

Treasury Management Services



Optimize your assets

Managing cash flow is imperative for the success of your company. Our innovative **Treasury Management** solutions help you manage your company's cash flow in an efficient and timely manner. With financial tools to easily move your assets and optimize available cash, along with quick access to financial information, managing your funds has never been easier.

Commercial Online Banking

Streamline your finances and increase efficiency with our Commercial Online Banking. This secure service is designed to help you manage your Red River Bank accounts anywhere, anytime 24/7.

- Real Time Balances
- Account History
- Account Transfers
- Downloadable data
- User Customization
- Optional dual authorization
- Alerts
- Stop Payments
- E-Statements
- Wire Services
- ACH Origination
- Positive Pay

Collecting Funds

ACH Debit Origination

- ACH Debit Origination is an easy and cost effective way of collecting recurring payments. Red River Bank's Debit Origination service allows you to control timing of your receivables.

Remote Express Deposit

- Remote Express Deposit provides a secure and convenient method of scanning and depositing your checks directly from your office location. Checks are deposited electronically to one or multiple accounts from various geographic locations if needed.

Zero Balance Accounts (ZBA)

- Zero Balance Accounts allow independent operating accounts to be concentrated to a single account. Improves control over disbursements, collections and cash flow.

Wire Transfers

- Red River Bank can receive incoming wire transfers into commercial accounts and report the receipt to clients.



For more information, call a Red River Bank Treasury Management specialist.

Alexandria (318) 473-4893 | Baton Rouge (225) 928-8252
Shreveport (318) 675-2911

Treasury Management Services

Disbursing Funds

Zero Balance Accounts (ZBA)

- Zero Balance Accounts allow independent operating accounts to be funded from a single account. Improves control over disbursements, collections and cash flow.

ACH Credit Origination

- Reduce expenses and fraud associated with issuing paper checks. Red River Bank's ACH Credit Origination service allows you the ability to offer direct deposit of payroll and expense reimbursement to employees. Pay state and federal taxes electronically or make electronic business payments to vendors or suppliers.

Wire Transfers

- Wire Transfers are a quick and convenient way to send funds from your Red River Bank account to another person, business or financial institution through Commercial Online Banking.

Sweep Services

Loan Sweep

- Use the loan sweep option to help manage your daily borrowing needs and reduce your interest expense. Link your checking account with a Red River Bank line of credit and use end-of-day collected balances to pay down your outstanding loan amount or borrow as necessary to maintain your defined target balance.

Investment Sweep

- Excess funds are automatically moved on a daily basis from your checking account to your Investment Sweep Account, so your business earns a competitive, market-based interest rate to maximize the use and growth of your operating cash.

Not FDIC insured • May lose value • Not financial institution guaranteed
Not a deposit • Not insured by any federal government agency

Fraud Prevention

Positive Pay

- Reduce the risk of check fraud with Positive Pay. With this service, you can submit an electronic file each day detailing the checks your business issues. As each check is presented for payment, the Positive Pay system electronically compares it to the information in your file. Any discrepancies are flagged and reported through our Commercial Online Banking, where you can see an image of the check and make an online payment decision.

Partial Positive Pay

- With Partial Positive Pay, there is no need to create a file of issued checks for the bank. Instead, through our Commercial Online Banking you are provided with a daily file of paid item activity that you can compare against your database of issued checks and make the pay/return decision for each check.

ACH Positive Pay

- ACH Positive Pay allows you to take control of your business account and monitor potential ACH fraud by filtering unauthorized ACH debit transactions. Red River Bank can block all or selective ACH debits to your accounts.



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