



# ACH (Electronic Transfers)

## WHAT IS ACH?

An ACH transfer is an electronic money transfer that is processed through the Automated Clearing House Network (ACH). ACH transfers are a way to move money between accounts at different banks electronically so you can send or receive money quickly and securely. The ACH network processes two kinds of ACH transactions: debits and credits.

## HOW YOU BENEFIT:

- Eliminate paper checks
- Save time and money with next day availability (when processed by 4 p.m. M-F, excluding holidays)
- NACHA formatted file for streamlined processing
- Create templates for recurring and one-time payments
- Dual control for an extra layer of security
- Easily manage a wealth of account information

## HOW IT WORKS:

You can conveniently utilize ACH Services using Business Online Banking. ACH transfers may be initiated using a template you've created, by uploading a NACHA formatted file, or creating a single payment/collection. Our team will provide customized training and ongoing support.

## TYPES OF PAYMENTS:



Payroll



Vendor Payments



Distribution & Commission Payments



Rent Collection



HSA Deposits and more