

# DISBURSEMENT SERVICES



To effectively manage your company's funds, you need to streamline and gain better control over corporate payments. Timely information about corporate cash flow, protection against unauthorized disbursements and elimination of idle balances are all key to your success.

BNY Mellon Treasury Services' disbursement solutions are designed to meet your need for a total payables solution. We use the latest technology to assist you in your goal of improving the efficiency and security of your payables operations. And, our specialists will work with you to customize a disbursements program around your current goals and as your business changes. Our unique blend of the industry's leading technologies and services, combined with our unmatched expertise, is designed to yield customized solutions for a total payables solution that delivers what you want: results.

As demonstrated by our continued industry recognition, we have the experience, expertise and resources to understand your company's specific needs and respond with a solution that enables you to incorporate any of the following services into your disbursement program with maximum benefits.

Rely on a disbursements solution that enables you to:

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

## Our Total Disbursement Solution

### TIGHTER CONTROL OVER ACCOUNT ACTIVITY

- BNY Mellon Account Reconciliation may reduce the time it takes to reconcile your account by providing detailed pre-balanced check data.

### BETTER PROTECTION AGAINST FRAUD

- BNY Mellon Positive Pay provides information about potentially fraudulent checks before they are paid to assist you in making more accurate pay/no pay decisions.
- BNY Mellon Positive Payee<sup>SM</sup> identifies potential alterations to a check's payee line — alterations that are common on counterfeit checks produced with desktop publishing systems and typically hard to detect.



BNY MELLON

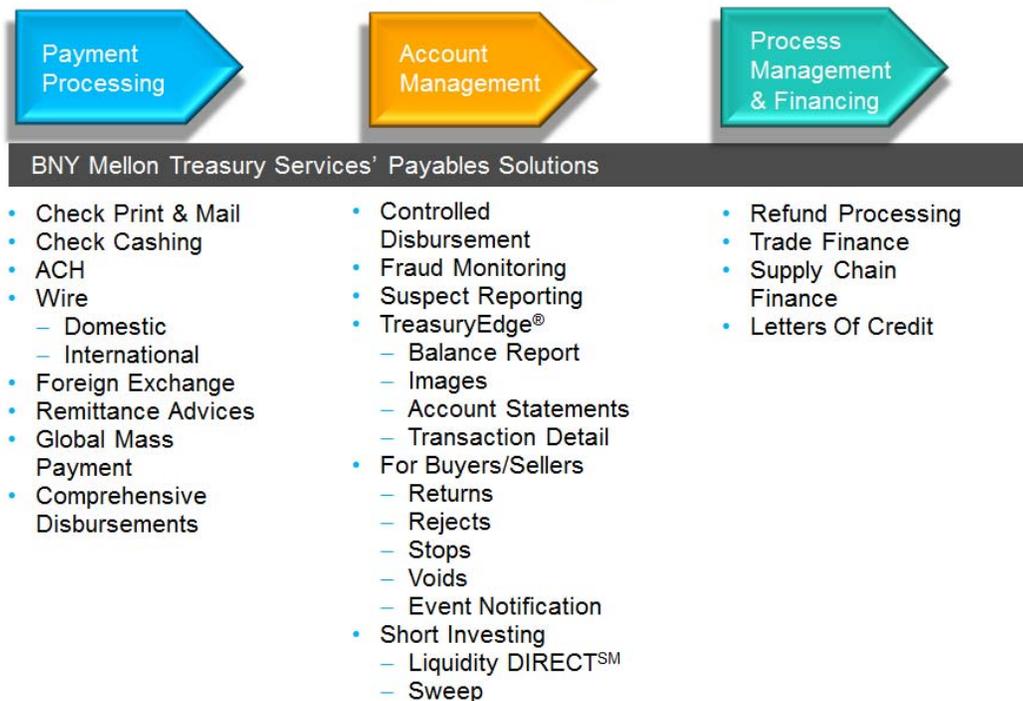
## TOOLS TO SUPPORT IMPORTANT BUSINESS DECISIONS SUCH AS PAY/NO PAY

- BNY Mellon Disbursement Image may help reduce operational expense and improve customer service by providing quick access to important check information via digitized images.

## THE CONVENIENCE AND SECURITY PROVIDED BY PAYABLES OUTSOURCING

- BNY Mellon Check Issuance delivers a comprehensive solution that strives to fully integrate all of your check printing and mailing needs, regardless of the payment type or bank on which the checks are drawn.
- BNY Mellon Controlled Disbursement provides timely notification of the checks that will be charged to your controlled disbursement account, so you can determine your cash position in the morning.

## The Payments System



## Contact Us

To learn more, contact BNY Mellon at [treasury@bnymellon.com](mailto:treasury@bnymellon.com) or 1 800 424 3004 (option 2).

[bnymellon.com](http://bnymellon.com)

BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may also be used as a generic term to reference the Corporation as a whole or its various subsidiaries generally and may include The Bank of New York Mellon, One Wall Street, New York, New York 10286, a banking corporation organized and existing pursuant to the laws of the State of New York and operating in England through its branch at One Canada Square, London E14 5AL, England. The information contained in this brochure is for use by wholesale clients only and is not to be relied upon by retail clients. Not all products and services are offered at all locations.

This brochure, which may be considered advertising, is for general information and reference purposes only and is not intended to provide legal, tax, accounting, investment, financial or other professional advice on any matter, and is not to be used as such. BNY Mellon does not warrant or guarantee the accuracy or completeness of, nor undertake to update or amend the information or data contained herein. We expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon any of this information or data.

Trademarks and logos belong to their respective owners.

© 2015 The Bank of New York Mellon Corporation. All rights reserved.

3/2015