

8.5" x 11" Print-On-Demand Marketing Sheets



Business Banking

ACH Origination & Reporting

Electronic Credits, Debits & Reporting

Make your cash flow faster, more efficiently and more accurately with ACH Origination & Reporting from Planters Bank. The power of Automated Clearing House allows you to conduct a variety of receivable and disbursement transactions from your office or even on-the-go.

AT A GLANCE

- Reduce office expenses and provide employees Direct Deposit of Payroll
- Save money and postage by handling disbursements with ACH Credits
- Get paid faster by originating preauthorized charges with ACH Debits
- Create templates to import excel/Access formatted files for origination
- Automatically generate detailed records and reporting for all your ACH transactions

ACH Debit

- Collection of receivables - Such as dues or rent collect from other preauthorized charges
- Cash Concentration - Quickly transfer funds from another institution into your central account at Planters Bank
- Get Paid Faster - Collect payments faster and avoid bounced checks

ACH Reporting

- Streamline Accounting - By reporting both ACH Credits and Debits through a central interface
- Reduce Fraud Risks - By monitoring and ensuring ACH activity
- Research ACH Transactions - Search for specific transactions and entire past transaction details

File Import

- Import Most File Types for Origination - In addition to creating ACH transactions directly, Planters ACH Origination module can also accept files needed for most accounting software programs for ACH processing
- SOX/II File Format Required - Use T1T or T1T files types for file import

ACH Credit

- Direct Deposit of Payroll - Provide your employees with Direct Deposit of Payroll regardless of where they bank
- Institute Outgoing Transactions - Schedule disbursements via direct vendor payments
- Eliminate Postage & Printing Expenses - By using ACH in place of paper checks

GET STARTED

Contact your local Planters Bank Business Banker or Cash Management Officer or call 888.896.7836

Planters Bank
Expect Great Things

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Business Banking

Business Credit Cards

Flexibility and Control for Your Payment Needs

If you are a small business looking for a flexible way to pay, a Business Credit Card from Planters Bank can be a great fit. With a Credit Card, you can improve the efficiency of your payment process, maximize supplier discounts and take advantage of repayment flex.

AT A GLANCE

- Choose from a Purchase or Commercial Card from either Visa® or Mastercard®
- Setup customized spending controls and card limits
- Gain insight into your spending with tools for user behavior management and reporting tools
- Access supplier discounts and card program member status

Advantages

- Improve Cash Flow - Convert check payments to card to enjoy automated payments, reduced

Access Discounts and Revenue Sharing - Commercial cards can frequently access discount programs for a variety of service providers, including commercial travel and lodging. Plus, for cardholders with \$1 million in annual spend, you'll have access to annual member dining.

Purchase Cards

- Visa® and Mastercard® Available - With flexible rates, payment terms and spending controls
- Reduce Costs - Compliant to your existing order and requisition processes
- Receive Goods Faster - Expedite processing for completed orders compared to paper checks
- Access Spending Data - Valuable to negotiate better discounts from suppliers and vendors

Commercial Cards

- Visa® and Mastercard® Available - For business travel, lodging and everyday expenses with a reasonable spending controls

to them Travel Discount Programs - used to check payments or personal credit

By Administration - faster account holders

Insurance - Protect employees with program access to travel insurance.

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Expect Great Things



Business Banking

Cash Management Services

Tools to Efficiently Manage Your Business Cash Flow

Planters Bank understands the pressing need to make your cash flow faster, more cost effective and accurate. With our suite of Cash Management Services, Planters Bank offers products and services to help you along every step of your cash flow process.

Receive

- ACH Reporting - Review detailed information on ACH Credits and Debits
- Stop Payments - Electronically request stop payment on a single or range of checks
- E-Statements - Receive statements electronically for any deposit account
- Checks on CD - Receive cleared checks and deposit slip images on a single CD-ROM

Remit

- ACH Credit - Initiate an outgoing ACH transaction (e.g. payroll, vendor payments or insurance premiums) directly from Business Online Banking
- Business Credit Cards - Special Purchase and Commercial cards available with approval
- Business Online Bill Pay - For your bills directly from Business Online Banking
- Loan Sweep - Automatically draw down an approved business line of credit to fund preauthorized items or pay down the loan with every credit bill payment
- Payroll Services - Outsource payroll, including calculation of withholdings and taxes
- Positive Pay - Protect your business accounts from check fraud by electronically reconciling and reporting on preauthorized checks
- Wire Transfers - Send money without leaving the office through our easy-to-use tool within Business Online Banking
- Zero Balance Accounts - Setup a ZBA funded from your primary deposit account to pay items only in pre-authorized, except deposits or handle other accounting needs

Report

- Remote Deposit - Scan checks anywhere from your place of business to take advantage of later deposit cutoff times for same day credit
- Business Online Banking - Planters Business Online Banking helps business create, analyze, compare and report on account information for both deposit and loan accounts
- Account Reporting - Aggregate or filtered information on current balances and transaction histories

How it Works

- Collect cash in payment for your goods or services
- Deposit cash into your on-site smart safe provided by Loans. The safe mails the cash deposit and provides preauthorized deposit credit for your cash deposit the next business day
- Approved carriers collect your deposit, empty the smart safe and prepare your deposit for trail transport to Planters Bank

Advantages

- Save Time and Money - No deposit preparation or trip to the bank for cash deposits
- Maximum Bank of Theft - Both internal and external theft can be huge risks for cash-handling businesses. By depositing cash directly into your on-site safe and letting Loans handle cash transport, you can minimize the risk of theft
- Faster Credit for Cash Deposits - Traditional credit for cash deposits is available the next business day. For money deposited into your safe

Change Orders - Schedule orders of value notes to deliver when Loans collects your deposit

Guaranteed Against Loss - Once validated, your cash deposit is insured against loss due to theft, robbery, fire or flood

Capitalize Full Order Item - Smart Safe technology allows the detection of unauthorized deposits faster and more accurately than deposits made at the bank

Detailed Reporting - On-site or online secure day balancing or still means faster, plus daily balance information

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Business Banking

Cash Vault Services

Fast Credit for Cash Deposits

If you routinely handle cash transactions, you know the challenges of keeping paper money secure until you can make it to the bank. Through an innovative partnership with Loans, Planters Bank provides a convenient and safe way to accept cash deposits at your place of business and gain preauthorized credit for cash deposits without a trip to the bank.

AT A GLANCE

- Secure cash deposits in a smart safe stored at your place of business
- Gain preauthorized credit daily for cash deposited into your on-site safe without a trip to the bank
- Guarantee security of cash deposits in bank with Loans' insured transport

Advantages

- Save Time and Money - No deposit preparation or trip to the bank for cash deposits
- Maximum Bank of Theft - Both internal and external theft can be huge risks for cash-handling businesses. By depositing cash directly into your on-site safe and letting Loans handle cash transport, you can minimize the risk of theft
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