

# e-Lockbox Services

## Manage electronic bank bill-pay more efficiently.

More than one-third of consumer households pay their bills online through a bank bill pay service. Electronic payments are undoubtedly more convenient for payers. However, processing those payments can be a time-consuming task for you, requiring hours of manual work to research, match, and reconcile remittance data to payments. BBVA e-Lockbox lets you fully automate the collection and application of electronic payments saving you time and improving cash flow.

### How it benefits your business

- Accelerates cash flow
- Streamlines receivables processing
- Simplifies reconciliation
- Reduces number of exception items

### Speed collections and posting

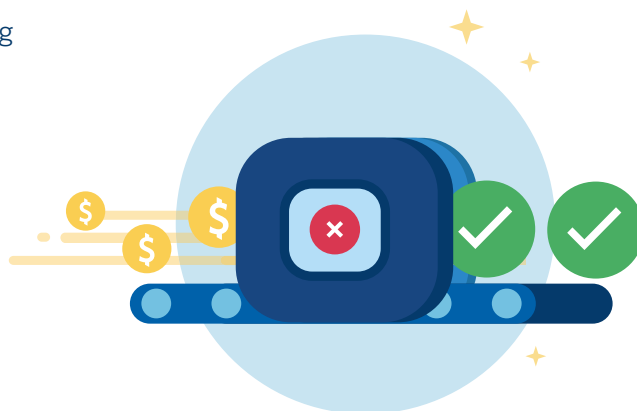
- Helps speed remittances to improve overall cash flow
- Shortens days sales outstanding by eliminating mail float
- Reduces receivables processing costs
- Improves posting accuracy significantly by automating payment application

### Streamline receivables processing

- Maximizes your participation with all the key electronic bill-pay services
- Provides a daily remittance file with all the applied payments
- Verifies remittance data automatically
- Allows adjustments before funds are remitted

### Reduce exception items

- Built-in data scrub feature helps identify and repair incorrect payer information
- Automatically applies exception decisions to future payments



## Let's get started

To learn more about BBVA e-Lockbox and how it can help you take full advantage of electronic payments, visit [bbvausa.com/commercial/treasury-management](https://bbvausa.com/commercial/treasury-management) or call 1-888-558-7568.