



## Discover what Highpoint Community Bank can do for your Business!

HCB offers a comprehensive menu of products and services to fit every business banking need.

### Business Online Banking

**Save time and money with our new expanded Business Online Banking.**

**Account Summary.** Check balances, review recent transactions, view images of your paid checks and more.

BANK ON THE GO  
WITH OUR  
BUSINESS MOBILE APP

**Online Statements.** Access your statements online to view, print or download.

**Transfer Funds.** Move money between accounts or setup recurring transfers.

**Text Alerts.** Stay informed and in control of your money. Alerts will notify you when important events have taken place within your accounts and services. You can receive alerts via email and text messaging.

**Data Export.** With just a few clicks, download account activity in Excel, Microsoft® Money, Quicken® or QuickBooks® file formats.

**Wire Transfer Request.** Request your wire transfers online.

### Bill Pay

**Pay your bills in just minutes from one simple screen. You decide who, when and how much to pay.**

**Payee Import.** The ability to import payees from programs such as QuickBooks®, etc.

**Rush Payments.** Send a payment in as little as one day.

**P2P Email.** Easily send payments to an individual through a secure email.

### Positive Pay

**Protect your account with Positive Pay**

A fraud detection tool that matches the account number, check number and dollar amount of each check presented for payment against a list of checks authorized and issued by your business.

## Mobile Deposit

Mobile Deposit for Business lets you deposit checks directly from a mobile device or smartphone, no matter where you are

### **TAP, SNAP and Deposit**

Designed for businesses that receive the occasional check. Mobile deposit saves the trip to the bank, freeing up your time to focus on your business.

## Remote Check Deposit

If your business still handles a high volume of checks, remote check deposit is the service for you and your business.

Remote Deposit Capture lets you deposit checks directly from your business.

### **Run your business - without running around**

Simply plug the scanner, which we provide, into your computer, and then log into our secure URL to complete installation. Your computer is now ready to scan and deposit your checks into your account.

## SmartPay Express

Online Payments allow you to accept online payments or donations through a custom-branded website.

### **Make it easier for customers to pay you.**

HCB will set up your payment portal with a unique URL. You can customize the site to match your brand and primary website. Your customers can register for recurring transactions or simply perform a one-time transaction. Payment options include checking account, debit or credit card. Collecting payments or donations has never been easier.

## ACH Origination

Offer direct deposit to pay your employees and collect recurring payments for your customers.

SAME DAY ACH COMING SOON

### **Discover the flexibility and convenience**

## Merchant Services

### **Accept credit card payments wherever business takes you**

Accepting credit cards doesn't have to be expensive. HCB has the devices and solutions for the way you do business at competitive and flexible terms.