

A silhouette of a person in profile, facing right, is shown working on a laptop. The background is a city skyline at sunset or sunrise, with warm orange and yellow light. The person's silhouette is a solid dark brown color. The laptop is a simple white outline. The city skyline features various skyscrapers, including one with a prominent spire.

# Treasury Services

Here for You. Here for Your Business.



# History & Vision

Chartered in 2001, American State Bank is one of the largest locally owned and managed banks in Kansas.

Proud to operate by three common goals  
1) To provide our customers excellent customer service, innovative and affordable products, and sound business practices

2) To reinvest in the community

3) To serve our family of shareholders and employees through profitability and growth



# Small Business Online Banking



## Retail/Small Business Online Banking

- Self-enroll at <https://asbt.bank>
- Automatic approval
- Mobile App, Snap Deposit, & CreditSense
- QuickBooks & Quicken Export formats
- Coming Soon: Zelle!

# Corporate/Treasury Online Banking

ACH Origination

Positive Pay

Multiple Users with  
unique account and  
administrative options

Multi-TIN access



# ACH Origination – Consumer Direct Deposit

## Business Benefits

- Improved Cash Flow
- Reduced Processing Expenses
- Time preparing Checks
- Printer ink
- Check Stock
- Postage
- Simplified Account Reconciliation

## Employee Benefits

- No Lost/Stolen Checks
- No trips to bank
- Faster Funds Availability



# Automate Accounts Receivable with ACH

## Business Benefits

- Consistent Cash Flow
- Increased contributions/tithes
- Save time preparing deposit and waiting for checks to clear
- Increased customer loyalty

## Receiver Benefits

- Convenience – no more writing and mailing checks
- Reliability – assurance that payments will be made timely (no late fees!)

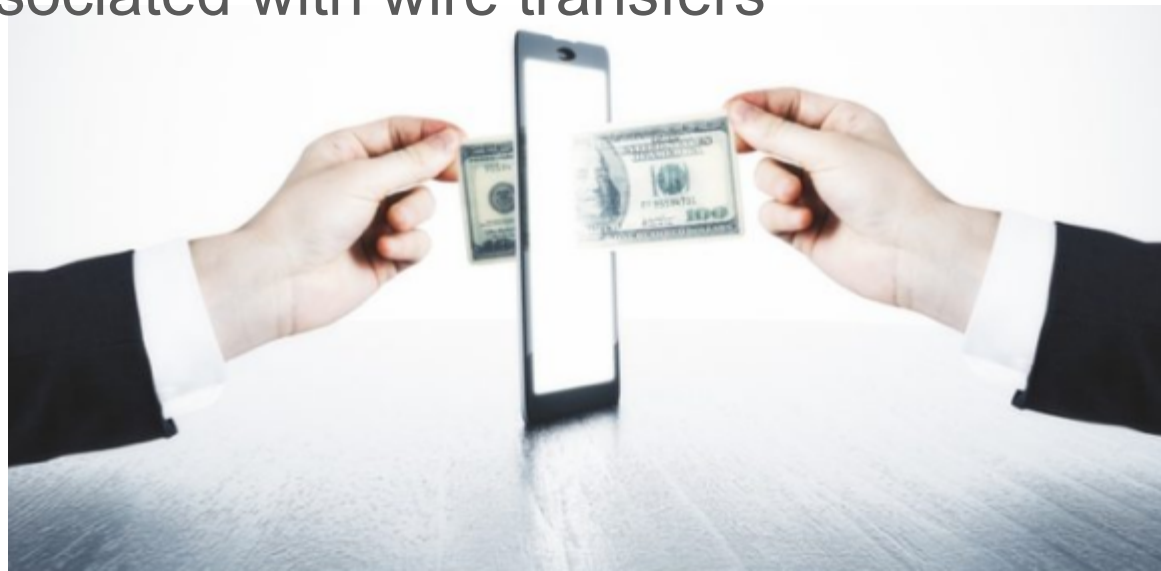
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Ideal for companies with regular, recurring receivables such as Insurance premiums, utility payments, tithing, loan payments, rent payments, membership dues

