



CIBC Cash Management Online[®]

Digital Services

Optimize your cash flow through a comprehensive suite of cash management products and services

CIBC Cash Management Online (CMO) provides secure, 24/7 access to a comprehensive suite of online cash management products, including strong payment and reporting services and flexible client administration capabilities. This user-friendly web-based platform can also adapt to meet your current and future online cash management needs.

With CMO you can manage your company's finances and perform cash management activities such as:

- Transfer funds between deposit accounts (including cross-currency transfers between CAD and USD accounts).
- Initiate various payment types, including:
 - Domestic and international wire payments
 - Bill payments
 - Electronic Funds Transfers (EFT)
 - Automated Clearing House (ACH) U.S. Dollar Cross Border payments
- Obtain real-time foreign exchange rates to support foreign currency wires and cross-currency transfers.
- View, save or print electronic images of cheques and most paper debit items.
- Download data for cleared cheques.
- Create and manage stop payments on CAD and USD cheques and CAD Pre-Authorized Debits (PAD).
- Execute online pay/no pay decisions on suspect items with Positive Pay and Corporate Clearing services.
- Obtain comprehensive reporting activity on your deposit accounts with 13 months of transaction history.
- Access eStatements for your deposit accounts as far back as 7 years.
- Create customized payment reports on demand.
- View your details and balances of your CIBC investment products on your dashboard

Plus, with CIBC's advanced security features, all of your financial information is protected in a secure environment to provide you with the peace of mind you need.

Is it right for my business?

Consider this service if you:

- Would like to have integrated electronic access to cash management services.
- Want a variety of payment and reporting options.
- Want the flexibility to enable multiple users to create and approve payments.

Access your accounts any time

- Manage your company's funds, 24 hours a day, 7 days a week, on any device or computer using the following browser or operating systems
 - **Windows 10**
 - Microsoft Edge
 - Chrome 61 or higher
 - Firefox 56 or higher
 - **Mac OS High Sierra 10.13, Sierra 10.12 and El Capitan 10.11**
 - Safari 9.1.2 and 10.1.2
 - iOS versions 10 and above
 - Chrome 61 or higher
- Remotely perform key CMO reporting and payment functions, 24 hours a day, 7 days a week, using CIBC Mobile Business®.

Save time

- Find the information you need quickly with CMO's intuitive, user-friendly application, featuring industry best-practice usability and design.
- Use efficient payment workflows with features such as quick entry and templates or file upload for multiple wire payments.
- Customize your cash management services tiles for quick access to your frequently used functions.
- Configure optional email alerts to advise you of required actions (e.g. payment approval alerts) and important information (e.g. Incoming wire advice alerts).

User entitlement control

- Assign appropriate access levels and entitlements to authorized users for specific services, functions and/or accounts based on the way in which your business operates.
- Create multiple approval levels for the release of your payment transactions.
- Client Administrators can take advantage of user administration capabilities to manage the setup of your users, entitlements and payment limits.
- Subscribe to the services you need now and add more services as your company's needs expand.

Know that your information is secure

- CIBC places the highest emphasis on security, using multiple layers of technology to safeguard your financial information and funds in the most secure environment possible. Security features include:
 - Secure Sockets Layer (SSL) encryption on all transmitted information.
 - Two-factor user authentication for sign on which incorporates a unique 16-digit identification number, user-created 4-8 digit PIN and hardware or software token number.
 - Notifications sent when your PIN or Personal Verification Questions (PVQs) have been changed
 - Flexible entitlements that allow for role based security and multiple approval levels.
 - Customizable user and transaction payment limits.
 - User PIN and token number are required to submit payment approvals.
 - Audit activity reports that detail user sign on / sign off, payment creation and approvals.
 - Company profile reports of users, entitlements and changes.

Access full support when you need it

- Benefit from knowledgeable, trained staff at our Business Client Centre (BCC) available to help with technical questions each business day from 7:00 am to 8:00 pm ET at [1 800 500-6316](tel:18005006316).
- Access the CIBC CMO Online Help Centre featuring user guides, quick tips and instructional videos
- Review the CIBC CMO online Message Centre.
- Access the online Live Chat feature Monday to Friday from 7:00 a.m. to 8:00 p.m. ET

