

ACH Origination

Make and Receive Payments Quickly

Improve efficiency, security and speed in processing transactions.

Manage your account payables and receivables electronically with a variety of Automated Clearing House (ACH) services.

ACH Payments – Electronic ACH payments allow you to create and reuse templates or upload files generated from your accounting software to expedite the payment of bills, transfer funds between your bank accounts and direct deposit your payroll.

ACH Receivables – Automating your receivables speeds the collection of customer remittances, dues, charitable contributions and other payments. You can pre-authorize one-time or recurring debits from customer accounts, reducing float and risk from paper check processing.

ACH origination allows you to streamline processes through Business Online Banking, eliminating paper checks and exercising better control over your funds.

- **Save Time and Money** – Automation improves efficiency by simplifying your check and deposit process eliminating postage, mileage, and courier expenses.
- **Control Funds** – With your customer's authorization, you choose the date to withdraw or deposit funds. Expedite transactions electronically including withdrawals, deposits, and returns (if applicable).
- **Improve Security** – Reduce the risk in dealing with paper checks. Our online software includes a multi-layer security system and limits individuals with access to accounts.
- **Increase Accessibility** – Schedule payments and receivables at your convenience 24/7. Subject to cut-off time for next business-day settlement.

How's it work?

- **Obtain** written authorization from your customer.
- **Setup** transaction information for each item in the batch (including name, account number, account type, routing number, and amount).
- **Save** the data for future use, if applicable.
- **Process** the transaction as needed. Input the effective date, and dollar amount(s).
- **Input** your security code(s) as required.
- **Wait** for your transaction to post to your account on the effective date.

For more information:

Call 214.351.8710 or email TreasuryServices@inwoodbank.com

Visit www.inwoodbank.com/treasury-services for a list of all the services we have to offer.

Member FDIC

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