



TEXAS BANK AND TRUST

Treasury Management Solutions



THE TBT DIFFERENCE

Established in 1958, Texas Bank and Trust today stands as one of the state's strongest independent financial institutions, offering a brand of banking that is as difficult to duplicate as it is easy to recognize.



To unite our bank's time-honored traditions with our progressive vision for the future, the bold symbol of our bank showcases both unity and integrity, reflecting also our pride in being a Texas-owned financial institution. The arrows represent our three primary commitments - to individuals, to business and industry, and to the communities we serve.

By placing an emphasis on corporate responsibility and personalized relationships, we want to be more than just your bank – we want to be your partner in achieving all of your personal and business financial goals.

Texas Bank and Trust offers a comprehensive array of personal banking, business banking, and trust services to complement our innovative treasury management solutions.

Our TBT Treasury Management Solutions team provides dedicated, one-on-one support locally. TBT support of all treasury management services is available via online, mobile, and in-person assistance. ■



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TREASURY MANAGEMENT SERVICES

Texas Bank and Trust Treasury Management Services are designed to expedite the day-to-day financial management activities of your company or organization, allowing you more time to manage your business.

ACH Origination*

Streamline your payments and receivables through the Automated Clearing House (ACH) network. Our ACH Origination solution:

- Allows you access to a paperless payment system for direct deposits (i.e. electronic transmission of payroll files) and automatic payments to vendors, suppliers, and other businesses
- Enables you to move your billing and collection of routine payments out of a paper environment
- Eliminates check preparation, storage, and retrieval costs

Wire Transfers*

Wire Transfers can help promote efficiency and better time management of movement of your business funds.

Our Wire Transfer Services:

- Enables you to electronically transfer funds faster through a safe and secure system
- Provides same-day funds availability
- Allows for Repetitive and Free Form wires to be initiated online by any authorized user

Cash Concentration*

Improve the efficiency of treasury management for your business by transferring funds from multiple accounts into a central account. With our Cash Concentration solution, you are able to:

- Prevent funds in multiple bank accounts from sitting idle, not earning sufficient interest; electronically pull from those accounts into a single interest-bearing master account
- Manage your money from other locations with greater ease and efficiency

Positive Pay

Protect your business accounts from check fraud with our Positive Pay automated check-matching process.

Through Positive Pay:

- Your issued check file(s) are matched to a daily PAID items list

**This service is subject to credit approval.*

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Positive Pay continued . . .

- Exception items are identified and captured on a report that is referred back to you for "Pay/No Pay" instructions
- You are able to more readily identify potential fraudulent and/or other exception items prior to payment

Digital Banking

Our digital banking solutions for business allows you 24-hour access to your account information, enabling you to safely and securely manage your financial resources electronically. Our digital banking services include:

- Monitoring of account activity
- Transfer of funds between TBT accounts
- Commercial bill pay
- Management of user access privileges
- Wire transfers to vendors and suppliers
- Loan payment capabilities
- Viewing of account history/check images
- Placing of check stop payments
- Access to ACH origination
- Unified Experience on Mobile App

REMOTE DEPOSIT CAPTURE

Scan checks remotely and transmit the check images to our bank for posting and clearing. With Remote Deposit Capture (RDC), you can manage your business funds for deposit from the convenience of your office.

Remote Deposit Capture (RDC)* allows you to scan checks from your place of business, and transmit those images directly to the bank for posting and clearing.

It's like having a teller window at your desk!



**This service is subject to credit approval.*



Our Remote Deposit Capture Solution:

- Deposits initiated through the system before **9:00 PM Central Time** on a business day are posted to your account the same day
- Deposits completed after **9:00 PM Central Time** or on a non-business day will be posted on the next business day
- RDC can be used for small volume or large volume check deposits
- Allows you to scan all types of checks, money orders, and cashiers checks
- Ideal for Small Business and Commercial checking accounts
- Eliminates the need to make copies of your checks
- Great for reporting and archiving deposit information
- Reduces transportation costs



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MERCHANT CARD SERVICES

Consumers today are using credit cards more than ever to make purchases. The ability to accept credit cards can play an important role in increasing your sales revenue. Texas Bank and Trust offers merchant services that can be tailored to meet your company's specific needs. Industries served include retail, restaurant, mail order/telephone order (MOTO), Internet and e-commerce, business to business, and municipalities.

