

TREASURY SERVICES



FNBO's Commercial Payments team is dedicated to providing customers with holistic, value-driven payment solutions that are delivered through personalized support. From the large scope of operations to the details that keep you up at night, our goal is to understand your business as well as you do. With FNBO's treasury management services, you can continue to move your business forward with tailored treasury products and services that add efficiency and security.

Accounts Payable

FNBO's AP automation solutions streamline manual processes, meaning you have more time to work on the next big initiative instead of time-consuming processes. Solutions include:

- Wire Transfers
- ACH Payables
- International Payables
- Payables Automation
- Commercial Card Solutions

Accounts Receivable

Collect payments more efficiently in a variety of ways so you can get paid faster with less fraud. We offer a variety of AR solutions that allow you to focus on your business and not your receivables. Solutions include:

- Receivables Automation
- Lockbox
- Remote Deposit Capture
- ACH Receivables

Fraud Protection

Defend your business against ongoing threats with FNBO fraud protection tools. We take your financial protection seriously and strive to bring you the knowledge, the services and the solutions needed to secure your company assets. Solutions include:

- Check Positive Pay
- ACH Positive Pay
- Dual Control

Liquidity Management and Information Reporting

We offer a full range of solutions that can help you take control over your account balances and boost your earnings. With informative reporting that allows daily management of your activity and cash concentrations, you can stay on top of your short-term balances and reward yourself with competitive rates and enhanced investment opportunities. Solutions include:

- Sweeps and Insured Cash Sweeps
- Money Market Accounts
- Certificates of Deposit
- Capital Markets

Success requires uncommon understanding.

With our holistic payments solutions, you can continue to move your business forward while we help you move your money efficiently and securely.

About FNBO



Founded in 1857, FNBO is rooted in six generations of family leadership.



Privately held banking company, with nearly 5,000 employees and \$22 billion in managed assets.



Operating nearly 100 Retail Banking locations across a seven state footprint and Corporate Banking relationships from coast to coast.



Independent and privately owned for 165 years



One of the nation's 15 largest originators of ACH transactions



One of the nation's 15 largest bank providers of lockbox services



Visit fnbo.com/treasury to learn more.

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Member FDIC

MOVING MONEY ALONG THE LEADING EDGE
Expand the reach of your business with secure, holistic payment solutions and insights.

