



# TREASURY MANAGEMENT

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When you have control over your business finances, you set your operation on the course for long-term success. That's where treasury services come into play. Our tools help you smooth the ebbs and flows of cash management so you can weather the storms better and take advantage of opportunity.

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## **Business Online Banking and Mobile App\***

- Check balances
- Transfer funds between Newburyport Bank accounts
- Transfer between external accounts
- Account analysis
- Multiple sign-ons with managed security access
- QuickBooks® Connect
- Release and approve wires and ACH files

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## **Remote Deposit Capture\***

- Scan checks from your office and transmit images to the bank for processing
- Save time on processing and traveling to the bank
- Deposit file time cut-off is 5 p.m.

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## **ACH Origination\***

- Create electronic payments and deposits to directly transfer funds between bank accounts and help manage accounts payable and receivable
- Save on processing fees and time
- Reduce human error

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## **Wire Origination\***

- Move money same day
- Initiate domestic and international wire transfers
- Schedule one-time transfers or create recurring
- Save time

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## **Lockbox Services\***

- Improve cash flow
- Automate and improve accounts receivable reporting
- Decrease Days Sales Outstanding (DSO)
- Get funds in your account next business day



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### **Sweep Accounts\***

- Enjoy the convenience of automatic transfer
- Improve cash flow
- Reduce interest expense

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### **Bill Pay\***

- Set up recurring payments for monthly bills
- Improve due date compliance
- Save on costs for envelopes and postage

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### **EDI Electronic Reporting\***

- Minimize paper usage
- Reduce expenses associated with storage, printing, postage, and mailing
- Enhance quality of data, minimize data entry errors
- Improve accounts payable/receivable times as processes become streamlined and can be used for forecasting
- Improve turnaround times

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### **Business Credit Cards\*\***

- Access funds quickly for purchases or cash withdrawal
- Track, categorize and manage expenses better with online record-keeping and year-end account summary
- Have a built-in cushion when accounts receivable are behind or sales are slow

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### **Positive Pay\***

- Account number, check number, dollar amount of each check presented for payment is posed against a list of checks previously authorized by the company
- The business owner determines the dollar amount limit for exceptions
- Approve checks with alerts from Business Online Banking
- Integrate with Business Online Banking for ease of use

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### **ACH Debit Block\***

- Protects your business against unauthorized ACH transactions
- Gives you the ability to specify which companies are authorized to make debits from your accounts

\* Terms, conditions, restrictions and limitations may apply. May be subject to internet, messaging and data plan fees.

\*\*Subject to credit approval. Terms and conditions may apply.



**Newburyport Bank**



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