

Cash Management



ACH (Automatic Clearing House)

AN EASY WAY TO SAVE MONEY

Do you throw cash away each payday and every billing cycle? Are untold sums seeping from your cash flow each time you write checks or invoice customers? If so, find out how you can **Improve Cash Flow** through ACH Origination.

Stop Throwing Your Cash Away – Now there's a better way to control your money

Become an ACH Originator. ACH origination puts you in control of your money. It allows businesses to easily create electronic payments and deposits. Using this service for payroll distribution, bill payment/collection and cash management transfers gives you the financial control you need to run your business efficiently and successfully all with just a few keystrokes. In addition, it helps cut your costs, while providing additional benefits for both your employees and your customers.

Here's what being an ACH Originator can mean for you!



PUTTING THE PIECES TOGETHER

Direct Deposit

Provide a convenient, secure and confidential payroll distribution method for you and your employees. Creating a direct payroll deposit is simple and easy and it will be a valuable benefit everyone can enjoy.

Reduced costs

You'll have fewer checks to buy, lower account charges, and lower costs for payroll check distribution.

Increased efficiency

ACH eliminates the time to print and sign checks, makes it easier and quicker to disperse checks, greatly simplifies account reconciliation, and eliminates lost/stolen paycheck problems. It also reduces storage space for cancelled checks, rids you of making mistakes when typing out checks, and provides for easier payroll research.

Increased employee benefits

Employees don't need to make a trip to the bank and wait in line to cash or deposit checks. The funds will be in their account and immediately available to them right on payday. You can eliminate payroll problems for sick, traveling, or vacationing employees. Confidentiality of payroll is substantially increased.

Direct Payment

Stop waiting for your payments! Dramatically improve the efficiency of bill collection and invoice processing. Collecting your money electronically is simply the most convenient, quick, and efficient way to do business.

Reduced costs

Lower your billing costs by doing away with invoice printing, return envelopes, and postage. ACH items often accrue lower account charges.

Improved cash flow

You'll have immediate access to your receipts on the date the monies are owed with advance notice of the incoming credit amount. Gain the ability to plan your budget based on incoming revenue.

Increased efficiency

ACH eliminates time to create invoices, provides for fewer incoming checks to process, improves accuracy over customer written checks, simplifies research and provides for easier handling of returned items.

Increased service to customers

No need for them to write and mail checks, and it helps remove the concern about late payments. Electronically sent payments provide increased confidentiality by directly going into your account. Bank statements will show a description of the payments so both you and they can reconcile to your/their records.

Improved marketing capability

ACH provides a progressive image of you to your customers. Increase your customer retention by offering this popular and easier payment option.

Improved collection rate

You can receive more payments on time and reduce second billing notices. Eliminate the handling and collection of bad checks as well.

ACH Origination offers several comprehensive benefits your company, your employees, and your customers will appreciate.

This simple service can render a profound impact on your business. We can help you analyze your billing costs and show you how much you can save using ACH Origination. Take control of your money! Contact us today for more information or to arrange a demonstration.



Eliminate the wait – with DIRECT DEPOSIT AND DIRECT PAYMENT – Sign up today!

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