



# Cash Manager

## THE FUNCTIONALITY YOU NEED, THE CONVENIENCE YOU WANT

Cash Manager, Frost's Internet banking service, provides easy access to your account information and business finances — anytime, anywhere. Designed with your time and money in mind, this unique system enables you to manage account information, make smart business decisions and move money as needed.

### ADVANTAGES OF CASH MANAGER

#### *Saves You Time and Money*

- It's available anytime, anywhere you have Internet access
- No need to call or visit the bank to initiate transactions
- Save on bank fees by initiating your own transactions online

#### *Saves You Worry*

- Know your cash position and manage account data anytime
- It's safe, secure and easy to use

### MANAGING YOUR CASH FLOW HAS NEVER BEEN EASIER

#### *Detailed Account Information Online*

- Previous Day Reporting: View account activity with a 180-day history
- Current Day Reporting: Intraday activity, including incoming wires, ACH, and lockbox deposits
- Multi-Bank Balance Activity: Access information from non-Frost accounts
- Access important payment information associated with your accounts receivable
- View bank statements

#### *Quick and Easy Online Access to a Broad Range of Treasury Management Services*

- Positive Pay: Delivery of issued check files and online decisioning of rejected checks
- Retail/Wholesale Lockbox: View images of processed checks, invoices, and deposit reports
- ACH (Debit and Credit) Origination: Direct deposit of payroll, tax payments and more
- Wire Transfer: Create and manage wire profiles and schedule future transfers
- Sweep Reporting: View information on repurchase agreements, mutual funds, Eurodollar time deposits, and line of credit sweeps
- Online check inquiry and stop payment
- Export transactions to a variety of software packages

#### *Optimal Security Features*

- Secure access with a Frost Security Token
- Manage customized authorization for each of your users
- Capability to audit user activities

### TAKING CARE OF YOU AND YOUR BUSINESS

Frost's Treasury Management department is dedicated to finding the financial solutions you need to successfully operate your business. We'd appreciate the chance to visit with you about how Cash Manager can meet your business' goals.