

# BUSINESS SOLUTIONS



  
BankFIRST  
Enjoy the difference.

*Are you looking for a better way to manage your company's cash flow?* Regardless of your size, industry, or geographic location, BankFIRST offers a complete line of cash management services. Our goal is to consistently provide you with expanded capabilities and innovative financial solutions.

## Internet Cash Management

Internet Cash Management offers access to your BankFIRST financial information any time of the day or night. From your Internet connection and browser, you can access a secure site with your user ID and password that will give you a variety of Cash Management options such as:

- Transfer funds between your BankFIRST accounts
- Pay Loans
- ACH Origination
- Online Statements
- Initiate Wire Transfers Electronically
- Issue Stop Payments
- Reconcile your accounts and download data to your accounting system (Quicken®, QuickBooks®, or Microsoft® Money)
- Direct Connect
- E-Statements

## Business Online Bill Payment

Using our integrated, easy-to-use electronic service you can create and send invoices, receive customer payments, pay your vendors, and check the status of your receivables as often as you like from any location. Keeping track of all your business finances is easy with the *Small Business Payment Center*—a single view that shows cash in and cash out.

- Reduce time spent on manual bookkeeping with the multiple bill payment feature
- Receive payments faster
- Immediately see your cash position
- Be more organized with bill payments, customer receivables and invoices; easily accessible anytime, anywhere

With BankFIRST's Business Online Bill Payment, your business transactions are always safe and secure. Visit [www.bankfirst.com](http://www.bankfirst.com) to view an informative product demo.

## Internet Wire Transfers

BankFIRST's Wire Transfer Service is a safe and convenient way to save time and manage your money with ease:

- Enjoy greater flexibility by sending both domestic and international wire transfers online
- Choose U.S. Dollars or foreign currency exchange for international wires
- Gain control and manage cash flow with same day delivery of funds
- Multi-layered security requiring secondary authorization
- Initiate recurring or one-time only wires
- Create and save templates for frequently used information

## Direct Connect

BankFIRST now offers Direct Connect, an online, real time connection between Internet Cash Management and your account information in QuickBooks® or Quicken®. It's the easiest, most complete way to organize your small business accounting:

- No manual data entry
- Automatically reconcile your accounts
- No duplicate transfers between accounts

Direct Connect is a two-way communication link with BankFIRST, allowing you to complete transfers quickly and easily, with simultaneous, recorded transaction detail in your QuickBooks® or Quicken® account registers. You can download all of your checking transactions right into QuickBooks® or Quicken®, including complete transaction and balance information to make organization and account reconciliation easy.



## Positive Pay

Positive Pay is the most effective fraud-fighting tool available today. Our automated check-matching service guarantees the highest level of checks and balances to virtually eliminate your exposure to check fraud.

How Positive Pay works:

- You send BankFIRST a Positive Pay file that lists all checks written against your account(s) including check issue date, amount, check number, account number, and payee name
- As checks are presented for payment, BankFIRST compares each check against the Positive Pay file
- Any discrepancies are brought to your attention to make a payment decision

**“Positive Pay is the best product in 25 years to deal with the problem of forged, altered and counterfeit checks.”**

— FRANK W. ABAGNALE

*(Mr. Abagnale’s legendary life story is told in the hit movie “Catch Me if You Can”)*

## Remote Deposit Capture Service

Simplify your routine, reduce expenses, and streamline operations with BankFIRST’s innovative Bank in a Box Remote Deposit Capture Service. Deposit checks right from the convenience of your desktop. Simply log on to the secure website, enter deposit information and scan checks using a high-speed scanner provided by BankFIRST. Images and check information are captured and then electronically delivered to the bank – it’s that easy.

- Convenience – no more daily trips to the branch
- Deposit to multiple BankFIRST accounts right from your desktop 24 hours a day – no deposit tickets required
- Consolidate cash balances from multiple geographic locations
- Archive your check images for two years
- Help Desk available from 8:00 a.m. – 12:00 a.m. EST



Enjoy the difference.

