

ACH

(ELECTRONIC TRANSFERS)



WHAT IS IT?

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 DOES IT WORK?

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

With ACH, you can:

- Complete payroll.
- Process vendor payments.
- Complete distribution and commission payments.
- Complete rent collection.
- Process HSA deposits.

BENEFITS



Eliminate Paper Checks



Save Time & Money: ACH allows for next day availability when processed by 5:00 p.m. Monday - Friday, excluding holidays.



Streamlined Processing: NACHA formatted files and access to a wealth of account information make for streamlined processing.



Dual Control = Extra Layer of Security

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