Introducing an easier way to manage your business

With our suite of easy-to-use treasury solutions, you can manage your payments and receipts, help protect against transactional fraud and receive robust reporting. All with consistent monthly pricing—and the power of our CashPro® platform.

Cash Management Essentials does it all.
Account Management

Use multiple business checking accounts to segregate business funds. View account statements, account analysis and other treasury statements using CashPro®, or access on the go using CashPro® Mobile.

Benefits

1. Transform routine cash management tasks into strategic advantages
2. Simplify your workflows with customized reports and automated notifications
3. Manage user permissions in real time
CashPro® Assistant

Tap into research, analytics, document management, electronic signature, support and education through a centralized hub designed to enhance your digital experience.

**Benefits**

1. Simplify a cumbersome paper-based process by receiving, electronically signing and uploading files and documents

2. Easily submit and track new account opening and account maintenance requests including managing signers and treasury services

3. View all the information you need to make critical decisions

4. Get on-demand intelligence, information and support resources

5. Find a real person to assist you through live chat and by phone
Conduct business with confidence using CashPro® Mobile. View account information, initiate and approve payments, account transfers, deposit checks, access credit information and manage positive pay decisions — anytime, anywhere.

Benefits

1. Be confident with the same robust security features and layered controls as CashPro®
2. Access the mobile app for quick access to your cash and credit needs when it’s convenient for you
3. Provides a seamless payment experience including built-in Mobile Token
4. Integrated check deposit experience including character recognition for quick deposits
Access your cash flow and manage user permissions in real time with customized reports, automated notifications and simplified workflows — even when you’re away from the office. Transform your daily cash management tasks into a strategic advantage.

**Historical Data**
- View historical transactions for reporting and research.
- Access historical transaction data easily
- Get alerts and notifications for critical cash management activities via email or SMS text
- Gain mobile access to administrative tasks, account balances and pending payment approvals
Access your cash flow and manage user permissions in real time with customized reports, automated notifications and simplified workflows — even when you’re away from the office. Transform your daily cash management tasks into a strategic advantage.

### Benefits

1. Access historical transaction data easily
2. Get alerts and notifications for critical cash management activities via email or SMS text
3. Gain mobile access to administrative tasks, account balances and pending payment approvals

### Table

<table>
<thead>
<tr>
<th>Historical Data</th>
<th>Get notifications of critical cash management activities via email or SMS text</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Alerts</td>
<td></td>
</tr>
<tr>
<td>Current-Day &amp; Prior-Day Reporting</td>
<td></td>
</tr>
<tr>
<td>Easy-to-See Transactions</td>
<td></td>
</tr>
<tr>
<td>Greater Speed &amp; Visibility Into Your Daily Cash Position</td>
<td></td>
</tr>
</tbody>
</table>
Access your cash flow and manage user permissions in real time with customized reports, automated notifications and simplified workflows — even when you’re away from the office. Transform your daily cash management tasks into a strategic advantage.

<table>
<thead>
<tr>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Access historical transaction data easily</td>
</tr>
<tr>
<td>2. Get alerts and notifications for critical cash management activities via email or SMS text</td>
</tr>
<tr>
<td>3. Gain mobile access to administrative tasks, account balances and pending payment approvals</td>
</tr>
</tbody>
</table>

**Historical Data**
Manage liquidity and improve workflow and reconciliation.

**Automatic Alerts**

**Current-Day & Prior-Day Reporting**

**Easy-to-See Transactions**

**Greater Speed & Visibility Into Your Daily Cash Position**
Access your cash flow and manage user permissions in real time with customized reports, automated notifications and simplified workflows — even when you’re away from the office. Transform your daily cash management tasks into a strategic advantage.

<table>
<thead>
<tr>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Access historical transaction data easily</td>
</tr>
<tr>
<td>2. Get alerts and notifications for critical cash management activities via email or SMS text</td>
</tr>
<tr>
<td>3. Gain mobile access to administrative tasks, account balances and pending payment approvals</td>
</tr>
</tbody>
</table>

Search stored prior-day and current-day activity using robust research tools.

