Business Account Reconciliation

Make account reconciliation a breeze with any of our following tools!

**eStatements**

This is a secure, fast, and free way to receive your monthly bank statements. They are always available on the first business day of the month, which means no waiting for the postman to balance your accounts. You even receive instant notification of their arrival online via email, as well as the ability to view them on your online banking portal or mobile app any time. E-Statements include all of your check images, account notifications, and statements for your checking, savings, and loan accounts. View them online for up to 30 months after their cycle date.

**Image Search**

This easy-to-use service allows you to quickly and easily search for copies of checks that have cleared your account over the last 12 months. You may choose to download the full image, or save copies of the front and/or back of the check.

**Same Day and Previous Day Pending Transactions**

This service is automatically available to those enrolled in online business banking. It offers various real time transaction viewing options including today, yesterday, this month, and custom dates.

**Special Handling of Returned Items**

Returned Item Handling is available to businesses that regularly accept checks as a form of payment. Businesses utilizing this service may choose to send returned checks back after being presented a single time, forward checks to a third party, or charge checks back to a different account.

**BAI Files**

Bank Administration Institute Files (or BAI Files) are the most commonly used files in inter-bank communication of account balance and activity. It has also become a popular form of bank-to-consumer reporting for corporate clients with advanced needs.

**Account Analysis**

We provide business banking clients with Account Analysis Statements on a monthly basis. These statements include detailed account activity, average balance information, and treasury management fee summaries for your total deposit relationship. You may choose to have your accounts analyzed individually, or as a group. Earnings credit allowance is calculated on average collected balances maintained in your business accounts to offset service charges.

To learn more, or to request access to Account Reconciliation services, please [**contact your local business banking expert**](https://www.justcallhome.com/BusinessBankingTeam).

**For more information on additional business services offered, choose a link below:**

* [**Online Business Banking**](https://www.justcallhome.com/BankOnline)

* [**Business Credit Cards**](https://www.justcallhome.com/business-credit-cards)

* [**Sweep Accounts**](https://www.justcallhome.com/business-sweep-accounts)

* [**Positive Pay**](https://www.justcallhome.com/PositivePay)

* [**Credit Card Processing**](https://www.justcallhome.com/CCProcessing)

* [**Manage Payables**](https://www.justcallhome.com/manage-payables)

* [**Manage Receivables**](https://www.justcallhome.com/manage-receivables)