



Service With Solutions®

Your Transition Guide to Treasury Management Services



Visit [TriCountiesBank.com/welcome](https://www.tricountiesbank.com/welcome)

Welcome to Tri Counties Bank's Treasury Management Services

Tri Counties Bank's Treasury Management Solutions help businesses collect and disburse payments efficiently while improving cash flow. In this guide you will find resources to assist you with the transition of your Treasury Management Services to Tri Counties Bank.

- Trico Treasury Center (our commercial online banking platform)
- Payments and Transfers
 - Bill Pay
 - Internal Transfers
 - ACH Originations
 - Wire Transfers
- Remote Deposit Capture
- Positive Pay
- Business Mobile Banking

Please carefully review this guide and follow the step by step instructions. Additionally, many online resources are available to you at **[TriCountiesBank.com/welcome](https://www.tricountiesbank.com/welcome)**.

Should you need further assistance our Treasury Management Support team is also available to help you throughout the transition. Contact us at 877-895-7580 or tm@tcbk.com



WE'RE HERE TO HELP

For Treasury Management Support, contact us at 877-895-7580 or tm@tcbk.com

Important Dates

March 25, 2022

Access to myVRB Online Banking ends

March 28, 2022

Start using Trico Treasury Center

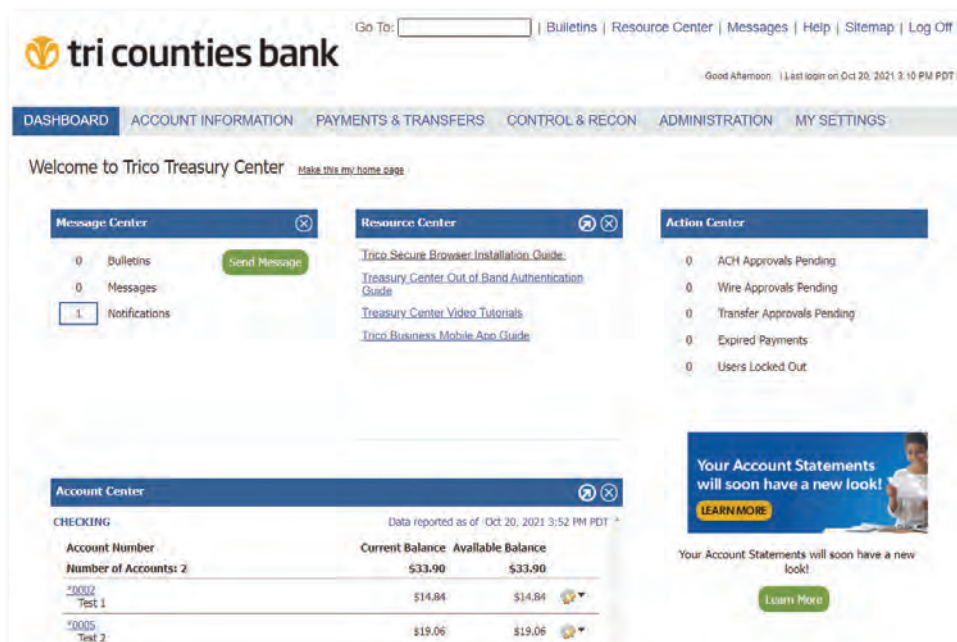
See page 3 for details.

Table of Contents

- Welcome to Trico Treasury Center 2
- Prepare for Transition 3
- Step 1: Install Trico Secure Browser..... 4
- Step 2: Registration 6
- Step 3: Verify and Update Your Contact Information 9
- Download the Mobile Banking App..... 11
- Using Treasury Center..... 12
 - Dashboard 12
 - Account Information 12
 - Payments and Transfers 13
 - Control and Recon 15
 - Administration 15
 - My Settings 17
 - Positive Pay 18
 - Remote Deposit Capture..... 19
- Additional Topics 20
- Frequently Asked Questions 21
- Treasury Management Services 22

Welcome to Trico Treasury Center

We are excited to welcome you to our commercial online banking platform for sophisticated businesses, Trico Treasury Center! The system includes a user-friendly dashboard summarizing your activity and account relationships as well as additional features and tools to enhance your online banking experience.



Features and Benefits

- ✓ Trico Secure Browser, a secure way to access all of your Tri Counties Bank Treasury Management services
- ✓ Dashboard: customize your view to meet your day-to-day needs
- ✓ Secure messaging: communicate securely with our Treasury Management Support Specialists
- ✓ Custom Reports: create templates and download reports to analyze your activity based on your unique needs
- ✓ Report Delivery: schedule report delivery via secure email or SMS text
- ✓ Enhanced Alerts and Subscriptions with multiple delivery options, all customized to your needs
- ✓ Self-administration of users
- ✓ User-level audit information for Administrators
- ✓ Online access to ACH Return & Notice of Change Reports
- ✓ No more security tokens! You can now approve payments using Out-of-Band Authentication (SMS/text messages)

Refer to the FAQ section on page 21 for additional features and benefits

For additional information, FAQs, and product updates, please visit the transition page at TriCountiesBank.com/welcome.

Prepare for Transition

The following pages provide additional step-by-step instructions.

Recommended Before Friday, March 25, 2022

From myVRB Online Banking system:

- ☐ Delete any unused ACH or Wire templates
- ☐ Download Payment History
- ☐ Download Statements
- ☐ Print or download and save current payment template information. Your templates will be transferred to Trico Treasury Center, but you will want to validate them after you login for the first time
- ☐ Contact Tri Counties Bank at 877-895-7580 to remove unneeded users
- ☐ Install Trico Secure Browser
See page 4 for step-by-step instructions

Beginning at 8:00 am PT on Monday, March 28, 2022

After your initial login (see instructions in the following pages), please follow these steps to establish your company's new Trico Treasury Center profile:

- ☐ Complete registration of Trico Secure Browser
- ☐ Login to Trico Secure Browser and click on the Trico Treasury Center tile
- ☐ Verify and update contact information
See page 9 for step-by-step instructions
- ☐ Validate permissions of users and remove unneeded users
- ☐ Establish your Alerts and review your Subscriptions
- ☐ Go to Account Information and establish delivery preferences for your ACH Returns and Notification of Change (NOC) reports (also known as ACH Reports)
- ☐ Review any recurring payments, such as Account Transfers, ACH, or Wires that were converted to ensure the schedule is correct.

NOTE: As a convenience, your Payees and Templates have been transferred to Trico Treasury Center. For security reasons, no transactions have been scheduled on your behalf.

Step 1: Install Trico Secure Browser

Trico Secure Browser

In order to access Trico Treasury Center, you must download and install Trico Secure Browser on your computer. You will have access to all your Treasury Management services, including Trico Treasury Center, through Trico Secure Browser. Trico Secure Browser is a user-friendly, secure application that protects your company when accessing account information or performing transactions and related online banking activities. You can install it on multiple computers, if needed.

