

# BBVA

Creating Opportunities

## Treasury and Payment Solutions

Strategies for Driving  
Working Capital Forward



# When your working capital works harder, you can focus on bigger opportunities.

Today's payment technologies offer more than a faster, easier way to process and manage payables. When viewed as part of an overall payments strategy, they can help you create new opportunities to optimize cash flow and grow your company's bottom line.

# Payment Solutions that make it easier to put digital payment-related data to work for you often without changes to your current infrastructure.

## We Offer



### ACH

Specify an exact settlement date, including same-day and future-dated payments.\*



### Spend Net Payables

Integrating card payments, ACH, and checks enables you to optimize payment types and make smarter decisions.



### Spend Net Invoicing

Automated invoice capture and approvals speed up processing and improve access to data while using less resources and reducing errors.



### PaySource™ Card

Offer your employees a safe, secure way to access their pay without the cost and hassle of cashing a paper check.



### Commercial Card Programs

Improve your view into spending. Virtual cards bring simplicity and digital payments visibility to purchasing.



### BBVA Real Time ARP

Reduce the risk and inefficiency of manual reconciliation, ensuring a more timely and accurate financial close.



### BBVA Real Time Positive Pay

Verify each item presented for payment and receive notifications of potentially fraudulent transactions through email, text, or voice alerts.



### Wire Transfer Services

Fastest way to move money and provide quick availability of funds.

## BENEFITS

**Flexibility to enable faster settlement.**

**Improve payment efficiency, reconciliation, and data analysis.**

**View and approve invoices from any device anytime, anywhere**

**Increase employee satisfaction, loyalty and retention.**

**Comprehensive controls enable you to manage cash flow and risk.**

**View your account activity and exceptions in real-time.**

**Receive real-time notifications with a decision-window up to 34 hours.**

**Send and receive wire payments almost anywhere in the world.**

**Our payment solutions and platforms can work independently or combined to create the strategic value that is right for your business.**

# Strategic Approach

Accounts payable, by and large, is the point in the cash cycle that offers you the most direct control.

## Solutions

## PRODUCTS



### Simplify your AP process

Simplifying your payables processes not only reduces costs, it can help you unlock working capital.



### Maximize your use of funds

By taking a broader view of the evolving payments landscape, you begin to see how you can align various tools to your business objectives.



### Streamline your back-office payment processes

Take paper out of the system to cut costs and improve productivity.



### Mitigate payment risk

One of the most effective ways you can reduce your risk of fraud is through real-time monitoring of your payment activity.

- Spend Net Invoicing

- Commercial Card Programs
- Controlled Disbursement Account

- ACH
- PaySource Card
- Wire Transfer Services
- BBVA Real Time ARP

- BBVA Real Time Positive Pay
- Spend Net Payables

From procurement to payment, the right combination yields better performance, greater access to real-time data, and smarter decisioning.

