



CENTRAL PACIFIC BANK

# Cash Management

## INFORMATION MANAGEMENT

Comprehensive and timely reporting makes reconciliation of your accounts more efficient. It also allows you to review all operating centers, strengthen control and reduce operational risks. In addition to the standard reconciliation process, we offer:

- **Zero Balance Accounts** – This service allows you to better manage your cash position on a daily basis by consolidating balances into one account. It is an inexpensive way to efficiently concentrate daily deposits.
- **Deposit Identification** – If your company has multiple locations making deposits into your account(s), this service offers a convenient, cost effective way to streamline and monitor this account activity.
- **Positive Pay** – This service allows your business to review all check exception items before the checks are posted to your account. Your check issue information will be sent to our system and compared to the checks that are coming in for payment. This reduces risk of fraud, simplifies check reconciliation and eliminates accumulation of errors for month end reporting.

## BUSINESS CENTRAL

Now you can bank anywhere, anytime and have immediate access to your business finances. Our product puts banking convenience right at your fingertips. You can search past history by dollar amount, paid date and check number, originate ACH transactions, initiate wire transfers, export your account data, view check images and control check fraud with positive pay.

## REMOTE DEPOSIT CENTRAL

With Remote Deposit Central, you can electronically deposit your business checks to the bank without leaving your office. All your business needs is a check scanner, a computer and a high-speed Internet connection. It's easy, convenient, and secure. It can also save you valuable time and money.

## AUTOMATED CLEARING HOUSE (ACH) SERVICES

Save time and money by collecting and submitting payments electronically to and from your customers' accounts. Payments can also be deducted from your account and then automatically deposited into the accounts of employees or businesses that you pay.

## ACH DEBIT BLOCK / ACH DEBIT FILTER SERVICES

Protect your business accounts against unauthorized ACH transactions.

- ACH Debit Block service will stop the posting of all ACH debit transactions to a designated business account. Any ACH transaction that attempts to post to the designated account will be returned as unauthorized.

- The ACH Debit Filter service will allow the posting of your pre-defined authorized ACH debit transactions. You provide us with the information on those companies that are authorized to debit your checking account (utility payments, automobile payments and insurance payments may be examples of authorized payments) and Central Pacific Bank's ACH Debit Filter service will allow these authorized payments to post to the designated checking account. All other ACH debit transactions will be returned as unauthorized.

## LOCKBOX

Lockbox processing accelerates the conversion of your receivables into cash. We'll receive, process and automatically deposit your remittance into your account. Funds credited same day if deposited prior to processing deadline.

## DEPOSIT SERVICES

- **Night Deposit Service.** Any time day or night, make your deposit at many of our convenient branch locations.
- **Cash Vault Service.** Our Cash Vault can receive deposits through Armored Car Delivery and provide you with Change Order Funds for both your deposit and currency needs.

## BUSINESS INFOLINE

An easy-to-use telephone access service that provides you with balance and account information. Balance transfers between Central Pacific Bank accounts are also available.

# CENTRAL PACIFIC BANK

Where People Like Banking.

808-544-0500 | 1-800-342-8422



Meet us at [cpb.bank](http://cpb.bank)