



# THE LIGHT BULB MOMENT

*An important turning point for  
many business owners*



MEMBER  
FDIC



# The Problem



## PROBLEM

Every business struggles to manage cash flow cycles and to reduce fraud risk with their bank accounts

## CHALLENGE

Your business strives to efficiently manage your payables, receivables, and reduce fraudulent transactions

## NEGATIVES

Low productivity, inefficient processes, and costly issues that all affect your bottom line

# The Numbers

**66%**

Business owners reported the greatest impact on their company's cash flow is the amount of time it takes money to process after receiving payments

*Source: Forbes Magazine April 2019*

**\$3.6B**

Total estimated losses globally in 2021 with an average of **5%** of every business's revenue being lost annually due to fraud

*Source: Association of Certified Fraud Examiners 2021 Report*

**72**

Days of productivity lost every year with an average of **11** hours per week that businesses spend on collecting deposits into their bank account

*Source: Vanguard*

# The Solution

Through Texas Gulf Bank's Treasury Management Platform, we can provide solutions your business needs all at your fingertips. These solutions help you to collect funds faster, send payments on your schedule, and reduce fraud on your accounts.



Cash Flow and Fraud Mitigation  
Solutions at your fingertips



Texas Gulf Bank's Treasury  
Management Platform



Increase profitability and  
decrease lost revenue

The background of the slide is a blue-tinted photograph of a business meeting. In the foreground, a person's hand is pointing at a tablet computer. The tablet displays a data visualization consisting of a bar chart at the bottom and a table of data above it. The table has several columns and rows of numbers. In the background, other people are visible, some holding documents and pens, suggesting a collaborative work environment.

# Effective & Efficient Treasury Management Services with a human touch.

Let our team show you how our Treasury Management Solutions will allow your business to collect on invoices faster, manage timing of your payments on your schedule, and help protect your accounts from fraud.

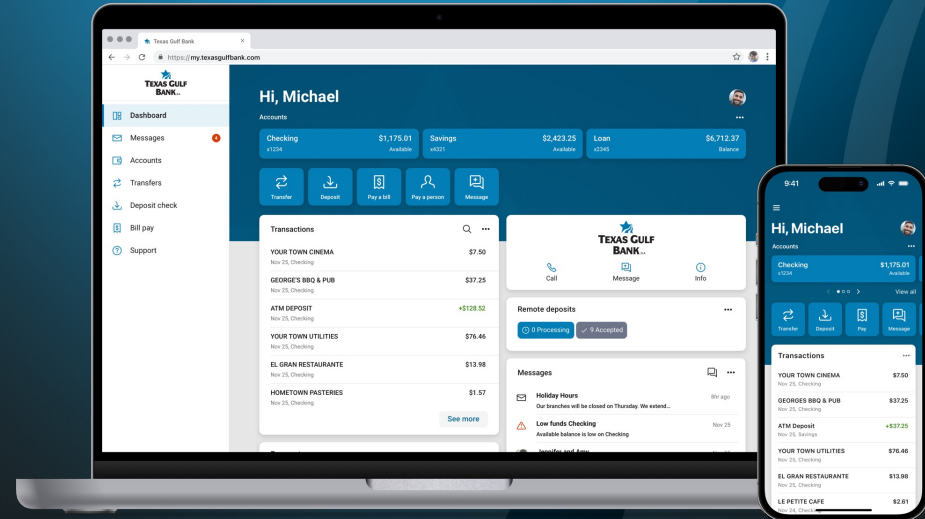
# Customized tools and adaptable solutions at **your fingertips**

Our Treasury Management Online Banking platform and solutions are available at the office or on-the-go, no matter how you choose to bank.

The platform provides access to your commercial accounts in a secure single sign-on environment with the ability to conduct real-time transactions, including account inquiries, funds transfers, enhanced reporting, and account management capabilities.

