

Treasury Management

You put your customers first. **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, and 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 a cost-effective payment solution.

✓ Business Credit Card **

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

✓ Wire Transfers

Originate domestic wire transfers through business online banking 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 electronic debits and/or credits by allowing businesses to review and reject unauthorized transactions from their accounts before they post.

✓ Check Positive Pay

Monitor against check fraud and strengthen internal controls by comparing checks presented against checks issued in comparing check number, dollar amount, and payee through business online banking.

✓ Credit Sweep

Keep excess deposit dollars working for you by setting up an automatic link between your Heritage Business Checking Account and an approved Line of Credit.



*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.

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