



ACH Cash Management

ACH Cash Management allows businesses to process electronic payroll and ACH transactions efficiently. Businesses can securely originate payroll direct deposits and ACH debit transactions through online banking, saving time while streamlining payment processing.

How it Works

1. Create an ACH file using your payroll or accounting software, or an approved template.
2. Upload the ACH file through Online Banking.
3. The bank reviews the submission and confirms the total amount and effective date.
4. The file is processed and securely transmitted for ACH processing.
5. A final confirmation is provided once the file has been successfully processed.

Additional Features

- Businesses can originate ACH credits, such as payroll direct deposits.
- Businesses can also originate ACH debits, making it ideal for utility companies, membership organizations, landlords, and other businesses that collect recurring payments.
- For businesses without payroll or accounting software, reusable ACH templates can be created directly within Online Banking for quick and convenient processing.

Benefits

1. Securely process payroll and ACH transactions from your office.
2. Save time by eliminating manual payment processing.
3. Reusable templates simplify recurring payroll and payment transactions.
4. Improve cash flow with efficient electronic payment processing.
5. Ideal for businesses of all sizes, from small employers to large commercial customers.



Bank of Buffalo