



CASH MANAGEMENT & SMART BUSINESS

TO MANY ORGANIZATIONS, SMART CASH MANAGEMENT SIMPLY MEANS BILLING QUICKLY, AND MAKING SURE THERE'S MORE MONEY COMING IN THAN GOING OUT.

But that's just the beginning. As Torrey Pines Bank clients know, there are many cash management strategies that businesses can use to improve cash flow, and minimize fees and interest paid while optimizing cash balances and interest earned. Smart cash management can help you get ahead of the game.

At Torrey Pines Bank, we have a highly experienced team of cash management professionals who will work with you to determine the best strategies for your business. Our experienced bankers can analyze your account activity and balances, to recommend an optimum balance for offsetting your expenses. Should we find that you have excess funds, we can work with you to determine how to best utilize these funds—investing in competitive CDs or money markets, or paying down loans. We offer tools to help you efficiently collect receivables, manage payables, monitor account activity and maximize investments—to make your cash work harder for you.

Following is a selection of cash management tools we offer. To learn more about putting any of these tools to work for you, talk with a Torrey Pines Bank cash management professional today.

ACCOUNT ANALYSIS SERVICE

Comprehensive account summary

Torrey Pines Bank's Account Analysis Service gives you a monthly consolidated report summarizing all activity on your corporate demand deposit accounts. This includes detailed balance information, along with itemized and total costs for any services provided by Torrey Pines Bank.



ACCOUNT RECONCILEMENT

Balance your company's checkbook quickly and easily

Torrey Pines Bank account reconciliation service gives you an automated way to balance corporate accounts on a daily, weekly or monthly basis. We offer full or partial reconciliation services that may be customized to meet your individual needs and that work with your specific accounting system.

FULL RECONCILEMENT

Company submits a check issued listing file. This information is compared against the captured check paid information. Next, reports are generated, including an outstanding check list. A detailed report includes all checks issued, paid and outstanding during the reconciliation period.

PARTIAL RECONCILEMENT

You receive a detailed list showing all checks paid during the reconciliation period. Items are identified by check number, amount and paid date. This information is generated automatically, requiring no input from you.

POSITIVE PAY

This service can be used to help monitor potential fraudulent activity. Clients send an electronic file of checks issued. Torrey Pines Bank matches this list against items being cleared, and pays only verified checks. This service also allows for everyday monitoring of items paid to assist in daily cash flow position.

ACCOUNT RECONCILIATION BENEFITS TO YOUR BUSINESS

- Saves time and money spent manually balancing accounts
- Improves control over disbursements
- Improves audit control by documenting, tracking and verifying disbursements

AUTOMATED CLEARING HOUSE (ACH) SERVICES

Faster, more accurate payments and collections

ACH processing allows your company to take advantage of the speed, accuracy and efficiency of electronic payments and collections:

ACH CREDIT

- Electronically disburse payments to consumer and corporate customers and suppliers
- Electronic tax payments

ACH PAYROLL DIRECT DEPOSIT

- Electronically credit an employee's checking or savings account
- Use for expense reimbursements, bonuses, pension and other employee payments

ACH DEBIT

- Collect payments electronically from consumer and corporate accounts. Streamline remittance processing, and provide more accurate and timely collection of payments

ACH BENEFITS TO YOUR BUSINESS:

- Reduces the costs of processing, storing and reconciling manual checks
- Reduces payroll costs and employee time – employees receive credit to account automatically; no time spent at the bank depositing checks
- Less exposure to check fraud – no lost or stolen checks, reduces the need to place stop payments or reissue checks
- Improves cash flow and forecasting by collecting payments more quickly
- Provides audit trail of payments

E-DEPOSIT

Faster deposits to your accounts

With E-Deposit clients are able to deposit checks directly from their computer or desktop. Images of checks are scanned and sent electronically to Torrey Pines Bank for credit to their business account. Torrey Pines Bank then converts the images to an electronic file, or substitute check, for clearing at the payor's bank.



LOCKBOX SERVICE

Automatically handle incoming payments

Torrey Pines Bank's Lockbox Service provides you with a post office box for payments sent to your company. We retrieve, process and deposit funds daily so there's no delay in getting money into your account. All deposits are imaged, so that they're available for viewing via the web on the same day. If preferred, information can be gathered from check and remittance coupons and formatted in a data file. You can review deposit reports, on CD, to see who and what has been paid.

LOCKBOX BENEFITS TO YOUR BUSINESS

- Speeds the collection of your business's receivables
- Reduces the cost of in-house receivables processing and improves your company's cash flow
- Provides same day reporting and remittance information (you can view and record payments made)
- Record keeping provides outside audit controls
- Eliminates need to prepare deposits and take to the bank

ONLINE BANKING

Real-time online banking and cash management

With online access to your accounts 24/7, this high-performance online service helps make cash management more convenient than ever. Online banking lets you make real-time online inquiries and get up-to-date information right away, so that you can monitor your cash position and account activity.

SERVICES

- View activity, balances, history and search for transactions
- Stop payments
- View statements
- Transfer funds between your Torrey Pines accounts
- Check images – view front and back of paid checks
- Bill payments – set up recurring or one-time payments
- Automated Clearing House (ACH)*
- Client sends an ACH file to the bank for processing
- Process ACH credit or debit transactions, for direct deposit of payroll, vendor payments, and business tax payments
- Wire Transfer – initiate wires over the Internet. Process domestic, international U.S. dollar and foreign currency wires.

Optional Client Administration—customers get the control and convenience they want. Administrator features enable customers to:

- Set up employees without bank assistance
- Assign individual security permissions for employees
- Control employee access to transfer and payment templates
- Establish days and times employees can gain access to online banking

* Requires additional credit approval

ZERO BALANCE ACCOUNT (ZBA)

Simplify fund consolidation and eliminate manual fund transfers

With Torrey Pines Bank's Zero Balance Account, incoming deposits are immediately moved to the concentration account you designate. For outgoing disbursements, via paper or electronic, funds needed will be pulled from the account you've designated.

ZERO BALANCE ACCOUNT BENEFITS TO YOUR BUSINESS

- No need to manually transfer funds between accounts to cover cash flow requirements
- Reduces idle balances by consolidating deposits to a concentration account you designate
- Reduces risk of overdraft by automatic transfers from concentration account to disbursement accounts





YOU CAN FIND MORE INFORMATION
ABOUT TORREY PINES BANK, AS WELL AS
A LISTING OF OUR OFFICE LOCATIONS,
ONLINE AT TORREYPINESBANK.COM
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