

HOME

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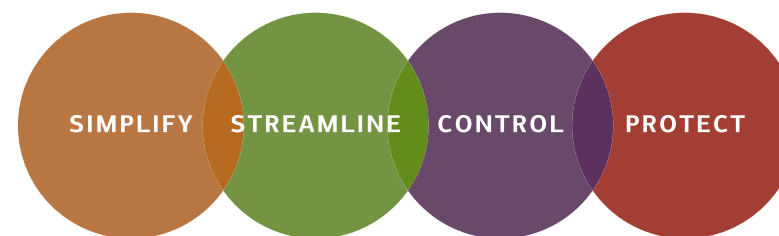
STREAMLINE

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# 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® Online platform.



Cash Management Essentials does it all.

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ACCOUNT MANAGEMENT

CASHPRO® ASSISTANT

CASHPRO® MOBILE

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# Account Management



Use multiple business checking accounts to segregate business funds. View account statements, account analysis and other treasury statements using CashPro® Online, 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

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ACCOUNT MANAGEMENT

CASHPRO® ASSISTANT

CASHPRO® MOBILE

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# CashPro® Assistant



Tap into research, analytics, notifications, information, education and support through a centralized hub designed to enhance your digital experience.

## Benefits

- 1 View all the information you need to make critical decisions
- 2 Get on-demand intelligence, information and support resources
- 3 Find a real person to assist you through live chat and by phone

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# CashPro® Mobile



Run your business virtually anywhere and anytime with CashPro® Mobile. Get user status, view balance information, initiate template payments and transfer funds from your accounts, deposit checks, and manage positive pay decisions—all while away from your desk.

## Benefits

- 1 Manage your cash when it's convenient for you
- 2 Access our mobile app or URL for quick access to funds and accounts
- 3 Be confident with the same robust security features and layered controls as CashPro® Online

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ACCOUNT INFORMATION  
& REPORTING

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# Account Information & Reporting



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

View historical transactions for reporting and research.

## 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

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& REPORTING

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# Account Information & Reporting



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

Get notifications of critical cash management activities via email or SMS text.

## 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

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# Account Information & Reporting



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

Manage liquidity and improve workflow and reconciliation.

## 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

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# Account Information & Reporting



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

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

## 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

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# Account Information & Reporting



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
- 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.

## 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

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PAYMENTS

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# 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.

Bill Payment

International Payments

Wire

Check Payments

ACH

Route, approve and execute 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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# Payments



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Bill Payment

International Payments

Wire

Check Payments

ACH

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

## 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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# 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.

Bill Payment

International Payments

Wire

Check Payments

ACH

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

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# 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.

Bill Payment

International Payments

Wire

Check Payments

ACH

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

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# 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.

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

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# 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.

CashPro® Remote Deposit

Deposits

ACH Received Items

Image Lockbox

Help expedite check processing and deposit availability — while eliminating employee 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

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# 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.

CashPro® Remote Deposit

Deposits

ACH Received Items

Image Lockbox

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

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# 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.

CashPro® Remote Deposit

Deposits

ACH Received Items

Image Lockbox

Receive ACH debits or credits from vendors and suppliers.

## 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

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# 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.

CashPro® Remote Deposit

Deposits

ACH Received Items

Image Lockbox

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

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# CashPro® Credit



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

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# 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.<sup>1</sup> Plus, get weekly sales trend reporting at no additional cost.<sup>2</sup>

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

- 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



<sup>1</sup>After 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.

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

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# 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.<sup>1</sup> Plus, get weekly sales trend reporting at no additional cost.<sup>2</sup>

Card-Swiped (Chip-Read)

Card-Non-Swiped

Weekly Trend Reporting

Competitive pricing on card-not-present transactions; customized with one simple rate for your company and designed to simplify your business operations.

## 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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# 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.<sup>1</sup> Plus, get weekly sales trend reporting at no additional cost.<sup>2</sup>

Card-Swiped (Chip-Read)

Card-Non-Swiped

Weekly Trend Reporting

Weekly digital distribution provides an overview of your outlet-level sales and customer traffic data.

## 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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FRAUD PREVENTION

# Fraud Prevention



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® Online.

ACH Positive Pay

Check Positive Pay

Payee Positive Pay

Online Stop-Payment

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

## Benefits

- 1 Safeguard your accounts with two-factor authentication
- 2 Block suspicious ACH debits and credits

- 3 Get automated alerts and notifications

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FRAUD PREVENTION

# Fraud Prevention



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® Online.

ACH Positive Pay

Check Positive Pay

Payee Positive Pay

Online Stop-Payment

View reporting of exceptions online when items do not match your check issue file.

## Benefits

- 1 Safeguard your accounts with two-factor authentication
- 2 Block suspicious ACH debits and credits

- 3 Get automated alerts and notifications

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FRAUD PREVENTION

# Fraud Prevention



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® Online.

ACH Positive Pay

Check Positive Pay

Payee Positive Pay

Online Stop-Payment

Detect false or altered check payee names and make decisions instantly.

## Benefits

- 1 Safeguard your accounts with two-factor authentication
- 2 Block suspicious ACH debits and credits

- 3 Get automated alerts and notifications

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FRAUD PREVENTION

# Fraud Prevention



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® Online.

ACH Positive Pay

Check Positive Pay

Payee Positive Pay

Online Stop-Payment

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

## Benefits

- 1 Safeguard your accounts with two-factor authentication
- 2 Block suspicious ACH debits and credits

- 3 Get automated alerts and notifications

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