Our Merchant Services* Can Equip You To:

- Accept all major credit card types - Visa, MasterCard, Discover, and American Express
- Accept signature debit cards, pin-based debit cards, gift cards, or checks
- Manage multiple merchants
- Process transactions through wireless, dial-up, or IP connection
- Process card payments through mobile smart devices
- Generate customer receipts with only the last four digits of the card number
- Access reports 24/7 via our comprehensive, web-based reporting system
- Add features as your needs change such as real-time reporting, batch processing, multi-location networking, recurring payments, integrated shopping cart, ACH service, and managed services

**This service is subject to credit approval.*

Our Service Guarantee:

- Competitive rates, NO hidden fees
- Multiple authorization networks and transaction Processing Methods
- Experienced and dedicated local sales and support staff
- 24/7 services including comprehensive online reporting and the merchant help desk
- 24-hour merchant settlement
- Easy application process
- State-of-the-art equipment at reasonable prices



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BUSINESS CARD SERVICES

Texas Bank and Trust's line of Visa® business credit and debit cards provides you and your employees the convenience to access funds from anywhere in the world. With added benefits and security features, Visa business cards give you the convenience and security to make purchases, pay bills, get cash, or administer payroll for your business.



VISA business credit cards*

Simplify your company's everyday spending with the NO ANNUAL FEE Visa business credit card from Texas Bank and Trust. Accepted worldwide, our Visa business card gives you enhanced fraud protection with embedded chip technology.**

Enjoy these other card benefits when you use your Visa card to manage funds for your business:

- Grace period on purchases
- Earn at least one bonus point for every \$1.00 in purchases
- Track bonus points on your monthly credit card statement
- Redeem bonus points for merchandise, travel rewards, or gift cards
- Set spending limits for your managers
- Access your statement and pay your bills online

** Subject to credit approval.*

*** When you use your card at a chip-enabled terminal, the embedded chip creates a unique transaction code that cannot be used again, preventing typical card duplication and reducing card-present fraud.*

VISA PayCard

The PayCard is an alternative to issuing traditional payroll checks with the convenience, acceptance, and security of a PIN-based debit card. These reloadable cards can reduce the administrative time and expense associated with check printing, processing, and distribution for the employer, and the expense of check-cashing services for the employee.

VISA checkcard

Accepted worldwide, our Visa business **checkcard** offers a quick and secure alternative to writing checks. This business debit card features a higher daily point-of-sale limit of \$3,000, as well as the additional benefits listed below:

- Purchase security and extended protection
- Auto rental collision damage waiver
- Travel and emergency assistance services
- Emergency cash disbursement and card replacement
- Lost and stolen card reporting
- Cardholder inquiry service
- Zero fraud liability

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ONLINE SOLUTIONS FOR TEXAS BANK AND TRUST VISA CARDS

EZ Card Info

www.ezcardinfo.com

Available for any Texas Bank and Trust credit card, EZ Card Info gives you the ability to:

- View account balances and transactions
- Obtain historical statement information
- Make one-time or recurring payments
- Download transactions to financial software
- Single sign-on to ScoreCard Rewards
- Add a credit card to the Texas Bank and Trust mobile app

ScoreCard Rewards

www.scorecardrewards.com

All Texas Bank and Trust credit cards earn at least one point for every dollar spent, allowing you to redeem points for:

- Merchandise
- Travel
- Daily win auctions
- Stocks
- Gift cards



www.visapurchasealerts.com

Protect your account from fraudulent activity by getting real-time text or e-mail notifications whenever you pay with your Texas Bank and Trust Visa **checkcard** or credit card.



www.visacheckout.com

Enjoy everything you love about your Texas Bank and Trust Visa **checkcard** or credit card and shop online simply, quickly, and safely. Speed through online payment without re-entering your card number and shipping details on websites where Visa Checkout is accepted – from your computer, tablet, or smartphone.

