
- Identifies Encoding Errors by Other Banks

#### ACH Debit Protection

Control who initiates ACH debit transactions on your account. ACH transactions failing to meet preset criteria will be rejected.

- Reduces the Risk of ACH Fraud
- Minimizes ACH Transaction Errors

### FUNDS MANAGEMENT

Optimize your cash management to increase interest income or reduce interest expense.

#### Zero Balance Accounts (ZBA)

Ideal for companies with multiple locations or accounts. Establish a primary account and one or more subsidiary accounts to automate the disbursement and consolidation of funds.

- Automatically Manage Balances in Your Accounts
- Minimize NSF Items
- Consolidate Funds for Purchasing or Investment Needs

#### Line of Credit Sweep

Enjoy peace of mind knowing your checking account is adequately funded at all times. Automatically transfer funds between your account and Line of Credit based on a pre-determined target balance.

- Reduce LOC Interest Expense
- Eliminate Overdraft Fees
- Save Time Associated with Manual Transfers

#### Investment Sweep Account\*

Maximize excess balances with an automatic sweep into an overnight investment account. Funds are moved based on a pre-set target balance.

- Earn Competitive Rates on Excess Cash
- Maintain 100% Liquidity
- Set It Up — Then Forget About It

*\*Funds swept under the Investment Sweep Account Program from a "non-interest-bearing transaction" account to an interest-bearing Program MMDA (i.e., an interest-bearing transaction account), will not be eligible for the temporary unlimited deposit insurance coverage but, rather, will be insured up to the FDIC's standard maximum deposit insurance amount of \$250,000.*

### BankTrust Treasury Management Services

are designed to assist you and your staff in managing the collection, disbursement and administration of your operating cash.

#### Your BankTrust Relationship Team

Your Relationship Manager will work closely with your company, as a trusted financial advisor, to identify specific opportunities and recommend appropriate solutions.

#### Your Treasury Management Services Representative

can provide you with information on all BankTrust treasury services to help you determine if they represent cost-effective solutions for your company.

Your Treasury Management Support Team acts as a quick-response resource to support you.

Our Treasury Management Services are designed for commercial businesses as well as federal, state and municipal entities.

#### Contact Us

866-850-7451

[www.banktrustonline.com](http://www.banktrustonline.com)



BankSmart



### TREASURY MANAGEMENT SERVICES

- Manage Day-to-Day Banking Activities
- Accept and Make Payments
- Maximize Cash Flow
- Minimize Risk
- Optimize Interest Income
- Reduce Interest Expense
- Enhance Your Financial Control
- Save Time and Money

Let our professionals provide a free consultation and recommend a solution that is right for your business!

### INFORMATION REPORTING

Understanding the daily cash position of your business is critical to your success.

#### Online Banking

Stay on top of your financial position from anywhere that you have Internet access. Online Banking is highly customizable with access to valuable information and a variety of banking features such as:

- Real-Time Balance Reporting
- Exportable Data in Multiple Formats
- Account-to-Account Transfers
- ACH Origination
- Stop Payments
- Wire Transfer Origination
- E-Statements
- Positive Pay
- Email Alert Notifications
- Partial Reconciliation
- EDI Translation
- User Customized Dashboard
- Administrative Tools

### COLLECTIONS AND RECEIVABLES

Expedite receivables processing, improve cash flow and streamline office productivity with these solutions:

#### Remote Deposit Capture

Reduce the number of trips you make to the bank by scanning and sending deposits directly from your office. BankTrust offers Remote Deposit solutions with these benefits:

- Reduce Transportation Cost and Risk
- Speed Up Availability
- Enhance Cash Flow
- Reduce Processing Costs
- Diminish Return Item Risk
- Consolidate Banking Relationships
- Enjoy Greater Banking Convenience

#### ACH Draft Origination

Collect payments electronically or consolidate funds between banks for convenient cash concentration. ACH is a great tool to:

- Eliminate Labor-Intensive Manual Processes
- Increase Funds Availability
- Improve Cash Flow Forecasting
- Reduce Returned Payments and Posting Errors

#### Lockbox Remittance Processing

Accelerate the deposit of low-volume, high-dollar remittances and streamline your accounts receivable process. We will process your checks received by mail and deposit these items into your account the same day. The benefits are:

- Easy and Flexible Reporting
- Custom Processing Options
- Faster Availability of Funds
- Increased Audit Controls
- Reduction in Time and Labor

### Merchant Card Services

BankTrust offers full-service and competitively priced credit and debit card acceptance with:

- FREE Overnight Equipment Replacement Service
- No Annual Fees or PCI Compliance Fees
- No Minimum Requirements
- Diverse Card Acceptance Options

#### CheckTrack NSF Recovery Service

CheckTrack converts your returned checks into electronic items for automatic processing and representment. Other benefits include:

- Collect a Higher Number of NSF Items
- No CheckTrack Service Charge
- No Equipment or Software Required
- Receive 100% of the Collected Checks Face Amount
- Time and Money Saved

### DISBURSEMENT AND RECONCILEMENT

Control the timing of payments and increase efficiency with these solutions:

#### ACH Payment Origination

While most often used for payroll direct deposit, ACH can also be used for other recurring payments. Discover the many benefits of ACH, such as:

- Precise Control Over the Timing of Payments
- Eliminate Lost or Stolen Checks
- Minimize Check Fraud
- Employees Appreciate the Convenience of Direct Deposit

### Payroll / Stored Value Card

Stored value payroll cards are a great solution for employees with no bank account — while ACH direct deposit makes it easy to load cards each pay period.

- Issue Payroll Cards Instantly to New Employees
- 100% Direct Deposit Participation
- PIN Security — It's Safer Than Cash
- Cards Cannot Be Overdrawn
- Access Funds at ATMs and Point of Sale
- Easy Replacement of Lost or Stolen Cards

### Partial Reconciliation

Provides a convenient database of all checks that have cleared your account, allowing you to:

- Automate Your Reconciliation Process
- Reduce the Risk of Check Fraud
- Decrease Accounting Expenses
- Import Multiple File Formats

### Deposit Reconciliation

Various locations or departments can make deposits into a single account, enabling you to:

- Track Deposits from Multiple Locations
- Download Deposit Information for Easy Reconciliation and Reporting
- Increase Audit Controls

### CD-ROM Image Statements

Each statement cycle, BankTrust will mail a CD-ROM of all transaction information. Add this tool to any of our reconciliation services to:

- Easily Archive and Retrieve Account Information
- Review, Sort and Find Transactions
- Research Deposits and Individual Deposited Items
- Excellent Long-Term Storage Solutions for Account Data