



Tru Treasury services



POSITIVE PAY



You work hard for your money. Let us work hard to help you protect it.

Protect Your Business Against Fraud

As a business owner, you shouldn't have to worry about check fraud. Using our Positive Pay service, you will gain peace of mind knowing that you can mitigate risk, reduce losses, and increase account security. You will benefit from reduced errors and faster reconciliation.

- **Flexibility** - Digitally confirms check information.
- **Security** - Ensures only valid checks get cashed.
- **Protection** - Prevent unauthorized payments.

Add a Level of Security

1. You upload check file(s) to the credit union.
 - When checks are presented for payment, Positive Pay compares each check to the file information.
 - Checks that do not match the file are presented online for your review.
2. You review, approve, or reject potential counterfeit checks before clearing your account.

DID YOU KNOW?

According to the National Check Fraud Center, fraudulent checks account for more than \$10 billion of losses per year and are steadily increasing.



ACH ORIGINATION



Are you tired of writing and mailing checks for routine business expenses?

Make Your Business More Efficient

Using ACH Origination, you can initiate electronic business payments, including direct employee deposits, payments to vendors and suppliers, collection of periodic dues or memberships fees, transfers to or from non-credit union accounts, and State and Federal tax payments.

You can create and manage as many payees as you'd like. All recipient detail is stored in a secure database of payment instructions that includes payee details and relevant banking information.

- **Control:** Manage your cash flow.
- **Cost-effective:** Lower transaction fees.
- **Convenience:** Schedule your payments in advance.
- **Secure:** Reduces risk inherent with paper checks.

Built-in Security and Controls

1. Encrypted authentication
2. Multi-tier user permission configurations
3. Optional dual approval workflow
4. Notifications for initiated and processed ACH batches delivered via text or eMail

DID YOU KNOW?

The ACH network is one of the fastest growing payment channels, processing over \$2B per month.



REMOTE DEPOSIT CAPTURE



Enhance your deposit capabilities with a secure and expedient solution for cashing checks.

It's Time to Change the Way You Deposit Checks.

Remote Deposit Capture offers the ability to scan multiple checks, including high-value checks, directly to the Credit Union from the comfort of your office. Your business can deposit on your schedule by using electronic deposit, and funds will be available as soon as the next business day.

- **Convenience:** Deposit checks when it is convenient for you, one at a time or in a batch.
- **Flexibility:** Gain access to later deposit cut-off times.
- **Savings:** Significantly reduces collection float.

Deposits Made Easy

1. Scan checks and create an electronic deposit ticket.
 - Confirm the total amount and submit the deposit.
 - After scanning, securely retain the paper checks until the funds are cleared.
2. The deposit ticket and check images are processed and deposited into your business account.

DID YOU KNOW?

Scanners allow for up to 50 checks to be deposited at once.



WIRE TRANSFERS



Your money is always top of mind. Are you using the fastest and most secure way to transfer funds?

Make Your Business More Efficient

Efficiently managing your business requires reliable, on-time payments to your vendors. Wire transfers are a simple, secure, and practical way to transfer funds while giving your business additional time to manage your receivables. Our digital platform allows you to manage these payments at your convenience, to provide peace of mind that your business is taken care of.

- **Convenient:** Real-time, optimal exchange rates
- **Flexibility:** Up to 140 different currencies for international wires
- **Ease of Use:** Track domestic wires with a Fed reference number or an assigned Swift code for international wires.

Streamline Your Business with Digital Origination

1. Speed of payment
2. Single or batch entry
3. Recurring entry setup & maintenance
4. Pre-arranged payments
5. Recurring payments/ template creation
6. Same-day processing of domestic transfers

DID YOU KNOW?

Banks have been transferring funds via wire since the 1870's.



MERCHANT SERVICES



Your business is constantly evolving. It's time to rethink the way you accept debit and credit cards.

Are You Ready to Simplify Payment Processing?

Efficient payment processing can be the most effective way to grow and manage your business. Whether you accept payments in person, online, or on the go, we have the solutions for your merchant service needs. Your business will receive all of the technology needed to start accepting credit and debit cards.

- **Saves Time:** Accept payments for credit cards, debit cards, and mobile wallets with versatile card readers.
- **Convenience:** Enable online payment processing for highly integrated e-commerce systems or even the most basic storefronts.
- **Saves Time:** Accept payments for credit cards, debit cards, and mobile wallets with versatile card readers.

Use Virtual Cards to Improve Vendor Payments.

1. Pay vendors and monetize rebates securely.
2. Set exact transfer amounts, spending limits, and business types.
3. Improved controls with pull vs. push information.
4. Designate one-time or multiple uses with assigned reference numbers.

DID YOU KNOW?

Merchants can save up to 90% on processing fees.