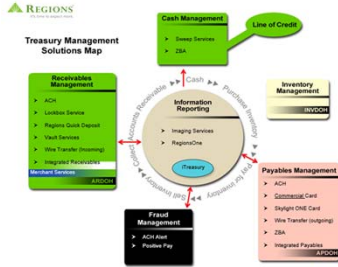


Cash Management & Best Practices



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Treasury Management Solutions Map



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Account Analysis Statement

Kelly Sedgwick, Treasury Management Relationship Manager



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Account Analysis Statement

Account Analysis Statement



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Receivables Management

Cassandra Greer, Treasury Management Relationship Manager



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Receivables Management

Keep Cash Flowing



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Receivables Management

How Do Bookkeepers Feel About Managing Receivables?



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Receivables Management

Remote Deposit Capture for Check Deposits

Remote Deposit Capture is guaranteed to offer convenience and flexibility. This solution enables commercial clients to electronically capture the checks they have received, convert them to check images, and transmit the images to the bank as deposits.

Benefits include:

Streamline Check Deposit Operations - Clients save money - Remote Deposit Capture reduces the need to travel to a bank branch, saving clients both time and money. By having the ability to make remote deposits, clients can spend their valuable time on more productive assignments.

Eliminate Geographical Constraints - Reliability. Remote Deposit Capture can be used from any location with Internet access. Therefore, clients can send deposits from virtually anywhere.

Improve Funds Availability - Freedom. The faster clients can process payments while maintaining accuracy, the sooner funds are available for investing, for loan payments, and other business purposes. At most banks, Remote Deposit Capture also has an extended ledger deposit deadline from 2:00 p.m. CT to 8:00 p.m. CT.



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Receivables Management

How Does Remote Deposit Capture Works?

- No special software is required. Only a scanner driver must be downloaded to the client's PC.
- Using a specifically designed desktop scanner, clients have the capacity to scan and electronically capture images of receivable checks to a PC - allowing clients to process transactions at their place of business instead of having to drive to a bank branch.
- Before scanning the checks, the user must first indicate the deposit total - which is used to balance the deposit amount.
- The user simply drops the checks into the scanner. As checks are scanned, each item is verified - ensuring that it contains a valid readable MICR line, passes a specified image quality standard, and is not a duplicate of a previously scanned check.
- When the entire deposit transaction is completed and balanced, the user will end the deposit and securely transmit the data via the Internet to the bank for processing.



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Receivables Management

Low Volume Scanner volume

High Volume



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Receivables Management



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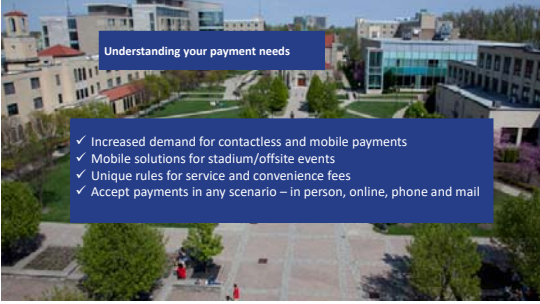
Receivables Management
Charlie Ernst, Account Executive Government,
Institutional and Specialized Industries



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Understanding your payment needs

- ✓ Increased demand for contactless and mobile payments
- ✓ Mobile solutions for stadium/offsite events
- ✓ Unique rules for service and convenience fees
- ✓ Accept payments in any scenario – in person, online, phone and mail



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Smart Solutions for Education

Secure POS integrations:


- ✓ Food service
- ✓ After School Registrations
- ✓ Lab Fees

Wireless terminals for events:

- ✓ Stadium
- ✓ Outdoor venues
- ✓ Fund Raising

Phone center solutions for pay-by-phone transactions:

- ✓ Tuition payments
- ✓ Miscellaneous fees



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Processing for Service/Convenience Fees



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Convenience Fee vs. Service Fee

Convenience Fee

- One transaction
- Processed on one MID
- Cardholder sees one transaction on their statement

Service Fee

- Two transactions
- Processed on two MIDs
- Cardholder sees two transactions on their statement



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What are the Type of Fees?

