

# Healthcare Financial Solutions



## Cash Management Solutions

As a healthcare professional, you need every advantage to keep your business healthy. You need tools and strategies to help you manage cash flow, streamline receivables processing, and maximize your control over your finances. To help you meet these challenges, we'll work with you and your practice or office manager to tailor effective solutions for your cash management needs—so you can spend more of your time focused on the needs of your patients.

### **Online banking**

We have a variety of online banking services suitable to companies of all sizes. Utilizing these services you can manage your accounts; make loan and credit payment, transfer funds, pay employees through direct deposit and much more.

### **Fast credit and debit card processing**

It's important to give your patients the flexible payment options they need. We can help you do that by tailoring a program that provides fast, accurate, and secure electronic payment processing while improving your cash flow and minimizing your costs.

### **Depositing checks electronically**

Save time and trips to the bank by delivering your deposits through a secure electronic connection. Remote Deposit Online not only reduces time spent preparing deposits, it also helps reduce errors.

### **Processing receivables efficiently**

You need a fast and reliable way to process payments from patients and insurance companies as well as EOB statements. Medical Lockbox service provides you with an efficient collection program tailored to the healthcare industry. Flexible processing and reporting options, including digital imaging, can be tailored to your needs.

### **Managing multiple accounts**

When you need separate accounts for different purposes, such as Medicare payments or payroll, a Zero Balance Account (ZBA) provides a way for these accounts to be funded from or concentrated to your primary operating account. A ZBA structure offers additional efficiency and enhanced funds control.

### **Keeping your cash working**

To maximize your money when you're not using it, you want it to earn interest whenever possible. An automatic sweep account can move excess balances from your business checking to a money market account, which offers the benefit of full FDIC insurance protection or to numerous other investment vehicles.

### **Reducing the hassle of returned checks**

Save time and money by increasing the likelihood that returned checks are paid. With CheckTrack, eligible checks that have been returned are electronically re-presented, which can significantly improve your returned check payment rate—at no out-of-pocket cost to you.

[www.bbvacompass.com/healthcare](http://www.bbvacompass.com/healthcare)