



### FBO Account

Your funds are held in and disbursed from “For Benefit Of” segregated accounts at The Bancorp Bank, a NASDAQ traded bank (TBBK) with \$4.4 billion in assets.



### Insurance

We maintain insurance coverage with highly-rated insurers for general liability, errors and omissions, employee theft, forgery, computer fraud, funds transfer fraud, currency fraud, and credit card fraud, in the amount of \$1,000,000 per occurrence.



### Data Encryption and System Authentication

We encrypt all of your payment data and restrict system access using two-factor authentication.



### Configurable Approvals

Your account can be set up with multiple approvals, single payment limits and segregation of duties for tasks such as the addition of vendors and uploading of payments.



### Virtual Cards

Card payments are made with virtual debit cards that are pre-loaded with the exact payment amount. You are protected 100% against fraud.



### ACH Secure Login

Using data provided by you, we confirm the identity of your suppliers and invite them to sign up for ACH direct deposit through a secure login. Our secure process shields you against phishing attacks.



### Positive Pay on Checks

Check payments are made using Positive Pay, a service that matches the account number, check number and dollar amount of each check cashed.



### Protection Against Duplicate Payments

Payments are flagged as duplicates if made to the same vendor for the same amount within 30 days.



### Audit Trail

The life cycle of your payments is maintained and accessible by you at any time.



### Reconciliation

We reconcile every penny of your money—card, ACH and check—on a daily basis.