



# PBCOM

## CASH MANAGEMENT SOLUTIONS

**Digital and electronic banking facilities to automate your business banking needs**

- ✓ **POP Business**
- ✓ **Disbursement Solutions**
- ✓ **Collection Solutions**
- ✓ **Liquidity Solutions**
- ✓ **Delivered & Digital Solutions**

At **PBCOM** the growth of your business is very important for us.

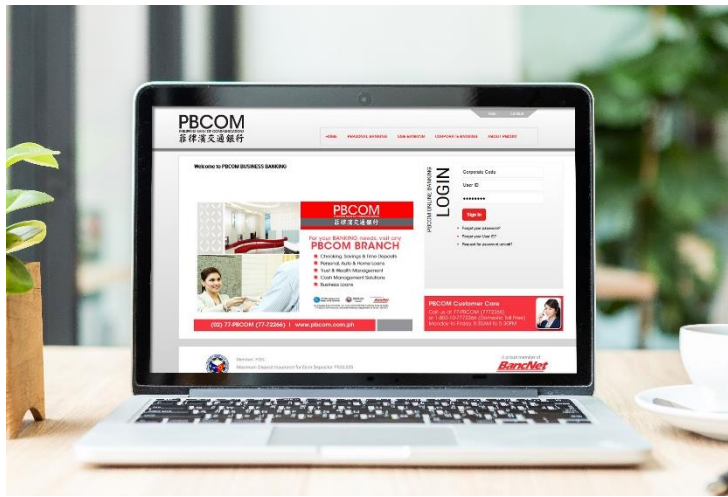
In recent years, we have invested heavily in technology and innovation to cater to the more sophisticated needs of our customers.

We focus on digital and electronic banking facilities to provide you with a more efficient and convenient way of managing your business banking needs.

We offer

- Facilities that provide online access to your accounts,
- Delivered services where we bring the bank to your office, and
- Digital facilities that allow you to use bank resources in the comfort of your home or office.





## POP BUSINESS

POP Business allows you to access and manage your business accounts online & in real-time. It is a secure web-based portal and may be accessed 24 hours a day, 7 days a week.

With POP Business, you can :

- Check the balances of your accounts online 24 hours a day, 7 days a week,
- Revisit the history of the transactions you have made, and
- Transfer funds to PBCOM and to other banks.



A person is shown from the side, typing on a silver laptop. The scene is brightly lit, likely by natural light from a window, creating a warm, golden glow. The person is wearing a watch on their left wrist. The background is slightly blurred, showing a desk with papers and a keyboard. The overall atmosphere is professional and focused.

# **DISBURSEMENT SOLUTIONS**

## DISBURSEMENT SOLUTIONS

# PAYROLL MODULE

With the Payroll Module via POP Business, you can manage your employees' payroll disbursement through our web-based portal. It is a disbursement arrangement where PBCOM facilitates the deduction of company's balance to pay for its' employee's salaries and wages for a given period.

Approved transactions are automatically processed by our payroll system eliminating the need to submit any physical document to the branch.



## HOW IT WORKS

- ✓ Employees are asked to open an account via PBCOMobile individually and remotely using their individual phones.
- ✓ It also comes with free cash management solutions like
  - ✓ Electronic filing and payment to BIR, and
  - ✓ Bancnet eGov services that allow you to make contribution payments to SSS, Pag-IBIG and Philhealth.

## DISBURSEMENT SOLUTIONS

# CHECK WRITING FACILITY

The Check Writing Facility allows you to automate the preparation and printing of checks with built-in vouchers & EWTs for release to your suppliers and payees.



## HOW IT WORKS

- ✓ The facility does not require any additional software; it will work with any personal computer or laptop connected to the internet and most basic office printers.
- ✓ The company has the option of printing corporate checks with digitized signature.
- ✓ The company may also opt to include their company's logo on the checks.

## DISBURSEMENT SOLUTIONS

# AUTO CREDIT ARRANGEMENT

If your company deals with a number of suppliers to whom you remit payments, the Auto Credit Arrangement (ACA) is the right solution for you.

Instead of preparing checks manually and maintaining an office and employees just to manage these payments, you can arrange for an automated online transfer of your desired payments directly to the PBCOM accounts of your suppliers.



## HOW IT WORKS

- ✓ Your suppliers' PBCOM deposit accounts will be enrolled in the system, this is where the payments will be credited to.
- ✓ The systems allows either individual data entry (for single transactions) or batch upload (for high volume payments).
- ✓ Whenever needed, system allows generation & printing of EWTs or BIR Form 2307s for suppliers.

## DISBURSEMENT SOLUTIONS

# MANAGER'S CHECK CUTTING

Another product that lets you outsource the disbursement of payments to your suppliers is the Managers Check Cutting Service. With this service, PBCOM becomes your disbursing agent where we prepare the Managers Checks and EWTs for pick-up by your suppliers from any PBCOM Branch.