Trico Secure Browser provides:

- A single landing page for all of your Treasury Management products and services.
- Validation of a secure connection each time you login.
- Protection from malware and other forms of attacks.
- Keyboard/keystroke encryption.



Before You Begin

Ensure You Have

- Internet connection.
- **Administrative privileges** on the computer where Trico Secure Browser will be installed.
- If you have Anti-Virus software installed you must allow Trico Secure Browser to be installed. If necessary, contact your IT administrator to have this site white-listed.

Please close any open computer applications and follow the installation instructions.

Download the Trico Secure Browser from TriCountiesBank.com/welcome.

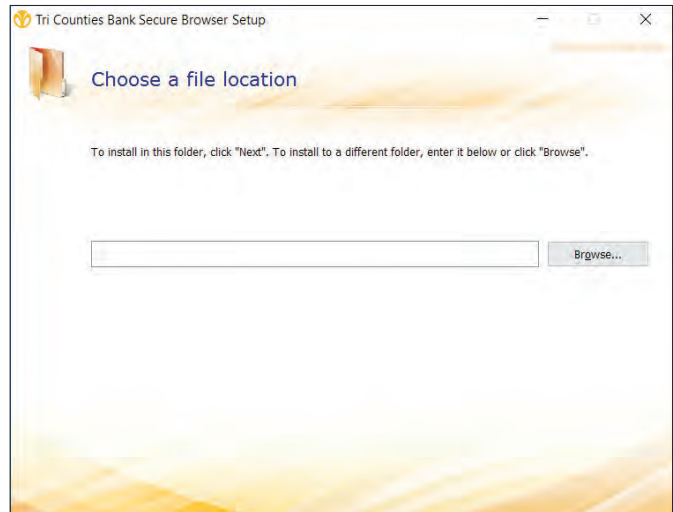
Installation

Note: You may be prompted to install Encrypted Keyboard Driver which is a prerequisite to run Trico Secure Browser. If so, please follow the Setup Wizard steps and install it.

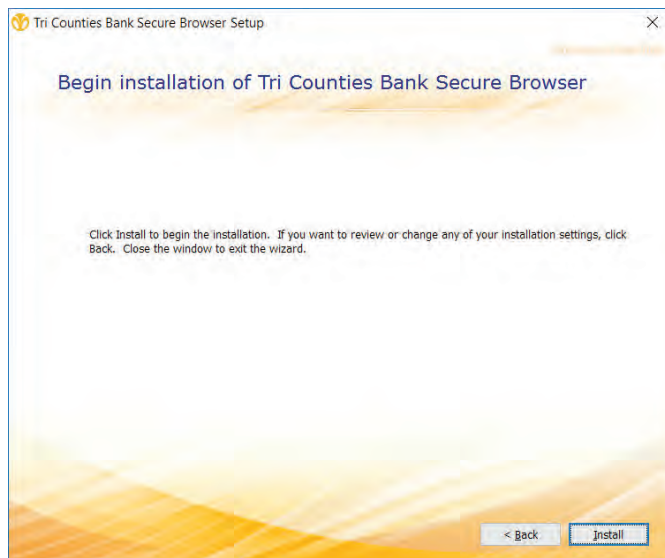
- 1 Run the Trico Secure Browser installation file you downloaded. When prompted, select Next to continue.



- 2 Choose a file location and select Next to continue.



- 3 Trico Secure Browser will begin installing its files and folders. If prompted, confirm that Trico Secure Browser should be allowed to make changes to the computer.



Trico Secure Browser installation is now complete and you are ready to register as a User of Trico Secure Browser. Proceed to Step 2 (next page) on **March 28** with your Activation Key (your Activation Key was included in the welcome letter that accompanied this guide).

WE'RE HERE TO HELP

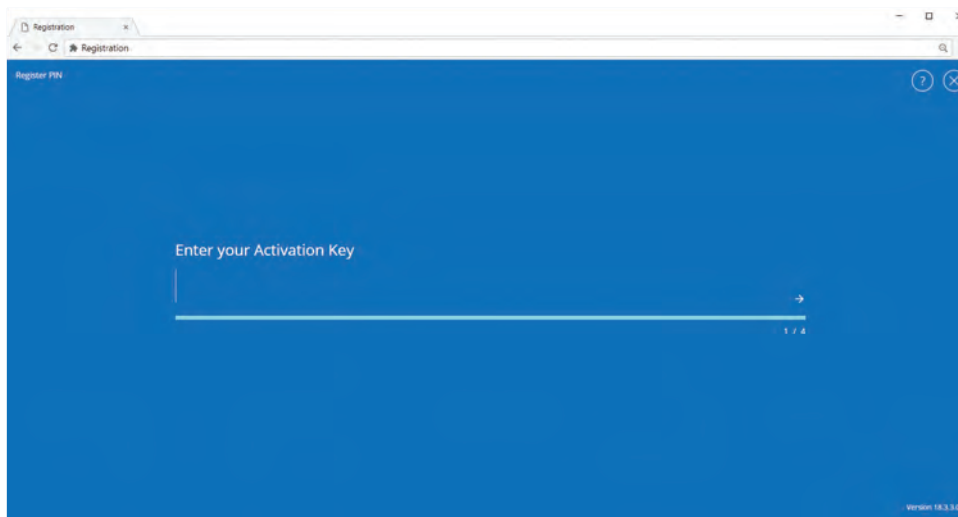
If you have any questions, please contact Treasury Management Support at 877-895-7580 or tm@tcbk.com

Step 2: Registration

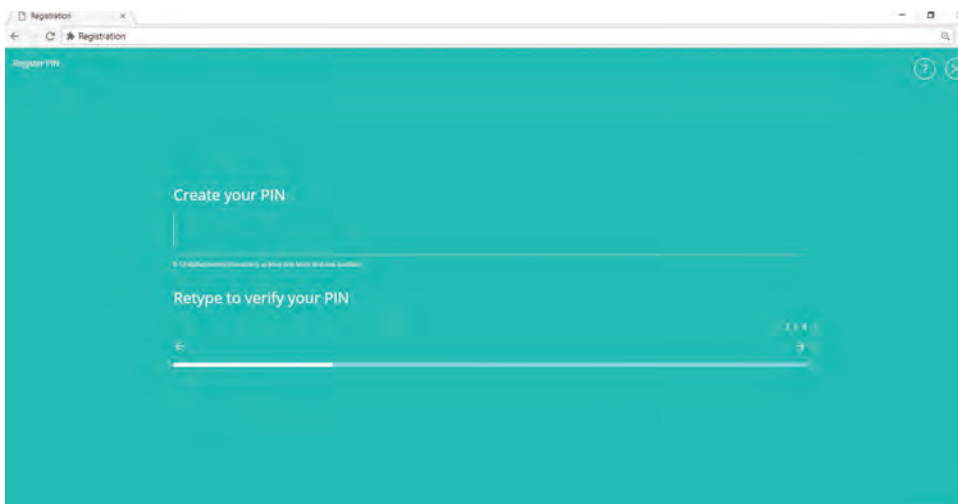
After 8:00 AM on March 28, 2022, launch Trico Secure Browser by double-clicking on the new icon that has been created on your desktop. Be sure to have your Activation Code handy **(your Activation Key was included in the welcome letter that accompanied this guide).**



- 1 After Trico Secure Browser has been installed, enter your Activation Key. If you need additional help, please call us at 877-895-7580.