A **Surcharge** is a fee which is applied to credit cards only.

A **Convenience Fee** is a fee applied to all payment types.

A **Service Fee** is an fee applied to payments for Government and Education. The fee may be different between payment types.

Multiple Programs/Fees –

The merchant cannot assess more than one program/fee type at a time on a payment.



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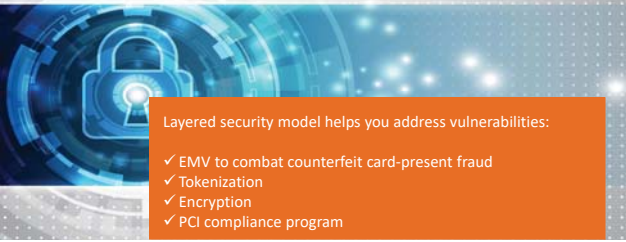
Important Surcharge Restrictions

- State Laws – may prohibit surcharging
- PayPal – does not permit surcharging
- Union Pay – does not permit surcharging





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Keeping sensitive data secure



Layered security model helps you address vulnerabilities:

- ✓ EMV to combat counterfeit card-present fraud
- ✓ Tokenization
- ✓ Encryption
- ✓ PCI compliance program

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How can we help your institution manage payments?

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Payables Management
Kelly Sedgwick, Treasury Management Relationship Manager

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Payables Management

Tracy Carbonie
Major Market Sales Executive | Paycor



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The Problem:

There's no shortage of HCM tech and yet HR still spends 60% of their time on administrative tasks.

The Solution:

Why isn't technology helping HR be more strategic? Because tech alone is not enough. To get beyond the status quo, you need **TECH + EXPERTISE.**



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How to make better decisions about labor costs?



Improve labor management to improve time tracking and control costs, allowing you to track time worked, create schedules, manage requests and stay on top of distribution



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Time Attendance Challenge

- Almost **75% of businesses** in the U.S. are affected by what is known as "time theft."
- Time theft can cost companies up to **7% of their gross annual payroll.**
- **25% of workers** say they exaggerate the hours worked for 76-100% of their shifts.
- Cutting down on a few minutes of "stolen" time for each employee can save you thousands of dollars each year.

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Time Functionality to Consider

Unified System of Record	Employee Self Service	Proactive Alerts & Messaging	Mobile Punching	Employee Self Service
Eliminate costly errors and inaccuracies with one single source of truth across timekeeping and payroll.	Allow employees to manage their time through multiple forms of entry, including mobile, web, kiosk, and clock.	Instantly notify users and administrators of errors or discrepancies to avoid costly compliance issues or incorrect time cards.	Leverage generalization to allow administrators to set location maps to ensure employees are punching in or near desired work locations.	Powerful data encourages administrators to visually see where they can gain time and labor distribution efficiencies and cost savings.


 



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How is HR Seen?

66%
of CFOs say their HR departments have an "average or worse than average" impact on the organization.

<10%
of an HR professional's time is spent aligning with executives.



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Six Pillars of HR Excellence

The graphic consists of six colored squares arranged in a 2x3 grid, each with an icon and a label:

- Top-left (blue): Recruiting icon (magnifying glass over a person).
- Top-middle (orange): Benefits icon (hands holding a heart).
- Top-right (green): Labor costs icon (dollar sign).
- Bottom-left (green): People management icon (three stylized people).
- Bottom-middle (red): Compliance icon (shield with a checkmark).
- Bottom-right (blue): Employee experience icon (hand pointing to a lightbulb).

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For more information visit
Paycor.com/HRCOE

Overview Guide
Benchmark Quizzes
Building an HR Team Guide
Articles/Advice by Pillar

The laptop screen shows a website with the heading "Welcome! TO THE HR CENTER OF EXCELLENCE" and a "download the guide" button.