## HOW IT WORKS

- ✓ PBCOM Branch prepares the Manager's Check and the EWTs to be picked up by company's suppliers.
- ✓ The payment and documents may be picked-up from any PBCOM branch nation-wide.
- ✓ Company's account is debited only upon release of the payment.



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# **COLLECTION SOLUTIONS**

## POST DATED CHECK WAREHOUSING

This service allows companies to outsource the safekeeping, monitoring and deposit of post-dated checks for their accounts to PBCOM when these PDCs become due and demandable.

This is best suited for businesses that require PDCs as a standard mode of payment for their service.

Lending companies and Real Estate Developers are typical examples of our clients who enjoy this service.



### HOW IT WORKS

- ✓ Matured checks will immediately be credited to designated PBCOM account.
- ✓ Reports can be downloaded online. Eliminate inefficiency in tracking and recording of the inventory of PDCs.
- ✓ Client has the option to hold or cancel checks due for crediting with just a few clicks.

## COLLECTION SOLUTIONS

# AUTO DEBIT ARRANGEMENT


Collect receivables from your company's customers that have accounts with PBCOM.

This service benefits your business and your customers as well. On your end, the collection process becomes quick and automated, while on your customers' end, payment logistics becomes one less problem.



## HOW IT WORKS

- ✓ Scheduled payments from your customers are automatically collected from their PBCOM accounts and deposited into your business account.
- ✓ Improves cash flow since the receivable-to-cash cycle is shortened.
- ✓ Extends the company's collection efficiency even to buyers situated far from the company's trade area.

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# **LIQUIDITY SOLUTIONS**

# ACCOUNT SWEEPING & REVERSE ACCOUNT SWEEPING

For companies with multiple branches or maintaining multiple accounts, you can automate the scheduled transfers of funds from your other accounts for pooling into your main account thru Account Sweeping.

On the other hand, Reverse Account Sweeping works the other way around. Funds are transferred automatically from your main account and disbursed into your other accounts.



## HOW IT WORKS

You can choose to do it in multiple arrangements

- ✓ First, by percentage, where a portion of the balance, anywhere from 0 to 100 percent is remitted into the destination account.
- ✓ Second, funds in any participating deposit account are replenished and kept at assigned pre-determine minimum maintaining balance each day
- ✓ Third, by a fixed amount that you assign.
- ✓ Fourth, by denomination, where participating deposit accounts will be credited with the assigned denomination, in either 100, 500 or 1000 denominations.

A person is shown from the side, wearing a white shirt and a watch, typing on a silver laptop. The scene is brightly lit, likely by natural light from a window, creating a warm, sunlit atmosphere. The background is slightly blurred, showing a desk with papers and a pen. The overall mood is professional and productive.

**DELIVERED & DIGITAL  
SOLUTIONS**

DELIVERED & DIGITAL SOLUTIONS

**PBCOM2GO**

At a time when mobility is restricted and crowd gathering is discouraged, the Bank has launched PBCOM2GO - a pick-up and delivery service for cash, checks and other banking-related documents.



## HOW IT WORKS



With PBCOM2GO, our partner courier services both cash and non-cash transactions, and delivers bank services right to your doorstep. You can request pick-up and delivery of cash, checks, documents, checkbooks, bank certificates, manager's checks, and more.

## DELIVERED & DIGITAL SOLUTIONS

# REMOTE CASH & CHECK DEPOSIT

For businesses that deal with high volumes of cash for deposit, the bank can deploy a Remote Cash Deposit Machine. With this, you can deposit cash without going to the branch because the machine is deployed conveniently to your office or store.

Deposits made thru the Remote Cash Deposit machine are credited to your account the next banking day.



For companies with high volume of incoming checks, PBCOM can deploy a Remote Check Deposit Machine. With this, you can deposit checks without going to the branch because the machine is deployed conveniently in your office.

Deposits made thru the Remote Check Deposit Machine will go through the standard check clearing procedures of the bank and will be credited to your account the same day. Deposited checks will clear the following day, no different from normal branch check deposits.



**Ask us today!**  
Visit a PBCOM branch to inquire.

Need more info? Visit  
**[www.pbc.com.ph](http://www.pbc.com.ph)**

PBCOM is regulated by the Bangko Sentral ng Pilipinas (BSP). For inquiries or concerns, please call PBCOM Customer Care at (02) 8777-2266 or 1-800-10-777-2266 (Domestic Toll-Free) or BSP Financial Consumer Protection Department at (02) 8708-7087

MEMBER: PDIC

DEPOSITS ARE INSURED  
BY PDIC UP TO P500,00  
PER DEPOSITOR



***BancNet***  
*Non-Stop Banking Network*