**Account Information & Reporting**

Greater Speed & Visibility Into Your Daily Cash Position

Streamline

Control

Protect

Explore CashPro® >
Access your cash flow and manage user permissions in real time with customized reports, automated notifications and simplified workflows — even when you’re away from the office. Transform your daily cash management tasks into a strategic advantage.

### Benefits

1. Access historical transaction data easily
2. Get alerts and notifications for critical cash management activities via email or SMS text
3. Gain mobile access to administrative tasks, account balances and pending payment approvals

### Streamline

- **Account information & reporting**
- **Simplify**
- **Control**
- **Protect**

### Axcess your cash flow and manage user permissions in real time with customized reports, automated notifications and simplified workflows — even when you’re away from the office. Transform your daily cash management tasks into a strategic advantage.

<table>
<thead>
<tr>
<th>Historical Data</th>
<th>Automate data entry into a Microsoft® Excel Spreadsheet — with timely, accurate information.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Alerts</td>
<td></td>
</tr>
<tr>
<td>Current-Day &amp; Prior-Day Reporting</td>
<td></td>
</tr>
<tr>
<td>Easy-to-See Transactions</td>
<td></td>
</tr>
<tr>
<td>Greater Speed &amp; Visibility Into Your Daily Cash Position</td>
<td></td>
</tr>
</tbody>
</table>
Eliminating paper and manual processes makes it more efficient for you to move funds around the world. That’s why we’re helping businesses everywhere implement electronic order-to-pay processes that give you greater control over your payments through a single online channel.

Route, approve and execute U.S. payments electronically through CashPro® BillPay. Store and access information online with this virtually paperless option.

Benefits
1. Manage global payments with greater efficiency
2. Schedule payments at your convenience
3. Help control the risk of fraud
4. Optimize control over working capital
Eliminating paper and manual processes makes it more efficient for you to move funds around the world. That’s why we’re helping businesses everywhere implement electronic order-to-pay processes that give you greater control over your payments through a single online channel.

**Bill Payment**

Make wire, draft or ACH payments in 140+ currencies to 200+ countries and territories without a foreign currency account.

**International Payments**

**Wire**

**Check Payments**

**ACH**

**Benefits**

1. Manage global payments with greater efficiency
2. Schedule payments at your convenience
3. Help control the risk of fraud
4. Optimize control over working capital
Payments

Eliminating paper and manual processes makes it more efficient for you to move funds around the world. That’s why we’re helping businesses everywhere implement electronic order-to-pay processes that give you greater control over your payments through a single online channel.

Initiate and receive wire payments at your convenience online, complete with notifications and reporting.

Benefits

1. Manage global payments with greater efficiency
2. Schedule payments at your convenience
3. Help control the risk of fraud
4. Optimize control over working capital
Payments

Eliminating paper and manual processes makes it more efficient for you to move funds around the world. That’s why we’re helping businesses everywhere implement electronic order-to-pay processes that give you greater control over your payments through a single online channel.

For your convenience, existing paper-based payment options will continue to be accommodated.

Benefits

1. Manage global payments with greater efficiency
2. Schedule payments at your convenience
3. Help control the risk of fraud
4. Optimize control over working capital
Payments

Eliminating paper and manual processes makes it more efficient for you to move funds around the world. That’s why we’re helping businesses everywhere implement electronic order-to-pay processes that give you greater control over your payments through a single online channel.

Initiate ACH debit and credit transactions online with a full range of options that will help you improve cash flow forecasting, increase accuracy and access funds with greater speed and visibility.

Benefits

1. Manage global payments with greater efficiency
2. Schedule payments at your convenience
3. Help control the risk of fraud
4. Optimize control over working capital
Use our innovative online solutions to collect, process, apply and report on your receivables. You can enhance performance, accuracy and cost efficiency, locally and globally. We’ll ease the process of moving from paper to electronic processing — and you can benefit from fewer trips to the bank.