1

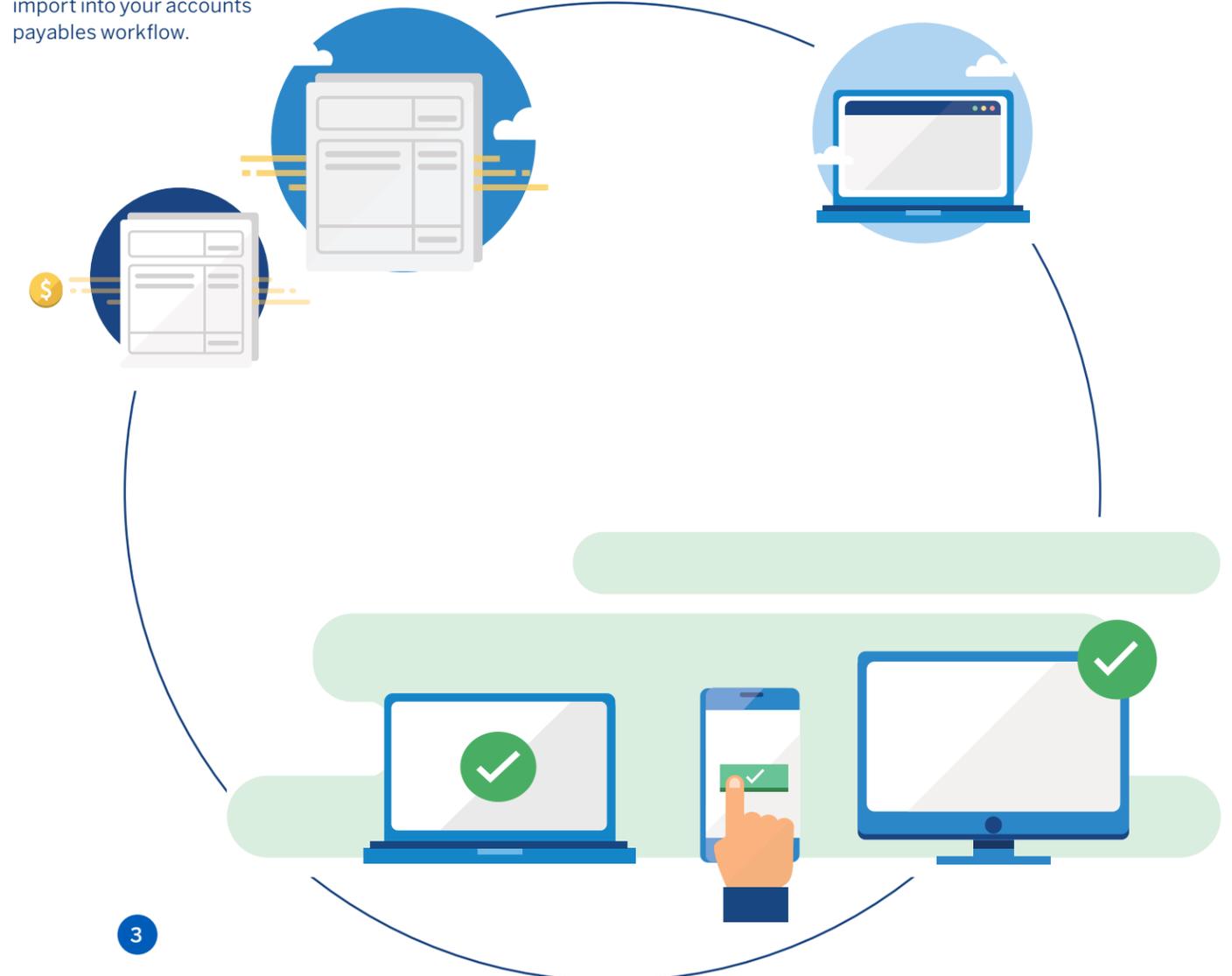
### Capture Invoice Data

Convert email, fax, and paper invoices into electronic data for direct import into your accounts payables workflow.

2

### Generate Payments

Consolidate all payment types into a single transmission file for payment initiation.



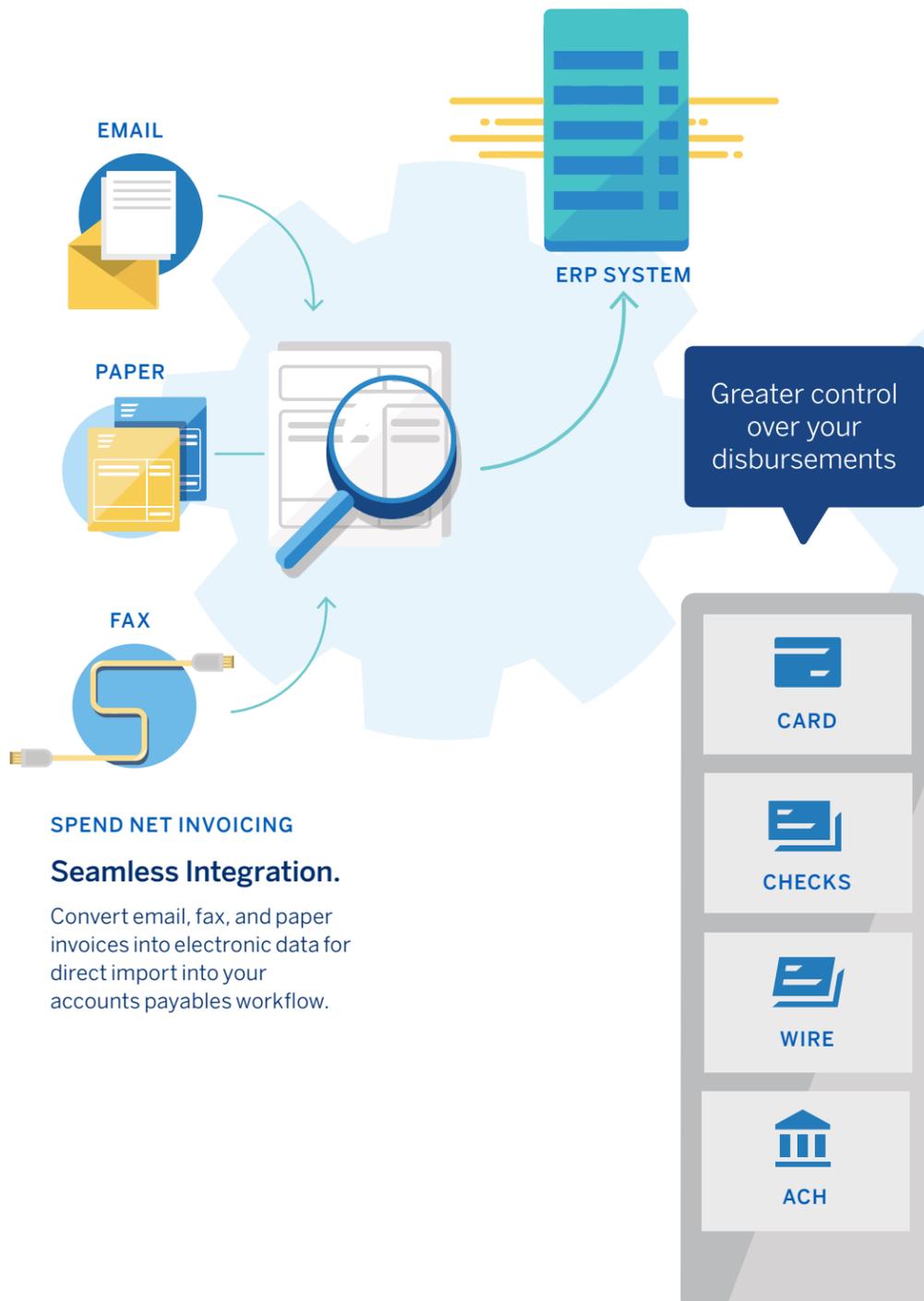
3

### Review Data in Real-Time

Compare transaction data, research discrepancies, and resolve issues before they become problems.

