



Treasury Product Knowledge



Treasury Solutions

Our Treasury Solutions products are as advanced as anything available at a regional, super-regional, or even national bank, but what sets us apart is the way our team consistently supports their clients. The familiarity and trust that our business clients experience are an extension of the GBC values of service, expertise, and relationships. With over 200+ years of combined experience, our Treasury Solutions team is committed to being personally available and accountable all while providing the thoughtful, personalized answers our clients are looking for. This dedication, knowledge, and experience have enabled GBC to continue its commitment to building and sustaining premier banking solutions geared to serve both businesses and individuals who prefer a local, community-centric bank.



4 Key Business Priorities

Treasury management doesn't have to be complicated. Save time with comprehensive solutions that streamline day-to-day cash management so clients can get back to managing their business.

- How do you pay your bills?
- How do you collect your payments?
- How do you manage your bank accounts?
- How do you protect your banking data?

You will have one point of contact to:



Pay

Your Vendors,
Suppliers and
Employees



Collect

Your Cash



Manage

Your Information



Protect

Your Money



Pay

Pay

In an increasingly digital world, we recognize the need for faster and more transparent payments. Whether you are paying your employees, vendors/suppliers, making large one-time purchases or funding recurring monthly expenses, having the cash you need when you need it is critical to achieving your business goals.

Payment solutions should address the following needs:

- Automate manual processes
- Reduce fraud
- Maximize investment

Products that address Payment needs:

Automated Clearing House (ACH)

Bill Pay

Commercial Card

Online Wire Origination

Account Reconciliation Program (ARP)

Direct Deposit

Instant Payments

Zelle for Business



Pay

Account Reconciliation Programs (ARP)

Georgia Banking Company's ARP are flexible, automated systems designed to streamline the reconciliation of checks issued and deposits made to high-volume business checking accounts.

Automated Clearing House (ACH)

Eliminate check writing and invoice preparation with scheduled payments to and from vendors, employees, customers, and subscribers.

Bill Pay

With online banking and bill pay, you can use the latest, most secure banking technology to bank from the comfort of your home.

Commercial Card

GBC Commercial Card, a cutting-edge solution designed for our business clients. This versatile card combines the benefits of Travel and Entertainment, Procurement, and Accounts Payable spend cards into one seamless platform

Direct Deposit

Direct deposit is an electronic payment method that allows funds to be deposited directly into a bank account rather than through a physical check.

FedNow Send

FedNow Receive is a revolutionary instant payment solution from the Federal Reserve designed to allow businesses and individuals to receive instant payments safely and efficiently. With the FedNow Service, you can enjoy a secure and efficient instant payment infrastructure that operates 24/7, 365 days a year, including weekends and holidays.

Online Wire Origination

GBC online Wire Transfers are a convenient way to make secure same-day payments to accounts at other financial institutions.

Zelle for Business

Zelle® is a convenient way for your small business to send and receive money with Zelle®. Use Zelle® to accept payments from your customers or pay an eligible vendor, supplier or employee.



Collect

Collect

Timely and efficient collection of receivables is essential to your business's financial health but navigating the increasing number of payment options can be overwhelming. Your customers expect to have flexible payment options, so your business must accept multiple payment types including check, ACH, wire and card. Collection solutions should address the following needs:

- Simplify payment acceptance
- Save time
- Convert receivables to cash

Products that address Collection needs:

Cash Services

FedNow Receive

Lockbox Services

Merchant Services

Remote Deposit Capture

Mobile Deposit

Zelle for Business



Collect

Cash Services

Cash Vault services can provide several benefits for businesses, particularly those dealing with significant cash transactions.

FedNow Receive

FedNow Receive is a revolutionary instant payment solution from the Federal Reserve designed to allow businesses and individuals to receive instant payments safely and efficiently. With the FedNow Service, you can enjoy a secure and efficient instant payment infrastructure that operates 24/7, 365 days a year, including weekends and holidays.

Lockbox Services

Streamline and expedite payment collections and processing with GBC Lockbox Services, a flexible and efficient receivables deposit solution.

Merchant Services

Improves cash flow, reduces billing expenses, and streamlines your overall payment and billing process.

Remote Deposit Solutions

Remote Deposit Capture (RDC)

Scan and deposit checks from the convenience of your office with Remote Deposit Capture (RDC).

Mobile Deposit

Make check deposits using your smart phone and GBC's Business Direct Mobile Deposit app.

Zelle for Business

Zelle® is a convenient way for your small business to send and receive money with Zelle®. Use Zelle® to accept payments from your customers or pay an eligible vendor, supplier or employee.



