



Business Banking

Treasury Management Solutions Overview

Tools to Effectively Manage Your Cash Flow

Planters Bank understands the need to have your cash flow and information move faster, be cost effective and accurate. With our suite of Treasury Management Solutions, Planters Bank can help you every step of the way to improve your cash flow process.

Receivables

- **ACH Debit** – Initiate an incoming ACH transaction (e.g., dues or rent collection) easily from Business Online Banking with the ACH Module.
- **Cash Vault Services** – Get credit for cash deposits without a trip to the bank by using a smart safe stored at your place of business.
- **Investment Sweep** – Earn higher interest on overnight investments by automatically sweeping excess collected balances.
- **Merchant Services** – Accept debit and credit cards, provide gift cards and obtain check verification and authorization.
- **Remote Deposit** – Scan receivable checks from your place of business to take advantage of later deposit cutoff times for same day credit.

Information Reporting

- **Business Online Banking** – Planters Business Online Banking helps businesses receive, analyze, organize and report on account information for both deposit and loan accounts.
 - *Account Reporting* – Aggregate summary or detailed information on balances, transactions and check images.
 - *Transaction Reporting* – Download reports and transactions to QuickBooks or other accounting solutions.
 - *ACH Reporting* – Retrieve detailed information on ACH Credits and Debits.
 - *Stop Payments* – Electronically request stop payment on a single or range of checks.
- **E-Statements** – Receive statements electronically for any deposit account.
- **Checks on CD** – Receive cleared check and deposit slip images on a single CD-ROM.

Payables

- **ACH Credit** – Initiate outgoing ACH transactions (e.g., payroll, vendor payments or insurance premiums) directly from Business Online Banking with the ACH Module.
- **Business Credit Cards** – Purchasing cards and/or Commercial cards are available, with approval, and may earn a cash rebate paid directly to your company on your business spend.
- **Business Online Bill Pay** – Pay your bills directly from Business Online Banking.
- **Loan Sweep** – Automatically draw on an approved business line of credit to fund checks presented and/or pay down the line of credit with excess deposit balances.
- **Payroll Services** – Outsource payroll, including calculations of withholdings and payment of taxes and filings.
- **Positive Pay** – Protect your business accounts against ACH and/or check fraud by electronically reporting issued checks and approved ACH debits to Planters. Then review presented items prior to final settlement.
- **Wire Transfers** – Send money, same day without leaving the office through our Secure and easy-to-use wire module of Business Online Banking.
- **Zero Balance Accounts** – Setup a zero balance function from your primary Planters Bank deposit account to pay items only when presented or sweep deposits from a secondary account to the primary account for faster, easier access.

If you are interested in any of these solutions, please contact:

Eyvette Sellers
Assistant Vice President
Treasury Management Officer
270.889.2602
eyvette.sellers@plantersbankonline.com

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REV 05-2020