

At Investors, we recognize when it comes to running any successful business, managing cash flow is critical.

Our local business bankers understand the unique challenges and opportunities you face to manage your company’s finances. As one of the largest full service commercial banks headquartered in New Jersey, Investors has been serving local businesses for over 90 years.

With over 150 full-service branches throughout New Jersey and metro New York, Investors delivers a full range of financial solutions to keep your company moving forward. We offer a comprehensive and cost effective suite of Treasury Management Services ensuring every available dollar is at work either covering expenses or producing income. From reporting to collections and payments, Investors offers the financial management tools your company needs.

Our business bankers will listen to you and get to know your business. They, in partnership with our Treasury Management Specialists, will work to leverage our robust line of products to deliver what is best for the long term success of your company.

Investors believes every business should have a bank that provides superior service. If you have not been satisfied with the level of attention you have been receiving from your bank, it may be time to speak with us.



We are here to help you.

Call Our NICE Team at the Client Care Center:

**855-iBank4U (855.422.6548)**

Call Treasury Management Support Line:

**1.844.iB.CMS.4U (1.844.422.6748)**

#810 Rev 10/20



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Treasury  
Management  
Services

Financial Solutions for your Business.



# Treasury Management Solutions

Solutions	Benefits
<b>Account Analysis</b> works in conjunction with our commercial checking account.	<ul style="list-style-type: none"><li>• Earn credit on balances to offset fees.</li><li>• Competitive Market Rate.</li></ul>
<b>ACH EDI</b> provides supplemental payment or credit information on your company's ACH debit or credit transactions.	<ul style="list-style-type: none"><li>• Enhanced payment reporting with more descriptive information to apply funds.</li><li>• Deliver reports to multiple email addresses.</li><li>• Meets Healthcare ACH requirements.</li></ul>
<b>ACH Origination</b> provides a fast and safe way for businesses to make and receive payments – use it for direct deposit of payroll, vendor payments and collection of invoices or receivables.  <ul style="list-style-type: none"><li>• Next Day ACH</li><li>• Same Day ACH</li></ul>	<ul style="list-style-type: none"><li>• Send debit and credit files via secure online transmission or Online Banking platform.</li><li>• Faster account clearing of payments and receivables for better control of your cash flow.</li><li>• Ability to include addenda information to an ACH payment, e.g. an invoice reference.</li><li>• Confirmation when files have been submitted.</li><li>• Eliminate administrative and postage costs associated with check processing.</li><li>• Keep account current with same/next-day reporting.</li></ul>
<b>Account Reconciliation</b> automates monthly check reconciliation with an electronic comparison of issued checks against daily paid items. Full, Partial, Deposit and Range reconciliation options exist.	<ul style="list-style-type: none"><li>• Expedite reconciliation process.</li><li>• Reduce back office expenses.</li><li>• Reduce reconcilment errors.</li><li>• Extensive reporting.</li><li>• Multiple reconciliation options.</li></ul>
<b>Cash Vault and Smart Safe Services</b> offer convenience, safety and efficiency for high volume cash and/or coin deposits.	<ul style="list-style-type: none"><li>• Cash Vault provides immediate credit for deposits received securely at our money room by armored carrier.</li><li>• SmartSafe verifies cash deposited into an automated safe and provides provisional credit. Armored carrier provides final verification upon periodic retrieval of cash.</li><li>• Order Currency/Coin via Web or Phone.</li></ul>
<b>Commercial Online Banking</b> provides a comprehensive online banking solution for medium and large enterprises.	<ul style="list-style-type: none"><li>• Customizable reporting of account activity.</li><li>• Make payments domestically and internationally.</li><li>• Download and export transaction history in a variety of file formats.</li><li>• View paid and deposited check images.</li><li>• Receive email alerts of account activity.</li><li>• Create internal transfer with “many to one” and “one to many” options.</li><li>• Place real time stop payments.</li><li>• Retrieve statements online.</li></ul>
<b>Controlled Disbursement Account</b> provides enhanced reporting to maximize the use of funds and improve cash forecasting.	<ul style="list-style-type: none"><li>• Efficiency - manage overdrafts and overextending credit line.</li><li>• Security – fraud protection services are strongly recommended on all Controlled Disbursement Accounts.</li></ul>
<b>Data Transmission</b> offers a flexible and reliable method of transferring business-critical data in customized formats.	<ul style="list-style-type: none"><li>• Consolidates data delivery through a single connection point.</li><li>• Detects duplicate files based on varying criteria, such as file types and frequency.</li><li>• Improves data flow and reduces operational risk due to manual processing.</li><li>• Provides email confirmation upon receipt of files.</li></ul>

