

# Cash Management Services

## Services to Streamline Your Business Banking

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At Rollstone Bank & Trust we're as committed to business banking as you are to your business. We know that running a business occupies so much of your time and energy. That's why we have designed a full array of cash management options to help you run your business as efficiently and economically as possible. In addition to [Business Checking and Savings accounts](#), we also offer:

## For Your Receivables

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### Remote Deposit

We always love to see you in person at the branch, but when your schedule says otherwise, stay in the office and, using our special desktop scanner or your phone, deposit customer checks as they come in. Stay at work, run your business, and save valuable time-anytime.

## **Autobooks**

[Autobooks](#) is an easy-to-use digital tool that allows you to accept payments, create invoices, and automate your accounting. Choose the version that best meets the needs of your business.

## **Merchant Credit Card Services**

With Merchant Credit Card Services, your customers can pay you by credit card, with options for mobile, online, and contactless payments. Merchant Services are designed to streamline your payment processing, saving you time & money.

## **Lockbox Service**

Using our Lockbox Service, you will eliminate mail processing and speed up collection of your payments. Your customers' payments get routed to an exclusive post office box where a dedicated team collects, processes, and deposits them for you, saving you time and making your funds available faster.

## **For Your Payables**

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## **Wire Transfers**

It's your money. Access it today. Wire transfers allow direct electronic transfers and same-day availability. We can process incoming or outgoing transfers, foreign or domestic. Fees may apply. If you have a commercial checking account, there is a wire transfer module in Business eBanking.

## Business Debit Cards

Don't pay to use your own money. Rollstone Bank & Trust's debit card is linked to your RBT business checking account. There are no monthly payments or finance charges. You can even provide cards to employees, with customized settings, limits, and tracking.

## Business Credit Cards

Choose from our popular business credit card options such as low rate, cash back, or flexible rewards to find the one that works best for your business. Enjoy free online expense reporting tools, mobile payment capability, 24/7/365 Cardmember Service, and more.

## Specialty Accounts

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### Commercial Money Market

It's the best of both worlds with a [commercial money market account](#). You'll enjoy the [competitive rates](#) of a high-yield savings account with the flexibility and convenience of check writing and electronic access. [Open yours](#) with a \$2,500 minimum opening deposit. You'll be fully insured by FDIC and DIF.

### Payroll Accounts

Get an account as efficient as you are. Payroll accounts have the same great features and benefits as our other commercial checking accounts and allow you the convenience of processing

your company's payroll in a separate payroll account.

## **Other Deposit Accounts**

We have [Savings, Certificate of Deposit, and Retirement Plans](#) for your business.

## **Zero Balance and Concentration Accounts**

These specialty accounts are available upon request. [Let us know](#) if they'll help you help your business.

## **Fraud Prevention**

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### **Positive Pay**

Positive Pay is a tool used by business customers to protect against check and automated clearinghouse (ACH) fraud. It helps you detect suspicious transactions to save your business from financial loss and safeguard your reputation. For additional fraud prevention, you can even set up ACH authorization rules or filter blocks. With Positive Pay alerts, you are notified if there are exceptions to be processed. Simply log in to Business eBanking each morning to see if there are any exceptions.

### **Card Controls**

[Mobile Card Controls](#) let you manage how your debit card is used anytime, anywhere, right from your mobile device. You can turn your card on or off, decide where it can be used, customize types of allowable transactions, and set dollar limits for transactions.

## Email Alerts

With just a few clicks, you can set yourself up to receive email notifications when there is unexpected or unusual activity on your account.

## Find Out More



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