

Payment Solutions

Liquidity Solutions

Cash Management Solutions

Investment Solutions

Mobile/Digital Solutions

Business Service Solutions

Strategic Alliances

# ACH Services

## Value Proposition

Effectively compete in today's marketplace by offering your members integrated Automated Clearing House (ACH) services. All users on Corporate One's ACH platform receive superior member service and support from Corporate One's accredited ACH professionals (AAP). Corporate One also provides all users free access to key resources at EPCOR, one of the nation's leading payment trade associations. Along with this offering, your credit union can benefit from our ultimate cash management solution, The One Account.

## Benefits

- ★ Ability to originate, including returns, and receive from one platform
- ★ An integrated ACH service offering will allow your credit union to *attract new members and grow SEG and business accounts* by offering:
  - ★ Direct deposit
  - ★ Payroll services
  - ★ Accounts payable services
  - ★ Monthly bill pay
  - ★ Collections
  - ★ Expense reimbursement and commissions
  - ★ International payments to several countries, including Mexico and Canada with no pretesting requirements
- ★ Increased operating efficiencies and simplified back-office processing
- ★ Fraud reduction with risk-based authentication
- ★ Maintain compliance with NACHA *Rules*
- ★ Free access to the resources at EPCOR

## How does it work?

### Origination

ACH Origination offers credit unions the ability to become Originating Depositing Financial Institutions (ODFIs) that can initiate electronic debits and credits for their members and/or business accounts within the ACH Network, while reducing payment processing costs. As ODFIs, your credit union can create one-time entries for submission to the ACH network or you can create databases to initiate reoccurring ACH transactions into the system. The entries/databases are then batched into files and forwarded to the ACH Network for processing.

### Receipt

ACH Receipt offers credit unions the ability to become Receiving Depository Financial Institutions (RDFIs) and receive ACH credit or debit requests on behalf of their members and/or business accounts from within the ACH Network, while reducing payment processing costs. Specifically, our ACH system receives electronic debits and credits for Corporate One's members from the ACH network, which are then distributed to RDFIs, or their processors, to post to members' accounts.

## Getting Started

Getting started is easy. Just contact your local membership representative or call us at 866/MyCorp1. You may also complete the "Contact Us" form on our Web site, under the "About Us" menu, and we'll be in touch.



# ACH Services

## Features

- ★ Web-based platform does not require software installation
- ★ Various multiple transmission methods available for transmitting, either via the Internet or direct file transmission
- ★ User-friendly functionality allows you to submit exception items, such as notifications of change or returns
- ★ A complete reporting menu offers a full complement of daily, monthly and ad hoc reports for record keeping, risk mitigation, cash management and marketing purposes
- ★ Comprehensive business continuity and disaster recovery programs
- ★ ACH accredited, service-oriented staff
- ★ Free online trainings and comprehensive resource materials

## EPCOR

Providing additional value to our program by setting our ACH users up for success, Corporate One has developed a partnership with EPCOR, one of the nation's leading payments experts, and is incorporating key resources from them into our offering:

- ★ **Annual ACH Audit Kit** — Corporate One will supply members with a free Audit Kit each year
- ★ **ACH Operating Rules & Guidelines** — All EPCOR members receive a complimentary copy of the annual ACH Operating Rule & Guidelines
- ★ **Education** — Corporate One will provide members a free on-demand payment systems update webinar
- ★ **Membership** — Corporate One will provide free membership in EPCOR for members that have less than \$20 million in assets

## International ACH payments

Allow your members and merchants to make payments anywhere in the world, including Canada, Mexico and several European destinations. Your credit union can take advantage of this opportunity by tapping into International ACH, a cost-effective alternative to wire transfers. The program features:

- ★ Competitive exchange rates
- ★ Delivery of payments in U.S. dollars
- ★ Dependable clearing and settlement times
- ★ No deductions from the payment by foreign financial institutions

## The One Account

Our easy, competitive, integrated cash management solution has convenient overnight investment options, paying very competitive rates. With The One Account, you'll have access to a full suite of cash management tools, such as Member\$SMART, our web-based account management system, making Corporate One the only place you'll need or want for effective cash management.