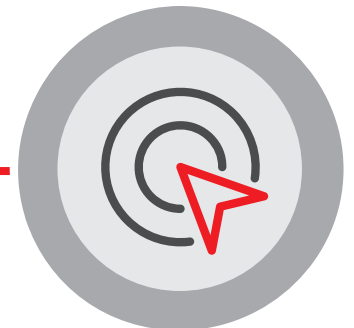


Fine Tune Your Business For Critical Times

How to improve and streamline financial operations before, during and after a disaster

Sudden economic downturns, data breaches, catastrophic weather, and even pandemics are unforeseen incidents that could have a lasting effect on your business. Do you have a viable plan for how you'll manage through disaster? Synovus Treasury Management Solutions and Working Capital Management strategies will help to effectively manage cash, streamline routine tasks, increase security and maximize reporting so you're better prepared for whatever comes.



Protect your funds and your reputation from fraud



Safeguard your company's assets against fraud and human error to ensure the financial integrity of your business. Synovus will help your business stay on top of account activity and stop problems before they start with prompt, automatic checks and balances of your records, and account alerts should discrepancies be detected.



70%
of CFOs were much more concerned about payments fraud in their organizations in 2019 than they were two years before.¹

Our Solutions

- **Positive Pay** allows you to stop any un-authorized payments before checks are paid. Before releasing checks to payees, you send us an issue file of those checks. **We then compare** checks received to this issue file daily. Any unmatched items are singled out for your review and a “pay/no pay” decision.
- **Payee Positive Pay** requires that the payee's name is included in the issue file for an even higher level of fraud protection. If we receive any checks* that are not in the issue file or do not match data in the file, we present them to you for “pay/no pay” decisions.
- **ACH Block and ACH Positive Pay** protect you against unauthorized ACH transactions. ACH Block allows you to block ACH credits, ACH debits or all ACH items from posting to your account. ACH Positive Pay monitors incoming debits against the designated account and allows payment of only the items you authorize.
- **Reverse Positive Pay** eliminates the upfront issue file. Instead, all the checks we receive are presented to you for “pay/no pay” decisions.

Enable informed financial decisions



Obtain structured and comprehensible account reporting, on both summary and detail levels.

Receive Synovus' essential analyses in a variety of file formats to get precise account information at the right time.



Nearly 70%
of global business leaders and finance professionals believe their organization made a significant business decision based on inaccurate data.²


Our Solutions

- **Business Online Banking** provides convenient, 24/7 access to your accounts. From initiating wire transfers to paying bills, business online banking features several sophisticated tools to give you control over your accounts.
- **Synovus One Reporting** consolidates balance and transaction information from all accounts in one electronic file for easy download. Simplify cash management - make payments, reduce debt and invest excess cash more effectively - with easy viewing of account balances and activity. Tailor the service to meet your needs, including customizing reporting by company, division and individual location. Special file formatting includes fixed length text or CSV.
- **Imaging Services** offers an efficient, money-saving solution to your check retrieval and archival needs. Imaging Services provide images of bank statements, checks, deposit slips and items deposited for each statement period. Enhanced Imaging Service, available through business online banking, provides images of checks, deposit slips and deposited items for up to seven years.
- **Deposit Reconciliation** provides control over a high volume of deposits from different locations. A location code embedded on the MICR line of deposit tickets is used to track and subtotal deposits. We will provide a recap report listing each deposit made to the account, sorted by the assigned location code.
- **Full Reconciliation** offers complete reporting of all check/debit and deposit/credit transactions paid against your account during the reconciliation period. After sending us an electronic file with the check numbers, date issued, and corresponding dollar amounts of all checks issued during your most recent accounting cycle, we report a comparison of your issued check information to check clearing and other transaction activities on your account.

Strategically manage payments



Promptly pay employees and suppliers to tactically manage cash flow. Synovus' disbursement services offer more efficient, automated methods of payment, so you can keep your operations running smoothly.