Manage

Manage

Funds optimization is one of the most cost-effective ways for your business to obtain cash, avoid taking on new debt and maximizing investment opportunities. Making the most of your existing funds requires accelerating receivables, meeting short term obligations, streamlining accounting functions, increasing insight into your finances, and taking control over your cash position. Managing solutions should address the following needs:

- Provide convenience and security
- Easy access to account information
 - Reporting
 - Payment Origination
 - Action Items
 - User Administration

Products that address Management needs:

Business Direct (Online Banking)

Alerts

Zero Balance Account (ZBA)

Business Direct Mobile (Mobile App)

Line of Credit Sweep

Demand Deposit Marketplace



Manage

Business Direct Online Banking

GBC Business Direct provides customers with the tools and services they need to Pay and Collect funds, while they Manage and Protect their accounts.

Business Direct Mobile App

Business Direct Mobile gives you the same level of information access and the ability to manage transactions and alerts while away from the office.

Alerts

Receive real-time alerts for timely notification of transaction activity making it easy to quickly release payments, review exceptions and monitor account balances.

Sweeps

GBC Line of Credit Sweep automates your credit line payments and disbursements, eliminating the need to perform daily transfers so that your cash is always working for you

Zero Balance Account (ZBA)

Zero Balance Accounts allow you to concentrate your balances into a single general operating account and automate the distribution of funds into subsidiary (sub) accounts to cover disbursements.

Demand Deposit MarketPlace (DDM)

Access to expanded deposit insurance coverage on customer funds through a network of participating receiving institutions. Cash balances from your customers' accounts are swept into the DDM program and allocated into deposit accounts at participating receiving institutions in increments of up to \$250K per customer.



Business Online Banking

Convenience of Online Banking access includes:

- View accounts
- Online statements
- Online activity reporting
- Online stop payment
- Online administration
- Online premium alerts
- Online messenger service



State of the Art security - Two factor authentication for online login security

Online access control - Primary Administrator with the ability to grant roles and permissions for users to view only or have account transfer permissions

Dual Control for all transfers available at the user level

Ability to initiate wire transfers online with dual control and Out of Bank Authentication

Ability to initiate ACH credits online with dual control and Out of Bank Authentication to move funds to another financial institution (you could also initiate a debit from another financial institution to pull the funds from GBC)

Fraud Prevention Services – Check Positive Pay to include payee line verification, Reverse Positive Pay to decision every item and ACH Positive Pay to protect the account from fraudulent electronic debits



Business Online Banking



FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

SEARCH CONTACT LOCATIONS

ABOUT PERSONAL BUSINESS COMMERCIAL DIGITAL RESOURCES **LOG IN**

Setting the Standard for Customer Service

GBC RANKED #1

ACCOUNT LOGINS

PERSONAL BUSINESS

Username **LOGIN**

[Enroll Now](#) [Forgot Username](#)

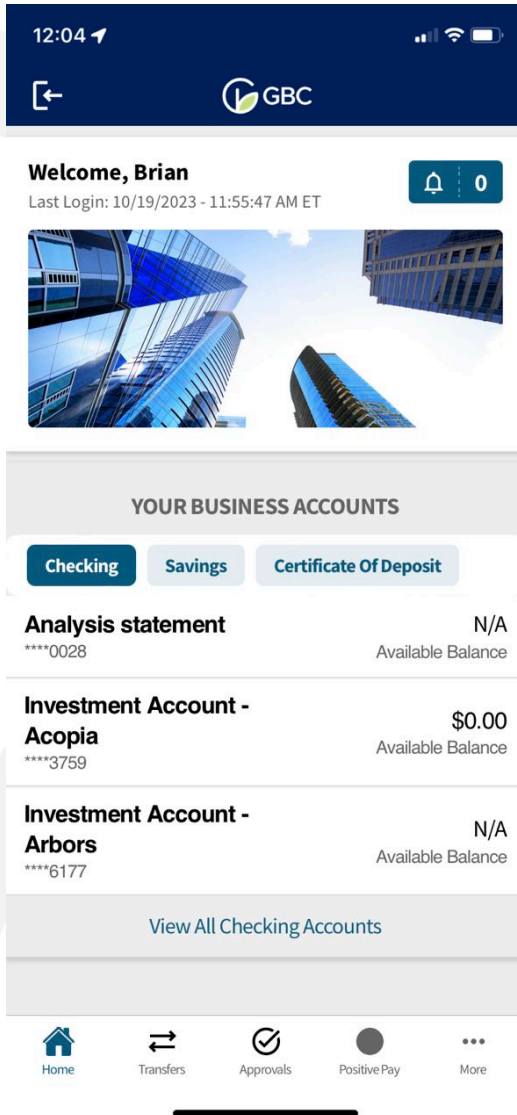
QUICK LOAN PAYMENT

ENROLLED LOAN PAYMENTS

Open An Account



Business Mobile App



Our Business Mobile App has been updated to bring you even more accessibility and control for banking on the go! Experience the fresh look and effectively manage your business finances with these streamlined, user-friendly features.



