



Cash & Treasury Management Services



Control your cash flow. Strengthen your bottom line.

Cash: It's the lifeblood of your business. Cash & Treasury Management Services from FirstCapital Bank of Texas can help you make the most of yours.

With a passion for local business, your FCB Texas team puts your financial needs – and success – first. Our professionals sit down with you, in your office, to understand your cash flow challenges and goals. Then we create and implement a strategy, complete with hands-on employee training and support, to help you accelerate your receivables and decelerate your payables.

The result: A carefully developed cash & treasury solution that can make all the difference to your business' viability today . . . and success down the road.



See the difference our cash & treasury solutions can make to your business.

Speak to an experienced specialist from the FirstCapital Bank of Texas Cash & Treasury Management team today.

Cash & Treasury Client Services:
844.322.8393

Receivables Management



Accelerate your cash flow.

Get your receivables into your accounts – without extra effort on your part – and boost your access to working capital with the receivables management solutions from FirstCapital Bank of Texas.

Remote Deposit Capture

Securely and conveniently scan and deposit your checks into one or multiple accounts without ever leaving your office. Remote Deposit Capture (RDC) allows you to streamline your banking process while increasing efficiency, productivity and security by eliminating trips to the bank. RDC also enhances security and helps mitigate check fraud through the secure website and unique login protection.

ACH Origination

Initiate timely and secure electronic fund transfers to your business checking account to improve the collection of your receivables, optimizing your cash flow. ACH Origination is ideal for automatic drafts from your customers' accounts, preauthorized debits and cash concentration transfers between accounts.

Electronic Data Interchange (EDI)

If your company receives incoming ACH items with addenda, you understand how critical it is to translate that supplemental data, such as remittance information, into a useful format. Use our EDI service to provide timely, accurate and efficient reports to enable your company to post payments to your receivables.

Liquidity Solutions



Put your cash to work for your business.

Manage your daily cash flow – and maximize the earnings potential of your idle funds – with liquidity solutions from FirstCapital Bank of Texas.

First Commercial Checking

Enjoy checking convenience and access to a suite of cash & treasury solutions through this analyzed checking account, which offers an earnings credit to help reduce or eliminate account and/or service fees.

Zero Balance Accounts

A zero balance account (ZBA) is a checking account in which a balance of zero is maintained by automatically transferring funds from a master account in an amount only large enough to cover checks presented. This type of account eliminates overdraft concerns, helps prevent fraud, and provides more detailed record keeping, all while improving your ability to control your disbursements, collections and cash flow.

Commercial Loan Sweep

Automatically move money between your business checking account and commercial line of credit. Idle funds in your business checking account are automatically used to pay down your line of credit, reducing your interest expense. Automatic loan sweeps from your commercial line of credit into your business checking account help you avoid overdraft and other account and/or service fees. You can set a target balance for your business checking account and your commercial line of credit will automatically maintain that balance.

Multibank Reporting

Know exactly where your business finances stand – even if they're held in different institutions – through FCB Texas' Business Online. See previous day balances and transaction details, create graphs, charts and spreadsheets – even a consolidated statement that includes accounts at all financial institutions.

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 **FirstCapital Bank of Texas**[®]
You above all.

Member
FDIC

Payable Solutions



Effectively control cash outflows.

The longer you can keep your funds working for you, the better. Payable solutions from FirstCapital Bank of Texas can help increase productivity and profitability while controlling administrative costs.

Small Business Bill Pay

FirstCapital Bank Small Business Bill Pay provides a convenient and secure way for small businesses to organize your bill payments. Our Small Business Bill Pay allows you to pay bills and invoices that you would normally pay by check or automatic debit, pay multiple invoices with one payment, make payments as early as next day, view payment history, schedule one-time or recurring payments when it is convenient for you, receive email reminders when bills are due and even get your bills delivered to you electronically through e-Bills.

ACH Origination

Initiate timely and secure electronic fund transfers from your business checking account allowing your business a simple way to avoid the costs and risks of processing and reconciling paper checks. ACH Origination allows you to time your electronic payments for better control of company cash flow.

ACH Origination is ideal for payroll direct deposit, preauthorized credits, vendor payments, federal and state tax payments, and cash concentration transfers between accounts. (Prepaid payroll cards are also available to enable you to offer direct deposit to employees without a checking or savings accounts.)

Wire Transfers

Settle large dollar transactions quickly to maximize earnings or reduce borrowing costs. Transfer funds from your FCB Texas account quickly and securely for same-day deposit into a recipient's account at another financial institution. Save time by scheduling Wire Transfers in advance, creating templates for recurring wires, and approving wires on your smartphone when you're on the go. Eliminate risks associated with lost or stolen checks. Save money with precise timing of payments.

Positive Pay

ACH and check fraud is on the rise due to available technology that makes it easier than ever to replicate your business transactions. You can be proactive by adding Positive Pay to your FirstCapital Bank checking account. Positive Pay is a preventative service that verifies the ACH transactions and checks that are presented for payment. This fraud prevention tool will flag suspicious items and alert you to make your pay or no-pay decision with the click of a button.

Business Online



Manage your finances on your terms.

**Managing a successful business can be challenging.
Managing your cash flow doesn't have to be.**

Business Online from FirstCapital Bank of Texas is a sophisticated financial tool that merges seamlessly with the rest of your operation. View accounts, transfer funds, access online statements and check images, pay bills, initiate stop payments, research transactions – and more – in a secure and convenient real-time environment with flexible employee-access options.

FirstCapital Bank takes your security seriously. We offer multiple security features, including multifactor authentication account protection, security token technology, account and security permissions based on individual users and 128-bit data encryption.

FCB Business Mobile

Business Online users have the option to download our mobile app, FCB Business Mobile. Our mobile app allows you to manage your business finances on the go using your smartphone. In addition to viewing and conducting your routine banking transactions, making check deposits, and online bill payments, our mobile app also gives you access to such advanced cash & treasury services as Positive Pay, ACH and online wire transfer approvals.

Cash & Treasury Management Enhancements

Create a complete Business Online solution with your choice of cash & treasury enhancements*:

- ACH Origination
- Remote Deposit Capture
- Wire Transfers
- Positive Pay
- Electronic Data Interchange (EDI)

*Use of Cash & Treasury Management Services is based upon signing up for these services through a Cash & Treasury Management team member.



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