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.

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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
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.
CashPro® Mobile

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.

**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

**Historical Data**
- View historical transactions for reporting and research.

**Current-Day & Prior-Day Reporting**
- Easy-to-See Transactions
- Greater Speed & Visibility Into Your Daily Cash Position
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Get notifications of critical cash management activities via email or SMS text.
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**ACCOUNT INFORMATION & REPORTING**

**Historical Data**

Manage liquidity and improve workflow and reconciliation.

**Automatic Alerts**

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

**Easy-to-See Transactions**

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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.

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**Account Information & Reporting**

- **Historical Data**
- **Automatic Alerts**
- **Current-Day & Prior-Day Reporting**
- **Easy-to-See Transactions**
- **Greater Speed & Visibility Into Your Daily Cash Position**

Automate data entry into a Microsoft® Excel Spreadsheet—with timely, accurate information.
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
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1. Manage global payments with greater efficiency
2. Schedule payments at your convenience
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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.

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

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
Receivables

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.
Receivables

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.

Deposits

ACH Received Items

Image Lockbox
Receivables

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

Receive ACH debits or credits from vendors and suppliers.

- CashPro® Remote Deposit
- Deposits
- ACH Received Items
- Image Lockbox
Receivables

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.

Streamline receipts and capture remittance information. Accelerate cash collections, lower processing costs, reduce errors and quickly convert payments into available funds.

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
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.¹ Plus, get weekly sales trend reporting at no additional cost.²

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**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

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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.

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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

**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**
Gain more control of your ACH transactions by accepting or rejecting transactions throughout the day.

**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®.

**Benefits**

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

**Fraud Prevention**

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®.

- **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**

**Benefits**

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

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**Benefits**

1. Safeguard your accounts with two-factor authentication
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3. Get automated alerts and notifications

**FRAUD PREVENTION**

**ACH Positive Pay**
Manage your stop-payment activities, improve security and reduce liability.

**Check Positive Pay**

**Payee Positive Pay**

**Teller Positive Pay**

**Online Stop-Payment**