# Simplify. Maximize. Streamline.

## Our payables solutions help you make the most of each step in the AP process.



**SPEND NET INVOICING**  
**Seamless Integration.**  
 Convert email, fax, and paper invoices into electronic data for direct import into your accounts payables workflow.

**SPEND NET PAYABLES**  
**Improve Cash Flow.**  
 Gain greater control over your disbursements, improve cash flow, and put yourself in a better position to take advantage of supplier discounts and rebates.

**CONTROLLED DISBURSEMENT ACCOUNT**  
**Optimize Cash Flow.**  
 Receive early morning notification of daily check clearings and funding totals, helping you avoid over-or under-funding your account.

**PURCHASING CARDS**  
**Simplify Vendor Payments.**  
 Virtual cards streamline and simplify vendor payments by allowing you to pay vendors with a single-use virtual account number and send the payment electronically.  
 Debit or credit, plastic or virtual, commercial cards also help you enhance valuable supplier relationships.



**COMPASS PAYSOURCE CARDS**  
**Increase Efficiency.**  
 A simple way to distribute payroll, bonuses, reimbursements and other compensation to employees who don't participate in your direct deposit program.

**ACH**  
**Streamline Posting and Reconciliation.**  
 Take advantage of detailed information that moves with payment, enhance accuracy and enable straight-through processing.

**WIRE TRANSFER SERVICES**  
**Safe and Cost-Effective.**  
 If your business frequently processes large payments or needs to meet time-critical obligations, wire transfer services offer a safe and cost-effective choice.

**BBVA REALTIME ARP**  
**Streamline Reconciliation.**  
 Quickly review payments and balances, monitor positive pay files and exceptions, and generate reports in a variety of formats using our customizable dashboard.

**BBVA Real Time Positive Pay**  
**One of the most effective ways you can reduce your risk of fraud is through real-time monitoring of your payment activity.**  
 BBVA is the first bank to offer BBVA Real Time Positive Pay for checks and ACH payments. We verify each item presented for payment and notify you of potentially fraudulent transactions through email, text, or voice alerts.  
 Your exceptions are consolidated into a single dashboard, giving you full authority over which to pay, hold, or return. And BBVA offers the longest decision window available – up to 34 hours – allowing more time for review.





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## About BBVA USA

**BBVA USA is a leading U.S. banking franchise with operations throughout the Sunbelt region and ranks among the top 25 largest U.S. commercial banks based on deposit market share. BBVA operates over 600 branches in Alabama, Arizona, California, Colorado, Florida, New Mexico, and Texas.**

### BBVA Group

BBVA is a customer-centric global financial services group founded in 1857. BBVA Group has a solid position in Spain, is the largest financial institution in Mexico, and has leading franchises in South America and the Sunbelt region of the United States, as well as operations in China, France, Germany, Hong Kong, Italy, Japan, Singapore, Switzerland, Turkey, and the United Kingdom. Its diversified business is geared toward high-growth markets and relies on technology as a key sustainable competitive advantage. Corporate responsibility is at the core of its business model. BBVA fosters financial education and inclusion, and supports scientific research and culture. It operates with the highest integrity, a long-term vision, and applies best practices.

#### BBVA CORPORATE PRINCIPLES

- The client as the center of our business
- Innovation as the engine for progress
- Corporate social responsibility as an intrinsic part of development
- Teamwork as the key to generating value
- Ethical conduct and personal and professional integrity as a way of understanding and conducting business
- Management style that generates enthusiasm
- Creation of shareholder value through business activity

## Let's get started

At BBVA we can help you create the right mix of payables solutions to make the most of every opportunity. To learn how easy it can be to put our payment expertise to work for your organization.



1-888-558-7568



[bbvausa.com/commercial/treasury-management.html](https://bbvausa.com/commercial/treasury-management.html)

\* Limit \$25,000 per transaction. Transactions greater than \$25,000 will be re-batched and processed the next business day; all same day ACH rule-conforming items in the original batch will be processed on the same day as indicated by the effective entry date indicated in the batch header record for batches that are delivered to the bank by the intra-day deadline on ACH business days. International ACH (IAT) transaction types are not eligible for interbank, same day processing. IAT transactions which are effective dated for same day processing will be processed on the next available business day.

BBVA and BBVA Compass are trade names of BBVA USA, a member of the BBVA Group. BBVA USA, Member FDIC. All accounts and credit are subject to approval, including credit approval.