## Merchant Services

Make it easier and more convenient for your customers to pay for their purchases while you grow your business. With BankFIRST Merchant Services you can benefit from:

- Electronic deposits directly to your checking account within 2 business days of a card transaction
- Competitive products and pricing – a Business Solutions Specialist will analyze your business to recommend appropriate solutions
- 24 – hour Merchant Service Help Desk
- Web access to all activity through *Resource Online*
- Free Supplies – complimentary printer paper and ink ribbons
- Free Equipment Replacement Program \*

*\*Ask a Business Solutions Specialist for further details*

## Overnight Repurchase Agreement

CASHPLUS REPO is designed to give our largest business depositors an alternative way of earning interest by investing in overnight repurchase agreements. This type of product is often referred to as an “Investment Sweep” or a “REPO Account”. The interest rate earned is based on a percentage of the Federal Funds Rate.

## Electronic Federal Tax Payment System®

**Easy • Convenient • Accurate • Free**

EFTPS® is the Electronic Federal Tax Payment System developed by the U.S. Department of the Treasury’s Internal Revenue Service (IRS) and Financial Management Service (FMS) which enables Federal tax payments to be made online or over the phone anytime, anywhere, and at your convenience.

### Benefits of using EFTPS®:

EFTPS® offers you many benefits over the traditional paper system:

- It’s fast – make a tax payment in minutes
- It’s accurate – check and review your information before it is sent using verification steps along the way
- It’s convenient – EFTPS® is available to you by phone or the Internet 24 hours a day, 7 days a week
- It’s secure – EFTPS® offers the highest levels of security on the Internet

## Payroll Services

PAYCHEX® is a quick, secure and easy payroll solution, which allows you to submit your payroll data by phone, fax, PC, or online. PAYCHEX® then processes your payroll checks and reports, sends them to you, or makes them available online. PAYCHEX® Direct Deposit Service automatically deposits your employees' pay directly into their bank accounts (with their permission). It's safe, cost-effective, and convenient.

If you have questions about your payroll services, your highly-trained Payroll Specialist is just a phone call away.

## Comparative and Consultative Analysis

Our Business Solutions services include:

- A detailed comparative analysis of services and fees based on your current bank's statement, highlighting how we can save you in monthly fees
- Personalized consultations to determine how BankFIRST can enhance your banking relationship with appropriate cash management services that maximize time, productivity and earnings potential

BankFIRST's Business Solutions Department is staffed with highly trained Specialists who deliver a comprehensive array of state-of-the-art commercial deposit related services to small businesses, non-profits, faith-based entities, law firms, property management companies and municipalities.

BankFIRST offers the products, services, and consultative advice needed to make the cash management process as simple and efficient as possible for your business. Our Business Solutions Specialists will work with you to streamline and simplify your cash-flow cycle, reduce administration expense and effort, and maximize cash balances and investment earnings.

## Bank at Work

BankFIRST's Bank at Work program offers our Business clients a complete package of high value banking services for their employees.

### *Executive Management Benefits*

- Interest bearing checking account
- Unlimited check writing
- No minimum balance required
- Free designer checks
- Free high limit BankFIRST Platinum Check Card
- No charge for non-BankFIRST ATM transactions
- Free savings account with no-charge automatic transfer capability
- Free Internet Banking
- Free Online Bill Payment
- Discounted Personal Loans
- Discounts on Safe Deposit Boxes, Credit Cards, and other products

### *Employee Benefits*

- Totally Free Checking account
- Free unlimited check writing
- No minimum balance required
- Free first order of BankFIRST logo checks
- Free BankFIRST Check Card
- No charge for non-BankFIRST ATM transactions
- Free savings account with no-charge automatic transfer capability
- Free Internet Banking
- Discounted Personal Loans
- Discounts on Safe Deposit Boxes, Credit Cards, and other products





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