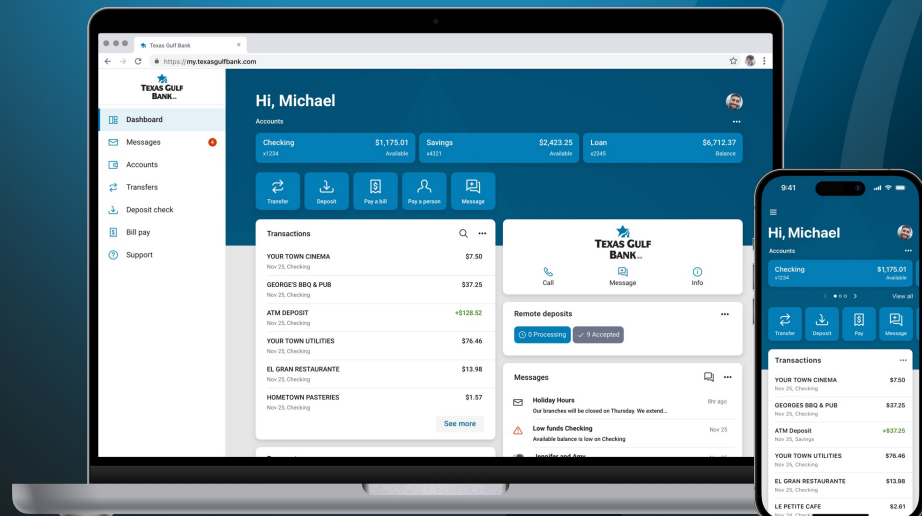
Additionally, you may choose to enroll in our suite of various fee-based Treasury Management Services\* to be added and integrated to your platform. Designated users can perform tasks such as input/initiate ACH Origination transactions, input/initiate Wire Transfer transactions, and access a variety of other Treasury Management Services we offer.

\*Contact us at 713-595-7441 for our Commercial Fee Schedule.



# ACH Origination

- **Pre-authorized Collections:** ACH Origination enables you to debit business and consumer accounts on the effective date for recurring payments, invoices and dues.
- **Cash Concentration:** Consolidate funds from multiple locations. ACH debits are created to transfer funds from your outlying accounts to your concentration account.
- **Direct Deposit:** This service permits you to automatically deposit funds into your employees' bank accounts for recurring payroll.
- **Vendor Payments:** Allows you to settle payables using ACH credits to your vendors' accounts.





**Mobile Deposit**

## Remote Deposit Capture

You can process and deposit checks electronically allowing your business to prepare deposits faster, save time, and enhance labor efficiencies.

Reduced trips to the bank, streamlined operations, and simplified bookkeeping are just a few of the many benefits you will experience.

\*Texas Gulf Bank applies its Funds Availability Policy to accepted checks deposited by Remote Deposit Capture or Mobile Deposit the same as checks deposited by other means, except that Remote Deposit Capture or Mobile Deposits have a 5 p.m. CST business day cut-off time for determining the date of deposit. See the Funds Availability Policy provided at account opening or later as applicable for determining the dates when funds will actually be available.

