

21st Century Bank

Business Solutions Tailored for You.

Cash Management Solutions for Your Business

From daily access to receivables and payments to fraud protection and liquidity strategy, 21st Century Bank brings together tailored solutions to support your business as it moves forward.

Our services are designed to strengthen operational efficiency, enhance oversight, improve visibility, and help your organization manage cash with greater confidence and control.

A Banking Relationship Built Around Your Business

We take a relationship-driven approach to cash management, understanding how your organization operates and aligning the right tools, insights, and support to help you access, collect, pay, protect, and optimize with confidence.

- Experienced local business bankers
- Tailored guidance aligned to your goals
- Deep commitment to the business community
- Recognized SBA lending expertise



Your Cash Management Framework

Designed for small and medium-sized businesses, public entities, and nonprofits—five integrated service areas give your organization the tools to manage money with clarity and confidence.

ACCESS

Get real-time visibility and control over your accounts from anywhere—anytime. Business Online Banking gives your team secure access to balances, payments, and reporting tools, with customizable user roles so the right people have the right access. Ideal for organizations managing multiple accounts, approval workflows, or remote teams.

COLLECT

Accelerate how funds come in—without adding manual work. Remote deposit, merchant card processing, and ACH receivables streamline the collections process for businesses, nonprofits, and public entities managing member dues, donations, tuition, invoices, or recurring billing.

PAY

Move money confidently with the right tool for every payment. ACH simplifies payroll and vendor payments. Wire transfers handle time-sensitive transactions. Business credit and debit cards give your team purchasing flexibility with built-in controls—all designed to reduce friction and improve accuracy.

PROTECT

Stay ahead of fraud with layered safeguards built into your day-to-day operations. Positive Pay monitors checks before they clear. ACH Debit Filter screens incoming transactions against approved originators. Together, they give your organization sharper oversight and faster response when something looks wrong.

OPTIMIZE

Put idle cash to work and sharpen your financial reporting. Liquidity management tools consolidate balances across accounts to reduce overdraft risk and improve visibility. Electronic Data Interchange captures invoice and payment details—making reconciliation easier and reporting more accurate for finance teams of all sizes.

ACCESS Real-Time Visibility. Seamless Control.

Business Online Banking is your central hub for account management, putting the following capabilities at your fingertips:

- Monitor balances and activity in real time
- Access banking securely from anywhere
- Review transactions, statements, and check images
- Move funds and approve payments with confidence
- Set user roles and permissions by team
- Strengthen security with multi-factor authentication
- Originate ACH and wire payments online
- Connect to QuickBooks and export reports
- Streamline payments with Bill Pay and e-statements

COLLECT Faster Receivables. Stronger Cash Flow.

Collection solutions are designed to help you bring funds in more efficiently, reduce manual effort, and improve access to working capital.

Remote Deposit

- Accelerate receivables
- Reduce branch trips
- Lower handling costs
- Improve funds availability

Options:

Desktop scanner for higher-volume deposits

Mobile deposit for lower-volume activity

Merchant Card Processing

- Accept major card brands
- Streamline payment-to-deposit flow
- Simplify reconciliation

ACH Receivables

- Automate incoming payments
- Improve cash flow timing
- Reduce receivables work
- Centralize collections

PAY Confident Payments. Greater Precision.

Payment solutions that help your organization move funds efficiently, improve accuracy, and maintain stronger control over outgoing transactions.

ACH Payments

- Pay employees by direct deposit
- Pay vendors electronically
- Reduce manual processing
- Improve payment accuracy

Wire Transfers

- Send domestic and international wires
- Move funds same day
- Initiate domestic wires online

Business Credit Cards

- Choose low-rate, rewards, or cash-back options
- Track spending with reporting tools
- Add employee cards at no extra cost
- Enable mobile wallet payments
- Add fraud protection with 24/7 support

Business Debit Cards

- Access funds directly
- Issue cards to authorized signers



PROTECT Stronger Safeguards. Sharper Oversight.

Effective cash management goes beyond moving money—it requires the tools and oversight to help monitor activity, mitigate risk, and safeguard your accounts.

Fraud Prevention

Positive Payee

- Match presented checks to issued items
- Review exceptions promptly
- Control payment decisions

ACH Debit Filter

- Approve trusted originators
- Monitor activity through alerts
- Approve or return transactions

OPTIMIZE Liquidity Positioned with Purpose.

Solutions designed to help you position funds strategically, improve cash visibility, and strengthen reporting across your organization.

Liquidity Management

- Consolidate balances across accounts
- Reduce overdraft exposure
- Improve visibility across funds

Electronic Data Interchange

- Capture invoice and payment detail
- Simplify reconciliation
- Strengthen reporting accuracy



An Elevated Approach to Everyday Cash Management

Whether your priority is expanding access, accelerating collections, streamlining payments, strengthening protection, or optimizing liquidity, we'll help you tailor a solution that brings clarity, confidence, and control to how your business operates.

Connect with a business banker to explore cash management solutions thoughtfully tailored to the way your business operates and grows.

Contact Us: businessbanking@21stcb.com

21st Century Bank

Blaine | Ham Lake | Loretto | Minneapolis | Rogers | Eagan | Roseville

21stcb.com
MEMBER FDIC