

POSITIVE PAY

Ensure secure payments by identifying unauthorized, fraudulent and counterfeit checks before clearing your account.

SWEEP ACCOUNTS

Set up your excess funds to automatically draft into an interest-bearing account, helping you earn on your existing funds.

ZERO BALANCE ACCOUNT

A Zero Balance Account is a checking account that is automatically maintained at a zero balance or at a target balance that you choose. The Zero Balance account allows companies to maintain multiple accounts for various locations, divisions or functions of the company. Funds are then automatically transferred to a Control Account at the end of each business day.

- Eliminates manual internal transfers often conducted on a daily basis
- Reduces costly NSF fees due to transfer errors
- Provides a way to maximize use of cash or idle balances
- Excellent for customers with multiple locations and/or bank accounts



The people you know.

CONTACT US

1-800-580-6536

treasurymanagement@texasregionalbank.com

OTHER PRODUCTS & SERVICES



BUSINESS CHECKING

MORTGAGE¹

MERCHANT SERVICES

CONNECT BANKING
WORKPLACE SOLUTIONS

COMMUNITY BANKING
NON-PROFIT & CIVIC ORGANIZATIONS SOLUTIONS

HEALTHCARE ACCOUNTS
FOR HEALTHCARE PROFESSIONALS

TRUST & WEALTH MANAGEMENT²

1. Texas Regional Bank Mortgage, NMLS Number 804865. All loans subject to approval, including credit approval. Some restrictions may apply. Texas Regional Bank Mortgage may change the products, services, and any other information described in this booklet at any time. Texas Regional Bank Mortgage does business as TRBMortgage in the state of Texas. 2. Investment and insurance products and services are: Not a Deposit . Not FDIC Insured . May Lose Value . Not Bank Guaranteed . Not Insured by any Federal Government Agency. Texas Regional Bank and its representatives do not provide tax or legal advice. Each individual's tax and financial situation is unique. Individuals should consult their tax and/or legal advisor for advice and information concerning their particular situation.

EQUAL HOUSING LENDER | MEMBER FDIC

texasregionalbank.com

REV. 7/18

TREASURY MANAGEMENT SOLUTIONS

Complete banking services to maximize your working capital.

TREASURY MANAGEMENT

Treasury Management (TM) provides tools to maximize your working capital by improving cash flow, enhancing operational efficiencies, and providing quicker access to account and payment information.

BUSINESS ONLINE & MOBILITY BANKING

Our online cash management system provides 24/7 access to account information, including real-time balances and detailed transaction history. Our platform enables you to initiate transactions such as ACH and wire transfers, stop payments, internal transfers, and check deposits via remote deposit.



- Single login to manage your TRB accounts
- Single login for ACH, Wire and Remote Deposit functions
- Dual control on money transfers
- Real-time and future dated internal transfers
- Previous and current day reporting in real-time
- Stop payments at a discounted fee
- Access to electronic bank statements
- Downloadable Quicken, Quickbooks, Microsoft Money & CSV files
- Internal account transfers

A powerful tool for connecting you to your accounts. No matter where you are you can check balances, review transfers and payments, approve transactions, deposit checks and even approve flagged items from your Positive Pay exceptions.

Protecting your business against fraud is at its heart. It helps...

- Control large transfers of money
- Identify suspicious activity
- Stop fraudulent transactions before they happen with approvals and alerts



TEXAS REGIONAL BANK
The people you know.™

RECEIVABLES

ACH ORIGINATION¹

The Automated Clearing House (ACH) provides a vehicle to transfer funds to and from bank accounts at other financial institutions.



- Automates the collection process
- Flexible processing methods & file formats, including: NACHA, batch templates, and/or standard data files; i.e. CSV or excel files
- ACH debit examples: gym membership dues, rental payments
- Reduces the administrative cost of collecting paper payments

LOCK BOX SERVICES

Texas Regional Bank Lockbox Service efficiently handles mailed checks so your back office doesn't have to. Accelerate check collection, funds availability and delivery of remittance information by outsourcing the processing of mailed payments to Texas Regional Bank.

MERCHANT SERVICES

Accept Visa, Mastercard, American Express or Discover using TRB Merchant Services. TransFirst is one of the nation's leading providers of merchant services. The partnership between Texas Regional Bank and TransFirst lets you enjoy the reliable relationship banking you count on, along with TransFirst's outstanding payment processing products and services.

REMOTE DEPOSIT CAPTURE²

Your business will find many advantages to electronically depositing checks. It can make your funds available faster, and lets you make deposits with us anytime, day or night. It's like having a 24-hour teller right in your office.



- Deposit funds from remote locations directly into one TRB account
- Reduce time, cost and liability of physical check delivery to the bank
- Securely store check images indefinitely

PAYABLES

ACH ORIGINATION¹

The Automated Clearing House (ACH) provides a vehicle to transfer funds to and from bank accounts at other financial institutions.



- Automates the payment process
- Reduces the administrative cost of processing paper payments
- ACH credit examples: direct deposit payroll, vendor payments, tax payments
- Flexible processing methods & file formats, including: NACHA, batch templates, and/or standard data files; i.e. CSV or excel files

BILL PAY

The fast, easy, and secure way to pay your bills online, without paper checks or stamps. Schedule single, recurring, or future payments to anyone you would normally pay by check, from utilities to relatives. Enter payee information only once. View 24 months of payment history.

BUSINESS DEBIT CARD

A very easy way to track and pay for things your business needs to keep moving.

WIRE TRANSFERS³

TRB offers online wire transfer capability for domestic wires via Business Online Banking.



- Expedite wire transfer requests
- Use recurring wire templates to eliminate potential errors
- Protection from fraud using multi-factor authentication
- Option to receive incoming and outgoing email notifications available
- Reduce fees

1. ACH limits are subject to credit approval. 2. Subject to credit approval. Deadline to receive same day ledger credit is 5:30pm, CST. 3. Processed through US. correspondent bank.