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Business and Corporate Client Services:

ACH Payment Information

The Automated Clearing House (ACH) network is a standardized and efficient electronic payments platform that is increasingly being used to facilitate business to business payments.

Let **<your institution name>** leverage the network to provide you with the relevant information that accompanies your ACH transactions so you can more easily and efficiently manage your payments.

Applying the Payments: the data is there for the asking

- Do you ever find ACH business payments difficult to decipher, process and apply to open accounts?
- Do you sometimes struggle to reconcile a single payment to multiple outstanding invoices
- Are you receiving an increasing number of payments via the ACH?
- Do you have an accounts receivable package that can accept input files of ACH payment-related remittance (EDI) information?
- Would you like to have information about your incoming ACH payments, including the day on which they will settle to your account, available to you at open of business?

Just ask for it

- Automatically receive human-readable reports and machine-readable straight-through processing files for remittance data, health care entries and social security payments. Examples of reports and files include the following:
  - o *ACH Remittance Advice Summary Report* and/or file
  - o *ACH Remittance Advice Detail Report* and/or file
  - o *ACH Social Security Beneficiary Report* and/or file
- Authorize staff to retrieve reports from an encrypted email portal
- Retrieve reports via the online banking cash management system

Actionable Information: automate it

- Would you like a report, such as the following, on incoming transactions requiring processing attention?
    - Reports of each forward IAT (international ACH transaction) received
    - Reports of chargeback returns
    - Reports of Notification of Change (NOC)
- Would your president, senior officers or managers be interested in knowing of high dollar credit or debit entries posting to your account?
- Are you, or is someone in your organization, interested in particular ACH entries?
- Would you like automatic notification of payments coming in from particular vendors?
- Would a timely list of CCD and CTX entries help keep you from missing the 24-hour return deadline?
- Are you interested in a quick list of all your ACH entries for the day?

You name it and receive it – automatically

- Request IAT, Return Item or NOC reports
- Request informational alert emails to automatically notify you of items of interest
- Choose from alert criteria such as ODFI, debit or credit dollar amount, SEC code, company name, company identification, company description or any combination of the categories
- Give your notification criteria a descriptive name to readily identify the incoming email alert, e.g., "Credits over $1,000," "Payments from ABC Company," or "CCD Entries"

Let **<your institution name>** make automated and actionable ACH information a reality for you. Ask us to walk you through the possibilities.

<your contact Information>
<your contact Information>
<your contact Information>