A smart bridge to cross

Treasury Management

BridgeBank
Consulting for Solutions

With multiple options available for making payments and expediting collections, Bridge Bank is committed to helping you determine the most effective and efficient solutions for your company. Through our experienced team of Certified Treasury Professionals, we’ll engage with you in a deeply thorough, thoughtful process designed to help you choose the best combination of products, tools, and services. Whatever the solution we custom craft for your company, you can be assured that the safety and protection of your assets will be our top priority.

With all of our treasury management solutions, the Bridge Bank implementation team will execute on the plan and train your employees, ensuring that the solutions are running smoothly and effectively. Since the treasury business environment is constantly evolving, your Treasury Management Advisor will meet with you periodically to make sure you’re utilizing the most effective tools available.
Bridge Bank: Your working capital partner

- Cash is the lifeblood of your business. Your daily operating activities may result in dramatic fluctuations in working capital accounts. A Bridge Bank Treasury Management Advisor can help you manage these fluctuations with the integration of treasury management tools with your working capital accounts.

- Our approach to optimizing your company’s cash flow includes a close examination of each stage of the cash conversion cycle, as shown below. We will work closely with you to determine the best strategies to improve the interaction between your company’s inventory, receivables and payables processes.
Management
Receivables Solutions

Processing checks for deposit is costly and can have an adverse effect on your cash flow. Fortunately, the traditional way of depositing checks is giving way to more efficient and cost effective electronic receivable solutions.

At Bridge Bank, your Treasury Management Advisor will evaluate the nature of the relationship between you and your customers in order to help define the best means for collecting receivables. Then, working hand in hand with your team, your Advisor will find cost effective solutions that are compatible with your accounting staff. Potential collection tools include:

- Remote deposit capture
- Lockbox
- ACH collections
- Merchant services
- Cash vault

Payables Solutions

When it comes to paying vendors and employees, the traditional form of check payment is giving way to more efficient and cost effective electronic payment solutions.

To make sure your business is taking full advantage of these innovations, your Treasury Management Advisor will evaluate your vendor relationships and then work with you to find cost effective solutions that are compatible with your accounting staff. Potential payment solutions include:

- ACH disbursements
- Commercial credit cards
- Wire transfers
- Foreign exchange wire transfers
- Bill pay

Be bold, venture wisely.
Fraud Protection Solutions

With increases in cybercrime and traditional check fraud, there’s greater need than ever for effective tools to thwart efforts to defraud your bank accounts, without restricting your ability to process payments.

Your Treasury Management Advisor will assess your business’ fraud deterrence requirements by evaluating staff resources, payment services and online access. Then, working with you and your staff, your Advisor will recommend the most effective fraud solutions for your unique needs. Potential solutions include:

- Positive pay
- ACH filtering
- eBanking payment and user controls
- Data exchange
- Out of band authentication
- Authentication tokens
Information Reporting Solutions

As your company grows, your need for information grows. You need timely and flexible methods to get the data you need on your cash position, cleared and pending transactions, loan balances and more. The ability to simplify account reconciliation by downloading data or even automating the transfer of data between the bank and your accounting platform becomes important.

Your Treasury Management Advisor will evaluate the nature of your information reporting needs to help identify the best solutions for your company and accounting processes. Potential reporting tools include:

- eBanking advanced information reporting
- Downloadable files in QuickBooks, BAI2 or other formats
- EDI Reports for ACH transactions
- FTP file transfers
- Automated data exchange for multi-bank reporting

Yield Solutions

Be bold, venture wisely. It’s a phrase spoken often at Bridge Bank, and it’s particularly relevant when it comes to managing yield. You’re looking for tools that provide the best yield for excess corporate cash. Yet we’re well aware that simply looking for the highest yield isn’t necessarily the wisest solution.

Your Treasury Management Advisor will provide you with a comprehensive plan to maximize yield while balancing your objectives for safety and liquidity. Among the tools we use to do that are:

- Bridge Bank money market accounts
- Multi-tier sweep accounting
- Money market funds
- Bridge Bank certificates of deposits
- Investment services for excess cash
- Cash management portfolio reporting
The Bridge Bank Difference

Only at Bridge Bank can you find a dedicated team of professional business bankers who tailor solutions to fit your specific needs, with an emphasis on long-term relationship building.

**Experienced Staff**

Bridge Bank hires only the best, top-tier bankers to serve our clients. Our knowledgeable staff is a valuable resource to your company, and offers individualized advisory services to help your company reach its goals.

**Creative Solutions**

Our ability to find unique, advantageous credit solutions for our clients is a key differentiator of Bridge Bank. We apply creative problem-solving techniques to structure the most appropriate credit solution for each client, while most other banks follow a one-size-fits-all approach.

**Relationship Driven**

We’re here for your company for the long term. Bridge Bank has an established track record of helping clients to advance through their different stages of growth. Whether your company is in its infancy or at a stage of maturity, we’re intensely focused on meeting your business needs no matter how simple or complex they may be.

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