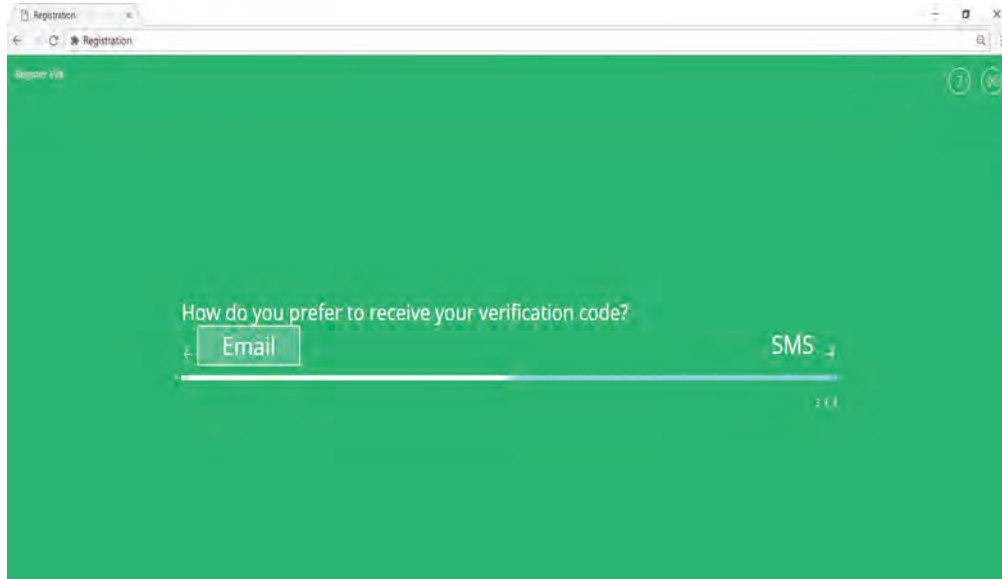


- 2 Next, create the PIN (password) you will use to login, and select the Continue arrow. Please remember the PIN, as you will use it to login and in place of a password in the system. Your PIN must be from 6 to 12 characters, letters and numbers only.

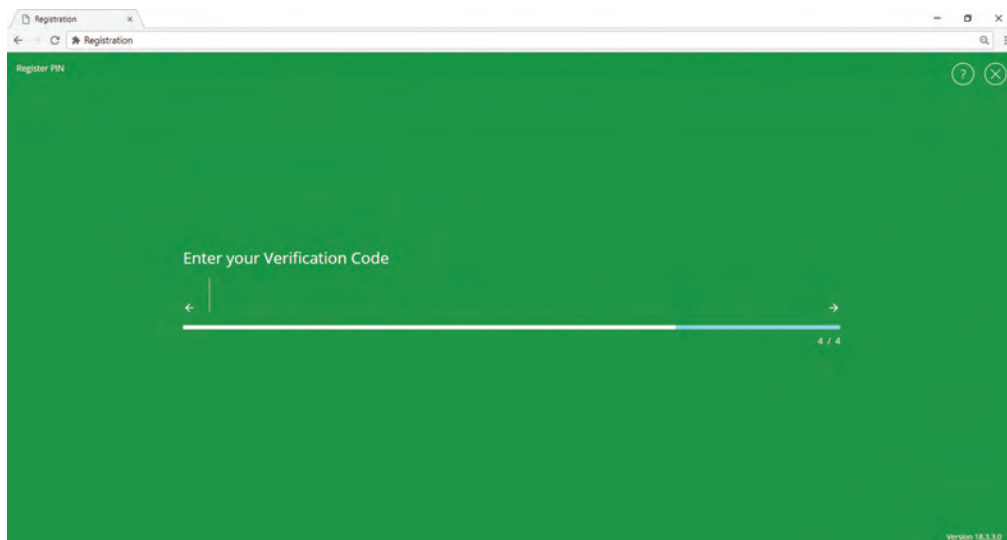


- 3 To confirm your identity, a user verification code will be sent to you. Choose to have this code delivered via Email or SMS (text), then select the Continue arrow.

Note: Email is the preferred method.



- 4 Enter the user verification code that has been delivered to you via email or SMS (text), and then select the Continue arrow.

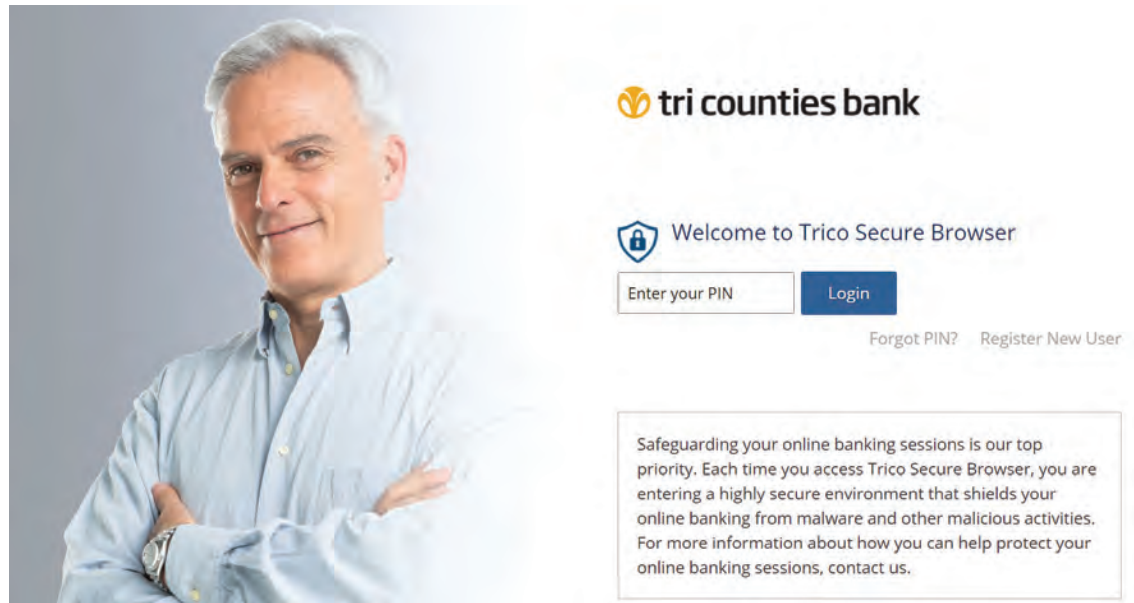


Registration is complete! You're now ready to access Trico Treasury Center.

As an Administrator, you have the ability to provide your users with their Activation Key from within the system. For detailed information, please visit TriCountiesBank.com/welcome.

