



# Treasury Management

You put your customers first, and so do we. At **Heritage Bank and Trust**, we strive to bring you *innovative solutions* and *tailored customer service* so you can manage and protect your cash with ease.

## Fraud Prevention Services

### ✓ Check Positive Pay

Review paper checks to prevent check counterfeits and alterations, reducing fraud liability while giving you research capabilities and faster reconciliation. Pay/return decisions can be made through Business Online Banking.

### ✓ ACH Positive Pay

Manage and review incoming ACH debits prior to their posting, giving users tools they need to reject unauthorized debits before they become a problem. Create block lists to automatically return any unwanted ACH debits and protect your account from fraud.

## Account Management Solutions - Payable

### ✓ Accounts Payable

- **Business Credit Cards**

With EMV Smart Chip technology, earn more from your credit card with added security and mobile purchasing capability for more convenience.

- **Business Debit Cards**

Our EMV Mastercard Debit cards allow you easy access to your funds worldwide while protecting you from fraud.

- **ACH Origination (Disperse Funds)**

Send single or multiple payments with low cost and no hassle. Provide direct deposit of payroll and send payments to outside businesses to pay your bills on the date you choose - all without any paper checks and with access to your information anytime you need it.

- **Wire Transfers**

Originate payments through wire transfers to increase efficiency for your business. You can originate domestic wire transfers via our Online Banking platform.

- **Business Bill Pay**

Easy to pay one-time or recurring business bills online, allows for tracking of spending and invoices in real-time

## Account Management Solutions - Receivable

### ✓ Accounts Receivable

- **ACH Origination (Collect Funds)**

Allow your customers to pay you via ACH expediting your Accounts Receivable cycle. Also, by utilizing ACH for collections, you can eliminate the need to process checks in-office. You can access your ACH credit transactions via our Online Banking platform.

- **Remote Deposit**

Save time, money and gas with fewer trips to the bank to deposit checks. Minimize fraud and deposit checks faster.

- **Merchant Card Services**

Increase your sales revenue by giving your customers more options with their payments. Accept all major credit and debit cards, mobile wallet payments and more.

### ✓ Credit Sweep

Keep excess deposit dollars working for you by setting up an automatic link between your Heritage Business Checking account and an approved HB&T loan and/or Line of Credit.

### ✓ Zero Balance Sweep

Maintain full-functioning business checking accounts for each of your locations while linking to a primary centralized account to allow for easy record keeping.

### ✓ Investment Sweep

Automatically earn maximum interest by linking your HB&T Business Checking account and an investment option.

## Meet the Team



Visit [heritagebt.co/tm](http://heritagebt.co/tm) to learn more

[HeritageBankandTrust.com](http://HeritageBankandTrust.com)



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