# ACH Origination – Corporate Payments

Send or Receive payments to/from corporate accounts

- Cash Consolidation between related entities
- Pull payments from vendors or pay invoices rapidly
- Reduce costs associated with writing checks
- Assurance of collected funds
- Increased funds availability
- Reduces cost associated with wire transfers



# Remote Deposit Capture for Businesses

Streamline your cash flow and save time and money



- No convenient branch location? No problem!
- Ensure checks are deposited timely, reducing the risk that they may be return unpaid
- Skip the daily trip to the bank
- Miles cost money! Reduce the gas and mileage expense, as well as potential for accidents, by processing check deposits from the convenience of your place of business

Visit <https://www.remotedepositcapture.com/calculator/business> to calculate your potential savings!



# Positive Pay

*Did you know...* there is a 24-hour return timeframe on checks?

Failure to notify the bank of fraudulent items in a timely manner could result in a financial loss. Utilizing Positive Pay will reduce the likelihood of a loss due to check fraud.



1. File containing issued checks is submitted to bank via Corporate /Treasury Online Banking
2. Bank compares file to checks presented for payment
3. In the event of an exception, business chooses to pay or return check

# CDARS

- This service was developed by Promontory Network to provide large depositors better access to FDIC Coverage for all their funds
- The large deposit is divided into amounts under FDIC Maximum of \$250,000 and placed in separate CDs at other CDARS Network bank



You sign the agreements and deposit funds with your bank.



Deposits are sent to deposit accounts at other ICS or CDARS Network member institutions, as applicable, in amounts under the standard FDIC insurance maximum of \$250,000.

# Repurchase Agreements

Safe investment for large balances over the limit for FDIC Insurance

- Bank pledges securities on deposit account

Can be utilized for Zero Balance Account Sweeps to maximize earnings

- Not subject to limitations on non-transaction accounts



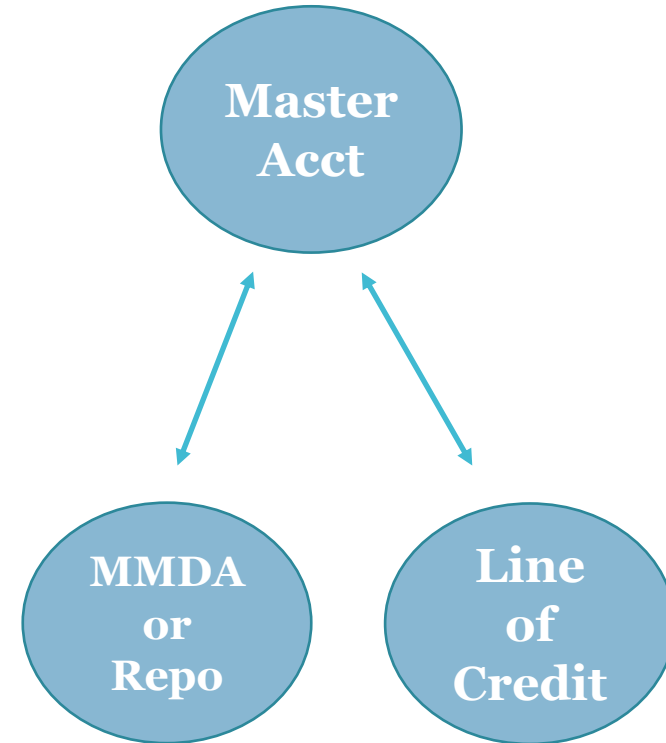
# Cash Management Sweeps

## Automate & Facilitate Cash Management

Zero Balance or minimal peg balance in Operating Account

- Sweep Excess funds to pay down loan or maximize earnings (MMDA or Repurchase Agreement)
- Sweep back from Line of Credit or higher interest account to cover incoming debits

Combine related entities to roll up to one master account to eliminate manual transfers and overdrafts



# Card Services

## Merchant Services

- Variety of POS options including Square®

## Corporate Credit Cards

- Online Card Management Tools
- Rewards Programs

## Corporate Debit Cards

- Online Card Controls and Alert Options
- Mobile Wallet now available!



# Thank you

## Ready to run your business more efficiently?

Let's get started!

Call Erica Haskins today at 316-220-3751 or [ehaskins@asbt.bank](mailto:ehaskins@asbt.bank)