Protect

Protect

As payment innovation evolves, so does payment fraud. Businesses are embracing new payment methods, and it is more important than ever to protect your financial information and business assets. Layered security is the key to stopping financial criminals and GBC has invested significantly in fraud prevention capabilities across all payment types, providing your business with the real-time, cross channel fraud detection tools you need to manage your business with confidence. Protection solutions should address the following needs:

- Protect Information
- Prevent fraud
- Reduce losses
- Improve decision making
- Eliminate manual processes

Products that address Protection needs:

ACH Positive Pay

Payee Name Verification

Online Stop Payments

Positive Pay

Commercial Card

Out of Band Authentication



Protect

Positive Pay

Prevents check fraud by matching presented checks against issued check details provided by the company.

ACH Positive Pay

ACH Positive Pay from GBC protects your business from unauthorized incoming ACH debit transactions which can lead to potential payments fraud. With GBC Business Direct, you can approve or decline ACH debit transactions and receive alerts on our Business Direct Mobile app.

Payee Name Verification

Match the name of the signature line for additional verification.

Commercial Card

GBC Commercial Card, a cutting-edge solution designed for our business clients. This versatile card combines the benefits of Travel and Entertainment, Procurement, and Accounts Payable spend cards into one seamless platform

Online Stop Payments

Submit stop payment orders directly from online banking, Business Direct.

Out-of-Band Authentication

Out-of-band authentication (OOBA) is a security measure that uses two separate communication channels to verify a user's identity, significantly enhancing protection against unauthorized access and fraud.



Business Checking Accounts

	BUSINESS ESSENTIALS <i>Small Businesses & Sole Proprietorships</i>	BUSINESS ADVANTAGE <i>Businesses with Moderate Transaction Volume</i>	BUSINESS INTEREST <i>Businesses with Low Transaction Volume</i>	COMMERCIAL ANALYSIS <i>Large Businesses with Complex Treasury Needs</i>	COMMERCIAL ANALYSIS PLUS INTEREST <i>Large Businesses with Large Balances</i>	INTEREST ON LAWYER TRUST ACCOUNTS (IOLTA) <i>Attorneys & Legal Firms</i>	BUSINESS COMMUNITY <i>Community Groups & Non-Profits</i>
\$100 Minimum Opening Deposit	✓	✓	✓	✓	✓		✓
Min. Avg Balance to offset Monthly Service Charge	\$1,000	\$35,000	\$5,000	*	*	*	
Monthly Service Charge	\$20.00	\$50.00	\$20.00	Monthly charges determined by services utilized, balances maintained and applied ECR	Monthly charges determined by services utilized, balances maintained and applied ECR		
**Transaction Charges	150 transactions included at no charge; \$0.30 per transaction after 150	300 transactions included at no charge; \$0.30 per transaction after 300	125 debits included at no charge; \$0.30 per transaction after 50	*	*		50 transactions included at no charge; \$0.30 per transaction after 50
Pays Interest			✓		✓		
Debit Card	✓	✓	✓	✓	✓	✓	✓
eStatements	✓	✓	✓	✓	✓	✓	✓
Online Banking	✓	✓	✓	*	*	✓	✓
Ten Online Accounts & Unlimited Users	✓	✓	✓	*	*	✓	✓
Mobile Banking & Mobile Deposit	✓	✓	✓	✓	✓	✓	✓
Online Bill Pay	✓	✓	✓	✓	✓	✓	✓
QuickBooks® Webconnect	✓	✓	✓	✓	✓	✓	✓
Free ATM Transactions at all GBC locations	✓	✓	✓	✓	✓	✓	✓

ALL ACCOUNTS ALSO INCLUDE:

FREE Access to GBC's local Customer Care Center. Call 866.711.4530 to speak to a local banker.

* Contact your Treasury Sales Officer for pricing.

** The definition of transactions refers to all debit and credit transactions, excluding debit card purchases and debit card payments.

