

# CONTROLLED DISBURSEMENT AND ACCOUNT RECONCILIATION SERVICES

## EFFICIENT MANAGEMENT OF YOUR CASH FROM PRESENTMENT TO RECONCILIATION

Financial Managers need accurate daily clearing totals to minimize borrowing and optimize investment opportunities. With Fifth Third Bank's Controlled Disbursement service you'll receive timely funding requirements, enabling you to maximize your treasury position. You can realize additional processing improvements with one of Fifth Third Bank's Account Reconciliation Plans (ARP), that automate and streamline account reconciliation and reduce costs.

### GAIN PRECISE CONTROL OVER YOUR CASH BALANCES

Fifth Third's Controlled Disbursement Account provides you with the total amount of checks clearing your account early in the day. This information allows you to fund your account with only the amount necessary to cover these disbursements, and to put your surplus cash to work more productively for you. In addition to reducing the administrative costs associated with manual reconciliation, Fifth Third Bank's ARP solutions provide you with timely and accurate reconciliation data resulting in improved audit controls. Detailed reporting provides the information necessary to document monthly transactions. Reporting can be downloaded via Fifth Third Direct™ or sent via direct transmission.

**Partial Reconciliation:** Our simplest plan provides you with a monthly listing of your paid checks, in numerical order including check number and paid date. We can include subtotals to help you identify special types of payments, disbursing locations or other data.

**Full Reconciliation:** Fully automated reconciliation provides detailed information on both paid and outstanding checks. Simply send us an electronic file of your issued checks, including check number, dollar amount and issue date.

### Benefits of Controlled Disbursement and Account Reconciliation:

- Early morning notification of funding requirements optimizes loan and investment opportunities.
- Flexible reconciliation options allow you to customize our process to meet your needs.
- Integration with Fifth Third Direct provides online access to detailed balance, check and image data.

By combining Fifth Third Bank's Controlled Disbursements and Automated Reconciliation Services you can realize your objectives of reducing idle balances, streamlining your payments processing and reducing costs.

### THE FIFTH THIRD ADVANTAGE

Fifth Third Treasury Management is dedicated to providing tailored solutions for your business, combining the latest technology with in-depth knowledge from our experienced cash management advisors.

**For more information on Fifth Third Bank's Controlled Disbursement and Account Reconciliation or any other products, please contact your Relationship Manager or Treasury Management Officer.**