



Farmers &  
Merchants Bank



The Bank of  
Fayetteville  
A DIVISION OF THE FARMERS  
& MERCHANTS BANK



# BUSINESS SOLUTIONS

Better financial management provides you the flexibility  
to focus on what matters most. You can get back to  
business, we'll handle the rest!



See how  
we can  
help you  
today!



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# OUR SERVICES



## ACH Origination

ACH payments are electronic payments that allow companies to electronically transfer money from one account to another at almost any financial institution within the United States. ACH entries can be debits or credits and are an effective way to collect receivables or pay employees and/or vendors.



## Insured Cash Sweep

Insured Cash Sweep (ICS) is a smart, secure service, and a convenient way to safeguard large deposits all while earning interest. Our bank is part of a special network, the ICS Network. To get started, you must set up a transaction account with us, sign the agreements and deposit funds - it's that simple. Deposits are sent to demand deposit accounts at other member institutions in amounts under the standard FDIC insurance maximum of \$250,000.



## Positive Pay

Positive Pay is a service in which we work together to deter check and ACH fraud on your business accounts. Positive Pay is a full-featured transaction management solution that helps you validate payment related information, manage exceptions, create custom reports, and account reconciliation.



## Purchasing Cards

Purchasing Cards are a charge card ideal for organizations looking to simplify the accounts payable process. Purchasing Cards can be issued to trusted employees to pay vendors and make purchases so business activities flow seamlessly. With Purchasing Cards you have the option for advanced reporting features and managing cash flow.



## Remote Deposit Capture

Remote Deposit Capture (RDC) is designed to help you save time and money by electronically depositing checks from your business with a desktop scanner provided by the bank.



## Wire Manager

A wire transfer is a transaction that's initiated through a bank and allows for the movement of funds from one account to another. When both banks are located in the U.S., this is called a "domestic wire transfer." When one bank is outside the U.S., this is referred to as an "international wire transfer."