866.711.4530 | GeorgiaBanking.com



Business Checking Accounts

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Remote Deposit Capture	\$50.00	No additional charge if minimum balance is maintained	\$50.00	*	*	*	\$50.00
Online Wires	\$10.00	\$10.00	\$10.00	*	*	*	\$10.00
Branch Wires	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing	*	*	*	Domestic: \$15 Incoming/ \$15 Outgoing International: \$40 Incoming/\$40 Outgoing
ACH Online Origination	*	*	*	*	*	*	N/A
ACH Positive Pay	*	*	*	*	*	*	N/A
Positive Pay with Payee Recognition	*	*	*	*	*	*	N/A
Direct Connect	\$15.00	\$15.00	\$15.00	*	*	*	N/A

ADDITIONAL TREASURY SOLUTIONS OFFERED:

- Alerts
- Business Direct
- Customizable Online Banking U/I
- Direct Deposit
- International Wires
- Lockbox
- Merchant Services
- Mobile Alerts & Notifications
- Mobile Banking Biometrics
- Multi-Factor Authentication Fraud Protection
- Online Wire Transfer
- Quick Books® Direct Connect
- Robust Account Analysis with Tiered ECR
- Sweeps
- ZBA

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GBC 06.15.23



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Treasury Solutions Product Managers

Name	Title	Email	Contact For
Brian Weiner	Treasury Product and Services Delivery Manager	bweiner@georgiabanking.com	Remote Deposit Capture Lockbox Business Direct Mobile
Kisha Hopkins	Treasury Solutions Product Manager	khopkins@Georgiabanking.com	Account Analysis (XAA) Treasury Pricing Process & Procedures Treasury Forms
Steven Mason	Treasury Solutions Product Manager	smason@georgiabanking.com	Commercial Card Positive Pay Wire Instant Payments



Treasury Solutions Client Support

Client Support

Treasury Solutions Client Support: TreasurySolutions@GeorgiaBanking.com

Phone Number: 404.835.7313, Option 3 Toll Free: 1.866.711.4530, Option 3

Name	Title	Email	Contact For
Chastity Voyles	Senior Client Support Specialist	cvoyles@georgiabanking.com	Business Direct Inquiries General Treasury Client related inquiries Treasury Platform password resets Limit Increases (ACH, RDC, Wires and Bill Pay)
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Lionel Stephens	Treasury Client Support Specialist	lstephens@georgiabanking.com	Business Direct Inquiries General Treasury Client related inquiries Treasury Platform password resets Limit Increases (ACH, RDC, Wires and Bill Pay)
Sigourney Beavers-Moore	Treasury Solutions Implementation Specialist	sbeaversmoore@georgiabanking.com	Treasury Product Onboarding Client Training



Treasury Solutions Officers

Name	Title	Email	Contact For
Greg McAlvin	Treasury Services Team Leader	gmcaldvin@georgiabanking.com	Treasury Sales Private Banking & Community Bank
Ken O'Barr	Senior Treasury Sales Officer	kobarr@georgiabanking.com	Treasury Sales C&I, CRE
Nikki Parker	Senior Treasury Sales Officer	nparker@georgiabanking.com	Treasury Sales- Retail Branches, Funding, Payments & Technology
Lee Hester Rhodes	Senior Treasury Sales Officer	lrhodes@gaprimary.com	Treasury Sales- SBA, GPB Commercial, Cumming & Chastain



Treasury Sales Officer Assignments

Line of Business	Branch	Sales Officer - LeeHester Rhodes	Sales Officer- Nikki Parker	Sales Officer- Greg McAlvin
SBA- RMs: Kite, Lucas, Ferguson, Niethammer		X		X
Comm – RMs: Clifton, Garland & Holbrook	Cumming	X		X
Comm- RMs: Coxon, Swarnam, Owens, Smith, Rhodes	Chastain	X	X	
3000 Br Manager - & Fulwood	Cumming	X		X
Br Manager - & Bussey	Chastain	X	X	
Specialty Lending – D Cole	Chastain	X		X
*MSB		X	X	



Call to Action

- **August Touch Point Meetings**
 - Use the month of August to reach out to your clients to address any questions or concerns
- **Welcome Guide**
 - Welcome Guide will be mailed to customers the week of 8/4
- **Advanced Preview Site**
 - The Business Direct Advanced Preview Site is a period prior to system conversion that provides users the ability to access the system, familiarize themselves with the navigation and system features, set up personal settings, and verify their banking information.

Subject	Dates	Description
Business Direct Login Credentials	Week of 8/25	Initial login credentials to the Online Business Banking platform (Business Direct) sent to GPB customers
Advanced Preview Site	8/27 – 9/10	GPB clients will have access to an Advanced Preview Site of Business Direct
Business Direct Training	9/3 & 9/10	Training on the Business Direct Online Banking System
Last Day of Access to GPB systems	9/12	Last day clients can access the GPB Online Banking System
System Conversion Weekend	9/12 - 9/14	GPB systems will be converted over to GBC
GBC System Go Live	9/15	First day on GBC systems

