

# COMPREHENSIVE RECEIVABLES



## HISTORICALLY, DEVELOPING A RECEIVABLES SOLUTION FOCUSED PRIMARILY ON ACCELERATING FUNDS AVAILABILITY.

Today, the process is much more complex as market conditions, changes in your business, technology options and customer expectations increasingly factor into your planning process. To make sound decisions, you need to work with a processing partner who can not only provide efficient, centralized collection points for your money, but one who can also enable you to capture and access important business information in real time.

For more than 60 years, BNY Mellon Treasury Services has delivered the highest quality receivables processing solutions available by knowing our clients' industries and day-to-day challenges and becoming their working partner. Our receipts experts can show you how to achieve efficiencies in your order-to-cash process, access working capital faster, and increase your investment opportunities. The success of our approach, designed to help clients in various fields, including financial services, healthcare, insurance, mortgage, telecommunications, utilities, and Web-based retail, is evident in our ability to:

- Collect consumer and business payments efficiently and effectively.
- Quickly update your accounts receivable system and provide important data to other areas within your company by combining data from electronic and paper payment systems in a single transmission.
- Significantly improve your Days Sales Outstanding (DSO) by accelerating incoming cash with a multi-site lockbox network and by migrating your paper-based payers to electronics.
- Manage and dramatically reduce exception items to speed receivables processing and reduce DSO.
- Provide access to one of the most comprehensive electronic payment acceptance solutions in the industry that offers single work streams for key receivables processes, including deposits; AR posting, settlement and reconciliation; and consolidated reporting, as well as electronic and mobile bill pay, presentment and invoicing.

## A Holistic Set of Receivable Solutions

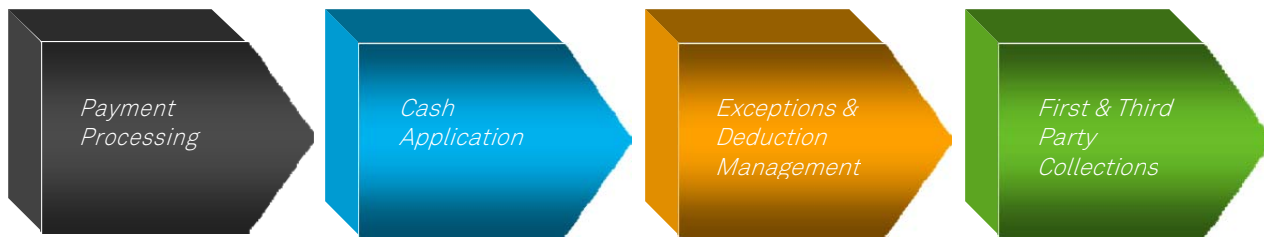
Our comprehensive solutions are designed to allow your organization to handle its receivables needs from start to finish while accommodating your evolving business needs:

- Address both domestic and international receipts.
- Reduce the cost of your process.
- Create a well-documented, auditable and repeatable process.
- Deliver information about receivables when and where you need it.
- Use a suite of paper and electronic alternatives that mesh with your receivables needs.
- Focus on your core competencies instead of administration.



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## Addressing The Collection Continuum



### BNY Mellon Treasury Services' Receivables Solutions

- Check Processing
- Lockbox
  - Wholesale
  - Retail
  - Wholetail
- Remote Lockbox
- Cash Letter
- Image Deposit
- Home Banking
- Electronic Bill Pay
- Coin & Currency
- Virtual Vault
- ACH
- Data Translation Services
- Wire
- Credit Card
- Debit Card
- Mobile
- Day-1 Exception Management
- Event Notification
- A/R Transmission
- Long-term Image Archive Access
- Transaction Detail Reports
- Long-term Image Archive Access
- Cash Application
- Exception Management
- Automated Account Lookup
- Automated Returns
- Change of Address
- Online Adjustments
- Electronic Bill Pay
- Event Notification
- Long-term Image Archive Access

### Benefits:

- Quickly and conveniently collect customer payments to speed your access to working capital and excess cash for investment
- Increase efficiency, decrease overall cost and reduce risk by utilizing our paperless lockbox model
- Migrate more of your paper-based payments to electronics to reduce collections' costs and streamline your receivables process
- Affordably access current technology to speed processing of paper payments
- Access accurate real-time information about customer accounts so that you can update your A/R system quickly
- Generate useful business reports based on current receivables information
- Protect sensitive relationships with your payers
- Offer your payers quick, convenient payment mechanisms

### Why BNY Mellon?

We operate the largest bank-owned retail lockbox network in the U.S.\*, and bring over 60 years of remittance processing and receivables expertise to the table. For more information on our automated cash application solutions, contact us at 1 800 424 3004 (option 2) or [treasury@bnymellon.com](mailto:treasury@bnymellon.com).

\*Based on the Ernst & Young 2014 Cash Management Services Survey

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