

Put Your Working Capital to Work

Highland Bank has innovative Cash Management Services that are designed to fit your unique business needs. We provide a powerful combination of technology and cash flow expertise.

The Highland Difference



Funds Management

Remote Deposit:

- Skip the trip to the bank
- Make same day deposits until 6pm
- Download reports that include copies of deposited checks

ACH (Automated Clearing House):

- Same-day and next day ACH origination
- Reduce expenses with check processing
- Process payroll or vendor payments and collect receivables or rents

Merchant Services:

- Accept major credit and debit cards
- Money-saving payment solutions
- Partners with leading provider, FFUSA

Wire Transfers:

- Fast and convenient way to send funds
- Securely send domestic and international wires

Lockbox:

- Outsource your accounts receivable collection process
- Same day online access to processed items and searchable reports

EDI (Electronic Data Interchange):

- Gain access to more details on your electronic credits



Fraud Tools

Positive Pay:

- Safeguard against check fraud
- Electronically monitor activity before the money leaves your account
- Receive alerts for unauthorized or mismatched checks, then chose to pay or return the same day they are presented

ACH Alerts:

- Prevent unauthorized transactions
- Receive alerts as debits are processed and chose to pay or return the same day they are presented

Digital Banking:

- 24/7 access to your accounts
- Multifactor Authentication login
- Send or schedule payments with Bill Pay

eStatements:

- Securely access your statements online
- Download and print past and present statements when you need them



Sweep Services

Business Overdraft Protection:

- Avoid overdraft charges with automatic advances from your line of credit.

Loan Sweep:

- Minimize interest expense and avoid overdraft charges with an automatic two-way sweep.

Saving Sweep:

- Maximize interest earned with an automatic two-way sweep.

Zero Balance Account:

- Reduce idle funds, prevent overdrafts and eliminate manual transfers.

Let's get started!

Scan the QR code to learn more about our services and to connect with a Cash Management Expert.

