

Evaluate treasury and deposit tools

Cash-control map

Premium lesson companion

Teaching brief • applied vocabulary • guided workbook • knowledge check • answer guide

Name _____

Date _____

Evaluate treasury and deposit tools

ACH origination, remote deposit, wires, positive pay, lockboxes, and merchant services solve different operational needs and carry distinct controls.

The deeper idea

Treasury tools are controls with operating requirements. Evaluate positive pay, ACH filters, remote deposit, lockboxes, and sweeps for setup, exceptions, staffing, cost, and support.

Learning objectives

- Explain remote deposit in the context of evaluate treasury and deposit tools.
- Distinguish positive pay from an assumption or promotional summary.
- Show how treasury management changes cost, timing, control, responsibility, or risk.
- Complete the cash-control map using traceable source information.

Vocabulary in action

remote deposit	Locate it in source material and state what it measures or governs.
positive pay	Use it to make the comparison concrete instead of relying on a label.
treasury management	Name who carries responsibility, what triggers it, and which control makes it visible.

Move from information to a responsible next step.

1. Define the exact question

State the purpose, deadline, and consequence of delay. Connect the question directly to evaluate treasury and deposit tools.

2. Gather governing evidence

Collect current agreements, statements, official disclosures, operating records, or program instructions. Record the source and date.

3. Apply the vocabulary

Locate remote deposit, positive pay, and treasury management in the real document or process. Translate each into a dollar, date, action, control, or responsibility.

4. Test a difficult case

Change one important assumption - timing, volume, cost, income, access, or support - and explain whether the plan still works.

5. Record the decision

Choose proceed, revise, compare, seek qualified review, or stop. Name the next action, its owner, and the review date.

Applied scenario

A learner must make this decision this month. The learner gathers governing records, locates remote deposit, positive pay, and treasury management, and completes the assignment. The decision pauses if the difficult-case test exposes an obligation or operating risk that cannot be managed.

Cash-control map

Match each tool to a real business need and list cost, control, and training questions.

Purpose: What exact decision does evaluate treasury and deposit tools support?

Evidence: Which source documents prove the facts? Include dates.

Terms: Where do remote deposit, positive pay, and treasury management appear, and what does each change?

Stress-test and decision record

Stress test: Which assumption is most fragile, and what happens if it fails?

Decision record: What is the next action, who owns it, and when will it be reviewed?

My recorded status
☐ Proceed ☐ Revise ☐ Compare ☐ Seek qualified review ☐ Stop

Confirm your understanding.

1. State the central teaching in your own words.

2. How do remote deposit and positive pay work together?

3. What evidence is strong enough to use?

4. What would make the plan pause?

5. What belongs in the finished assignment?

Compare reasoning, not just wording.

1. State the central teaching in your own words.

Treasury tools are controls with operating requirements. Evaluate positive pay, ACH filters, remote deposit, lockboxes, and sweeps for setup, exceptions, staffing, cost, and support.

2. How do remote deposit and positive pay work together?

Define each, locate both in source material, and explain their combined effect on the decision.

3. What evidence is strong enough to use?

Current, relevant, traceable information from an agreement, statement, official source, operating record, or qualified professional.

4. What would make the plan pause?

A missing governing fact, unsupported claim, unmanageable stress case, or inability to explain the responsibility attached to treasury management.

5. What belongs in the finished assignment?

Purpose, sources, term definitions, comparison or calculation, difficult-case result, unanswered questions, responsible owner, and review date.

Education-only boundary

This resource provides general education. It does not submit applications, negotiate with providers, handle customer funds, promise outcomes, or replace individualized guidance from an appropriately qualified professional.