

Cash Management for Businesses

The Business Banking product is an extensive suite of Web-based cash management services delivered in a secure, low-cost application service provider (ASP) environment. Services include all retail banking features, as well as account transfers, stop payments, balance reporting, ACH origination, wire transfers and positive pay.

First Data Advantages

The Business Banking cash management solution offers an extensive array of Web-based applications for businesses of all sizes, ranging from large corporations to medium and small-sized businesses.

Our cost-effective cash management solution lets you concentrate on your core business, focusing on the needs of business customers who are rapidly adopting the Internet as a means of reducing costs and streamlining their own processes.

The Business Banking solution is a proven product already being used by many businesses who find the services simple to use.

The Right Solution

Business Banking provides businesses with the functionality they need—including all the features of retail accounts and bill payments, plus cash management services:

- ACH Origination (PPD, PPD+, CCD, CCD+, Payroll and Collection Templates, RCK, TEL, WEB)
- ACH batch summary and detail reports
- Search and hold ACH transactions within each batch
- Fixed and Variable Recurring

- ACH Batches
- NACHA Imports
- Prior and Current Day Balance Reporting
- Single and Repetitive Wire Transfers
- International Wire Transfers
- Electronic Federal Tax Payments (EFTPS)
- Positive Pay/Check Reconciliation
- Automated Repurchase Agreements Tracking
- Transaction Risk Control
- Sub-user Administration

First Data Advantages

With the Business Banking solution, you and your customers will realize measurable results.

Attract and Retain Customers

Our cash management solution exceeds the expectations of business customers, ranging from large, sophisticated corporations to small, independently run businesses.

Save Money

We provide the ability to leverage a cost-effective, ASP model with a browser-based solution enabling financial institutions of any size to compete for profitable cash management business.

Respond to Customer Needs

Business Banking provides your commercial customers with a user friendly, convenient solution for accessing account information from the office or on the road.

Compliance Support

Our compliance department will work with your financial institution, or directly with your examiner, to effectively address questions during regulatory examinations.

Product Support

We support and manage the application and your account holders' data within our state-of-the-art national data center where your commercial account holders' sensitive information is safeguarded. Because we host the system, there is no hardware or software to maintain. The single First Data support center provides a single point of contact to answer all of your technical, operational and customer service questions.

Delivering Effective Cash Management Solutions

With the Business Banking solution, you can select variable cash management features, from the simplest to the most sophisticated, to serve each of your business customers. As your business customers' requirements change, we work with you to continue to meet their needs and expectations.

Years of financial services experience have given the knowledgeable First Data support team a unique understanding of your customers' operational needs. This perspective helps us ensure a quick and smooth integration with your existing systems.

The Business Banking Solution Can Give You a Significant Advantage Over Your Competitors

- Product offerings to meet your business customers' needs.
- Privately branded solution to extend your corporate identity.
- Timely and secure account information available to your business customers as core processing systems are updated.
- Controlled access to accounts and the authority to create and approve transactions.

Business Banking Easy-to-Use and Secure

The customer setup process is simple so users can quickly start taking advantage of Business Banking services.

Our business and software development departments conduct an extensive research and evaluation process to help ensure Business Banking services are easy for business customers to learn and use.

Use Business Banking to Improve Security

- Restrict transactional privileges, such as wire or ACH transfers.
- Set limits on the amount of money a business customer is authorized to transfer.
- Require approval on specific transaction types. For example, require the company president's approval on outgoing wire transfers.
- Positive pay/check reconciliation to identify fraudulent items.

Key Features

Business Banking provides financial institutions and their commercial account holders the following functionality:

Retail Services

- Account balances
- Account history
- Check images
- Transfers
- Stop payments

Balance Reporting

- Real-time or batch updates
- Prior and current day reports
- User defined reports
- Report download

Automated Clearing House (ACH)

- Standard entry class codes (PPD, PPD+, CCD, CCD+)
- Federal tax payments
- Payroll and collection templates (PPD, RCK, TEL,WEB)
- NACHA import
- Scheduled recurring batches
- Transaction risk controls
- Summary and detail reports
- History of ACH batches

Wire Transfers

- Single wires
- International wire transfers
- Templates for repetitive wires
- Warehouse future dated wires
- Scheduled recurring wires
- Transaction risk controls
- Balance check option
- History

Positive Pay/Check Reconciliation

- Issued items reconciliation
- Daily exception report
- Pay/No-Pay decisioning

Automated Repurchase Agreements

- One-time setup
- Collateral assignment
- Daily confirmation to customer
- Bank report

Sub-User Administration

- Control access to account and transactions
- Sub-user transaction limits

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact
your First Data Sales Representative
or visit firstdata.com.