



# Payment Solutions

End-to-end payment services that are changing the way you do business.

# Control your payments from a single source



Fifth Third Bank's managed services streamline the entire payment process and integrate with your existing systems, giving you more control than ever. And more importantly, it's the strategic foundation of a total Treasury Management solution.

With our suite of payment solutions, you can increase accountability and streamline your staff's time throughout the entire managed services process. It's about helping your company achieve its financial goals and gaining speed and agility by easily — and safely — accessing services and reports online.

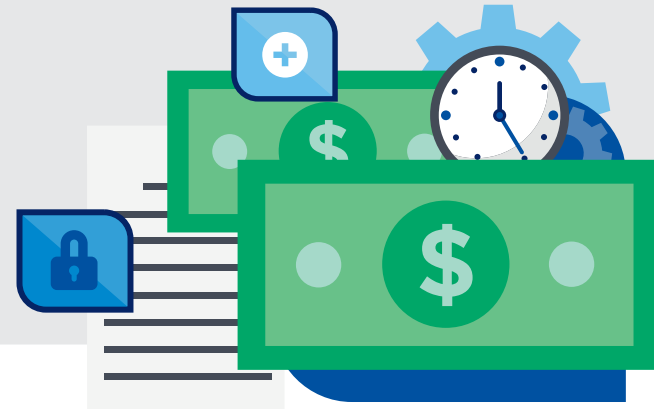
## Doing more, every day.

We know managing capital is key to running and growing a successful company. We also know it can involve a lot of time, money, and resources. With our suite of payment solutions, we can help you find new revenue sources that can save time, offset operating costs, and improve the bottom line.



# It's time to take more control

Meet the right solutions.



## Receivables

Our robust Receivables system can significantly reduce the workload of your staff, allowing them to focus on projects that power the performance of your business.

### Expert AR Receivables Matching

An automated matching solution that supports straight-through payment reconciliation for electronic and paper payments. This solution leverages historical matching and artificial intelligence to reduce the amount of manual exception handling that is required by your back-office team.

### Expert AR Statement Production

One simple, automated solution that allows you to manage and control all of your various paper and electronic communications directly from your desktop.

### Real-Time Payments

This solution delivers critical data to help reduce back-office costs, greatly reducing the time for recognizing a receivable, which helps speed the flow of commerce and makes it easier to manage vital working capital.

### Cash Logistics

This allows retail businesses that handle large amounts of cash to accelerate their working capital and reduce the time required to manage the cash in the back office, thereby increasing the focus on the store and employees.

**We offer one convenient source for all your needs with a full suite of leading-edge products and services:**

- Integrated Receivables
- Retail Lockbox
- Automated Clearing House (ACH) Collections
- Wholesale Lockbox Network
- Biller Direct
- Electronic Cash Letter
- Electronic Deposit Manager
- Healthcare Receivables
- Merchant Services



## Payables

Fifth Third Payables can help optimize your payment mix through automated technology, improving both your payment efficiency and your working capital.

### Expert AP Managed Payables

Our automated technology and service solution for multiple payment types simplifies the process across all functions to give you a clearer, fuller view of your payables.

By identifying your preferred payment method and using electronic invoice capture, you'll deliver payments to your suppliers quickly and efficiently, which helps you build stronger relationships.

### Commercial Card Program

You'll have more control over your working capital, allowing you to better manage employee spending and vendor expenses.<sup>1</sup>



**You can rely on Fifth Third for all your integrated payable needs including:**

- Controlled Disbursement
- Wire Transfer
- Automated Clearing House (ACH) Payments
- Tax Payment Services
- Healthcare Payables



## Liquidity

Fifth Third's Liquidity Management Services help you harness balances into investment income and improve your forecasting to keep your company on track.

### Sweep Accounts

Turn excess balances into investment income in a number of short-term investment accounts, including money market accounts and interest-bearing checking accounts.<sup>2</sup>

### DDA & Account Services

Move funds to where you can best leverage them while improving your cash forecasting and gaining control of daily treasury needs.

### Escrow Manager

Gain control over separate accounts by simplifying management and recordkeeping through automated solutions.

### Cash Concentration

Consolidate balances from multiple corporate bank accounts, simplifying deposits and disbursements.



## Information Management

From global trade to account reconciliation, we're putting comprehensive reporting in the palm of your hands, containing the data you need for the control you want, when you want it.

### **Fifth Third Direct®**

Our secure Information Management online service puts everything in one place, giving you extensive visibility and helping you manage your organization's finances from anywhere, anytime.

### **Account Reconciliation**

Obtain detailed information to easily identify your paid and outstanding items.

### **Fifth Third Global Trade Direct<sup>SM</sup>**

Compete internationally by more efficiently managing import and export activity online.

### **Fifth Third Infopool<sup>SM</sup>**

Increase your control of your domestic and foreign banking accounts.



## Risk Management

Our Risk Management Services help you safeguard financial information from payment and cyber fraud through fraud-mitigating products and services. This technology, which utilizes Fifth Third Direct®, helps you manage all your accounts and information in one place and secure your data through an evolving platform that responds to today's challenges.

### **Positive Pay Services**

Gain control over account access and protection against various types of fraud.

### **Account Reconciliation**

Minimize your risk of fraud while getting fast, accurate information compiled by our efficient computerized services.



FIFTH THIRD BANK

# Discover what fully integrated payables can do for you

It's never just about the data you put in, but the solutions that come out. We're in the business of helping companies of all types manage cash operations while delivering the ultimate in safety and security.

**If you're looking for better way to do business, then go with the team that gets business done better.**

Contact a Treasury Management Officer today at [TMConsultants@53.com](mailto:TMConsultants@53.com)

Visit <https://cbios.53.com/search> to find a Commercial Relationship Manager in your area





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<sup>1</sup>Subject to credit review and approval.

<sup>2</sup>Not all Sweeps accounts are FDIC insured. The standard deposit insurance amount is \$250,000 per depositor, for each ownership category. Funds swept from an insured deposit account to a non-deposit investment vehicle or account are not considered a deposit and are not insured by the FDIC. Please visit [www.fdic.gov](http://www.fdic.gov) for more information about FDIC insurance coverage.

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