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A large group of diverse people is arranged in a circle, forming the shape of the number "2".

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Fraud Protection

Kelly Sedgwick, Treasury Management Relationship Manager



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2018 AFP Payments Fraud and Control Survey

- Payments fraud activity at a record high**
78% of Organizations Experienced Attempted and/or Actual Payment Fraud in 2017 (Up 4% from 2016)
- Check fraud still on the rise**
Check fraud remains the leader. Despite periods of decline over the past decade check fraud has increased the last three years.
- Growing concern with Business Email Compromise (BEC)**
No shortage of methods to perpetrate fraud including BEC, ACH and Wire



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What Can You Do?

FRAUD
CHECKS
EPAACH
PROTECT
WIRE
BEC
PAYMENTS
POSITIVEPAY
EMAIL



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Fraud Protection and Risk Mitigation

- Ascertain current fraud protection strategies and risk management policies
- Identify internal control gaps and potential risks to prevent loss
- Integrate fraud prevention strategies into current treasury management processes, and exercise industry practices for online security, paper-based and electronic processes
- Leverage solutions to ensure early risk detection to prevent fraud
- Automate reconciliation processes and online account activity monitoring
- Implement alert and notification services
- Protect accounts with dual control or custody for online payment processes and self-administered transactions such as ACH and Wire transactions
- Replace paper-based processes with more secure electronic processes where possible
- Facilitate employee education regarding financial fraud in all forms



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Fraud Protection and Risk Mitigation



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Fraud Protection and Risk Mitigation



Positive Pay Services

Ensure you are protected against unnecessary loss due to paper-based fraud.

As payments fraud continues to increase, it is essential to have established safeguards to protect from the risk of loss inherent with paper-based fraud. Positive Pay services are among the strongest and most immediate controls available to detect and prevent fraud.

Key Benefits to Regions Positive Pay Services

Better Protection:

- Protects against most types of check counterfeiting, including duplicate or amount-altered checks
- Enables early detection of possible fraud, increasing fraud prevention to minimize exposure and risk of loss

Better Reporting:

- Items can be viewed by daily reporting through online banking.
- At month end, numerous Reconciliation Reports for better accounting, analysis and audit control.
- Ability to make pay/return decisions on questionable items quickly with online review and initiation of returns.

Don't forget about NO CHECK Positive Pay



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Fraud Protection and Risk Mitigation

Electronic Payment Authorization (EPA)

Minimize risk and reduce exposure to ACH fraud through early detection.

EPA provides a low-cost, effective safeguard for preventing unauthorized Automated Clearing House (ACH) debits. It automatically monitors ACH debit activity and notifies you of any unauthorized or potentially fraudulent transactions based on the parameters you elect. Simply select suspect items for return using the online tool provided. There is no charge for returning unauthorized items, and the system will maintain a record of all ACH debit activity and return decisions for ease of future research.

Key Benefits:

- Complete online management to monitor and control all ACH debit transactions
- Helps minimize risk associated with unauthorized ACH transactions reducing exposure to ACH fraud
- Customizable alerts allow you to select the transactions and parameters for alert notifications
- Transaction preauthorization enables the alert function to be bypassed online with no paperwork required
- You have complete control – early detection of suspect transactions enables potentially fraudulent ACH debits to be rejected

If you leverage the ACH Network for payments, Electronic Payment Authorization will provide advanced fraud protection, safeguarding you from potential ACH debit fraud, minimizing overall risk.



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Fraud Protection and Risk Mitigation

Other Ways to Reduce Fraud

- Reduce Checks by Paying with Commercial Card, ACH, or Payroll Card
- Account Reconciliation / Imaging
- Active Account Monitoring
- Are Policies and Procedures Up To Date?
- Be a Healthy Sceptic Trust **But Verify**
- Pick Up The Phone / Don't Hit Reply



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