



TREASURY MANAGEMENT SERVICES

Consulting for Solutions:

With the multiple options available for making payments and expediting collections, we want to spend the time and effort to help you determine what the most effective and efficient solution is for your company. Through our experienced team of Certified Treasury Professionals we will engage with you in a consultative process that will help you choose the best combination of products, tools and services. Fraud protection is job #1. Bridge Bank's internet banking platform provides you with the tools and resources that protect your assets.

Online Banking Solutions:**Balance Reporting**

- Account summaries and details
- Account histories
- Intra-day memo postings
- Data export functions

Other Online Features

- Check Imaging
- Enter stop payments
- Transfer funds between accounts
- View bank statements
- Reorder checks

Deposit Solutions:**Smart Deposit Express**

Expedite deposits by scanning check images directly to your Bridge Bank account. Reconcile accounts receivable through the Smart Deposit export feature. It's like having a Bridge Bank branch right in your office!

Analyzed Business Checking Accounts

Empowering you with your company's profitability.

ACH Collections

Originate electronic collection of your clients' payments.

Zero Balance Accounts

Effectively consolidate cash balances.

Merchant Services

Lets you offer your customers flexible payment options, like credit, debit, or gift card acceptance.

Correspondent Banks

Nationwide network of branches.

Cash Vault

Convenient nationwide cash vault locations.

Lockbox

Outsource your accounts receivable for accurate processing.

Courier Services

We'll arrange to pick up your checks for deposit—on the schedule you choose.

Yield Solutions:

Maximize your yield through the combination of effective cash management solutions and cash flow analysis. Maximizing your yield is a function of the appropriate investment and efficient execution.

- Bridge Bank Money Market Accounts
- Bridge Bank Certificates of Deposits
- Bridge Bank Sweep services

Payment Solutions:

- ACH disbursement, taxes and direct deposit
- Wire transfers - in US Dollars or foreign currency
- Traditional check issuance
- Bill Pay
- ACH upload and import processing

Fraud Protection Solutions:**Positive Pay**

Avoid potential losses, verify validity of items presented for payment.

ACH Filtering

Protect your business from unauthorized ACH transactions. This online tool allows you to monitor and control the ACH activity in your enrolled account.

Online Banking Fraud Protection

- Multi-Factor Authentication
- Multiple account control
- Transaction limits
- Approval requirements
- Dual administrative control
- Data encryption
- "Back Arrow" protection
- Login protection
- Password entry and expiration