Solutions	Benefits
<b>Fraud Prevention</b> protects your accounts from unauthorized electronic and paper transactions.	<ul style="list-style-type: none"><li>• ACH Positive Pay – notification of unauthorized ACH transactions via Commercial Online Banking.</li><li>• ACH Blocks and Filters - Establish defined criteria for selected ACH transactions to post to company accounts.</li><li>• Check Positive Pay - reduces the likelihood of check fraud by ensuring only checks from your pre-submitted list are paid.</li><li>• Payee Positive Pay – add an extra level of protection with payee name verification on each check received for payment.</li><li>• Positive Pay Check Block – protect accounts which do not issue checks from check fraud.</li></ul>
<b>Heartland Merchant Services</b> offers innovative payment and point of sale solutions.	<ul style="list-style-type: none"><li>• Accept all major payment types.</li><li>• Next business day funding available.</li><li>• Customized pricing.</li><li>• Fraud prevention and data scurity tools.</li></ul>
<b>Liberty Payroll and HR</b> specializes in all forms of customized payroll, human resources and employer solutions designed to meet the needs of your company.	<ul style="list-style-type: none"><li>• Payroll Processing, Pay As You Go, Workers Compensation, Insurance, Human Resource Solutions.</li><li>• Time and Attendance Solutions.</li><li>• Online Payroll options.</li><li>• Tax Filing and Retirement Plans.</li></ul>
<b>Lockbox</b> is the most efficient way for businesses to collect, post and report high-volume, low-dollar payments received by mail. Investors picks up mail from Newark and NYC post offices and utilizes a single, fully integrated platform for processing, depositing and reporting all transactions.  <b>Retail:</b> offers automated payment processing for high volume payments with electronic file delivery.  <b>Wholesale:</b> offers the capability of fully image-based processing.	<ul style="list-style-type: none"><li>• Minimize collection float and get faster access to your money.</li><li>• Maximize the availability of your working capital.</li><li>• Expedite access to critical payment information to update your receivable system.</li><li>• Save money by reducing administrative processing costs and eliminating storage expenses.</li><li>• Easy-to-use online access to fully imaged and indexed checks, coupons and remittance documents.</li><li>• Automated Exceptions Tool to view and make decisions online for items that do not meet your payment acceptance rules.</li><li>• Flexible processing and data capture features provide standard or customized payments reporting options.</li></ul>
<b>Remote Deposit Capture</b> enables companies to scan checks and transmit deposits from a remote location.	<ul style="list-style-type: none"><li>• Save money and time by eliminating trips to an Investors branch.</li><li>• Accepts same-day deposits until 7PM EST.</li><li>• Images of deposited checks are electronically archived and can be easily accessed for up to 45 days (18 months on Commercial Online Banking).</li></ul>

Solutions	Benefits
<b>Sweep Services</b> provide convenience and return on excess balances in your checking accounts by initiating an overnight sweep of funds based on target balances.	<b>Commercial Investment Sweep</b> <ul style="list-style-type: none"><li>• Maximize excess balances in interest bearing accounts.</li><li>• Balances that fall below targeted balance are automatically moved from or returned to the designated account.</li></ul> <b>Demand Deposit Marketplace</b> <ul style="list-style-type: none"><li>• FDIC insured investments for excess funds.</li><li>• Provides extra security and diversification of deposits among FDIC insured banks with automatic investments and withdrawals based on target balances.</li></ul>
<b>Wire Transfers</b> is a safe, secure and efficient way to move funds between institutions.	<b>Online Banking</b> <ul style="list-style-type: none"><li>• Initiate U.S &amp; International payments securely from the convenience of your laptop or tablet.</li><li>• Establish drawdown instructions for your authorized debits with same-day, secure processing.</li><li>• Streamline your wire payments by creating and maintaining templates.</li></ul> <b>Direct Call and Fax Transfer</b> <ul style="list-style-type: none"><li>• Initiate international wires in foreign currency.</li><li>• Ideal backup solution should your company’s internet service be interrupted.</li><li>• Flexible and secure – assign more than one user with different functions.</li></ul>
<b>YourStyle® Online Escrow Service</b> offers a state of the art online Escrow platform to streamline processes, track activity and add efficiency to the management of Escrow sub-accounts. Designed to improve the servicing of Attorney Trust, 1031 Exchanges, Landlord/Tenant, Healthcare, Government, Funeral and other businesses that require sub-account funds monitoring.	<ul style="list-style-type: none"><li>• Convenient web based access to the Escrow platform.</li><li>• Open and close Escrow sub accounts online.</li><li>• Detailed reporting including trial balances and export capabilities.</li><li>• 24 months of transaction and statement history.</li><li>• Disburse funds easily through the Master Account.</li><li>• System generated 1099 reporting for any account with accrued interest over \$10.</li></ul>
<b>YourStyle® Remote Official Check Service</b> provides a convenient way to securely print official checks from your business location.	<ul style="list-style-type: none"><li>• Real time access to initiate, approve and print Investors Bank official checks.</li><li>• Multi-layer security control and audit logs.</li><li>• Automated work flow to track all activity from initiation through printing.</li><li>• Alert notifications.</li></ul>
<b>Zero Balance Accounts</b> maintain a zero or target balance by having funds automatically transferred from a master account.	<ul style="list-style-type: none"><li>• Maximize your company’s cash.</li><li>• Better leverage of overall cash balances.</li></ul>