Information you need to know

Feature	Details
Cash management reporting	<ul style="list-style-type: none"> Provides comprehensive reporting of activity on your deposit accounts and cash management services Maintains real-time and historical account data online for up to 13 months Export reports in standard formats
Account balance and transaction reporting	<ul style="list-style-type: none"> View comprehensive prior and current day account reporting on your dashboard or download reports on demand for your: <ul style="list-style-type: none"> Domestic deposit accounts held at CIBC Accounts held at CIBC Bank USA and other financial institutions globally If you hold multiple bank relationships, CIBC can send account reporting files to your other financial institutions to provide a clearer picture of daily cash flows. Speak to your cash management representative for more information.
Lending and investment accounts	<ul style="list-style-type: none"> View details and balances of your CIBC investment products on your dashboard Lending: <ul style="list-style-type: none"> Accounts available include: loans, letters of credit, commercial mortgages, banker's acceptance, LIBOR/SONIA/SOFR, RFR View 13 months of historical month-end balances GICs: <ul style="list-style-type: none"> Accounts include: CAD and USD For your CAD GICs, you can also view details and balances for all of your individual GIC certificates
Payments and transfers	<ul style="list-style-type: none"> Transfer funds between your CAD and USD accounts Pay bills and initiate EFT, ACH payments or wire payments Create templates for repetitive EFT and ACH transactions, bill payments, transfers or wire payments Edit EFT and ACH transactions online Approve payments individually or approve multiple payments at the same time Define approvers for the release of payments based on your business workflow Monitor and track your payment activities Create customized payment reports on demand Import a file created by your Enterprise Resource Planning (ERP) system to enter multiple Wire payments at once Note: Select payment types may have product specific restrictions. Please refer to the applicable Client Fact Sheets for further information.
File transfers	<ul style="list-style-type: none"> Upload EFT, ACH and Account Reconciliation / Positive Pay input files Download EFT, ACH, Account Reconciliation output, Rapidtrans, Cash Management Reports, Corporate Clearing and Lockbox files
Stop payments	<ul style="list-style-type: none"> Create and manage stop payments on CAD cheques, USD cheques and CAD Dollar PADs
Image retrievals	<ul style="list-style-type: none"> Access electronic images of cheques and most paper debit items cleared through your CAD and USD deposit accounts as far back as 6 years from current date. View, save or print electronic images of cheques and most paper debit items.
Bulk cheque image and data	<ul style="list-style-type: none"> Download images of up to 200 cheques at a time for easy document retention and reference Download data for cleared cheques to facilitate reconciliation
Online decisioning	<ul style="list-style-type: none"> Make online decisions on Corporate Clearing and Positive Pay suspect items
Real-time foreign exchange rates	<ul style="list-style-type: none"> Obtain real-time foreign exchange rates to support your foreign currency wires and cross-currency transfers
Multiple users / user level access definition	<ul style="list-style-type: none"> Accommodate multiple users based on your company's security needs and user access requirements
eStatements	<ul style="list-style-type: none"> Access up to 7 years of eStatements for your deposit accounts on the CMO dashboard Available at no additional charge

Feature	Details
Service outage notifications	<ul style="list-style-type: none"> Email notifications are available to keep you informed of planned or unplanned service outages. You can also receive them as text messages.

Additional banking solutions for your business

When it comes to your banking needs, we want to ensure you get value, convenience and control. That's why CIBC offers a range of banking and cash management solutions designed to save you money, provide convenient access to your accounts, and give you more control over your cash flow.

CIBC Cash Management Online® (CMO) Email Alerts

An email alert service available for many products and services through CMO, to better manage your work flow and information reporting through timely notification of account and payment information.

CIBC Mobile Business®

A simple and secure App that allows you to manage your cash flow conveniently and efficiently while on the go by providing mobile access to key CMO payment approval and reporting functions across a range of cash management products and services.

Run your business your way

CIBC Cash Management Solutions can help you take better control of your banking needs – giving you more time to focus on what matters to your business. Get started today:

- Talk to your CIBC Representative
- Visit cibc.com

CIBC Electronic Funds Transfer Direct Deposit

An easy and cost-effective way to pay groups of employees, suppliers or investors, anywhere in Canada.

CIBC Electronic Funds Transfer Direct Deposit with Pre-Funded Settlement Option

An easy and cost-effective way to pay groups of employees, suppliers or investors anywhere in Canada, without having to go through a credit application process.

CIBC Electronic Funds Transfer Pre-Authorized Payment

A predictable and cost-effective way to collect Canadian and U.S. Dollar payments from your customers' accounts and avoid the costs associated with receiving cheques and preparing bank deposits.

CIBC Wire Payments

A secure and reliable way to send time sensitive payments, in any major currency, to beneficiaries around the globe.

CIBC Automated Clearing House U.S. Dollar Cross Border Payment Service for Payables

A fast and simple way to issue U.S. Dollar payments to accounts at any Financial Institution in the United States.

CIBC Automated Clearing House U.S. Dollar Cross Border Payment Service for Receivables

A predictable and cost-effective way to collect payments from your customers' accounts and avoid the costs associated with receiving cheques and preparing bank deposits.

CIBC Bulk Cheque Imaging

Easily and cost-effectively store and access cheque images and data.

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