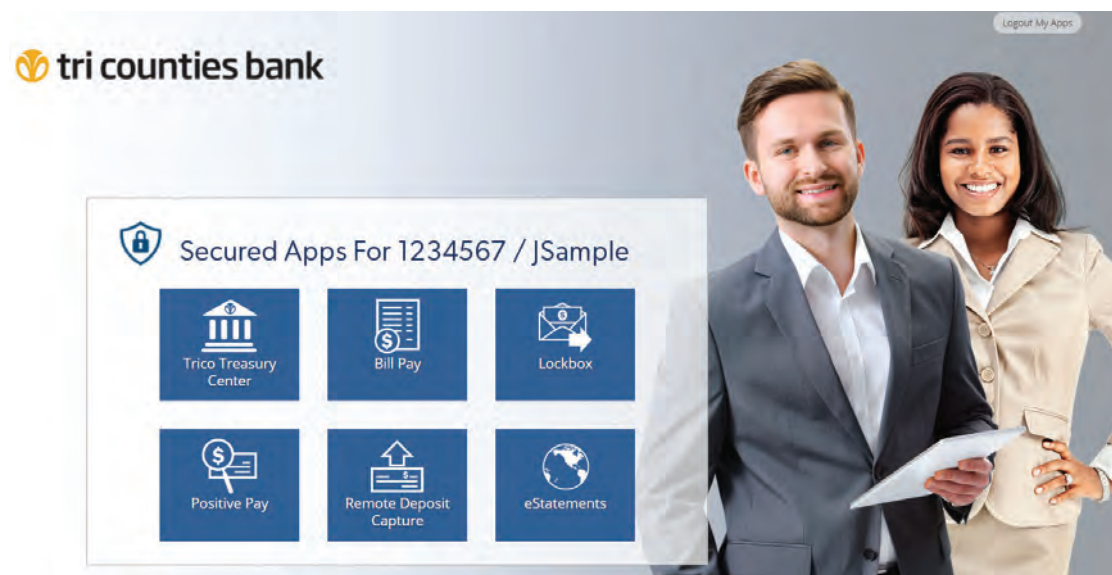
Login

Use the PIN that you created in step 2 of the Registration process for Trico Secure Browser.



Trico Secure Browser Homepage

After you have successfully logged into Trico Secure Browser, you will see your customized landing page, giving you a secure portal to all of your Tri Counties Bank Treasury Management services. Simply click on the Trico Treasury Center tile to access Trico Treasury Center.



Step 3: Verify and Update Your Contact Information

IMPORTANT. ACH and Wire users: It is very important that you complete the steps below to ensure you are able to receive Out-of-Band Authentication (OOBA) messages via SMS/text message.

- 1 Select My Settings, then My Profile and Contact Information
- 2 Verify your email address is correct
- 3 Review the terms and conditions and check the following boxes: **Enable SMS Messages and Terms and Conditions**
- 4 Add your cell/mobile phone number to the **Message Enabled Cell Phone Number** field

My Profile : Contact Information

Contact Information

User ID 147258 / JSample

* First Name John

* Last Name Sample

Desktop Last Login Never logged in Test

* Email Address jsample@noemail.com Test

* Encrypted Report Password 9999

Phone Number Ext

Enable SMS Messages ☒

Terms and Conditions ☒ By clicking here, I agree to the [Terms and Conditions](#).

Trico Treasury Center
To opt-out at any time, send **STOP** to 99453. To receive more information, send **HELP** to 99453.

Message and Data Rates May Apply. Number of Messages Varies Per User. Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance.

Tier One Carriers: AT&T, Verizon, T-Mobile @, Sprint, Metro PCS @, U.S. Cellular @

To Contact Support: Treasury Management Support 877-895-7580

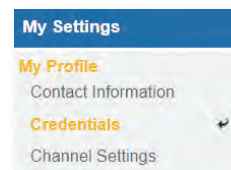
Message Enabled Cell Phone Number (555) 555-5555 Test

- 5 Once you complete Step 4, you will receive an SMS message from Tri Counties Bank confirming your enrollment. **Follow the instructions in the text.**

Tri Counties Bank
CCC Alerts. Msg&data rates may apply. Please respond 'TRICB ENROLL 6-digit#' to subscribe. Reply 'TRICB HELP' for help.

IMPORTANT: As stated in the SMS message, reply with **TRICB ENROLL [6-digit #]**

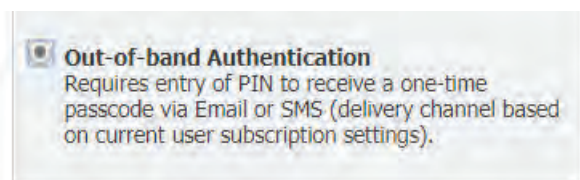
- 6 Select **Credentials** (from the left-hand menu within Trico Treasury Center)



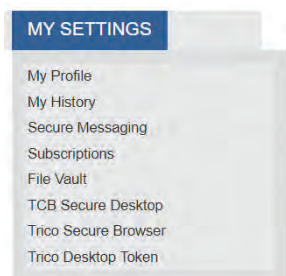


- 7 Create a PIN in the Reverification Out-of-Band section

- 8 Select **Update Credentials** at the bottom of the page.
- 9 Select **Out-of-Band Authentication** as your Reverification Preference



- 10 Select **Update Credentials** at the bottom of the page.
- 11 Next, change your subscription preferences under My Settings > Subscriptions.



- 12 Under the Out of Band Authentication subscription, choose the radio button on the right.



- 13 Click Save at the bottom of the screen to apply your changes.



Download the Mobile Banking App

Mobile Banking

Keep tabs on your balances and activity and approve and release ACH and Wire payments directly from the mobile app!

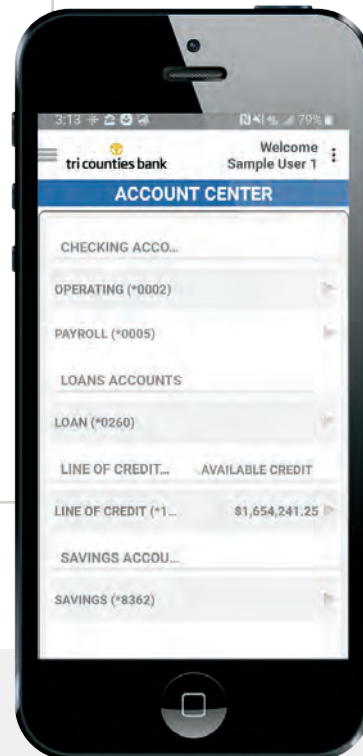
After you have logged into Trico Treasury Center, download the mobile app:

1. Visit App Store or Google Play and Search for **"Trico Business"**.



2. Login to Trico Treasury Center **from your desktop** to retrieve your Activation Key, which can be found in My Settings > My Profile.
3. To get started, login to the app from your phone using your desktop credentials and the **activation key**.

