

# The Light Bulb Moment

An important turning point  
for many business owners



# The Problem

## Problem

Every business struggles to manage cash flow cycles and to reduce fraud risk with their bank accounts

## Challenge

Your business strives to efficiently manage your payables, receivables, and reduce fraudulent transactions

## Negatives

Low productivity, inefficient processes, and costly issues that all affect your bottom line



# The numbers

**66%**

Business owners reported the greatest impact on their company's cash flow is the amount of time it takes money to process after receiving payments

*Source: Forbes Magazine April 2019*

**\$3.6B**

Total estimated losses globally in 2021 with an average of **5%** of every business's revenue being lost annually due to fraud

*Source: Association of Certified  
Fraud Examiners 2021 Report*

**72**

Days of productivity lost every year with an average of **11** hours per week that businesses spend on collecting deposits into their bank account

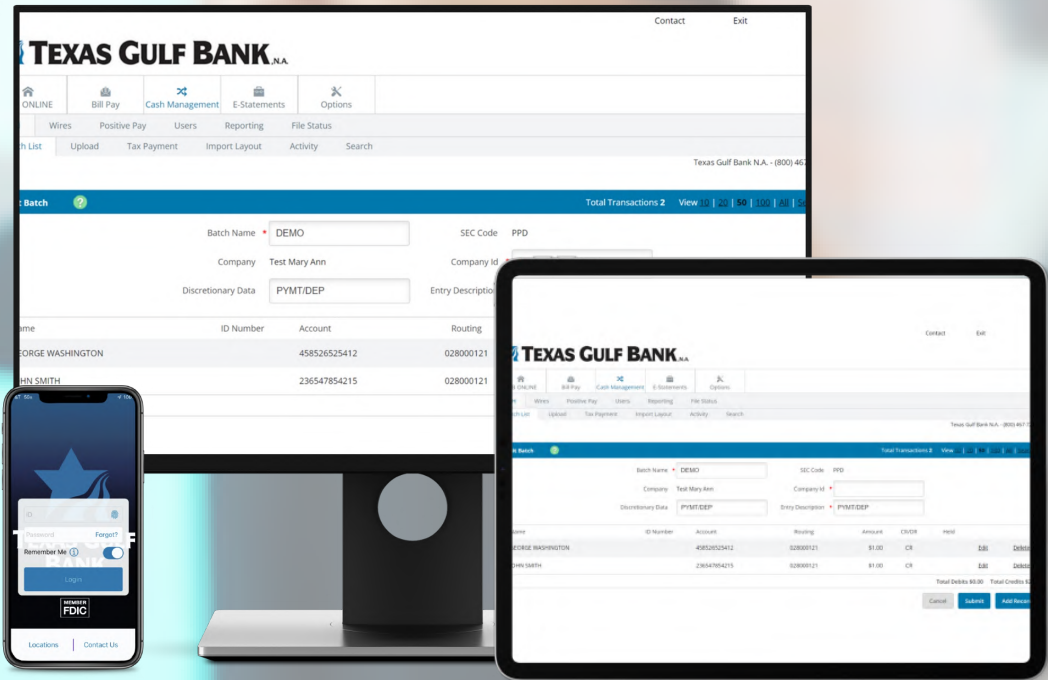
*Source: Vanguard*

# The Solution

Through Texas Gulf Bank's Treasury Management Platform, we can provide solutions your business needs all at your fingertips. These solutions help you to collect funds faster, send payments on your schedule, and reduce fraud on your accounts.



Cash Flow and Fraud Mitigation  
Solutions at your fingertips



Texas Gulf Bank's Treasury  
Management Platform



Increase profitability and  
decrease lost revenue



# Effective & Efficient Treasury Management Services with a human touch.

Let our team show you how our Treasury Management Solutions will allow your business to collect on invoices faster, manage timing of your payments on your schedule, and help protect your accounts from fraud.

