

Community Association Cash Management Solutions



NCB provides comprehensive banking solutions for cooperatives and condominiums nationwide. Our state of the art technology expedites payment processing to deliver real time information through a secure internet portal saving you time and money.

Our Products

Lockbox Services

Our lockbox remittance processing system provides accurate, timely and efficient servicing of your inbound client payments. NCB supports real time, online lockbox services, with full collection processing and image capture and retrieval functionality delivered through our secure website.



How it works:

1. Mail is directed to a central post office box and picked up multiple times throughout the day and delivered to the Operation Center.
2. Mail is sorted by box and directed to the appropriate operational platform for processing.
3. Mail is opened and prepared for automated check image and remittance voucher capture.
4. Images are loaded to a website for viewing, exception processing and reporting.
5. Exception items are reinserted in the day's work as directed or returned to the client as unprocessed.
6. Transmission data is accumulated and executed according to client specifications for Account Receivable updating.

Online Payment Services

Our convenient online services give residents the ability to sign up for electronic payments to be taken automatically from their account each month. This process gives your association's faster and more-predictable cash flow and eliminates the need for your staff to administer these payments.



How it works:

1. Authorization forms provide client information, bank account information and act as your authority to remove funds from their account.
2. Active clients are set up on a website to initiate a payment to your company or provide your company with the ability to take funds from their bank account.
3. Recurring payments with a set amount, single payments or recurring payments with a variable amount can all be managed using NCB's Online Service.
4. When a payment is initiated, we will post the debit to the client account and provide an update that the payment has been initiated.
5. We provide a transmission file of all daily payment activity to update your account receivable system.
6. Updated reports will be on our website to track all client payments to your account.
7. Upon settlement of the debit, the transfers are posted.

Remote Deposit Services

NCB's remote deposit services provides you with the capability to image capture check payments at your business location and electronically deliver the images and information to NCB for deposit into your account(s) through a secure Internet connection. We eliminate the need to make trips to the bank, at the same time improve the safety and security of your banking.



How it works:

1. Consumers drop off check payments at your business office.
2. An operator in your office uses a PC and desktop scanner to scan the checks and coupons and enters the customer account information and payment amount. Checks are filed for 1-5 days and destroyed.
3. NCB receives the check image and data and processes each payment, applies business rules, creates an image replacement coupon, and provides a collaborative exception process.
4. NCB transfers the funds via ACH to operating accounts and sends a daily posting file to your A/R system.
5. Check images are electronically presented (ARC and/or Check21) for payment.

Online Banking

Treasury 24/7

Treasury 24/7, our online business banking platform with enhanced cash management functionality, puts fast, full-time financial control in your hands. You can transfer funds to cover anticipated debits, draft customer accounts for pre-authorized payments, initiate ACH or wire transfers, pay bills, pay vendors, even pay your payroll.

Equipped with this integrated suite of financial tools and 24-hour, seven-days-a-week secure account access, you'll be able to manage your cash flow more efficiently and effectively.

Contact Us

For more information or to view a product demonstration, please contact:

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Benefits of working with NCB

- Industry Expertise
- State of the art technology
- Online exception processing
- Compatible with all accounting programs
- Easy to use website for reporting and enhanced search capability