

SOLUTIONS FOR MEDICAL BUSINESSES

TREASURY MANAGEMENT SERVICES

Efficient cash management can be a challenge for any medical business large and small. Money flows into your business, perhaps slower than you would like. Money flows out of your business, perhaps without as much control as you would like. Money sits idle at times, often without being put to full productive use. In addition, managing the flow of critical information and banking activities can be more time consuming and costly than necessary.

With the right customized package of Vectra Bank Treasury Management tools, your business collection, disbursement and information management processes can be made more efficient so your cash flow can be optimized like never before. And, idle money can be put to quick productive use to either earn or save more money for your company.

COLLECTION AND DISBURSEMENT SOLUTIONS

Increase control over your cash flow

MEDICAL IMAGE LOCKBOX

Have your patient and insurance carrier checks directed to and processed by Vectra Bank. All checks, EOBs, and accompanying documentation is imaged based for same day, online review and are deposited and posted the same business day as received. Our high quality, imaged based environment can remove the burden of processing paper work in your office. Medical Image Lockbox can increase your funds availability for investments and other operational needs. Plus, Medical Image Lockbox can reduce the potential for employee fraud and related financial losses.

ANYTIME PAYMENTS™

Anytime Payments is an all-in-one, web-based, electronic payment system designed to make the billing and collection process fast, effective and convenient for businesses and their customers. Anytime Payments has a user-friendly interface connected to the ACH Network and credit card networks, which enables clients to create and receive electronic payments from a checking, savings, or credit card account.

PROVIDERPAY

A revolutionary receivables processing, imaging and posting solution created specifically for medical practices and hospitals to improve revenue management. ProviderPay compliments your existing practice management system as a one-stop location to view images of check payments, EOB details, and electronic claims and/or remittances.

REMOTE DEPOSITS

Reduce the cost, preparation time, and float associated with check deposits. Eliminate the need to transport physical check deposits to the bank — your customer's check remittances are digitally scanned and archived at your office. Customer checks are deposited and transmitted to the bank electronically for same day credit to your bank account to expedite funds availability.

ZERO BALANCE ACCOUNTS

Simplify the management of multiple checking accounts. Maintain as many collection and disbursement accounts as you need, while automatically consolidating your cash into a single concentration account and automatically funding disbursement accounts as needed, each day.



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AUTOMATED CLEARING HOUSE (ACH) SERVICES

Reduce the time and cost associated with paper-based transactions. Issue low-cost electronic funds transfers through the ACH to gain efficiencies over traditional paper based transaction alternatives. Direct deposit of payroll, direct debit and direct credit programs are fully reported. Secured internet and mainframe-to-mainframe transmission options are available.

MERCHANT SERVICES

Finding a payment processing solution tailored to the needs of your medical business and the needs of your customers is critical. Secure and reliable technology, timely processing, cost effectiveness, and quality customer service to handle your customers' card payments are important in choosing the right Merchant Services provider. Vectra Bank has partnered with TRANSFIRST, Inc. to serve our Merchant Services clients. Simplicity, efficiency, and competitive net costs are trademarks of our merchant services program.

WIRE TRANSFER SERVICES

Gain access to wire transfer services without going to the bank. Easily and securely compose and send same day wire transfers via phone or secure internet connection to locations throughout the U.S. and the world.

REMITONE™ TAX PAYMENT SERVICES

Increase convenience, control and security associated with making timely federal, state and local tax payments. Submit all tax payments through one reliable and easy to use service – payments can be initiated via touch-tone phone, Internet, PC or live operator.

INFORMATION MANAGEMENT SOLUTIONS

Make informed and timely financial decisions

NETVIEW ONLINE BALANCE AND TRANSACTION REPORTING

Easy and timely Internet access to balance, view transaction detail, and images. Receive previous day and current day account balances and credit/debit detail information through a Web-based service, 24 hours a day, and 7 days a week. View high-quality front and back images of paid checks, deposit tickets and deposited checks. Also initiate Stop Payment requests as well as domestic and international Wire Transfers, Automated Clearing House (ACH) transactions and Internal Book Transfers.

ELECTRONIC REPORT DELIVERY

Expedite the receipt of key banking information and account reconciliation. Gain next-day access to DDA, Sweep, and Account Analysis statements, as well as daily ACH return item report.

CD ROM STATEMENTS

Securely store your financial records and quickly research and address accounts payable or accounts receivable issues. Access front and back digital images of paid checks, deposit tickets, deposited checks and your entire account statement all on one easy-to-store CD-ROM.

ACCOUNT RECONCILIATION PROGRAMS

Timely, accurate, and efficient reconciliation programs. Consolidate and economize internal audit controls by using time and money-saving, automated methods of balancing your commercial account on a daily, weekly or monthly basis.

DEPOSIT RECONCILIATION

Centralized cash collection reporting. Offers medical businesses with multiple locations an efficient way for all locations to deposit into one consolidated account, while maintaining separate accounting for each location.

IMAGE POSITIVE PAY AND CHECK RETURN SERVICES

Minimize exposure to check fraud. View front and back images of checks presented for payment and enable early detection and return of unauthorized checks in an online secure, environment.

AUTOMATED INVESTMENT AND LOAN SWEEP SOLUTIONS

Make the most of your daily cash flow by putting cash assets to quick and productive use. Preserve daily liquidity and maximize your company's daily financial value at the same time by having the available funds in all your connected checking accounts automatically swept into a low-risk, high-yield, investment account or use your funds to pay down your LOC principal balance.

Our team of experts delivers a complete package of innovative Treasury Management Medical Banking Solutions to help you make informed financial decisions, make the most of your cash flow, increase control over your cash flow, and better compete in the electronic age.

Contact your Vectra Bank Relationship Manager or call Treasury Management today at 720-947-7689 or 800-341-8156, or visit us at www.vectrabank.com



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