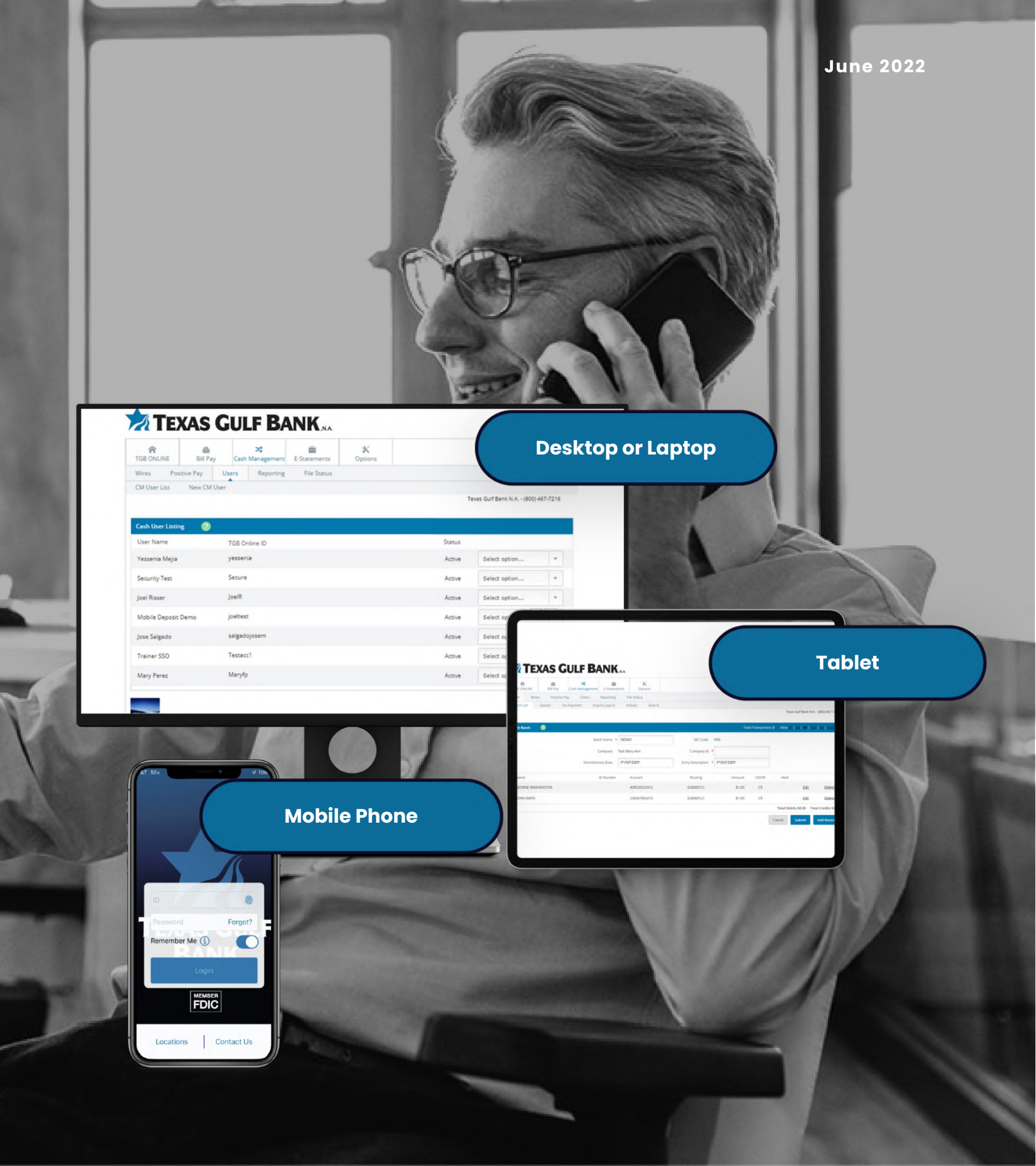
# Customized tools and adaptable solutions at your fingertips

Our Treasury Management Online Banking Platform and Solutions are available at the office or on the go, no matter how you choose to bank.

The platform provides access to your commercial accounts in a secure single sign-on environment with the ability to conduct real-time transactions, including account inquiries, funds transfers, enhanced reporting, and account management capabilities.

Additionally you may choose to enroll in our suite of various fee-based Treasury Management Services\* to be added and integrated to your platform. Designated users can perform tasks such as input/initiate ACH Origination transactions, input/initiate Wire Transfer transactions, and access a variety of other Treasury Management Services we offer.