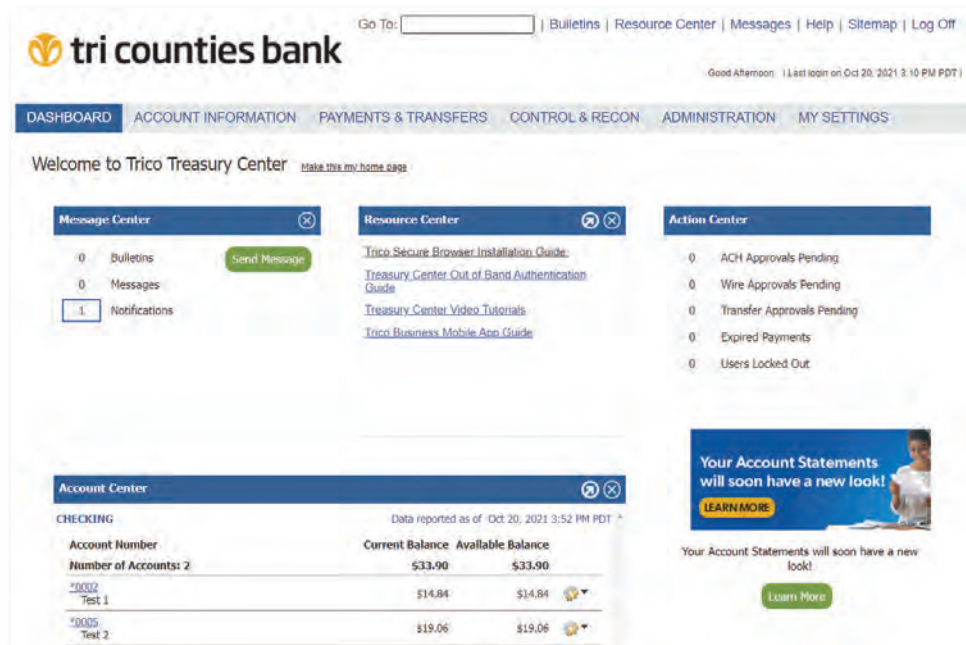
For detailed instructions, please see the Mobile App Registration Guide at TriCountiesBank.com/welcome.



Using Trico Treasury Center

Dashboard

Trico Treasury Center delivers a customizable experience for each user, starting with the Dashboard. Users can individually customize the Dashboard to help provide the most important information in an easy-to-access layout. The Dashboard brings together key information for each user, based on individual needs and entitlements.



Account Information

The Account Information menu option provides users with quick access to account balances and transaction information through Quick View. In addition, within Account Information, users can search for balance information, transactions, find ACH reports, setup alerts and more. Trico Treasury Center also gives you the ability to have custom reports created and delivered to users via email or SMS.

NAVIGATION TIP:

Within Treasury Center, the main menu is along the top. Once you select a menu, a sub-menu will display on the left hand side for quick navigation. Can't find what you are looking for? Use the "Go To" option at the top and begin typing what you are looking for. The system will direct you!

Go To:

Payments & Transfers

The Payments and Transfers menu option contains all items pertaining to payments, including Internal Transfers, ACH, Wires and Tax Payments. Users will only see the options you have been entitled to; if you wish to subscribe to additional services, please contact your Treasury Management Officer or Treasury Management Support at 877-895-7580.

- ✓ The Payment Activity section provides real-time status updates and quick confirmations for all payments (ACH, Wires and Internal Transfers)
- ✓ View future-dated payments and transfers
- ✓ Manage Payees, allowing for quick and easy initiation of ACH and Wire payments
- ✓ Access Foreign Currency (FX) to originate Wires with real-time foreign exchange rate information
- ✓ Use enhanced importing capabilities for Payees, as well as ACH & Wire templates
- ✓ View mobile deposit history

Important Transition Information: For your convenience, all existing templates from myVRB Online Banking have been placed into Trico Treasury Center. We recommend validating your template information prior to using the first time.

Account Transfer

Account Transfer offers multiple options for moving funds between accounts, including one-to-one, one-to-many and many-to-one. Manage your notifications and recurring options directly from the transfer screen.

The screenshot shows the 'Account Transfer' interface. At the top, a yellow banner states: 'The cutoff time for Account Transfers is 9:00 PM PDT. All current day processing mu'. Below this is a progress bar with three steps: '1 Request', '2 Review', and '3 Complete'. The 'Current Progress' is indicated by a dot above the first step. The 'Select Accounts' section has two dropdown menus: '* Transfer From Account' and '* Transfer To Account'. The 'Transfer Details' section includes a date field set to '09/27/2019'. Below the date is a 'Notify Me' section with a list of notification options: 'Pending Actions: Notify via EMAIL', 'System Events: Notify via EMAIL', 'Complete - Unsuccessful: Notify via EMAIL', 'Complete - Successful: Notify via EMAIL', 'Early Action Taken: Notify via EMAIL', 'Early Action Removed: Notify via EMAIL', and 'Expired: Notify via EMAIL'. At the bottom, there is a 'Recurring Options' section with 'None Selected' and two buttons: 'Request Transfer' (green) and 'Reset' (red).

QUICK TIP:

After a recurring transfer is scheduled, you can view all occurrences in the Payment Activity log by selecting Future Payments.

Open in List View, Calendar View or Search for a specific transaction. You decide how you prefer to do your banking!

ACH Payments

ACH Payments can be initiated through a Free-Form Batch, a Template or via File Importing. Trico Treasury Center allows for simple and easy creation of one-time ACH payments, as well as ACH templates. In addition, managing Payees is easy within the Payee Maintenance section.

File Importing can be initiated through pre-established file formats shown below, or you can use the File Map tool to create a custom file map.

Note: The most commonly used format is NACHA ACH Transfer Import.

File Maps	Is Active
EDI820 ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active
ISO20022 ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active
NACHA ACH Transfer Import	<input checked="" type="checkbox"/> Set as Active
Help	

Tax Payments

Pay your Federal or State Taxes directly from Trico Treasury Center by selecting the Tax Payments option.

Wire Transfers

Similar to ACH, Wires can be initiated through a Free-Form Batch, a Template or via File Importing. Trico Treasury Center allows for simple and easy creation of one-time Wire payments, as well as Wire templates. In addition, managing Payees is easy within the Payee Maintenance section.

With Trico Treasury Center, users can also import batches of Wires. Wires can be imported in the formats shown below, or can use the File Map tool to create a custom file map.

File Maps	Is Active
EDI820 Wire Transfer Import	<input checked="" type="checkbox"/> Set as Active
FEDWIRE Wire Transfer Import	<input checked="" type="checkbox"/> Set as Active
ISO20022 Wire Transfer Import	<input checked="" type="checkbox"/> Set as Active
SWIFT MT103 Wire Transfer Import	<input checked="" type="checkbox"/> Set as Active
Help	

Wire template options:

Semi-Repetitive	Repetitive
<p>Input the Amount and Reference Information within the template each time the Wire is sent; all other information is static.</p> <p><i>NOTE: All templates converted from the old system will appear as Semi-Repetitive</i></p>	<p>All information within the template is static as created. Just update the date and release the Wire.</p>

WE'RE HERE TO HELP

For more information please visit [TriCountiesBank.com/welcome](https://www.tricountiesbank.com/welcome) or contact us at 877-895-7580.