**Benefits**

1. Capture your paper and electronic receivables online
2. Put capital to work faster with quicker access to funds from incoming payments
3. Take advantage of our straight-through reconciliation across borders and currencies

Help expedite check processing and deposit availability — while eliminating employee trips to the bank.
Use our innovative online solutions to collect, process, apply and report on your receivables. You can enhance performance, accuracy and cost efficiency, locally and globally. We’ll ease the process of moving from paper to electronic processing — and you can benefit from fewer trips to the bank.

**Benefits**

1. Capture your paper and electronic receivables online
2. Put capital to work faster with quicker access to funds from incoming payments
3. Take advantage of our straight-through reconciliation across borders and currencies

**CashPro® Remote Deposit**

Take advantage of our extended ATM network around the country, and with our convenient night drops, you can make deposits day or night.
Benefits

1. Capture your paper and electronic receivables online
2. Put capital to work faster with quicker access to funds from incoming payments
3. Take advantage of our straight-through reconciliation across borders and currencies

Use our innovative online solutions to collect, process, apply and report on your receivables. You can enhance performance, accuracy and cost efficiency, locally and globally. We’ll ease the process of moving from paper to electronic processing — and you can benefit from fewer trips to the bank.

Receive ACH debits or credits from vendors and suppliers.
Use our innovative online solutions to collect, process, apply and report on your receivables. You can enhance performance, accuracy and cost efficiency, locally and globally. We'll ease the process of moving from paper to electronic processing — and you can benefit from fewer trips to the bank.

### Benefits

1. **Capture your paper and electronic receivables online**
2. **Put capital to work faster with quicker access to funds from incoming payments**
3. **Take advantage of our straight-through reconciliation across borders and currencies**

### Features

- **CashPro® Remote Deposit**
  - Streamline receipts and capture remittance information. Accelerate cash collections, lower processing costs, reduce errors and quickly convert payments into available funds.
- **Deposits**
- **ACH Received Items**
- **Image Lockbox**

**Explore CashPro® >**
Quick and flexible access to your credit information is critical to managing daily working capital. CashPro® Credit delivers online access to view loan information and initiate loan transactions. This complimentary service reduces time spent contacting a representative, increasing your ability to assess and act on timely borrowing decisions.

Benefits

1. Gain visibility into your loan details, including balances and interest information
2. Receive intuitive monthly invoices with transaction descriptions, dates and amounts
3. Initiate payment and advance loan transactions
4. Make credit-related requests online
Merchant Services

Simplified pricing on card-swiped or chip-read and non-swiped transactions is tailored to your specific business needs. This efficient structure provides competitive pricing and fast funding — with as soon as next-business-day access to funds. Plus, get weekly sales trend reporting at no additional cost.

1. Make it easy to manage card expenses with simplified pricing on card-swiped, chip-read and non-swiped transactions

2. Get weekly insights to help you uncover opportunities and stay focused on your business

Card-Swiped (Chip-Read)

Card-Non-Swiped

Weekly Trend Reporting

Competitive pricing on card-swiped transactions; customized with one simple rate for your company and designed to simplify your business operations.

Benefits

¹After deposit of transactions and only when you direct payment of your settlement funds to a Bank of America business checking account. Valid only on Visa®, Mastercard®, Discover® and American Express® transactions. Exceptions may apply.

²Continuous for period of CME engagement and product life; will be discontinued in the event of product retirement.

©2020 Banc of America Merchant Services, LLC. All rights reserved. All trademarks, service marks and trade names referenced in this material are the property of and licensed by their respective owners. Merchant Services are provided by Bank of America, N.A., and its representative Banc of America Merchant Services, LLC. Banc of America Merchant Services, LLC is not a bank, does not offer bank deposits, and its services are not guaranteed or insured by the FDIC or any other governmental agency.