\*Contact us at 713-595-7441 for our Commercial Fee Schedule.





# ACH Origination

- Pre-authorized Collections: ACH Origination enables you to debit business and consumer accounts on the effective date for recurring payments, invoices and dues.
- Cash Concentration: Consolidate funds from multiple locations. ACH debits are created to transfer funds from your outlying accounts to your concentration account.
- Direct Deposit: This service permits you to automatically deposit funds into your employees’ bank accounts for recurring payroll.
- Vendor Payments: Allows you to settle payables using ACH credits to your vendors' accounts.

CONTACT EXIT

TEXAS GULF BANK, N.A.

ONLINE Bill Pay Cash Management E-Statements Options

Wires Positive Pay Users Reporting File Status

Batch List Upload Tax Payment Import Layout Activity Search

Batch ?

Batch Name DEMO SEC Code PPD

Company Test Mary Ann Company Id

Discretionary Data PYMT/DEP Entry Description PYMT/DEP

Name	ID Number	Account	Routing	Amount	CR/DR	Held		
GEORGE WASHINGTON		458526525412	028000121	\$1.00	CR		Edit	Delete
JOHN SMITH		236547854215	028000121	\$1.00	CR		Edit	Delete

Total Debits \$0.00 Total Credits

CANCEL SUBMIT ADD RECORD

Easy ACH Input

Convenient ACH Templates

Secure Dual Control Capabilities

AT 50% 100%

TEXAS GULF BANK

ID

Password Forgot?

Remember Me ⓘ

Login

MEMBER FDIC

Locations Contact Us

ACH Approval On-The-Go

# Remote Deposit Capture

You can process and deposit checks electronically allowing your business to prepare deposits faster, save time, and enhance labor efficiencies.

Reduced trips to the bank, streamlined operations, and simplified bookkeeping are just a few of the many benefits you will experience.

\*Texas Gulf Bank applies its Funds Availability Policy to accepted checks deposited by Remote Deposit Capture or Mobile Deposit the same as checks deposited by other means, except that Remote Deposit Capture or Mobile Deposits have a 5 p.m. CST business day cut-off time for determining the date of deposit. See the Funds Availability Policy provided at account opening or later as applicable for determining the dates when funds will actually be available.

Remote Deposit Scanner

Mobile Deposit



# Online Wire Transfers

- Improve efficiencies and save time from visiting the bank with the ability to input and submit online from anywhere
- Convenient and re-usable templates can be created for those wires you frequently send to the same vendor
- Sign up to receive confirmations of your incoming and/or outgoing wire transfers providing you the details of your wire
- Use an established and safe online system that requires the use of a secure token upon submitting a wire transfer to help protect against unauthorized wire transfers
- Enables the ability to set up dual control for increased security in which one user can input and another approve

**TEXAS GULF BANK**<sub>N.A.</sub>

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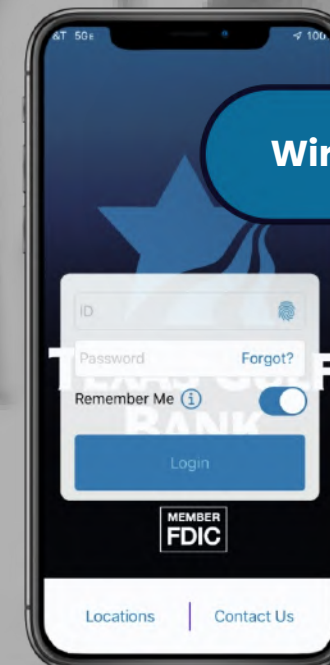
Cancel Submit Add Rec

