

## BUSINESS INTERNET BANKING WITH TREASURY SERVICES

### WHAT IS TREASURY SERVICES?

Treasury Services is an internet based financial management tool with user-friendly functionality. It allows you to handle a variety of cash management and accounting needs online. With this system you will be able to conduct your business banking online with greater ease and greater efficiency than ever before. It's a perfect tool for your business if you would like to dedicate more time to making money and less to managing it.

### POSITIVE PAY

Positive Pay is an automated fraud detection tool that requires a file of issued checks to be transmitted to the bank. When an item is presented for payment, it is compared electronically against the list of issued checks. If an item does not have a match it is considered an "exception item" and the customer will review the item and instruct the bank to return or pay the item. Reverse Positive Pay, nestled within Positive Pay, is another fraud detection tool where the company maintains the list of issued check and the bank supplies a file that contains the checks submitted for payment. The company compares the file and notifies the bank if an item needs to be returned.

### ACH ORIGATION

An ACH is an electronic payment made through the Automated Clearing House network. The most commonly known form of ACH is a Direct Deposit, which is a credit to an account, but ACHs can also be debits or as they are sometimes called collections. ACH replaces the need for paper items, such as checks, allowing for faster processing times and greater control.

### WIRE TRANSFERS

A wire is one of the fastest methods for transferring money between two parties. They are quick and convenient and can be transferred with a high degree of security. Wire requests can be requested in both a physical and electronic form. The latter being the quickest and most convenient method.

### REMOTE DEPOSIT CAPTURE

RDC, as it's sometimes called, refers to the ability to remotely deposit checks into an account. Deposits can be made anywhere a PC, Mac, or smartphone can connect to the internet. Images are captured and electronically transmitted to the bank for clearing.

### LOCKBOX

Lockbox is a service to collect and process incoming payments. Payments are generally mailed to a P.O. Box, collected by a courier, and later deposited into an account. Lockbox does not accommodate cash payments and the US Post Office advises against sending cash in the mail.

### BILL PAY

Bill Pay lets you securely pay bills online. With Bill Pay you can pay a company or an individual, make one-time or recurring payments, and even setup autopay with eBill. Business Bill Pay has all the same great features as Bill Pay but with even more features like Bill Pay user management, shared payees, and added invoicing capabilities.

### PAYROLL CARDS

A payroll card allows you to offer direct deposit to those employees who do not have a traditional bank account or would prefer not to have their pay deposited to their existing bank account.

### CORPORATE CREDIT CARDS

Credit cards offer a great way to make quick purchases on the go. Select either the Standard Card or the Preferred Points Card to earn rewards as you spend.

### MERCHANT SERVICES

With merchant services you will be able to accept payments in-store and offer customers the option to pay how they prefer. Merchant services allows you to accept various payment types, including EMV® chip cards, contactless, and mobile wallets such as Apple Pay® and Android Pay™.

### SAFE AND SECURE

Each user will have a unique login name and password. A Company Administrator selected by you will have the ability to control which employees can log in to perform which functions. In addition, all transactions are sent in secure encrypted form for maximum security.

### USER FRIENDLY

Our internet banking is simple and user friendly. It operates on any computer with a browser that supports 128-bit encryption, such as Internet Explorer, FireFox, Google Chrome or Safari.

## TREASURY SERVICES USAGE REQUIREMENTS

### ACH ORINATION/WIRE TRANSFERS

- Tokens are required for users to Authorize ACHs and Wires
- Drafting an ACH or Wire does not require a token

A token is a device that provides a unique security code that a user will need to authorize outgoing payments. For customers utilizing dual control, users set up to only draft a payment will not require tokens.

Your token device options are (1) a “hard” token that we will need to courier to you, or (2) a “soft” token (app) that can be download to your smartphone. See details below.

- VIP Security (keychain token): A Validation & ID Protection (VIP) Security Token is an online security credential that adds an extra layer of identity protection. VIP Security Tokens are portable devices that can easily be attached to your keychain.
- VIP Access (app): Validation & ID Protection (VIP) Access is a free security credential that you can download to your mobile phone. This option is available for IOS, Android, Blackberry, Windows Phone, and other select devices. To download search for VIP Access in your app store.

If you choose to download the app you will need to provide us with your Credential ID after downloading.

### REMOTE DEPOSIT CAPTURE

#### System Requirements:

- Local Administrative rights
- USB port 2.0 or higher
- High-Speed Internet Connection
- Browser Compatibility: IE 11, Edge, or Chrome
- Microsoft Windows: 7, 8.1, or 10
- macOS: El Capitan, Sierra, High Sierra, or Mojave

#### Special Notes:

- Software may conflict with other remote capture software. Let us know if you utilize other remote capture systems.
- Have your IT on standby during the installation.
- We partner with many church giving and property management platforms. Let us know which platforms you utilize to see if we can help you simplify your business.

### POSITIVE PAY

A bank hosted check reference file must be continuously updated for positive pay to work properly. A check reference file can be keyed in manually or uploaded in bulk. In order to utilize the upload feature, the data for the check reference file must be in one of the forms listed below.

#### Default File Specifications:

- Microsoft Excel
  - o Column 1: Issue Date (mm/dd/yyyy)
  - o Column 2: Account Number
  - o Column 3: Amount (include decimal)
  - o Column 4: Payee (optional)
  - o Column 5: Check Number
- Any column headers or totals need to be removed
- Optional columns should be included but left blank if not used
- Negative (-) amounts will be used to indicate voided items

To customize your file we will need the following: Check Number, Amount, and Issue Date. Optional info to include: Account Number, Payee, and Void Indicator. You will need to designate a void indicator to utilize the void feature in bulk. You can also use negative (-) amounts to indicate voided items instead.

#### Available Custom File Types:

- Microsoft Excel: Column Separated
- Delimited Text: Value Separated (Ex. CSV, TSV, etc.)
- Fixed Length File

If you have multiple accounts you can avoid uploading individual files for each by indicating the Account Number in each entry.

**Reverse Positive Pay** is another fraud tool, and a part of the positive pay ecosystem, that allows you to review and monitor check on your own. Using the available file types below, you tell us whether to pay or reject any check.

#### Available file types:

- BAI2 Extract
- CSV (paid check only)
- XLS (paid check only)
- XLS (All transactions)