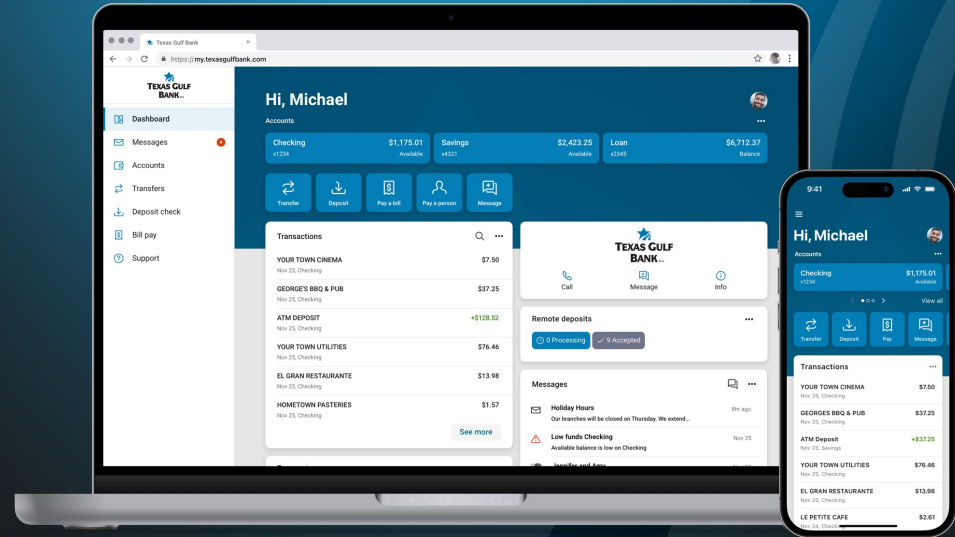


**Remote Scanning**



# Online Wire Transfers

- Improve efficiencies and save time from visiting the bank with the ability to input and submit online from anywhere
- Convenient and re-usable templates can be created for those wires you frequently send to the same vendor
- Sign up to receive confirmations of your incoming and/or outgoing wire transfers providing you the details of your wire
- Use an established and safe online system that requires the use of a secure token upon submitting a wire transfer to help protect against unauthorized wire transfers
- Enables the ability to set up dual control for increased security in which one user can input and another approve





**Easy Item Review**

## Positive Pay

This fraud detection tool puts you in control and gives you the ability to block unauthorized transactions from posting to your account.

Simply inform the bank by uploading your payables (list of checks issued and ACH's you have authorized) in our secure online banking platform. Any checks or ACH's that attempt to clear, which do not match your list, will create an exception and give you the control to pay or return the transaction.

This tool helps protect your account from check or ACH fraudulent transactions and minimizes the need to close your account due to fraudulent transactions.

# Additional Treasury Management Services

## Lock Box Services

Simplify collections and deposits by having payments mailed directly to the bank's PO Box for pick up and processing

## Bill Pay

Initiate one-time or recurring payments conveniently through your Online Banking

## Information Management

Setup eStatements delivery, additional ACH Electronic Data Interchange (EDI) Information, or Enhanced Reporting Features to view detailed account activity

## Merchant Processing Services

Accept credit/debit card payments through our third-party provider

*Note: Approval process and rates negotiated by a 3rd-party provider. If approved, set-up fee applies*

## Overdraft Protection Sweep

Avoid costly overdraft fees

## Target Balance Sweep

Sweep funds from a line of credit or savings

## Zero Balance Sweep

Eliminate monitoring and manually transferring funds to a payroll or disbursement account and fund transactions as they happen