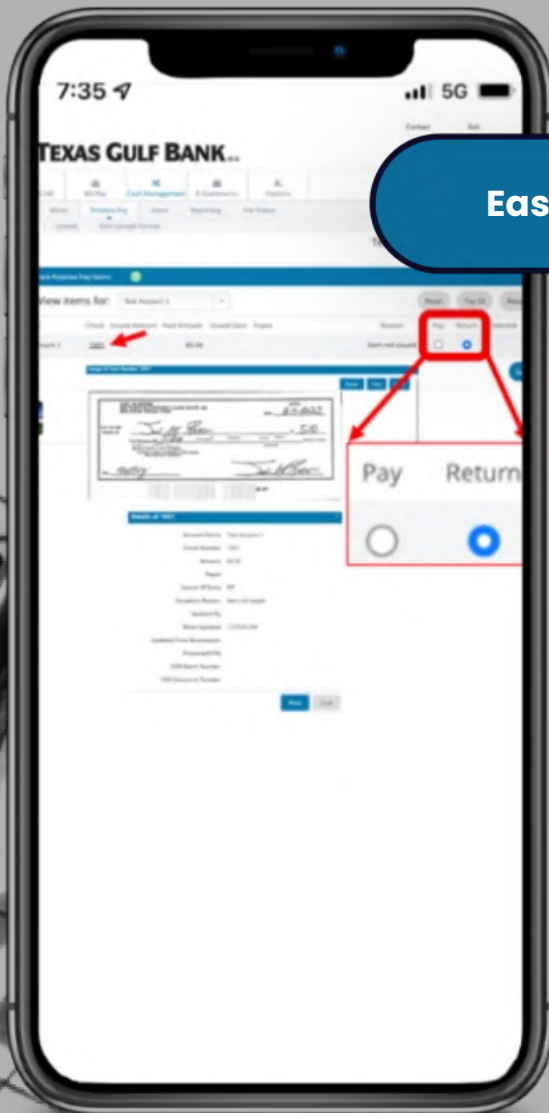
Easy Wire Input

Convenient Wire Templates

Secure Dual Control Capabilities

Wire Approval On-The-Go





Easy Item Review

# Positive Pay

This fraud detection tool puts you in control and gives you the ability to block unauthorized transactions from posting to your account.

Simply inform the bank by uploading your payables (list of checks issued and ACH's you have authorized) in our secure online banking platform. Any checks or ACH's that attempt to clear, which do not match your list, will create an exception and give you the control to pay or return the transaction.

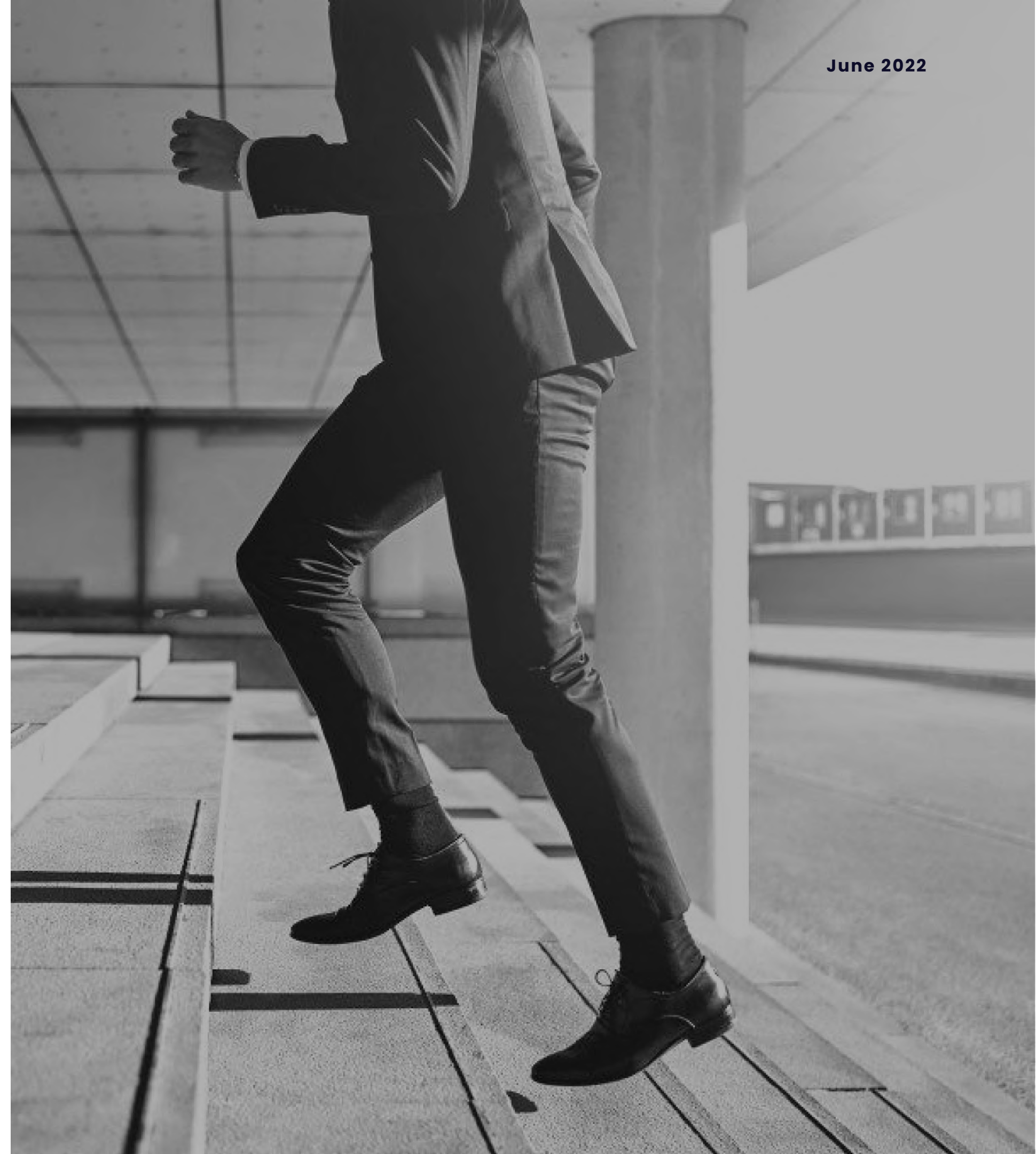
This tool helps protect your account from check or ACH fraudulent transactions and minimizes the need to close your account due to fraudulent transactions.



