

## CASH MANAGEMENT



### **NON PROFIT BANKING**

Improve efficiency and maximize your earning power. Cash is the lifeblood of any organization. Minnesota Bank & Trust offers a full range of resources to help you manage cash flows and streamline your day-to-day treasury management needs. We can help increase the productivity of your cash by collecting your receivables faster and maintaining control of payments. And, to enhance the productivity of your non profit , we can help reduce the time your staff spends processing payments, managing cash balances, and retrieving account information.

### **ELECTRONIC SERVICES**

#### **Online Banking**

InBusiness® online banking is an integrated treasury management system that provides convenient, 24/7 access to your accounts from a computer at your office, home, or wherever you choose to manage your accounts. With InBusiness, you can originate ACH transactions, set up wire transfers, monitor and reconcile account balances and daily transactions, and have the benefit of online statements. You can also initiate transfers between accounts and view digital images of cleared items - all within a secure real-time environment.

#### **Remote Deposit Capture**

Now you can deposit checks without leaving the office using eDeposit®<sup>1</sup> from Minnesota Bank & Trust. This innovative, cost-saving service utilizes a desktop scanner to read checks and then transmits the deposit to your checking account via a high-speed Internet connection. You enjoy flexibility with later deposit deadlines, fast funds availability, and improve staff productivity.

<sup>1</sup>eDeposit® is used with permission from eDeposit Corporation.

#### **Sweep Accounts**

Put more of your funds to work, more quickly. We'll sweep excess cash from your main checking

account and, depending on your preferences, pay down your line of credit or deposit cash overnight in an interest-bearing account.

#### **Wire Transfer Services**

Our dedicated wire services department is staffed full-time to provide timely and accurate delivery of your wire transfers, both domestic and international.

#### **Online Bill Payment**

Paying your bills has never been easier or more convenient. Now you can do it all with the click of a mouse with the same login ID and Password you use for Online Banking. Now, instead of writing checks, buying stamps and licking envelopes - go virtual. You decide to pay, when to pay and we take care of the rest. Your payments can be made from your organization's checking account.

#### **ACH Origination Services**

Our password-protected FTP site offers a highly secure means of transmitting ACH transactions into the NACHA network. The ACH network is a cost-effective way of moving funds between financial institutions electronically within the United States. ACH is the most commonly used method to credit your employee accounts for payroll or to debit customer accounts for payments.

#### **Fraud Management**

##### **Positive Pay**

Eliminate or reduce check fraud by providing electronic files of check numbers and amounts to Minnesota Bank & Trust. We'll match this data with each item presented for payment. At your discretion, exception items are either paid or returned.

## **ACH Fraud Filters**

This service assists you in protecting against fraudulent ACH transactions on your account. The service allows you to block all ACH transactions, all ACH credits, all ACH debits or establish specific preauthorized ACH transactions that are allowed to post to your account. Unauthorized ACH transactions presented against your account will be returned.

## **WORKLOAD REDUCTION**

### **Lockbox**

If you receive large numbers of incoming checks, our lockbox service frees up your time by having Minnesota Bank & Trust process all payments. That means you'll be able to accelerate collection time on incoming funds, increase audit control, and free up your staff for more productive tasks. All payments and accompanying media are scanned and a file of these digital images is posted on our secure FTP site so you can retrieve and review payments at your convenience.

### Target Balance or Zero Balance Accounts

Do you have funds tied up in multiple, ancillary checking accounts? Minnesota Bank & Trust can structure these accounts to allow automatic internal transfers to and from your main operating account whenever deposits are processed or items are presented for payment.

### Check Reconciliation Service

Want to save time and effort by reconciling your monthly bank statements quickly, conveniently, and automatically? Our check reconciliation service provides an electronic file via our secure FTP site. Or, if you prefer, a transmission of the paid items (checks) can be sent to you directly for immediate posting to your accounts payable file.