

Treasury Management

Account Reconciliation Services

Quick and Efficient

Let's face it, balancing your checkbook is not much fun – especially when you write hundreds of checks or use multiple accounts. Add the task of researching a paid item and you have a big project on your hands. With our account reconciliation services, you may actually enjoy receiving your monthly bank statement. With options ranging from serial sort to full check reconciliation, you can take control of the entire reconciliation process.

Service Advantages

- Offers improved audit controls via third party involvement
- Administrative expense and clerical workload are reduced through automation
- Accelerates problem resolution and reduces exceptions from posting errors
- Reduces losses through earlier detection of fraudulent activity
- Saves time and expense associated with manually reconciling deposits and payments
- Streamlines accounting tasks without investing in technology and additional staff

Compass Advantages

- Multiple options allow you to customize the reconciliation solution that best fits the needs of your company
- Dedicated account reconciliation team is committed to delivering an accurate and reliable service
- Flexible systems offer solutions for file creation and customized file layouts

Service Options

Partial Check Reconciliation

A paid item report including check number, dollar amount, and paid date is provided for each statement period. This report is available via hard copy, electronic transmission, or diskette.

Full Check Reconciliation

Using your information*, Compass Bank reconciles the account to bank records. A paid item report including check number, dollar amount and paid date is provided for each statement period. This report is available via hard copy, electronic transmission, or diskette. Additional reports include: Checks Outstanding report, Exception Report, Paid Items-Not Issued report, Balance Recap report, and a Purged Items report.

**If you are unable to create an issue file, ask your Treasury Management representative about SecurePay® - an automated file creation solution.*

(see reverse side)

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Account Reconciliation Services continued

Partial Deposit Reconciliation

Track deposits to a central account by encoding company deposit slips with unique identifiers for multiple locations. Compass Bank provides a report sorted and sub-totaled for each location either in paper or electronic format.

Full Deposit Reconciliation

Utilizing deposit information provided by client for each location (via transmission or diskette), Compass reconciles deposit data to bank file of posted deposits. Reports include: Deposits Posted report, Deposits Outstanding report, Exception report, Posted Deposits-Not Issued report, Balance Recap report, and a Purged Items report. These reports are available via hard copy, electronic transmission, or diskette.

Month/Cycle-end Reporting Options*

- Compass e-Access®: View or print electronic versions of your full or partial reconciliation reports showing a recap (both summary and detail) of your disbursement activity for the past month/cycle. These reports are available via Compass e-Access Electronic Report Delivery (ERD) module.
- Paper: Receive a printed version of your full or partial reconciliation reports showing a recap (both summary and detail) of your disbursement activity for the past month/cycle.
- File: Using our Connect:Mailbox or Compass e-Transmit® file transmission applications, receive a file of your paid and/or outstanding items for the past month/cycle that you can upload to your accounting software.

**Requires subscription to Full or Partial Reconciliation.*

For treasury management solutions tailored for your business, contact a BBVA Compass treasury management professional at 1-888-558-7568. Or visit us on the web at www.bbvacompass.com/business/tm.