# Additional Treasury Management Services

- **Lock Box Services**
  - simplify collections and deposits by having payments mailed directly to the bank's PO Box for pick up and processing
- **Bill Pay**
  - initiate one-time or recurring payments conveniently through your Online Banking
- **Information Management**
  - setup eStatements delivery, additional ACH Electronic Data Interchange (EDI) Information, or Enhanced Reporting Features to view detailed account activity
- **Merchant Processing Services**
  - accept credit/debit card payments through our third-party provider
- **Overdraft Protection Sweep**
  - avoid costly overdraft fees
- **Target Balance Sweep**
  - sweep funds from a line of credit or savings
- **Zero Balance Sweep**
  - eliminate monitoring and manually transferring funds to a payroll or disbursement account and fund transactions as they happen
- **Alerts & Controls**
  - stay on top of your transactions and monitoring of your accounts
- **IntraFi Network**
  - CDARS & ICS Programs that allow customers to use participating banks in the program to insure funds in excess of the typical \$250,000 of FDIC Insurance

*Note: Approval process and rates negotiated by a 3rd-party provider. If approved, set-up fee applies*





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**A Presentation by  
Texas Gulf Bank - Treasury Services Department**

**June 2022**

# Local to our Texas Roots, Accessible from Virtually Anywhere

Our platform makes it easy for you  
and your business to bank from  
virtually anywhere.





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Texas Gulf Bank – Treasury Services Department

June 2022

# Customer Support with a Human Touch

Our team of experts are here to educate,  
guide, and support your business.



# How do you get started with Treasury Management Services?

## Contact us directly!

Email: [TreasuryServices@TexasGulfBank.com](mailto:TreasuryServices@TexasGulfBank.com)

Phone: 713-595-7441

We will help you every step of the way in your transition process and throughout your relationship with Texas Gulf Bank.



### Initial Contact & Consultation

We will guide you and help identify any needs you may have to your benefit



### Apply & Enroll

Each service requires an application & agreement to be setup for services



### Implementation & Training

We will set up your services and conduct training on how to use the service



### Continued Support & Assistance

Our team is available to offer any guidance or assistance at any time you need it



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# We provide you with business solutions.



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**FDIC**