

CASHplus ACH Service

Enable ACH origination options for your corporate customers, regardless of their size!

CASHplus is the global cash management solution from Fundtech. It leverages the most advanced technologies, the most efficient system architecture and the most progressive functionality to provide cash management services for the emerging global marketplace. It is architected as a comprehensive set of Internet banking services with secure access to information reporting, book transfers, funds transfer, ACH origination, check management, and much more. Entitled users can initiate transactions, check transaction status, and retrieve banking information via browser.

Key Features

CASHplus ACH is a feature rich option incorporated into a complete cash management platform, from which entitled users have access to the highest level of transfer capabilities. CASHplus supports:

- Processing options for all NACHA Standard Entry Codes, and custom types including Child Support and Tax Payments, Reversals, Small Business Administration (SBA) Loan Payments, Returns and Notifications of Change
- ACH Passthru
- EPN 820 Addenda - Corporate Trade Payments
- Real time Transfer monitoring
 - System Level
 - Customer Level
- Data Management
 - Multi-format data Import
 - Import Mapping
 - Multi-format data Export,
 - Reporting and Audit
 - Data Retention

- Risk Management
 - Audit Logging
 - Balanced Batch Processing
 - Multi-tiered Dollar Limit Control – Company, Account, User.
 - Bank Controlled Customer Payment Warning Limits
- Security
 - Audit Logging
 - Secondary Authentication
 - Password Control
 - Payment Approval
- Action and Information notification Alerts
- Bank or Client User Administration set-up and control

BENEFITS

Multi-tier Market Penetration The options available in the CASHplus ACH module enables bank customers of all sizes, from the smallest operation to the largest mega-corporation, to access all of the ACH operational tools available.

- Tax Liability Payments, Federal and State
- Cash Concentration and Disbursement
- Corporate Trade Payments
- Corporate Payroll
- International Payments

BENEFITS

Secure Data/Funds Protection - CASHplus ACH ensures that customer data and funds are protected from unauthorized access, using industry standards and up-to-the-minute access controls.

- Multi-level Approval Strategies
- Hard and Soft Token Secondary Authentication
- Comprehensive Audit and Transfer Reporting

Risk Management - Risk control and management are high on everyone's radar. By utilizing the risk control options provided in the CASHplus ACH module, the chances of risk related losses can be significantly reduced.

- Dollar Limit Control
- Payment Approval Requirements
- Customer Level Warning Limit Control

ACH News

NACHA Reports More Than 18 Billion ACH Payments in 2007

More than 18 billion automated clearing house (ACH) payments were made in 2007, a 12.6 percent increase over 2006.

Business Payments

American businesses and government agencies use the ACH Network for payments to and from trading partners, vendor payments, business-to-government tax withholdings, intra-company cash management transfers, and to exchange remittance information regarding payments.

The total number of these business-to-business ACH payments grew to 2.5 billion in 2007, up 8.5 percent over 2006. Financial electronic data interchange—the electronic exchange of payment-related information or financial-related documents in standard formats between business partners on the ACH Network—grew by 11.9 percent in 2007. In 2007, there were 1.1 billion EDI-formatted remittance records accompanying ACH payments. The number of financial EDI payments in 2007 was 340 million, up 18.1 percent over 2006.

Information compiled by NACHA

ACH Volume Increases 7.7 Percent in 3rd Quarter 2008

The Automated Clearing House Network grew by 7.7 percent in the 3rd Quarter 2008 compared to a year ago, according to NACHA statistics. More than 3.71 billion transactions worth more than \$7.5 trillion were conducted during the quarter. These figures represent growth rates of 7.7 percent and 4.6 percent, respectively, over the same quarter of 2007. There were 2.27 billion debits and 1.44 billion credits, for a total of 3.71 billion. The statistics include commercial inter-bank and government transactions, but not "on-us" transactions.

3rd Quarter 2008 ACH Network Transactions (does not include on-us volumes)					
	3rd Q 2008	2nd Q 2008	% change	3rd Q 2007	% change
ARC	652,520,389	669,812,694	-2.58%	654,490,952	-0.30%
BOC	26,393,358	9,017,758	192.68%	840,743	3039.29%
CCD Debits	150,370,802	148,531,194	1.24%	140,023,760	7.39%
CCD Credits	342,575,777	340,422,537	0.63%	326,619,705	4.89%
CIE	31,342,453	31,345,286	-0.01%	32,376,141	-3.19%
CTX	14,210,408	13,766,254	3.23%	11,988,464	18.53%
POP	117,527,348	122,406,343	-3.99%	123,311,764	-4.69%
PPD Debits	689,161,622	682,710,349	0.94%	650,491,720	5.94%
PPD Credits	1,051,772,088	1,102,030,262	-4.56%	962,902,220	9.23%
RCK	3,955,756	3,881,782	1.91%	4,888,841	-19.09%
TEL	86,218,715	86,219,109	0.00%	84,152,223	2.46%
WEB	522,885,755	505,626,897	3.41%	433,028,085	20.75%
Other	22,616,335	23,159,497	-2.35%	22,186,241	1.94%
Total Network	3,711,550,806	3,738,929,962	-0.73%	3,447,300,859	7.67%

Source: NACHA - The Electronic Payments Association
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