## Alerts & Controls

Stay on top of your transactions and monitoring of your accounts

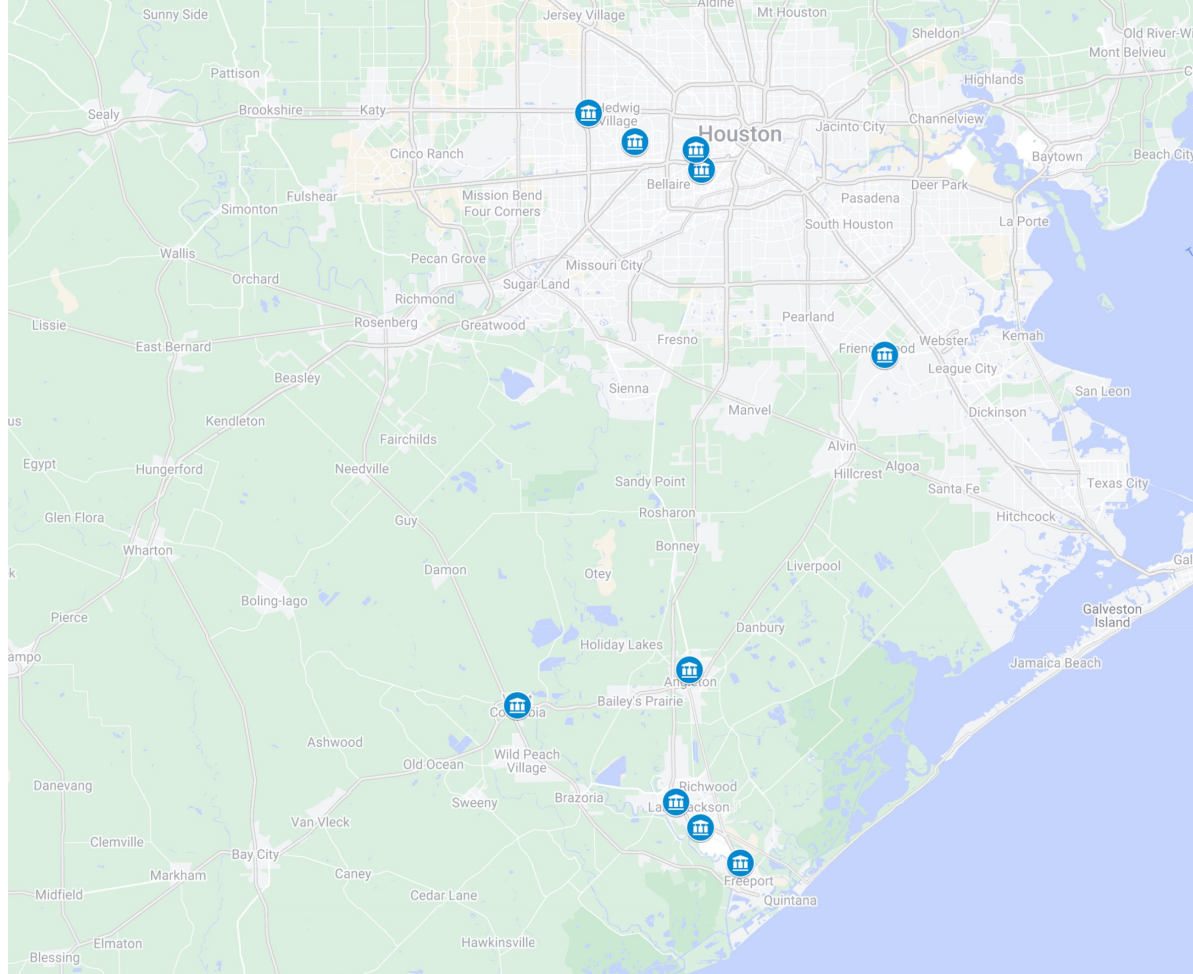
## IntraFi Network

CDARS & ICS Programs that allow customers to use participating banks in the program to insure funds in excess of the typical \$250,000 of FDIC Insurance



# Local to our Texas Roots, Accessible from Virtually Anywhere

Our platform makes it easy for you  
and your business to bank from  
virtually anywhere.



# Customer Support with a Human Touch

Our team of experts are here to educate, guide, and support your business.



# How do you get started with Treasury Management Services?

TEXAS GULF BANK



## Initial Contact & Consultation

We will guide you and help identify any needs you may have to your benefit



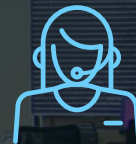
## Apply & Enroll

Each service requires an application & agreement to be setup for services



## Implementation & Training

We will set up your services and conduct training on how to use the service



## Continued Support & Assistance

Our team is available to offer any guidance or assistance at any time you need it

*\*These are part of a suite of fee-based Treasury Management Services; request a Commercial Fee Schedule today. Some services require bank approval. Frequency and dollar limits may apply.*



## Contact Us Directly!

**Email Us:**

TreasuryServices@TexasGulfBank.com

**Call Us:**

713-595-7441

We will help you every step of the way in your transition process and throughout your relationship with Texas Gulf Bank.

We provide you  
with **business**  
**solutions.**

MEMBER  
FDIC



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