Payee Maintenance

Trico Treasury Center offers the ability to manage Payees and store payment information for both ACH and Wire Payments. Payees are created and maintained in the Payee Maintenance section.

Control & Recon

Stop Payments

Users can request a stop payment or view stop payment history quickly and easily. Requests must be entered individually.

Administration

Company Administrators can maintain users and entitlements within the Administration menu option. Administration is performed at both the company and user levels.

Company Level

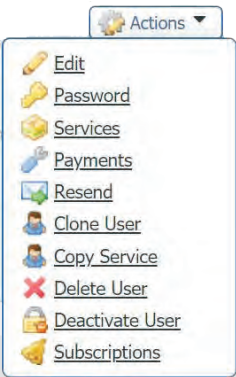
At the company level you can view the accounts available to your company as well as services that you have subscribed to.



- Select **Accounts** to change an Account Description.
- Select **Payments** to view your established limits for ACH and Wires.
You can also decrease your limits here. To request an increase, contact our Treasury Management Support through the Secure Messaging system or contact us at 877-895-7580.
- Select **Resend** to regenerate a report or notification you may have missed.
- Select **Actions** to create an additional User.

User Level

User entitlements are defined at two levels: Services and Payments. Both can be accessed by selecting Actions on the right hand side:



Services

Select the arrow next to the User to view the current Services the User is entitled to:

John Sample (JSample) Administrator Actions

User Details

E-mail Address: none@tcbk.com Phone Number:
Enable Date: 10/07/2019 Last Login: Oct 11, 2019 4:44:07 PM PDT

Services

1 - COMPANY Administration			
Administration		Company Account Permissions	
MBC Access Manager Administration		Secure Browser Administration	
Secure Browser Destinations		Software Token Client	
User Maintenance		User Service Permissions	
2 - COMPANY Reporting			
Balance Reporting		Delivery Template Maintenance	
Quick View		Transaction Groups	
Web Report Maintenance			
3 - COMPANY Operations			
Alerts		Audit Service	
MBC Account Transfer Administration		MBC Fraud Detection Administration	
Secure Browser			
4 - COMPANY ACH Transfers			
ACH Detail File Report		ACH Notification of Change Report	
MBC Payments Administration		Non-Account Identifiers Permissions	
Default			
Account Transfer		ACH Payments	
Mobile Deposit		Mobile Web	
Stop Payments		Wire Transfer	
		Import Maintenance	
		Payee Maintenance	

QUICK TIP:

You can manage your User Subscriptions in the Actions drop down, allowing your Users to receive automatic notifications for various functions within the system.

The icons next to the service allow you to further define a User's Service entitlements:

   Delete / Edit / Edit Accounts / Links

NOTE: If the green briefcase appears, you must click on the briefcase and select the accounts authorized for the service.

Payments

From the Actions Menu, select Payments to entitle your User to the following Payment options:

From within these options you will define the individual User

<input checked="" type="checkbox"/>	ACH Payments
<input checked="" type="checkbox"/>	Wire Transfer
<input checked="" type="checkbox"/>	Account Transfer
<input checked="" type="checkbox"/>	Bill Pay
<input checked="" type="checkbox"/>	Payee Maintenance
<input checked="" type="checkbox"/>	Import Maintenance
<input checked="" type="checkbox"/>	Stop Payments
<input checked="" type="checkbox"/>	Mobile Deposit



My Settings

Manage your profile with the My Settings menu option. You can set your preferred delivery method: email or SMS/text message. You can also set up Alerts and Subscriptions.

Secure Messaging

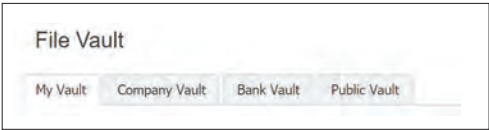
With Trico Treasury Center, you can send secure messages to Tri Counties Bank. This option allows you to quickly and securely communicate with our Treasury Management Support Team. When you receive a new message, you will be notified on your Dashboard.

File Vault

The File Vault enables business customers to work more efficiently with Tri Counties Bank. You can also use the tool to share documents between users.

The File Vault has four features:

- My Vault:** Can be viewed only by the user; may be used for storing important documents.
- Company Vault:** Can be viewed by all users at your company who are entitled to the File Vault.
- Bank Vault:** Can be viewed by all users at your company who are entitled to access the File Vault and Tri Counties Bank.
- Public Vault:** Can be viewed by Tri Counties Bank and all users. Tri Counties Bank will use this feature to post documents that can be viewed by all Trico Treasury Center users.



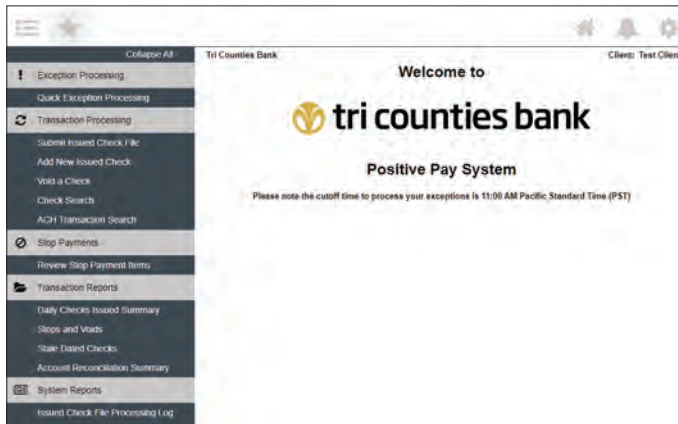
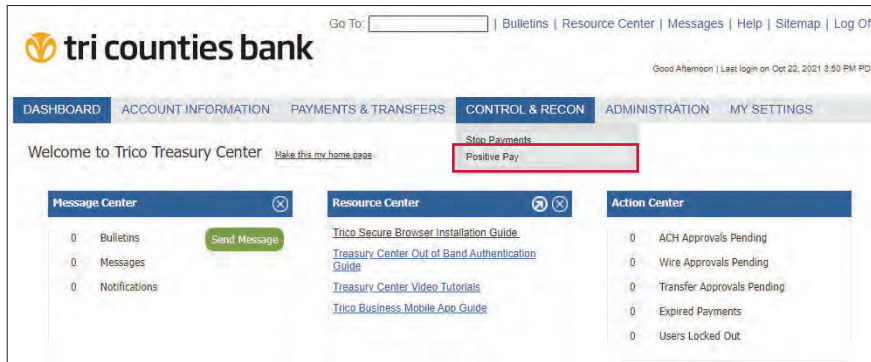
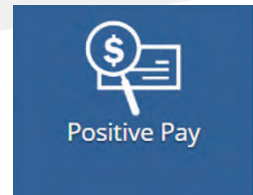
Subscriptions

Trico Treasury Center offers alerts and notifications via email and SMS/Text message for a wide variety of account, transaction and user administration-related items. Click on the Subscriptions menu item to setup and manage your custom alerts and notifications.

