

What Payables Solutions are available through Treasury Management?



Simplify payments while maintaining visibility and control.

Focused on control, transparency, and dependable execution.

Automated Clearing House (ACH)

Schedule next day and same day payments

Pay vendors, employees, reimbursement expenses, and pay taxes

Manual entry, file upload, and improved visibility into the timing of payments

Set up recurring payments up to 90 days in advance

Domestic & International US Dollar Wire Transfer

Send USD domestic and international wires using dual approval security features

Send Foreign Exchange wire transfers utilizing daily rates

View wire payment details including Fed reference information

Online Bill Pay

One time, recurring or scheduled payments directly from a bank account

Commercial Credit Cards

Use commercial credit cards to manage payment timing for improved cash flow and accounts payable management

Simplify credit card account reporting

24-hour US based support available

Still Have Questions?

Contact us at customerservice@maplebank.com



What Receivables Solutions are available through Treasury Management?



Designed for oversight across every stage of collection.

Focused on visibility, control, and reliable funds processing.

Automated Clearing House (ACH) Payment Collections

Automate incoming payments with pre-authorized payments from vendors and customers for recurring payments, subscriptions, etc.

Faster deposit processing, assists in reducing past due receivables and improves cash forecasting

Desktop & Mobile Remote Deposit Capture

Scan checks in office or via a mobile phone to create bank deposits with next day funds availability; checks can be scanned and deposited Monday - Friday

Reduces trips to the bank, deposit checks faster

Online access for deposit details and check images

Lockbox *Coming Soon!*

Speed up deposit processing and funds availability on check payments mailed through the US postal system

Receive detailed reporting and check images via file delivery and online

Manage deposit exceptions in real time to enhance reconciliation

Merchant Card Services

Accept card payments online or in person

Access detailed online reporting information

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What Liquidity Solutions are available through Treasury Management?



Have stronger confidence in available funds.

Clear insight into funds on hand, movement timing, and day-to-day readiness.

Expanded FDIC Deposit Accounts & Insured Cash Sweeps (IntraFi)

Provides FDIC insurance coverage on large dollar deposits (>\$250K)

Deposits are placed in multiple deposit accounts and/or CDs at participating banks with a maximum of \$250K tranches per account

Investment Sweeps

Traditional Zero Balance Account (ZBA) structure sweeping all or targeted unused funds to an interest-bearing savings account at end of day

Sweep, investment and deposit solutions provided through IntraFi Cash Services

Loan Sweeps

Automatically apply excess balances above a defined target from a deposit account to pay down an associated loan or revolving line of credit, reducing outstanding principal and interest expense.

Zero Balance Account (ZBA)

Centralize cash management and optimize liquidity by linking accounts to one main account which serves as the source of funds and recipient of deposits

Cost savings by reducing banking fees associated with maintaining multiple accounts

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What Fraud Solutions are available through Treasury Management?



Stay ahead to reduce unauthorized activity.

Tools for oversight and timely intervention.

Check & Automated Clearing House (ACH) Positive Pay Services

Reduce fraud by having the bank verify checks and/or ACH transactions against a list of client approved transactions; if the details do not match the items that are presented for payment, the items will be presented to clients for review and decisioning to pay the item or have it returned (default is return)

For checks payments, payee matching allows for an added level of fraud detection

Blocks & Filters

Create payment filters to stop unauthorized ACH items and checks posting to an account

Add approved companies and dollar limits to ACH authorization list

Stop Payments

Send a real time stop payment request to the bank to cancel a payment before it is processed

Check Block Services

Eliminate check fraud by blocking all check activity on an account

Only used for electronic transactions (ACH and wire) accounts

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What Online & Mobile Banking Solutions are available through Treasury Management?



Your accounts, always within reach.

Check balances, monitor activity, and manage transactions with ease.

Commercial Online & Mobile Banking

Make payments, pay down loans, pay bills, view accounts, balances, transactions, and statements; order checks and place stop payments

Account maintenance management, managing alerts, and online messaging with the bank.

Text Banking - an alternative option to receive account balance summaries and recent transactions via text

Commercial Online Banking & Information Reporting

Improve cash flow, manage accounts, execute timely transactions, and streamline processes

Intuitive navigation, security capabilities, and user personalization

Make one time or recurring payments

Access statements and transaction details

Set up alerts and easily manage downloads to QuickBooks

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