CashPro® Payments

Bank of America Merrill Lynch

Integrated global payments.

Simplify your end-to-end payment process from creation to reconciliation with CashPro® Payments. This dynamic interface delivers streamlined workflow with enhanced straight-through processing, rule validation, global routing codes, competitive FX rates, local languages, customizable display, ad hoc, template and file-import-based payment processing. This flexible solution links your internal payment information to bank-supplied information, assisting with automated payment reconciliation. The integrated global payment experience spans countries and currencies to include high- and low-value payment systems, multibank, internal book transfers, international payroll, regulatory tax payments, bank drafts and foreign currency transactions.

CashPro Payments can enable you to:

- Simplify and improve workflow with country-specific entry screens featuring built-in straight-through processing (STP) validations
- Shift from an operational focus on payments processing to the strategic management of payables
- Create single or cross-currency payments faster, more easily and with fewer errors
- Support a paper-to-electronic payments strategy through integration of expanded remittance capability into the payments origination process

Key features

Global convenience

Achieve global account connectivity and simplified payment execution to virtually anywhere in the world.

- Initiate the following payments from a single application:
  - Local high/low value transactions
  - Bank drafts
  - Multibank (MT101)
  - U.S. intra-company drawdowns
  - U.S. Fed wire and tax
  - Account transfer
  - Payroll
- Obtain clarity with global cutoff and holiday validations in real time based on payment type and destination country
- Retrieve Fed, SWIFT and national bank routing codes
- Access FX features such as spot, tom/next and same day settlement options, auto/manual FX rate assignment and consolidated rate booking
- Choose from multiple FX rate types such as indicative, real time, daily and blind rates (offshore pricing)

Personalization

Robust customization capabilities throughout CashPro Payments enable users to define screen views, content, layout, time zones and local language.

- Create, organize and label fields to associate key data to a payment and aid in reconciliation
- Establish custom alerts for the status of transactions, enhancing workflow for processing and monitoring payments

Efficiency gains

Bridge the gap between the bank presentation of information and your internal treasury management system. You can configure settings and keywords to help automate communication between the bank and your system.

Save commonly used beneficiary profiles, specifying name, address and bank details. Once stored, this data can be quickly populated into any payment or template screen.

Add electronic notes with additional information to the transaction for later reference. Notes create an audit trail and enable efficient follow-up of a transaction.

Deliver proactive emails with reconciliation assistance internally and/or to beneficiaries, including notes and/or attachments.

File import

Import a file to this personalized, interactive and streamlined environment and realize more accurate processing of both one-time and recurring payments.

Define your own criteria with the import mapping tool, enabling the import of native formats and eliminating the need to re-format internal files prior to upload.

Robust security features

Authorize user's access, entry and approval limits to accounts and types of payments. Additionally, 2048-bit extended validation secure sockets layer (SSL) encryption helps protect transaction information.

- Static and dynamic transaction limits provide flexibility over the payment approval process, allowing you to specify the number of approvers based on the dollar amount of a transaction.
- A sophisticated security token generates one-time-passwords for payment approval.

Payment tasks beyond the office

The same security features apply to CashPro Mobile, our easy-to-use mobile banking solution. This complimentary service delivers access to view and approve pending payments from a smartphone or tablet device.

Complementary services

CashPro Notifications can deliver alerts about your payments through email, voice, fax or mobile text/SMS based on your custom preferences. Alerts include wire, ACH exceptions and end-of-day information.

CashPro Information Reporting delivers dynamic reports based on a wide range of bank-defined templates or custom reports with your preferences. Create, view, download and share reports for all of your payments activity.

For more information

As a long-time leader in treasury management services with a powerful global platform, Bank of America Merrill Lynch welcomes the opportunity to put CashPro Payments to work for you. To learn more, including terms and conditions that may apply, contact your Bank of America Merrill Lynch representative today.

Visit www.bankofamerica.com/explorecashproonline for a video and virtual tour of this solution.

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