

## Treasury Management Select

The cash management services<sup>1</sup> small businesses need to gain greater administrative efficiencies and have more time to focus on growing their business.

	CASH MANAGEMENT BASICS	TREASURY MANAGEMENT SELECT	TREASURY MANAGEMENT COMMERCIAL
<b>FIRST DATA MERCHANT SERVICES<sup>2</sup></b>			
Debit and Credit Card Processing	✓	✓	✓
<b>REMOTE DEPOSIT CAPTURE</b>			
<b>Scanner Type</b>	<b>Mobile Only</b>	<b>Mobile<sup>3</sup> + Scanner Option</b>	<b>Mobile<sup>3</sup> + Scanner Option</b>
Multi-item Deposits		✓	✓
Unlimited Daily Deposits		✓	✓
Advanced Reporting and Data			✓
<b>ACH ORIGINATION SERVICES</b>			
ACH Debits from Customer Accounts			✓
<b>CARD</b>			
Card Type	Business Credit Card <sup>4</sup>	Business Credit Card <sup>4</sup>	Commercial Card <sup>4</sup>
<b>BILL PAY</b>			
Online Bill Pay	✓	✓	✓
<b>ACH PAYMENTS</b>			
Direct Deposit Payroll	✓	✓	✓
Vendor and Non-payroll Payments		✓	✓
Tax Payments		✓	✓
Daily Transfer Limits	\$50,000 limit	No daily limits	No daily limits or prefunding requirements
Controls for Transaction Approvals	Mobile Authentication	Dual Control	Dual Control
Designate Payment Roles and Responsibilities			✓
<b>ONLINE WIRE TRANSFER SERVICES</b>			
Domestic	✓	✓	✓
International		✓	✓
Daily Transfer Limits	\$50,000 limit	No daily limits	No daily limits
Controls for Transaction Approvals	Mobile Authentication	Dual Control	Dual Control
Designate Payment Roles and Responsibilities			✓

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	CASH MANAGEMENT BASICS	TREASURY MANAGEMENT SELECT	TREASURY MANAGEMENT COMMERCIAL
<b>ONLINE BANKING</b>			
System Type	Direct Business Internet Banking	Treasury Internet Banking Small Business	Treasury Internet Banking Commercial
View Account, Card, and Loan Balances	✓	✓	✓
E-statements and Alerts	✓	✓	✓
Mobile Banking	✓	✓	✓
Loan Payments	✓	✓	✓
Loan Advances	✓		
Build Custom User-defined Reports			✓
Access Advanced Reporting			✓
<b>PAYMENT FRAUD PREVENTION</b>			
Check Block	✓	✓	✓
Check Positive Pay		✓	✓
ACH Positive Pay		✓	✓
Check Positive Pay with Payee Match			✓

1. See Treasury Management for product details and schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.
2. Merchant Services products and services are provided by First Data Merchant Services LLC dba Clover Business Solutions and not by California Bank & Trust, a division of Zions Bancorporation, N.A. Member FDIC.
3. Message and data fees from your mobile provider may apply.
4. Credit Cards are subject to credit approval. Terms, conditions and restrictions apply; see banker for details.