

ACH Origination

The more convenient, secure, and low cost way to move money.

Take advantage of one of the largest electronic networks in the U.S. and enjoy peace of mind that comes with knowing your financial transactions are fast, safe and easy.

The Automated Clearing House (ACH) is a nationwide system that processes large volumes of electronic credit and debit transactions and provides for the exchange of information among financial institutions. Because it eliminates the cost and time associated with paper checks, ACH services can help improve your business cash flow, whether you're issuing or receiving a large number of checks, making payments or processing payroll.

COMMON TRANSACTIONS

ACH is ideal for a number of common transactions, such as Collections and Disbursements.

- **Pre-Authorized Collections:** ACH Origination enables you to debit business and consumer accounts on the effective date for recurring payments, invoices and dues.
- **Cash Concentration:** Consolidate funds from multiple locations. ACH debits are created to transfer funds from your outlying accounts to your concentration account.
- **Direct Deposit:** This service permits you to automatically deposit funds into your employees' bank account for recurring payroll.
- **Vendor Payments:** Allows you to settle payables using ACH credits.

BENEFITS TO ACH

You can pay vendors, suppliers, government taxes and employees and see the following benefits:

- Improved cash flow due to expedited funds
- Prompt payments and simplified processing
- Scheduled payments
- Check fraud mitigation
- Elimination of check printing, distribution, loss and reconciliation expenses

Create your ACH debit or credit transactions via Central Bank Online Banking.

Our online banking provides you with the tools you need to control your payment processing - all in one place. Initiate and manage ACH transactions, receive conformation reports for reconciliation and review detailed account activity history.

LET ACH SERVICES WORK FOR YOU

Contact Central Bank today!
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