

# BUSINESS ONLINE BANKING WITH CASH MANAGEMENT SERVICES

## ACH ORIGINATION SERVICE

- A great product for all businesses, big or small, to efficiently manage cash flow
  - Utilize the ACH credit function to pay employees via direct deposit
  - Utilize the ACH debit function to collect funds from business customers or vendors
  - Utilize both ACH debit and credit functions to transfer money between multiple financial institutions where the business maintains the accounts
- Cash Management system allows upload of NACHA, CSV, fixed position or delimited file types, reducing the possibility of mistyped account information
- Business financial reports may be requested for approval of ACH origination services
- Daily cut-off time is 3:30 pm PST for processing next-business-day
- Fees are assessed against the business account on the last business day of each month
  - Standard fees for this service:

|                            |        |
|----------------------------|--------|
| Cash Management set-up fee | \$150  |
| Monthly fee                | \$35   |
| Per-batch fee              | \$5    |
| Per-item fee               | \$0.15 |

- Other perks:
  - Multiple users may have access to designated accounts with specific permissions
  - Dual control: Two employees can be required to approve each ACH batch before it processes