Explore CashPro® >
Merchant Services

Simplified pricing on card-swiped or chip-read and non-swiped transactions is tailored to your specific business needs. This efficient structure provides competitive pricing and fast funding — with as soon as next-business-day access to funds.¹ Plus, get weekly sales trend reporting at no additional cost.²

<table>
<thead>
<tr>
<th>Card-Swiped (Chip-Read)</th>
<th>Competitive pricing on card-not-present transactions; customized with one simple rate for your company and designed to simplify your business operations.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card-Non-Swiped</td>
<td></td>
</tr>
<tr>
<td>Weekly Trend Reporting</td>
<td></td>
</tr>
</tbody>
</table>

Benefits

1. Make it easy to manage card expenses with simplified pricing on card-swiped, chip-read and non-swiped transactions
2. Get weekly insights to help you uncover opportunities and stay focused on your business

¹After deposit of transactions and only when you direct payment of your settlement funds to a Bank of America business checking account. Valid only on Visa®, Mastercard®, Discover® and American Express® transactions. Exceptions may apply.
²Continuous for period of CME engagement and product life; will be discontinued in the event of product retirement.
Simplified pricing on card-swiped or chip-read and non-swiped transactions is tailored to your specific business needs. This efficient structure provides competitive pricing and fast funding — with as soon as next-business-day access to funds.¹ Plus, get weekly sales trend reporting at no additional cost.²

<table>
<thead>
<tr>
<th>Card-Swiped (Chip-Read)</th>
<th>Weekly digital distribution provides an overview of your outlet-level sales and customer traffic data.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card-Non-Swiped</td>
<td></td>
</tr>
<tr>
<td>Weekly Trend Reporting</td>
<td></td>
</tr>
</tbody>
</table>

**Benefits**

1. Make it easy to manage card expenses with simplified pricing on card-swiped, chip-read and non-swiped transactions

2. Get weekly insights to help you uncover opportunities and stay focused on your business

¹After deposit of transactions and only when you direct payment of your settlement funds to a Bank of America business checking account. Valid only on Visa®, Mastercard®, Discover® and American Express® transactions. Exceptions may apply.

²Continuous for period of CME engagement and product life; will be discontinued in the event of product retirement.
From heightened password protection to in-process alerts, reduce your exposure to fraud and limit your losses with the comprehensive security features available through CashPro®.

**Benefits**

1. Safeguard your accounts with two-factor authentication
2. Block suspicious ACH debits and credits
3. Get automated alerts and notifications

**Fraud Prevention**

- **ACH Positive Pay**
- **Check Positive Pay**
- **Payee Positive Pay**
- **Teller Positive Pay**
- **Online Stop-Payment**

Gain more control of your ACH transactions by accepting or rejecting transactions throughout the day.
From heightened password protection to in-process alerts, reduce your exposure to fraud and limit your losses with the comprehensive security features available through CashPro®.

**Benefits**

1. Safeguard your accounts with two-factor authentication
2. Block suspicious ACH debits and credits
3. Get automated alerts and notifications

View reporting of exceptions online when items do not match your check issue file.
From heightened password protection to in-process alerts, reduce your exposure to fraud and limit your losses with the comprehensive security features available through CashPro®.

### Benefits

1. Safeguard your accounts with two-factor authentication
2. Block suspicious ACH debits and credits
3. Get automated alerts and notifications

- **ACH Positive Pay**: Detect false or altered check payee names and make decisions instantly.
- **Check Positive Pay**
- **Payee Positive Pay**
- **Teller Positive Pay**
- **Online Stop-Payment**
From heightened password protection to in-process alerts, reduce your exposure to fraud and limit your losses with the comprehensive security features available through CashPro®.

**Fraud Prevention**

Enables you to reduce risk by detecting check fraud at the teller window and save losses due to fraud.

**Benefits**

1. Safeguard your accounts with two-factor authentication
2. Block suspicious ACH debits and credits
3. Get automated alerts and notifications

**Fraud Prevention Features**

- **ACH Positive Pay**
- **Check Positive Pay**
- **Payee Positive Pay**
- **Teller Positive Pay**
- **Online Stop-Payment**
From heightened password protection to in-process alerts, reduce your exposure to fraud and limit your losses with the comprehensive security features available through CashPro®.

<table>
<thead>
<tr>
<th>Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Safeguard your accounts with two-factor authentication</td>
<td>3 Get automated alerts and notifications</td>
</tr>
<tr>
<td>2 Block suspicious ACH debits and credits</td>
<td></td>
</tr>
</tbody>
</table>

Manage your stop-payment activities, improve security and reduce liability.