



Lars Frieberg, Salinas Valley Ford



## Online Banking

With Online Banking, you have the ability to view account balances and transaction history as well as initiate transfers, place stop payments, initiate wire transfer requests, and pay bills 7 days a week, 24 hours a day.



## Online Bill Payment

Online Bill Payment will help you free up some of your time by eliminating the manual process of paying bills. No longer will you have to write out a check, address the envelope and take it to the mailbox for each bill you pay. Online Bill Payment offers the flexibility of paying your bills any time, day or night, from anywhere you have access to the Internet, even on vacation. Improve the efficiency of your accounts payable process by utilizing Online Bill Payment to schedule recurring payments.



## Mobile Banking and Mobile Check Deposit

With Mobile Banking, you have the ability to view account balances, make transfers, pay bills and deposit checks by taking a picture of the check with your mobile device.



## Automated Clearing House (ACH) Origination

ACH Origination enables qualified businesses to electronically send and receive funds online. Simplify your payables process as well as control and accelerate the collection of receivables with Pinnacle Bank's ACH Origination solution. ACH Origination is also an easy and cost-effective way to provide your employees with payroll direct deposit.



## Remote Deposit Capture

Remote Deposit Capture allows qualified businesses to securely process check deposits using a check scanner, provided by Pinnacle Bank, which connects to a PC or Mac. Checks deposited using Remote Deposit Capture before the close of a business day will be credited to the account the next business day. Remote Deposit Capture improves productivity by eliminating the need to visit the Bank to manually deposit checks.

The Remote Deposit Capture solution includes multiple reporting options at a summary or detail level to meet all of your needs. Also, the optional Payment Export feature enables you to export information from processed check deposits and upload the data directly to your accounting software/system which dramatically reduces time spent on manual data entry.



## Night Depository Box

Securely drop off your deposits anytime with access to Pinnacle Bank's Night Depository Box. Your deposit will be credited the next business day.



## Positive Pay

Positive Pay is an online fraud prevention tool which reduces your exposure to check fraud losses. With Positive Pay, you furnish a list of issued checks to the Bank which will be used to compare check number and amount of each check presented.



### **ACH Fraud Filter**

ACH Fraud Filter is a fraud prevention tool which monitors the ACH debit activity on your account. ACH debits presented for payment to your account must be pre-authorized by you. Unauthorized transactions will be returned, thereby preventing potential losses before they occur.



### **Business Credit Cards**

MasterCard Business Credit Cards are offered through Pinnacle Bank's partner, The Independent Bankers Bank. You can earn points with every purchase which can be redeemed for cash back, travel, merchandise, and retail gift cards with the Preferred Points Credit Card.



### **Business Debit Cards**

Pinnacle Bank's MasterCard debit cards work like a check and cash combined, but are safer and more convenient. Use them at ATMs with the MasterCard logo, to make purchases and get cash back at merchant locations where available. MasterCard debit cards may be available with a Pinnacle Bank checking account.



### **Merchant Card Processing**

Merchant Card Processing includes a variety of innovative, flexible payment processing solutions along with excellent and local client service. Pinnacle Bank offers low-cost merchant processing and business development tools that enable you to accept multiple forms of payment. This suite of solutions includes processing of credit and debit card transactions, mobile processing, gift cards, online processing and check verification service, among others.



### **Wire Transfers**

Send money from your account to accounts at other financial institutions in the U.S. or internationally safely and with ease. For your convenience, Pinnacle Bank provides several ways for you to initiate a wire transfer, including in-person as well as through the Online Banking platform. You can send international wire transfers in U.S. dollars or foreign currency.



### **Foreign Currency**

Pinnacle Bank makes it easy for you to order foreign currency.