EZ Business

www.ezbusinesscardmanagement.com

Available for all Texas Bank and Trust business credit card accounts, EZ Business gives you the ability to:

- View a company's organizational structure
- Search, view, and download transaction detail for commercial credit cards
- Reset or mirror a cardholder's access for EZ Card Info
- Setup payment accounts and online payments
- Manage online service requests
- Adjust credit lines
- Access to expense management

Central Billing

Central billing allows for a business to consolidate all company credit card billing to a central account; allowing for one itemized statement and one payment each month.

Our complete line of Business Banking Services are designed to meet your company's unique needs. With security as our number one priority, our electronic banking services are designed with protection in mind, to assist you in safeguarding your business information while online.



Trusteer
an IBM Company

Commercial Deposit Accounts

Our commercial checking accounts are tailored to fit any business banking need while helping you maintain efficient and accurate records. Our complete line of business deposit accounts include:

- Commercial Super NOW Advantage
- Commercial Money Market Account
- Non-Profit Checking Account
- TBT MyFree Business Checking
- TBT Business Interest Checking
- TBT Commercial Checking

Fees for commercial banking services can be offset by an earnings credit.

CD-ROM Statements/eSTATEMENTS

Improve your business accounting with convenient alternatives to paper statements. CD-ROM Statements and eSTATEMENTS are available with your TBT business accounts.

These electronic statements:

- Provide you with accessible and printable images
- Eliminate the need to file paper checks
- Free up valuable office storage space
- Allow you to view your entire statement and images at your convenience*
- Allow you to archive an electronic copy of your statements on your PC for research and accounting
- Provides you sorting and searching capabilities*
- Electronic statements available for viewing online for 15 months**

**Service available with CD-ROM only*

***Service available with eSTATEMENTS*

Trusteer Rapport

Protect your company's financial data online with secure browser software equipped with advanced encryption technology.

Trusteer Rapport services:

- Verifies that you are connected to the bank's secure website and creates a secure line of communication
- Stops phishing attacks from attempting to steal your online credentials and data
- Runs automatic updates in the background to stay ahead of the latest threats

Zero Balance Accounting

Manage your multiple business line accounts by consolidating your company's cash into one primary deposit account. Our Zero Balance Account solution automatically transfers funds to and from an account as checks are deposited or presented for payment, and places those funds in an account that maintains a zero balance at the end of each day.

Electronic Data Interchange

Track your business ACH transactions with detailed information extracted from an ACH transaction with an addenda record provided in an easy-to-read PDF format. You may also log on to the Federal Reserve site to view the addenda information following an email notification that the information is available.

Texas Bank and Trust's Lockbox Service is a powerful, browser-based Treasury Management solution for automating paper and electronic payments processing. This service is ideal for managing any volume of transactions, and scales up or down to handle seasonal demands.

Advanced Browser-Based Remittance Processing

- Browser-based design provides flexible deployment options
- Supports "anytime, anywhere" access to important payment information
- Best in class delivery and security infrastructure
- Online processing options put you in control over exception handling resulting in improved A/R management
- Single or multi-site operation - users can work together from multiple locations
- One solution to process both retail and wholesale payments

Advanced Features for Efficient Operations

UNIVERSAL CAPTURE

Scans everything that comes in the envelope including checks, coupons, full-page invoices, and correspondence

- Extracts data from MICR and OCR lines

TRANSACTION PROCESS

Fully integrated payment processing solution

- Process all transaction types
- Integrated receivables reporting
- Retains customer data and prior transactions to automate processing without a payment coupon
- Long-term archive
- Generate reports, data files, image files

ONLINE TRANSACTION REPORTING

Gives customers secure online access to transaction information

- Online decisions for payment exceptions
- Archives and indexes check and document images and transaction images, and data
- Automated end-of-day transaction reporting
- Customers can import validation files and place stops, holds, and warnings on individual transactions

Here to Help

If you have any questions, or need additional assistance with Lockbox Services, we are here to help. Please contact Treasury Management Support at 903-252-3122, toll-free at 1-833-684-0779, or treasurymanagement@texasbankandtrust.com.