



TREASURY MANAGEMENT SOLUTIONS

Your business, optimized

Non-Deposit Investment Products are:

- Not FDIC Insured
- Not Bank Guaranteed
- May Lose Value



We want to help you make the most of your cash resources. Our integrated treasury management solutions are designed to provide you with more visibility and control over working capital. From cash management to fraud mitigation, we can help you increase efficiencies, strengthen controls, manage risk and reduce the cost of borrowing through better collection, concentration and disbursement of cash.

We can help you:



Manage cash online



Streamline and control payables



Integrate accounting and banking solutions



Manage liquidity



Expedite collections and receivables



Reduce fraud



MANAGE CASH ONLINE

City National Business Suite®

Business Suite provides advanced functionality across all treasury activities, including cash management, inquiry and reporting tools, domestic and international payments, fraud prevention and security tools.

Account Information

Access up-to-date information on an unlimited number of accounts, including foreign currency and zero-balance accounts.

Customized Reporting

Retrieve and analyze information online for the dates and accounts you select, or generate user activity reports for audit purposes.

Online Images

View, print or save check images, bank statements, and deposit tickets and items.

Payments and Collections

Initiate wire, Automated Clearing House (ACH), bill payment and account transfers. Access E-Deposit (remote deposit capture system).

Stop Payments

Place new stops, or search stop pay history.

Email Alerts

Send customizable email alerts to one or more staff members for a variety of services, including balances, positive pay and wire transfers.

Multiuser Management and Entitlement Controls

Specify user access and define limits to accounts, functionality and features.

Fraud Protection

Reduce fraud through multiple approval options, secure access, audit reports, and required token usage for ACH transactions and wire transfers. Positive pay services enable protection against check and ACH fraud.

ACCOUNTING SOLUTIONS AND INTEGRATION TOOLS

AgilLink®

AgilLink is a comprehensive accounting solution for the entertainment industry and family wealth firms. Designed to work with City National Bank's Treasury Management platform. AgilLink combines accounting, banking and bill pay functions into a single solution, reducing complexity and total cost of ownership.

- Automatic bank reconciliation
- Automatic download of credit card statements and transactions
- Notifications of banking activity and bank balances
- Payment execution, including book transfers
- ACH, domestic wires and bill pay

EASI Link®

Our Enterprise Accounting Software Interfaces (EASI Link) service creates an integrated banking gateway to accept payment instructions submitted by your accounting system, bringing you closer to a straight-through processing environment.

- Eliminates transactional dual entry
- Reduces input error risk
- Increases efficiency and helps reduce input time
- Improves processing time by utilizing a real-time interface
- Reduces processing costs



City National Book2BankSM

Our business payment platform can automate your entire payments process. From managing invoices and related documents to streamlining approvals and generating electronic payments, Book2Bank saves you time, improves control and helps secure your payments. Plus, Book2Bank integrates with QuickBooks^{®1} and other accounting software for outgoing payments, account reconciliation and account-to-account transfers.

- Automatically deliver check, credit card² or electronic payments.
- Eliminate paper; store and manage documents electronically and link invoices for the convenience of your approvers.
- Organize incoming invoices with automatic purchase order matching.
- Review and approve payments on your computer or iPad^{®.3}
- Help detect fraud, maximize cash positions and manage vendor relationships using the reporting module.
- Earn City National Rewards[®] Points⁴ with your City National Visa Commercial Credit Card for Book2Bank Transactions Account.

EASI Link Connector

EASI Link Connector solutions enable you to establish bi-directional connectivity between City National Bank and your accounting system for quick, easy and secure payment processing, reconciliation and cash management. EASI Link Connector solutions available for clients with Microsoft Dynamics GP and NetSuite.

- View banking solutions within your accounting system
- Reduce processing time and input error risk
- Eliminate transactional dual entry and manual uploads
- Automate your bank reconciliation workflow
- Streamline your workflow, saving time and effort for higher value activities

EXPEDITE COLLECTIONS AND RECEIVABLES

We have everything you need to speed up the receivables process and turn your deposits⁷ into cash. We'll work with you to identify solutions for your business based on your preferences and the amounts and types of your receivables.

Remote Deposit Capture

Avoid higher costs for transporting checks to the bank by scanning the checks in your office. City National Bank's E-Deposit service allows you to scan your checks on one or more of your computers and securely upload the check images directly to our check-processing back office.