Manual processing is a pain point for **54%** of businesses generating more than \$1 billion in annual revenues.³

Our Solutions

- **ACH Origination** allows you to replace check payments with electronic payments directly deposited into a consumer or business checking or savings account. Direct Deposit payments are transferred through ACH for services such as payroll, travel reimbursements, pensions, dividends, bonuses and/or vendor payments.
- **Controlled Disbursement** significantly enhances cash flow management with timely and accurate notice of check clearing information. Check clearing information is provided on the business day the items will post to the account. You can use this information to remain invested or refrain from borrowing until the last possible moment, thus enhancing your earnings potential and improving your cash position.
- **Zero Balance Account provides** efficient, centralized use of available funds for investment or debt reduction or drawing from a master funding account by maintaining account(s) at either a zero balance or other predetermined minimum balance.

Control funds disbursements



Deploy resources to your finance team to manage expenses easily and more efficiently. Synovus commercial credit cards and AP Solutions help you manage and track company spending with pinpoint accuracy.



Over 66%
of businesses said they are
satisfied sending payments with
credit cards.⁴

Our Solutions

- **Purchasing Card** helps manage your spending and significantly reduce the time and money spent making business purchases. Eliminating the need for paper-based purchase orders, check requests, invoice processing and check writing streamlines business processes. And designating specific types of merchants, spending limits and spending time frames improves internal controls.
- **Corporate Fleet Card** gives you greater control of fleet expenses. With the Corporate Fleet Card®, you can set spending limits and track spending patterns at the individual level, including fueling frequency, grade of fuel purchased and fuel location.
- **AP Solutions** is a web-based card management, payables processing and reporting system that offers a better way for companies to integrate electronic payments into their accounts payable process. The program is configured to compliment your existing processes with prompt, secure vendor reimbursement, payment notification and detailed invoice information sent by email. Without changing your day-to-day accounts payable operations, you can reduce costs with fewer checks and more electronic payments. Achieve better control of cash flow while generating revenue with real-time control of vendor payments.

Create seamless transactions



Reliably transmit domestic and international payments. Synovus empowers you to oversee and coordinate treasury management, foreign exchange and trade services.

Our Solutions

- **International Wire Transfers** allow you to conveniently initiate payments in U.S. dollars or foreign currencies through online banking.
- **Foreign Exchange** allows you to conduct spot transactions in over 140 currencies, and our experts can help you hedge your foreign currency risk through forward contracts (credit approval required).
- **FX Online** is an integrated online service that offers secure foreign exchange payments, as well as the ability to access and lock in real-time international exchange rates.
- **International Trade Services** issue and advise on import, export and international standby letters of credit for easier transactions. Reduce payment risk with Documentary Collection Services Sight and Time Draft transactions, while increasing control over the exchange of shipping documents for both importers and exporters.

For more information, contact your Synovus Relationship Manager or our Treasury & Payment Solutions Team.

Synovus Bank, Member FDIC

© 2020 Synovus Financial Corp. All rights reserved.

27%

of businesses say they are not confident that their organization's global payments systems – from workflows to processes to technology – are entirely secure across all regions.⁵



- **Export Lending** provides access to working capital to support your export activity. Through our partnership with Ex-Im Bank, we can make loans to exporters who require access to capital to fuel international growth.
- **SWIFT International Balance Reporting** enables you to share detailed and summary account information with other businesses and financial institutions via the SWIFT network.

*Certain guidelines apply to the check stock, font, format and placement of information on checks in order for the bank to electronically capture the payee name.

Fees apply. Credit approval required for ACH and credit services.

1. CFO Research, "What's Keeping CFOs Up at Night: Payments Security and Efficiency, January 2019
2. BlackLine, "Over Half of Global Executives Surveyed Not Confident in Identifying Financial Data Inaccuracies Prior to Reporting," February 2019
3. PYMTS.com, "Deep Dive: AP Processing Delays And How New Payment Innovations Can Help.," December 2019
4. PYMTS.com, "The B2B Payments Tipping Point: Why All Signs Point to Innovation," September 2018
5. Credit Research Foundation and National Automated Clearing House Association, "2017CRF/ NACHA Payment Benchmarks Survey," June 2017