Why do online and mobile banking matter?

Cash flow is essential to a growing business. Managing cash flow starts with tracking where your cash is going. Using online and mobile bank account access provides an accurate view of your cash flow position and gives you valuable insights into your company’s finances.

Key actions to take

- **Leverage online and mobile banking**: Keep an eye on your cash with online and mobile banking. Gain increased visibility across all accounts, including up-to-the-minute balance and transaction information. Set up customized alerts to be delivered to your email or mobile device to stay up-to-speed on account balances and activity.

- **Go electronic for payments and collections**: Electronic processing improves both payments and collections functions. Receiving invoices electronically speeds up collections time, getting money into your bank faster. Paying invoices electronically can save you time and help take advantage of early pay discounts.

- **Make real-time transfers**: Take more control over your money with instant transfers between linked bank accounts to keep your money working hard for you. Whether in or out of the office, online and mobile banking allow you to move money to where it is needed.

- **Improve visibility with online reporting**: Online and mobile banking provide better cash control through fast and easy access to all your cash inflows and outflows. Having access to your finances in one place makes it easier to monitor your bank accounts and your cash.

- **Use alerts to keep you informed when needed**: You can set up customized banking alerts to let you know what’s happening with your banking. These alert you to balance changes below a certain threshold and help to identify potential fraud. Whether based on balance triggers, types of activity or large transactions or account access security events, you can use alerts to watch your bank account so you can focus on your business.

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Top banking services used when starting business:

- Number of startup owners who used these services initially:
  - Online Banking: \(\frac{3}{4}\)
  - Mobile Banking: \(\frac{1}{2}\)
How SunTrust can help

Choosing the right solutions for your business's cash flow helps make operations smoother and transactions more efficient. That's a top priority at SunTrust.

Take the time and complexity out of managing your cash with a SunTrust Business Checking Account. SunTrust offers a variety of business checking accounts and cash management solutions to fit your business and the volume of transactions you handle. SunTrust Business Checking Accounts help you manage your finances securely and conveniently.

Gain access to your accounts and payments with SunTrust Business Online, a comprehensive small business cash management system. Enjoy increased visibility across your accounts balances and 18 months of downloadable, printable account history including paid check and deposit ticket and deposited item images. Easily download your account data and information for software packages at your convenience. With secure access to your financial information, you’ll always be prepared to make informed decisions to keep your business pointed in the right direction.

Download the SunTrust Business Mobile app to extend your banking capabilities to your smart phone or tablet and make mobile deposits so you can manage your cash wherever your business takes you.

Managing cash flow is easier with Online Bill Pay. Whether paying suppliers and vendors, or handling daily business operations expenses, this helpful feature within Business Online is a secure and efficient way to manage your company’s payments.

Customize Account Alerts through SunTrust Business Online and the Mobile app to keep you informed about balances and certain transaction activities. Get security alerts about notifications of changes to your account user profiles to monitor the security of your account.

Click below for additional resources:

Setting up your Business Bank Account
Getting your business ready to do business.

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How important is staying connected to your business finances?

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

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1 SunTrust conducted research with 532 small business owners ranging from $100,000 to $2,000,000 in annual revenue in the first quarter of 2018.
2 Additional charges may apply. See the Business Online Fee Schedule for details at www.suntrust.com/businessonline.

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