Receivables Origination

Collect recurring payments — with authorization from your client buyers — using EFT Receivables Origination. Transmit an electronic NACHA[®] formatted file⁵ containing preauthorized ACH debits, and we'll process and deposit the funds into your account.

Cash Vault Services

A convenient, secure and efficient way to make deposits via armored car or smart safes. The Cash Vaults can accept deposits of currency, coin and checks.⁶ Cash Vault Services also offer currency and coin delivery to operate your business as needed.

Lockbox Services

Enable your customers and debtors to mail remittances to a designated U.S. Postal Service post office box for pickup, processing and deposit to a designated demand deposit account(s). City National provides reports that list the items that were processed from a remittance, along with all received correspondence.

Merchant Services

Grow your revenues by allowing customers to pay with credit cards, debit cards, gift cards or checks. Elavon^{®8} offers point-of-sale solutions to:

- Increase your average basket size
- Speed up transactions
- Simplify end-of-day reconciliation
- Accept payments via your mobile phone



STREAMLINE AND CONTROL PAYABLES

Our customizable solutions will help ease time-consuming reconciliation and gain enhanced visibility into spending patterns. With improved control, you can lower transaction risk and build payee loyalty by choosing the right payment option for each payee.

Business Bill Pay

Make secure payments online at any time, day or night, to anyone in the United States.

Wire Transfers

Swiftly and securely send and receive funds via City National's electronic wire transfer service — for transactions within the U.S. or internationally.

ACH Disbursement

Improve your cash flow and forecasting by setting up electronic disbursement for recurring items.

Electronic Tax Payments

Provide instructions via the internet or telephone through CityTax to conveniently pay your federal, state and local taxes electronically.

MANAGE LIQUIDITY

City National will help you make sure that your cash is in the right place at the right time. Your treasury management team will help you structure a liquidity management framework to address your current and potential cash needs.

Zero Balance Accounts

Zero Balance Accounts can be established for divisions, subsidiaries or operating accounts such as payroll or payables. Set target balances for your subsidiary accounts that act as a trigger for transfers to and from your master account, allowing you to cover checks while eliminating excess balances and maintaining control over disbursements.

Sweep Accounts

Transfer checking account funds in excess of an established target balance into an interest-earning account or apply them to pay down your credit line.

Analyzed Business Checking with Interest Account

With an Analyzed Business Checking with Interest Account, you can apply earnings credit to help offset monthly service charges and earn interest on any excess balances.

REDUCE FRAUD

We take an aggressive stance against fraud, working closely with you to help you make sure you're keeping your business safe.

ACH Fraud Protection Services

We'll help you determine what's appropriate for your accounts and customize a solution to help protect your business from unauthorized ACH debits and credits.

Check Positive Pay

Quickly and efficiently detect certain types of check fraud by matching check numbers and dollar amounts. Gain additional protection by using our Positive Pay feature that identifies suspicious payee names.



Monitoring Your Accounts

We help provide secure access to your company's accounts, as well as tools to monitor transactions, such as:

- Real-time account information
- Control over user entitlements
- Customized reports
- Automatic balance alerts
- Audit reports

Your Treasury Management Sales Officer will work with a team of expert advisors to help you build an effective cash management strategy.

Together, we'll help you select the services and solutions that will be most advantageous to your business. We're committed to serving your treasury management needs now and as your company evolves.

¹ QuickBooks is a registered trademark of Intuit Inc.

² Credit cards require credit approval. Visa is a registered trademark owned by Visa International Service Association and is used under license. Only City National Visa Commercial Credit Card for Book2BankSM Transactions Accounts can be used.

³ iPad is a registered trademark of Apple Inc.

⁴ Points are earned on net purchases only (purchases less returns and credits). See the City National Rewards Program Terms, Conditions and Program Rules and FAQs on cnb.com for details.

⁵ NACHA is a registered trademark of the National Automated Clearing House Association.

⁶ Check deposits only available in certain markets.

⁷ Deposit limits and other restrictions apply.

⁸ Pursuant to an agreement, City National Bank exclusively markets the merchant services of Elavon to its clients and may receive compensation for its services. Elavon is an independent merchant transaction processing services and is not owned by City National Bank or any City National Bank affiliate. City National Bank is not responsible for the representations of, or performance by, Elavon. Elavon is a registered trademark in the United States and/or other countries. All rights reserved.

Additional Terms and Agreements apply. For more information, please see the Treasury Management Disclosure and Agreement at cnb.com/agreements.



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