

Treasury Management Solutions



Always Putting You First.

**Opportunity
is Knocking.
So Answer.**

The background is a solid dark blue. Overlaid on this are several large, overlapping circles in a lighter shade of blue. These circles are positioned in the lower right and middle right areas of the frame, creating a sense of depth and movement. The circles appear to be part of a larger, continuous pattern that is partially visible.

How Can Treasury Management Help Your Business?

With Treasury Management Services from OceanFirst, our team of financial professionals works with you directly to determine the most successful approach to managing your income expense and cash flow options. We believe each business is unique, which is why we offer a comprehensive set of financial solutions designed with the flexibility to adapt to the ever-changing needs of your business.



Solutions For Success

We take the guesswork out of figuring out how to streamline your financial process. Whether your business is large or small, we provide you with customized tools designed to make managing your finances more efficient. Our cutting edge solutions include:



Online
Banking



Financial
Reporting



Receivable
Collections



Payable
Disbursement

Immediate Cash Access Enables Your Business To:

- Remain Competitive
- Embrace Growth Opportunities
- Maintain Financial Flexibility
- Pay Bills, Salaries, & Other Day-To-Day Expenses



Industries We Serve

Every industry operates very differently, which is why at Oceanfirst, we don't believe in cookie-cutter business solutions. Instead, we pride ourselves on understanding each and every client we serve. That means we dig into the nuances of your industry and recommend the accounts and services that make the most sense for the way you do business. These are just a few examples of the industries we currently serve:



Healthcare



Attorneys



Municipalities



Property Management



Real Estate



Title Companies



Schools & Universities



Business Benefits

- 24/7 Account Access
- Dedicated Treasury Management Consultants
- Payment Collection Efficiencies
- Streamlined Outgoing Payment Processes
- Comprehensive Management Reporting

Business Resources

- Commercial Banking Team Support
- Account Analysis with Earnings Credit
- Dedicated Client Services Team



PAYABLES & RECEIVABLES



OceanFirst understands that payables and receivables services need to flow smoothly and efficiently in order for your business to run the same. Our years of experience have helped us cater to different businesses and their specific needs as well as improve cash flows, save time and money, and improve the quality and flexibility of the processes.

STREAMLINE PAYABLES

- Dual-Level Security
 - Reduces errors and fraud risk
 - Requires approval or rejection of outgoing ACH/Wires
 - Lets you monitor your account activity
- Custom reports and improved efficiencies
- Payroll Services
- Wire Services
- Positive Pay
 - Compares payments to issued check files to detect errors
 - Requires you to verify payees
 - Allows you to approve payment checks or return unverifiable items
- ACH & Wires initiate through Online Banking
- Paper to electronic payables

EXPEDITE RECEIVABLES

- Electronic Receivables
 - ACH/Wire
 - Remote Deposit Capture
 - Decreased fraud risk
 - Time savings & processing costs reduction
 - Online monitoring of transactions
- Lockbox Services
- Merchant Services
 - Allows you to accept multiple payment formats for faster payment
 - Accommodates the way your customers want to pay
- Cash Vault Services
 - Gives same-day credit for all deposits received by deadline
 - Provides armored cars used to reduce employee risk
 - Allows faster access to funds



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ONLINE BANKING



With Online Banking from OceanFirst, you'll enjoy the flexibility of 24-hour account privileges from the comfort of your office with real-time business transactions, total flexibility and ultimate control. It's convenient, easy and secure!

FEATURES & BENEFITS

- View real-time account balances and transaction history
- Pay bills and place stop payments
- Allow multiple user capability and multiple tax IDs
- Access information reporting
- Utilize fraud protection and detection
- Transfer funds between accounts in real time
- Receive balance alerts
- Download account information to Quickbooks
- Review account balances
- Perform account reconciliation/positive pay
- Send foreign and domestic wire transfers
- Initiate ACH distributions & collections
- Create custom reports while reducing paperwork
- Utilize Remote Deposit Capture

TAKE CONTROL

- Limit employee access based on functional responsibilities
- Receive detailed deposit reporting
- Set approval levels required for releasing payments and establish dual-approval security

BUSINESS ANALYSIS CHECKING*

Business Analysis Checking is ideal if you have high transaction volume or treasury management needs. Earnings allowances can be used to reduce the cost of banking service fees.



