

Treasury Management Services

ACH Origination

Business solution that allows you to originate Automation Clearing House (ACH) payments electronically that is timely and cost effective.

Benefits Include:

- Streamline of electronic transactions
- Same Day ACH offerings
- Reduce check writing and cost of production
- Pay vendors, direct deposit of payroll, and originate tax payments efficiently
- Collect payments from clients. Can be recurring for rent or subscriptions, or one-time collections for services rendered
- Control when you originate electronic payments

Online Wire Origination

Business solution that allows you to originate domestic and international wires from our business online system securely with same-day availability.

Benefits Include:

- Speed of settlement
- Ability to confirm receipt quickly and easily
- Customizable security settings that allow multi-user authorities, dollar limit restrictions, and token requirements
- Establish one-time wires or templates for recurring wires

Remote Deposit Capture

Business solution that allows you to conveniently make deposits from your office by utilizing a check scanner. The scanner electronically sends the images to the bank for deposit.

Benefits Include:

- Deposit one or multiple checks with the ability to make frequent deposits
- Eliminate daily bank trips to make deposits

Lockbox Services

Business solution that allows you to expedite the collection of accounts receivables by allowing the bank to process deposits on your behalf. Deposits are processed daily from a secure lockbox where payments are mailed.

Benefits Include:

- Wholesale, Retail, and Medical Lockboxes available
- Image-Based System allows you to review your deposit items
- Eliminate daily bank trips to make deposits
- Flexible reporting options to update your accounts receivable systems
- Reduce daily bookkeeping workload

Please contact us with any questions about our Treasury Management Services.

REDEFINING THE *Value* OF A BANK

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Check & ACH Positive Pay

Business solution that allows you to protect your accounts from fraud related to the clearing of checks and/or ACH items through your account. This solution will validate the checks presented against your account by automatically matching the items to the business issued check file that has been provided to the bank. ACH items will be compared to rules determined by your specifications.

Benefits Include:

- Reduce exposure to check & ACH fraud
- Any exception will be reported to you for your review and decision
- Make pay/return decisions easy through our online system
- Payee match available

Direct Connect

Business Solution that allows you to connect your Gulf Capital Bank accounts to Quicken® or QuickBooks® using your existing online banking credentials.

Benefits Include:

- No manual data entry
- Automatically reconcile data
- Eliminate duplicate transactions
- Easy to use

Business Bill Pay

Business Solution that allows you to make payments to any individual or company through the business online banking system. Payments will be sent directly to the recipient.

Benefits Include:

- Eliminate writing and mailing paper checks
- Schedule recurring payments
- User control limits including dual control capabilities
- Gain efficiencies by saving time paying bills from the convenience of the online banking system

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Zero Balance Account

Business solution that allows you to prevent money that is sitting idle in accounts and centralize balances. Funds are concentrated at the end of the day from sub-accounts and placed in master accounts.

Benefits Include:

- Centralize funds automatically at end of business day
- Eliminate manual transfer activity
- Maximized use of your cash
- Maintain separate account deposit and payment record-keeping

Sweep Accounts

Business Solution that allows you to automate excess funds through a daily sweep over pre-determined target balances set by you.

Benefits Include:

- Automatically sweeps excess funds at end of business day
- Eliminate manual transfer activity
- Reduce daily bookkeeping/transfer workload
- Opportunity to maximize interest income

Loan Sweeps

Business solution that allows you to borrow from a line of credit when needed for deposit accounts. Line of Credit is paid down as funds are available in deposit account.

Benefits Include:

- Eliminate Overdraft Fees
- Reduce interest expense
- Eliminate bank trips to make deposits
- Reduce daily bookkeeping workload

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