Positive Pay

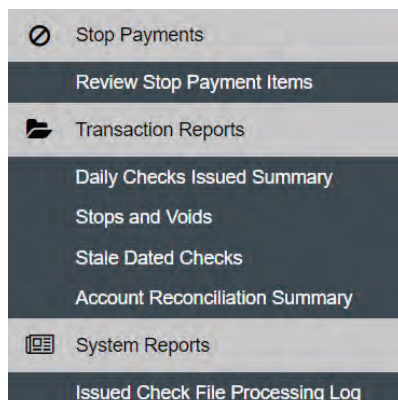
If you are currently enrolled in Positive Pay Service, you can access it on Monday, **March 28** by clicking the Positive Pay tile in Secure Browser.

You can also access Positive Pay by selecting it from the Control & Recon drop down menu.



Exceptions and Issuing Checks

- Exceptions for Checks or ACH are generated on business days and generally available by **7:00 AM PT**. The cut-off to make decisions is **11:00 AM PT**.
- To view and make decisions on your Exceptions, click **Quick Exception Processing**
- To add a single issued check, click **Add New Issued Check**
- To submit a file of issued checks, click **Submit Issued Check File**.



Reports

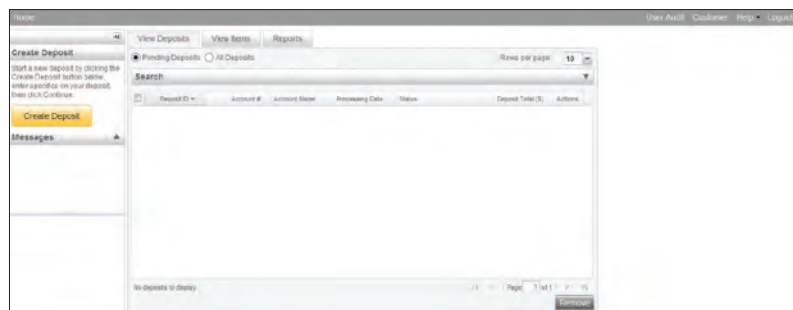
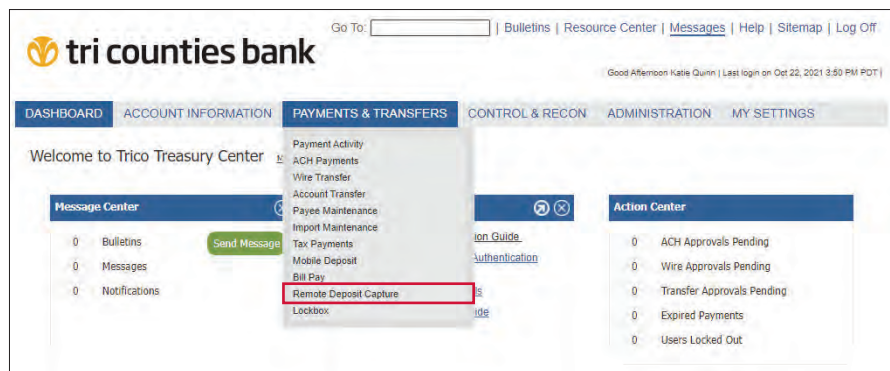
- Records of issued checks or outstanding checks can be found by clicking **Check Search**
- Additional reports are available under the options on the left

For a detailed guide on Positive Pay, please visit our website at [TriCountiesBank.com/welcome](https://www.tricountiesbank.com/welcome).

Remote Deposit Capture

If you are currently enrolled in Remote Deposit Capture (RDC) Service, you can access it on Monday, March 28 by clicking the Remote Deposit Capture tile in Secure Browser

You can also access RDC by selecting it from the Payments & Transfers drop down menu.



To process a deposit, click the **Create Deposit** button.

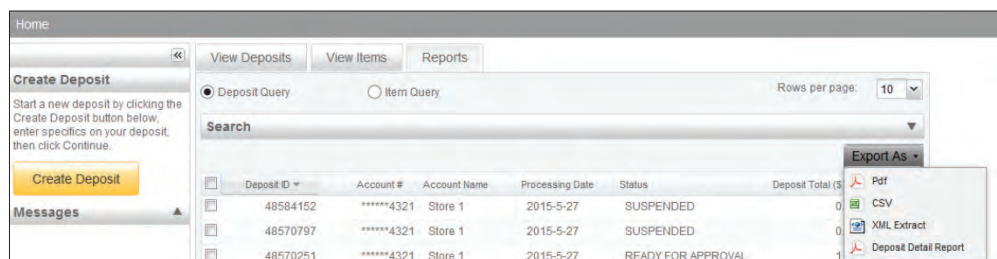
- Enter Deposit Amount: This is used to balance the checks you scan to the total amount of your deposit
- Select Account: Choose the account the deposit will be credited to
- Store Number: This is an optional field to populate a serial number on the virtual deposit ticket. This is most commonly used for companies with multiple locations.

Click **Continue**

Scan your checks and balance your deposit. Make sure to correct any errors before submitting the deposit to the bank for processing.

To generate a report, select the **Reports** tab.

- Select a deposit by clicking the box to the left of the Deposit ID.
- Click on Export As and choose a report type (PDF, CSV, or Deposit Detail Report)



For a detailed guide on scanning, correcting errors, deposit status, and additional reports, please visit our website at TriCountiesBank.com/welcome.

Additional Topics

QuickBooks Users

Detailed instructions for Windows, Mac and the Online Edition of QuickBooks are available at **TriCountiesBank.com/welcome**. It is important that you follow the instructions exactly as described and in the order presented. You will need to modify your QuickBooks settings to ensure the smooth transition of your data.

Resource Center

Visit the Resource Center to find helpful and additional resources including User Guides for specific tasks within Trico Treasury Center. You can access this from the top menu or from your Dashboard.

Terms and Conditions

Please take time to review the Trico Treasury Center and Trico Business Express Terms and Conditions. They're available on our website at **TriCountiesBank.com/welcome**. By using Trico Treasury Center, you agree to the updated Terms and Conditions. Agreements signed with Valley Republic Bank for add-on Treasury Management Services (such as ACH, Wires, Positive Pay, or Remote Deposit, for example) will continue to govern your use of those services until further notice.



Frequently Asked Questions

How do I log into Trico Treasury Center for the first time?

See page 8 for complete instructions for logging into the new system.

How do I access Positive Pay?

Positive Pay is accessible through our Trico Secure Browser. Contact Treasury Management Support at 877-895-7580 for help or more information.

Will I continue to receive eStatements?

Yes. eStatements will be available through our Trico Secure Browser. If you are not currently enrolled and would like to be, please contact Treasury Management Support for assistance.

