

ACH (Automated Clearing House) is one of the largest, safest and most reliable payment systems in the world. In 2015, over 24 billion transactions with a total value of over \$40 trillion dollars were processed through ACH.

### **Customer Advantages of using ACH**

#### **ACH IS SAFE**

- More secure than sending checks
- With ACH, information is entered into a secure system and encrypted when making payments. Checks can carry a large amount of personal information (routing and bank account numbers, name, address, phone number, etc.).
- Since ACH transactions are electronic, they cannot be misplaced, lost in the mail or stolen. According to the National Automated Clearing House Association (NACHA), any problems that may occur with an ACH transaction can be quickly resolved.
- ACH rules and regulations are governed by the United States Federal Reserve and NACHA.

#### **ACH IS CONFIDENTIAL**

- If you set up payment with ACH, the receiving parties have no visibility to your account.

#### **ACH IS CONVENIENT**

- No more writing and mailing checks. And no more stamps!
- Avoid late payments.
- Immediately know when your payment is received.

#### **ACH IS GOOD FOR THE ENVIRONMENT**

- Its GREEN and good for the environment. (No more paper trail, postage, transportation)