

# BUSINESS CASH MANAGEMENT

## Business Cash Management

Cash Management is a set of online and automated tools that enable businesses to better manage and control their banking activity.

Bank of Eastern Oregon's cash management solution is a module of the *FPS Gold* online banking platform that incorporates simple, yet sophisticated, banking capabilities and brings them to your desk or laptop computer. The service has exceptional security features, including secure messaging with the bank directly through internet banking, avoiding the usual internet email risks.

Business Cash Management candidates include companies that use a variety of electronic banking services, that need online access and control over their accounts, that actively manage account transfers, or that wish to establish a high degree of control over their disbursement process.

## Account Management Features

Cash Management has robust account management features to include online statement, notice, research, image retrieval, and account history capabilities. Each activity is performed in a secure environment incorporating multi-factor authentication, passwords, and controls over the transactions and inquiries individuals can perform.

Electronic notices and statements are key features to allow prompt access to information about activity in your account. Email and SMS text notification of specific activity types can be turned on and off at your control.

Cash Management customers may receive, at no additional cost,

a CD-ROM yearly that includes the year's bank statements and all activity on their accounts, to include checks, deposits, and other paper entries. This is a great tool to simplify the collection of information for your accounting or tax preparation professional. These CD-ROMs are password protected to safeguard business and personal information.

## Business Bill Pay, Wires and ACH

Cash Management comes with the flexibility to originate payment and collection transactions in many forms, the most common being transfers between accounts within the bank, and transfers to external accounts through Business Bill Pay, wire transfers, or credit and debit ACH originations.

In many cases, a business' best transaction method is determined by its core accounting software package (Microsoft Money, QuickBooks, Standard Personal Finance, etc.). Business Cash Management has either an interface that works with your company's package or the flexibility of creating generic field delimited extract files.

Small businesses may find it more convenient to input transactions directly into Cash Management and maintain its payments, collections, and history within the product.

## Security, Control, and Operations Needs

When setting up Cash Management, the bank will work with you to set the authorization and access levels for each function, allowing specific functions and tasks to be done by different people. For example, the monthly payroll file may be prepared by the human resources department, but the finance manager may be the one authorized to approve the file for processing.

Segregation of duties is critical for financial control, but flexibility is important. Bank of Eastern Oregon will help map your internal controls within the Cash Management service to help meet your security needs.

Cash Management's internet based access and strong security readily supports remote access by the traveling executive or owner. Businesses may access the service 24/7, anywhere in the world, and can rely on our multifactor authentication security tools to properly validate your identity when the system is accessed from a "strange" computer.

## Unique Cash Management Features

Bank of Eastern Oregon's Business Cash Management service has features you won't find everywhere else:

- Secure online connection to deter fraud.
- Online notices and statements.
- Email notice on selected account activity.
- Instant transfers between accounts.
- Online, real-time Stop Payments.
- Business Bill Pay.
- Account Images History CD-ROM.
- Easy integration with accounting software.
- Domestic wire origination.
- Secure messaging to your Bank of Eastern Oregon banker, including attachments.
- Positive Pay and Account Reconciliation.
- Debit ACH origination for deposit collection and controlled disbursements.
- Remote Deposit Services (*additional set-up required*).



**Bank of  
Eastern Oregon**

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## Cash Management for Your Business



See your local Bank of Eastern Oregon banker to demo this powerful financial management tool. Businesses of every size can use portions of this service to improve their control over payments and funds management.

Business Cash Management is scalable to your business' specific needs, but we've built our most popular features into the standard product. What Bank of Eastern Oregon calls standard is often a premium for a fee item elsewhere!

Advanced services and tools may be added and businesses that use our Business Account Analysis service often offset the cost of cash management through their collected balance based credits.

We are sure you will find Business Cash Management services so helpful in managing your banking that we'll refund your cash management fees if you are unsatisfied with the service after using it for 90 days.

*Products, terms and conditions subject to change.*

## Bank of Eastern Oregon has a business account option just for you

- Do you have a non-profit business?
- Do you want a business account that earns interest?
- Would your small business be just right with an account designed with small volume features?
- Does your high volume business account need the flexibility to pay only for the services you need?
- Do you want to earn interest in a money market account yet still have access to those funds?



## Additional Business Services from Bank of Eastern Oregon

- Business Loans for every purpose.
- Merchant Bank Card Services.
- Business VISA Debit Cards.
- Automated Cash Ordering.
- Free Security Inspection.
- Fraud Awareness Training.
- Online Banking.
- Bill Pay Services.
- Remote Deposit Services.

## 24/7 Telephone Banking

Bank of Eastern Oregon's accessible toll-free automated 24-hour telephone banking option can be used to learn your account balances, make transaction inquiries, transfer funds between accounts, AND MORE!

**1-888-711-1122**