



Treasury Management

The path to long-term improvement

Learning from the past to create a more resilient future.

Recent economic disruption has revealed the many weaknesses in long-established business processes.

What's impacting your industry?

In times of crisis, government entities can face particular challenges, including:

- Increased risk exposure stemming from manual or paper-based processes
- Budget shortfalls due to emergency expenditures and changes in tax- and fee-based collections
- Fraud attempts specifically targeted to the government sector

While you can't predict what's coming next, you can, at least, prepare.



Streamline your payables
to improve cash flow



Automate your receivables
to drive efficiency

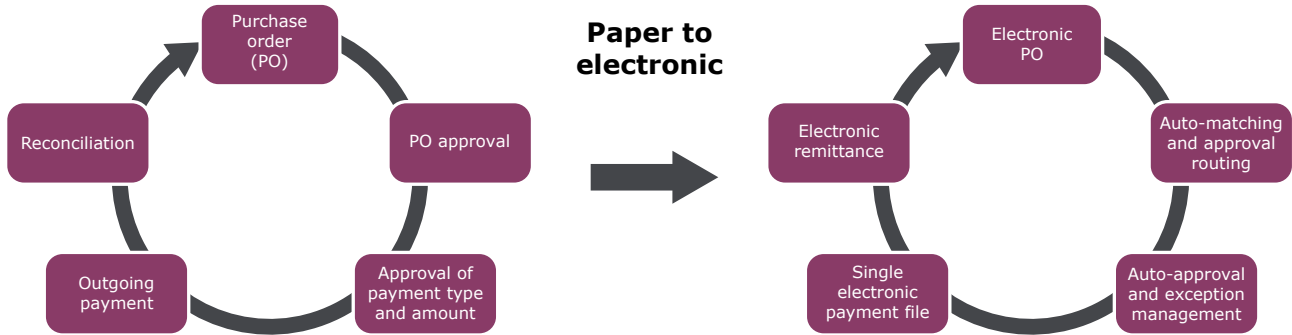


Focus on
fraud mitigation

Streamline payables to improve cash flow

Set Days Payable Outstanding (DPO) benchmarks, align payment types with payment terms, and replace paper-based payments with electronic methods like:

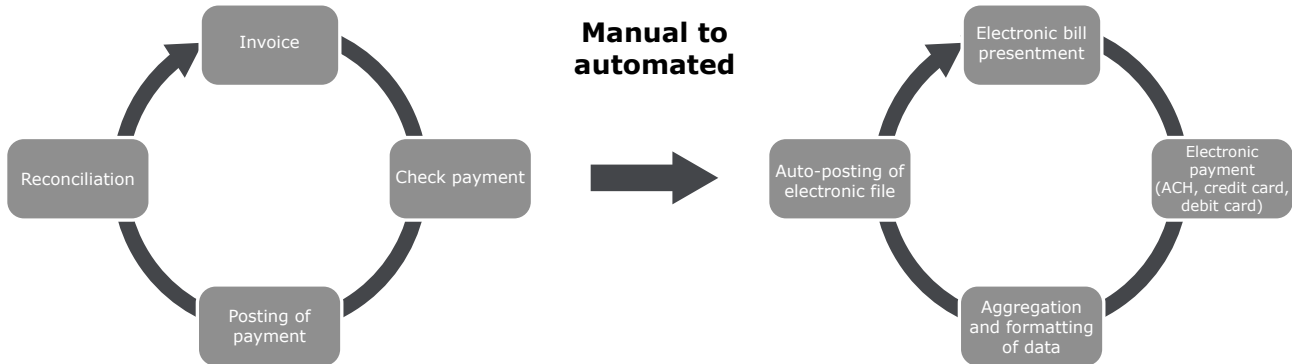
- ACH
- Wires
- Commercial card
- Faster payment through the *RTP*[®] network and Disbursements with *Zelle*[®]



Automate receivables to drive efficiency

Speed up payment posting by adopting smarter receivables, such as:

- Convenient online bill pay
- Secure cash transport to a vault location
- Remote check deposit and image cash letter
- Bulk check processing through traditional or electronic lockbox



Focus on fraud mitigation

Unmask increasingly emboldened fraudsters with the help of:

- Dual approval for high-risk transactions
- Account validation services
- Mobile access to fraud prevention features like positive pay and ACH fraud filter
- Employee training and increased awareness

Remember — whether it's changing times, or just time to change, we're here to help you navigate the new normal.

Ask your Wells Fargo relationship team for:

- A fraud report that identifies potential vulnerabilities
- A comprehensive analysis of your current processes
- Recommendations that outline your path to improvement