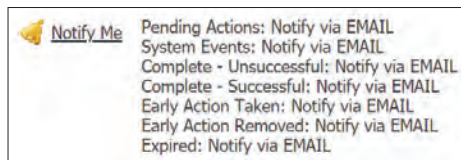
Can I expect any changes to my Remote Deposit Capture (RDC)?

Yes.

- Going forward, you no longer need a separate login credentials to access RDC. You will access RDC by clicking on the RDC tile on the Trico Secure Browser landing page.
- Software installation will be required for your scanner to connect to the new RDC system. Please visit **TriCountiesBank.com/welcome** for details.
- You will have an added benefit of being able to submit your deposit until **7:00 PM PT** for Remote Deposit Capture in order to obtain credit that day.

What types of Notifications are available within the Trico Treasury Center system?

A series of Subscriptions are available that are set at the user level. The Notify Me link is available within each Payment module (Transfers, ACH and Wires).



Are there any new features available?

Yes. Compared to Valley Republic Bank's myVRB Online Banking, Tri Counties Bank's Trico Treasury Center provides many additional features such as:

- Balance Reporting with scheduling and delivery options
- Account Analysis Statements are delivered Online
- Many to One (or One to Many) Account Transfers
- Initiate Foreign Exchange (FX) Wires* with more transparency using the fully integrated FX contract feature.
- Importing ACH* or Wires* with a customized template, including delimited or fixed formats.
- A Payee module, which helps you initiate Wires* and ACH* quickly.
- *ACH Origination Returns and Notifications of Change Reports are available Online or for delivery.

***Note:** If you do not already have ACH or Wire origination services enabled and wish to add the service, please contact your Treasury Management Officer at 877-895-7580 or tm@tcbk.com.

For additional information, FAQs, and product updates, please visit the transition page at **TriCountiesBank.com/welcome**.

Treasury Management Services

Tri Counties Bank's Treasury Management Solutions help businesses collect and disburse payments efficiently while improving cash flow.

Payables

ACH Payments

Efficient Online Payments

Eliminate paper checks while increasing the reliability and security of your payments, including payroll, vendor and tax payments. You can reduce the time and cost of issuing, receiving, posting and reconciling payments.

Wire Transfers

Convenient and Quick Wire Transfers

Originate Wire Transfers efficiently and cost-effectively to payees in the United States or around the world; all with a click of a mouse.

Commercial Cards

Comprehensive benefits for your employee travel & expense and improving AP efficiency

The Tri Counties Bank Visa® Corporate Card offers a great way to keep track of employee travel and other business expenses, including the added ability to finance purchases over time.

The Tri Counties Bank's Visa® Purchasing Card is a convenient way to manage employee and AP expenses. Eliminate the need for purchase orders, cutting checks and other labor-intensive processes.

Receivables

ACH Collections

Expedite Collection of Receivables

ACH Debit Origination enables your company to collect payments from your customers. That means you can debit your clients' accounts to collect payments, such as membership dues or insurance premiums. Funds are deposited directly into your Tri Counties Bank account, providing you with greater control and predictability in your accounts receivable process.

Remote Deposit Capture

Convenient and Secure

Tri Counties Bank's Remote Deposit Capture allows you to scan checks and transmit digital images to the bank for posting and clearing. With Remote Deposit Capture, you can make deposits when it is most convenient for you. Scan your paper check deposits on-site to create a digital deposit. This digital deposit is then transmitted directly to Tri Counties Bank through a secure, encrypted internet connection.

Cash Vault

Simplify Cash Handling

Tri Counties Bank's cash logistics solutions are custom-tailored for businesses with significant currency and coin needs. Through a network of secure cash processing facilities, businesses can conveniently maintain a Tri Counties Bank relationship, even outside of the bank's branch footprint.



Lockbox

Efficient Payment Processing

Help your business improve cash flow and accelerate accounts receivable processing and information delivery. Collect on receivables more quickly and easily with Tri Counties Bank's Lockbox service. This flexible service allows payments to be processed and credited to your account faster, all with the imaging technology and fast reporting you expect. Options include electronic data files, check images, paper reports and the downloading of payment history directly to accounts receivable software.

Smart Safe

Save Time and Reduce Risk

Tri Counties Bank's Smart Safe solutions allow cash-intensive businesses to streamline cash handling operations and accelerate funds availability, all while improving security of your physical cash.

Smart Safes allow you to improve store productivity, eliminating deposit preparation and trips to the bank branch for deposit delivery. Data captured electronically, provide you with timely information for improving cash flow and funding.

Information and Control

Positive Pay

Check Verification Service

Positive Pay is a web-based check verification service that lets you review exception items before they are paid and return checks that appear fraudulent.

Payee Positive Pay is an additional Positive Pay service offered by Tri Counties Bank. Payee Positive Pay takes the extra step in matching the clearing payee name to the payee name on your issue file. A “payee mismatch” exception will be reported if the name on the check does not match the name received in the issuance file. Payee Positive Pay provides you with an additional layer of verification, allowing you to manage the risk of loss due to presentment of fraudulent checks, or the alteration and/or payment of such items.

ACH Positive Pay

Prevent Fraudulent ACH Transactions

ACH Positive Pay is a fraud prevention service that enables your business to monitor and control your ACH activities to help prevent unauthorized and potentially fraudulent electronic debit transactions from posting against your accounts.

You can establish ACH Filter authorizations that are used to identify what you want posted to your account. ACH transactions that don’t match your filter specifications will be blocked from posting and made available for you to review and make a pay or return decision.

Account Reconciliation

Simplify Processes

Simplify the monthly accounting chore of reconciling your business checking accounts with Trico™ Treasury Management Account Reconciliation service. Receive timely, accurate information in an electronic data file that can be uploaded into your accounting system, saving you the time and expense of manually sorting, matching and keying entries.

Zero Balance Accounts (ZBAs)

Tri Counties Bank’s Zero Balance Account service is designed for companies that maintain a general operating account and separate accounts for payroll, petty cash or other purposes. With Zero Balance Accounts in place, all of a company’s funds are concentrated into one operating account. Disbursements are made from subsidiary accounts, which always maintain a zero balance.

Electronic Data Interchange (EDI)

Get Timely Information

This service allows you to receive an electronic report with remittance information, eliminating delays and expenses. You will automatically receive all important remittance information for each ACH payment.

WE'RE HERE TO HELP

*If you have any questions, please contact Treasury Management Support at
877-895-7580 or tm@tcbk.com*

We would like to hear from you.

We want to ensure your transition to Tri Counties Bank goes smoothly. Please do not hesitate to contact us with questions or for assistance.

- Treasury Management Support: **1-877-895-7580**
- Find us online: Visit **[TriCountiesBank.com/welcome](https://www.TriCountiesBank.com/welcome)** for the latest conversion information and updates.



1-800-922-8742 | [TriCountiesBank.com](https://www.TriCountiesBank.com)