



BNY Mellon Disbursement Services

BNY Mellon Treasury Services' disbursement services are designed to meet your need for a total payables solution. We use the latest technology to assist you in improving the efficiency and security of your payables operations. We understand that timely information about your corporate cash flow, protection against unauthorized disbursements and elimination of idle balances are all key to your success. Our specialists will work with you to customize a disbursements program around your current goals. As demonstrated by our continued industry recognition, our technologies, services, and unmatched expertise are designed to yield customized solutions for a total payables solution that delivers what you want: results.

RELY ON A DISBURSEMENTS SOLUTION SET THAT ENABLES YOU TO:

- Maximize use of your funds
- Simplify account reconciliation
- Streamline disbursement operations
- Mitigate fraud risk

OUR DISBURSEMENT SOLUTION SUITE OFFERS YOU:

CONTROLLED DISBURSEMENTS

BNY Mellon's Controlled Disbursement Service notifies you by 10:00 a.m. ET of the total dollar amount of checks that will be charged to your account each day. Ninety-eight percent (98%) of the items are reported to you by first presentment at 8:30 a.m. ET. This service eliminates the need to maintain idle, non-interest-bearing balances and improves your cash manager's ability to forecast cash needs. We give you access to accurate funding estimates, so you can take

advantage of lucrative investment opportunities while avoiding costly overdrafts. You have until 3 p.m. ET daily to fund your account by any of the below options that works best for you:

- Wire Transfer
- Zero Balance Account Structure
- ACH (requires credit approval)
- Short-term Investment Sweep (requires credit approval)



ACCOUNT RECONCILEMENT

BNY Mellon's Account Reconciliation tools provide you with superior control over your check disbursements and can help you quickly and efficiently reconcile your accounts so you can focus on other value-added tasks. Choose the option that works best:

- **Basic Reconciliation**—provides the detailed paid check data you need to reconcile your own account; there is no need to send us check issue information.
- **Comprehensive Reconciliation**—you provide us with check issue information which we use to match against checks as they are presented for payment. We will perform the reconciliation and generate reconciliation reports for the period.

FRAUD PROTECTION

We are committed to help you in your efforts to reduce fraudulent activity on your accounts. With our service, you simply provide BNY Mellon with your account reconciliation issue file. When checks are presented for payment, BNY Mellon captures the check information and matches that data to your issue file. We offer the following fraud protection services:

- BNY Mellon Positive Pay provides information about potentially fraudulent checks to assist you

in making more accurate pay/return decisions. We match your issue information to MICR line data and alert you to any mis-matched items.

- BNY Mellon Positive Payee builds on the Positive Pay service and further identifies potential alterations to a check's payee line—alterations that are common on counterfeit checks produced with desktop publishing systems and are typically hard to detect.

CHECK IMAGE SERVICES

BNY Mellon's Check Image Service stores an image of both sides of a check as it is presented for payment. You can choose from a variety of options to access your paid check images:

- Online—you can obtain images of your paid check images from TreasuryEdge®, our Internet-based information reporting and transaction initiation system.
- CD-ROM or DVD
- File Transmission

CHECK PRINT AND MAIL OUTSOURCING

BNY Mellon Check Issuance Service delivers a comprehensive solution that strives to fully integrate all of your check printing and mailing needs. Take advantage of our centralized outsourcing operation that offers a secure processing environment and custom check designs.

BNY MELLON PARTNERSHIP

BNY Mellon has the experience, expertise, and resources to understand your company's specific disbursement needs and to provide a dependable, cost-effective, quality service. This responsiveness is nothing new; we have been at the forefront as a cash management provider for more than 50 years, and we would be pleased to consult with you to design a Disbursement service suite that will meet and exceed your expectations.

CONTACT US

To learn more about our comprehensive suite of disbursement solutions contact at treasury@bnymellon.com, or visit us online at www.bnymellon.com/treasury.

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