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*\$100 minimum to open any OceanFirst Business Checking Account.
Business Checking Accounts without eStatements are subject to \$5 monthly fee.

REMOTE DEPOSIT CAPTURE (RDC)



At OceanFirst Bank, we offer technology that will take your business to the next level. With Remote Deposit Capture (RDC), you'll spend less time managing your finances, and more time focusing on your business needs. It's fast, convenient and secure!

SAVE TIME & MONEY

- Cut transportation costs while eliminating geographic barriers
- Deposit checks directly from your computer
- Improve funds availability and cash flow
- Access images of checks after scanning
- Allow employees to make deposits from the office
- Consolidate accounts by transmitting deposits to one bank

TAKE CONTROL

- Assign employee privileges based on specific locations and accounts
- Receive detailed deposit reporting
- Limit employee access based on functional responsibilities



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Equal Housing Lender



BUSINESS ANALYSIS CHECKING



Whether you're a sole proprietor or a larger organization, the OceanFirst Business Analysis Checking* Account is right for your growing business. We understand the value your business brings to our community. That's why our experienced professionals work hard to take care of all your banking needs — so you can focus on more important things.

SAVE ON SERVICE CHARGES AND ELIMINATE ACTIVITY FEES

- Pay only for the services you use
- Offset fees with earnings credit

WITH ONLINE TREASURY MANAGEMENT SERVICES, YOU CAN:

- Complete wire transfers from your office
- Access via multiple tax IDs
- Place stop payments
- Initiate ACH distributions and collections
- Perform account reconciliation
- Utilize Positive Pay



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FRAUD PROTECTION



At OceanFirst, we know protecting your accounts is important to your business. That's why we offer fraud prevention tools that put the power in your hands. We work hard behind the scenes to provide comprehensive data capture, behavioral analytics, and real-time alerting, all designed to identify, track and prevent fraudulent activity. We also utilize non-invasive methods to monitor payments, so we can investigate suspicious activity and block risky payments.

POSITIVE PAY

Guard your business against altered checks and counterfeit check fraud. With Positive Pay, checks presented to your account that do not match your check issue file are considered "exceptions," giving you the flexibility to pay or return any items in question.

- Traditional
- Payee
- Reverse Positive Pay

ACH POSITIVE PAY

Create rules that limit the ACH transactions that can be debited from your accounts. As ACH debit transactions are presented, they are matched to your specific payment rules. Transactions that do not meet the rules you have set are considered "exceptions," giving you the flexibility to pay or return any items in question.

- ACH Filter
- ACH Block



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GOVERNMENT BANKING



Government Banking at OceanFirst provides a full array of banking solutions designed for state and local governments as well as related entities. Our team of Government Banking Professionals is poised to help you navigate the unique challenges your institution faces. Our industry experience coupled with our Commercial Banking solutions provides us with the ability to offer an integrated approach that's based on the specific needs of your business. We take great pride in approaching each relationship individually, as one team, leveraging the resources of OceanFirst to create the most value for you.

ENJOY THE BENEFITS OF:

- A dedicated Government Banking team
- Collection & depository services
- Customized Treasury Management services
- Improved cash flow and risk management with payables, receivables, fraud protection and sweep services



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TREASURY CLIENT SERVICES

For Assistance with:

- Login issues or password resets
- Transaction limit or transmission problems
- General profile or user administration questions
- Transaction verification questions

Contact Treasury Client Services: 8:00am - 5:00pm Weekdays*
888.623.2633 x2215 or treasuryservices@oceanfirst.com

**Excluding holidays. Messages left or emails sent after 5:00pm will be promptly followed up the next business day.*

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