Alerts
Establish trip wires that alert you to business finance issues, i.e., large transfers/deposits/withdrawals, overdraft, low balances, etc.

Why do bank account alerts matter?
As a small business owner, you are used to wearing many hats. But your time needs to be spent managing the core functions of your business. Establishing alerts that tell you automatically about unusual cash flows or activities outside the norm allows you to stay focused on other areas of your business. You can choose the type of alerts and notification method — email, text or push notification — to avoid being caught short of funds, being surprised by declining balance levels or neglecting bills that need to be paid.

Key actions to take:
• **Use online and mobile banking**: Set up customized alerts to be delivered to your email or mobile device to help keep you up to speed with account balances and activity. Whether you are working at your desk or out in the field, you can be notified and keep an eye on your cash flow.
• **Mitigate fraud with transaction alerts**: Notification of large transfers, withdrawals or deposits helps you reduce the potential of fraudulent activity within your accounts.
• **Eliminate unnecessary fees**: Establish overdraft, low balance and transaction limit alerts to notify you when you need to add funds to your accounts to avoid fees.
• **Avoid late payment charges**: Setting up reminders for bills due keeps your accounts payable up to date, avoiding any late fees. You can also schedule recurring payments automatically and have notifications sent to you tracking the status of the payment.
How SunTrust can help

Choosing the right products and services to keep you informed about your business’s cash flow helps make operations smoother and transactions more efficient.

Gain instant access to your accounts and payments with SunTrust Online Cash Manager, a comprehensive small business cash management system served by a single online interface. With secure access to your financial information, you’ll always be prepared to make informed decisions about your business.

Customize Account Alerts through SunTrust Online Cash Manager to keep you informed about balance changes, large transactions and user activity. Get security alerts about notifications of changes to your account user profiles to monitor the security of your account.

Download the SunTrust Business Mobile app for Online Cash Manager to extend your banking capabilities to your mobile phone or tablet to provide you access to your account information when you are on the go.

Need to monitor your bank account with account alerts?

- Drop by your SunTrust branch
- Call us at 800.752.2515
- Visit suntrust.com/bizbestpractices

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1 SunTrust conducted research with 397 small business owners ranging from $100,000 to $2,000,000 in annual revenue in the first quarter of 2017. The high-growth segment was derived from the fastest growing twenty percent of those companies.

2 Carbago, Marco, 5 Bad Habits That Hurt a Company’s Credit Ratings, SBA.gov, 10/11/16, accessed on 5/14/2017 at https://www.sba.gov/blogs/5-bad-habits-hurt-companys-credit-ratings.

3 Additional charges may apply. See the Online Cash Manager Fee Schedule for details.

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