

Treasury Management

You put your customers first, and so do we.

At **Heritage Bank & Trust**, we understand that running a business comes with financial responsibilities. Our **Treasury Management solutions** simplify those processes from paying employees or vendors, receiving payments, depositing checks to managing fraud.

Account Management Solutions - Payable

✓ ACH Origination*

Enables businesses to initiate electronic payments to pay vendors, employees, and other expenses. This method eliminates the need for paper checks, making it a more efficient and cost-effective payment solution.

✓ Business Credit Card **

Earn company rewards and increase purchasing power and flexibility with a Heritage Bank & Trust Company Rewards Charge Card Visa ®.

✓ Wire Transfers

Originate wire transfers online for increased efficiency and convenience.

Account Management Solutions - Receivable

✓ ACH Origination*

Collecting payments electronically allows funds to be received faster and provides more accurate forecasting of business cash flow.

✓ Remote Deposit Capture*

Deposit checks faster from the office to save time and have quicker access to funds

✓ Merchant Card Services***

Heritage Bank & Trust partners with BancCard to offer the best options for credit and debit card processing.

Fraud Management Solutions

✓ ACH Positive Pay

Combat fraud associated with incoming electronic debits and/or credits to the business checking account. By creating a block list, you can control the account activity to avoid fraudulent or unauthorized transactions.

✓ Check Positive Pay

Protect against check fraud and strengthen internal controls by comparing checks presented against checks issued by verifying check numbers and dollar amounts then reporting discrepancies through business online banking.

✓ Business Sweep

Automated sweep transfer options allows your business to earn on excess funds, maintain account balances, avoid overdrafts and ensure accounts are appropriately funded.



Visit heritagebt.co/tm to learn more
HeritageBankandTrust.com



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*ACH Origination and Remote Deposit Capture are subject to underwriting guidelines.

**Business Credit Cards are issued by TCM Bank, N.A. and applications are subject to underwriting guidelines.

***Merchant Card Services are issued by BancCard and applications are subject to underwriting guidelines.