

Offer Modern Lockbox Processing Without the Overhead

Streamline your commercial clients' receivables with secure, next-day check processing.

Despite ongoing investment in digital payments, many credit unions continue to support significant volumes of check-based receivables for their commercial clients—often creating operational strain and service challenges. That's where we come in. With nationwide coverage and flexible deployment options, we empower financial institutions to expand their treasury services by providing commercial clients with faster deposits, streamlined operations, and real-time insight into their receivables.

Elevate Your Treasury Services with a Modern Lockbox Experience

Lockbox is a fully managed service that receives check payments, captures check and remittance data, and delivers digital reporting—enabling banks and credit unions to offer faster, more efficient receivables processing to commercial clients.

- **Reduce overhead** by eliminating the cost and burden of managing physical lockbox operations.
- **Scale effortlessly as client volumes grow**, without increasing staff or infrastructure.
- **Strengthen commercial relationships** through faster deposits and improved receivables visibility.
- **Increase deposit retention** with a sticky, value-added service for commercial clients.
- **Enable self-service tools** that support branded, efficient treasury services for commercial clients.

What Sets Lockbox Apart

With us, you can deliver a superior lockbox experience to commercial clients—strengthening your treasury offering with modern processing, visibility, and support.

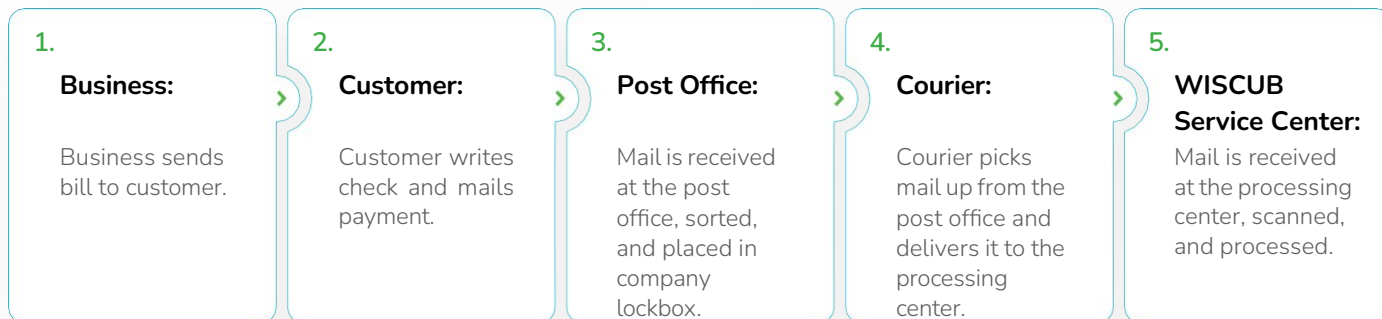
- **User-Friendly Portal:** Access payment data, review exceptions, generate reports, and manage permissions.
- **Seamless Integration:** Streamline data flow and reporting with API connections to ERP and accounting software.
- **Nationwide Footprint:** Support multi-state operations, diverse customer bases, or distributed deposit needs.
- **Automated Onboarding:** Set up new client lockboxes in hours with a templated, self-service onboarding model.



Key Features

- **Flexible Deployment Options:** Choose from fully outsourced, SaaS, or a hybrid model, with API or secure file exchange options.
- **Accelerated Exception Resolution:** Resolve exceptions the same day to reduce cash application delays.
- **Configurable Business Rules:** Enable commercial clients to apply deposit thresholds and approval workflows that align with their organization’s policies.
- **Comprehensive Reporting:** Provide real-time visibility into deposits, exceptions, images, and remittance data to support reconciliation and cash application.
- **Robust API Integrations:** Seamlessly connect lockbox processing with ERP and accounting platforms.

How Lockbox Works



Easy Onboarding and Fast Implementation

We understand the importance of getting lockboxes up and running quickly. Clients using our templated lockbox setup can onboard new sub-merchants in hours through automated onboarding in our self-service portal, with most lockboxes going live in about seven business days—including PO box setup, system integration, testing, and training. Reach out to us today and find out how easy it is to get started.

GET STARTED WITH LOCKBOX

Help your clients overcome check-related delays by digitizing paper workflows, accelerating deposits, and reducing operational burdens with our lockbox solution. Contact your Relationship Manager or email us at rep@wiscubservicecenter.com.