Creating Possibility.
Taylor Ost is the Vice President of Treasury Management for Kansas. She has a B.A. in Finance Banking from the University of Missouri and 10 years of banking experience. She specializes in streamlining payment cycles and identifying solutions for business offices to operate more efficiently.

Jessica Dunbar leads the Treasury Management effort for Wichita. Her experience as a Commercial Property Manager aids her in viewing situations from a customer’s perspective while her numerous connections throughout the Wichita business community allow her to nurture strong relationships.
An Introduction to Sunflower Bank

Over 125 years of service • Nearly $4 billion in Assets

- Stable and active lender with a strong capital position and diversified portfolio
- Consistent local management empowered to make decisions
- Community bank values with large bank technology
- Branch locations across five states
Sunflower Bank Update

- Bank Merger took place in June of 2017 between Sunflower Bank, First National Bank and Capital Bank resulted in an expanded footprint including:
  - Colorado
  - Kansas
  - Missouri
  - New Mexico
  - Texas
  - Arizona
  - Michigan
Payment Solutions to Consider

- Do you have access to all financial information?
  - Robust online banking platform
- Have you streamlined your payables process?
  - ACH Origination, Wire Origination, and Commercial Cards
- Have you protected your business with fraud protection tools?
  - Positive Pay and ACH Positive Pay
- Are you using technology to speed up cash flow?
  - Lockbox, Remote Deposit Capture, and Merchant Services
Electronic Banking
Electronic Banking

• Are you able to see everything you need online?
  Business Accounts?
  Loans?
  Lines of Credit?
• Can you make transfers between accounts?
  Can you set up reoccurring transfers?
  Do you have the option for zero balance transfers?
• Can you view your loans and lines of credit?
• Do you receive reporting on ACH and wire transactions?
  Do you have access to ACH addenda detail?
  Are you receiving ACH return reports?
  Do you see comprehensive wire information?
ACH Origination for Electronic Disbursements & Collections

- ACH Credits
  Payroll
  Accounts Payable
  To Replace Checks
- ACH Debits
  Reoccurring
  Customer Payments
  Accounts Receivable
  Collections
Are Paper Checks Best for your Business?

Hidden Costs for Writing Checks

• Check Stock
• Postage & Mailing Materials
  Envelopes
  Stamps
  Manual labor
• Bank Fees
• Cost to Reconcile Paper Checks

Security Concerns of Paper Checks

• Checks issued contain routing and account number
• Harder to recoup funds from a cleared fraudulent check
Does it Make Sense to go to the Bank for Check Deposits?

- How often are deposits being made at the bank?
  Would cash flow be expedited with another method of deposit?
- How long does it take to go to the bank for deposit?
  Can this time be used more wisely?
- Are you or your employees really safe when going to the bank?
  Is the deposit taken by one person?
  Is the deposit in a locked bag?
  Does the deposit contain cash?
- How much time is spent sorting mail, prepping deposits, and filling out deposit slips?
- Do your deposit funds show up in the bank same day?
Remote Deposit

- Deposit Checks Electronically at your Office
- Extended Deposit Hours
- Better Use of Funds
- Secure Method of Deposit
- No Deposit Slips
- Multiple Location & Account Capabilities
- Stored Check Images
- Daily Reports
Lockbox Processing

Have your checks directed to a lockbox, the bank will handle the rest

• Checks coming in the mail will be directed to a P.O. Box
  No mail sort for payments by your staff
• P.O. Box will receive work before your office would
  Expedited deposit process
• Work is processed in secure processing facility
  Less opportunity for deposit error
• Funds will be deposited in your account immediately
  No deposit slip and no bank runs
• Images of all checks and documents will be available online same day or next day to review
  Images are stored securely off your servers for extended period
Sunflower Bank Lockbox Timeline

Current Timeline

Day 1-3
Mail Float

Day 4
• Checks deposited
• Checks scanned

Day 5
Funds swept to Other account

Sunflower Bank Lockbox Timeline

Day 1
• Arrives to SB LBX
• SB deposits checks
• SB images documents

Day 2
• Images online for next day posting, funds swept to other account
FRAUD Prevention – playing the odds!
Did you know…

• How long does an **individual** have to report a fraudulent check or ACH to their bank?

• How long does a **business** have to report a fraudulent check or ACH to their bank?
Positive Pay

• Business + Bank = Partnership
Association for Financial Professionals: 2017 Payments Fraud & Control Survey

The survey reveals that:

1. 75% of organizations experienced check fraud in 2016. This is an increase from 71% in 2015.
2. 74% reported that their organizations were exposed to business email compromise (BEC), a 10% increase from the prior year.
3. Over 70% of corporate treasury and finance professionals are hesitant about adopting mobile payments at their organizations, as they question the security of this payment method.
4. Nearly half of survey respondents reported that the incidents of fraud attempts increased in 2016.

Source: https://commercial.jpmorganchase.com/jpmpdf/1320732417358.pdf
We lock our homes each day for protection, so why wouldn’t we protect our business funds?
Sweep Agreements

- Line of Credit (LOC)
- Zero Balance Account (ZBA)
- Overnight Repurchase Agreement (REPO)
Financing Solutions

- We can accommodate all financing needs, including:
  - Revolving Line of Credit
  - Business acquisitions
  - Partner buy-in/buy-out loans
  - Refinancing of existing business debt
  - Leasehold improvements
  - Primary residence (up to 100% financing)
  - Owner-occupied commercial real estate (up to 85% financing)
Questions?