





Business Products & Services



Customizable business solutions for all sizes of business.



Business Online Banking

Do more than monitor your activity. Our Business Online Banking features the following:

-  **Bill Pay**
-  **Autobooks Invoicing**
-  **Allow and/or Restrict User Access**
-  **Debit Card Management**

Available On:  

STREAMLINE THE PROCESS:

Cash Management Services

Streamline your payroll, payments, and accounts receivables with ACH origination services.

- Simplify payroll with direct deposit
- Minimize lost checks and stop payment fees
- Reduce late payments and delinquencies



Remote Deposit

Allows your business the freedom to deposit checks electronically without leaving the office. Ideal for customers who process a high volume of checks or customers who are unable to regularly visit an MBT Bank branch.

- Convenient way to deposit checks
- Allows funds to be available sooner, improving working capital





Positive Pay

A fraud prevention tool that helps guard against check & ACH fraud.

FEATURES:

- Allows you to upload or manually enter a list of all ACH transactions and checks issued
- Compares the presented check or ACH charge to the list that has been entered
- Allows time for business owner to review any exemption and either accept or return the check and/or ACH transaction

BENEFITS OF POSITIVE PAY:

-  Detect suspicious check activity
-  Simplify check reconciliation
-  Reduce the risk of financial loss
-  Improve accounts payable processes



HOW DOES YOUR BUSINESS GET PAID?

Autobooks

All-in-one invoicing, payment, and reporting system designed for small businesses and non-profits. Ideal for those who want to collect payments or donations through invoices or payment links.

STANDARD FEATURES:

- Create electronic invoices to email or print
- Accept payments by debit/credit card or ACH
- No monthly fees, only pay processing rates

UPGRADED FEATURES:

- Accounting & Bookkeeping features
- Generate reports like balance sheets, income statements, and customer aging reports
- Only \$9.99/month after 90-day free trial. Same invoicing & payment acceptance as the standard version.

BENEFITS OF AUTOBOOKS:

- Built directly into your MBT Bank online banking.
- Funds are deposited directly in your MBT business checking account and your money is not held by a third-party provider.

Merchant Services

- Offer in person debit or credit card payments
- Ideal for customers who accept payments with debit or credit cards with a POS system
- Quicker transactions and less waiting
- Includes equipment and terminal support

Scan the code to learn more about Autobooks!



ADDITIONAL BUSINESS SOLUTIONS:

- Business Checking & Savings Accounts
- Business Debit & Credit Cards