

CASHplus

Book Transfer Module

The internal transfer of funds enables a bank's customer to better manage their working capital. The CASHplus® Book Transfer Module enables a corporate user to easily and securely move funds between their own accounts held with any of the bank's member financial institutions.

MEMBER FINANCIAL INSTITUTIONS TRANSFERS

The CASHplus Book Transfer Module allows for the transfer of funds between accounts held within member banks and across member financial institutions (FI). Member FI's are subsidiaries of the same holding company.

- Account transfers within a single FI
- Account transfers across member FI's
- One-to-Many or Many-to-One transfers to multiple member FI's

SECURE, STATE-OF-THE-ART DATA/FUNDS PROTECTION

The CASHplus Book Transfer Module ensures that customer data and funds are protected from unauthorized access, using industry standards and up-to-the-minute access controls.

- Permission-based access to book transfers
- Permission defined in a cascading manner
 - Financial institution
 - Customer
 - Customer account
 - User
- Hard and soft token secondary authentication
- Comprehensive audit and transfer reporting

KEY FEATURES

The CASHplus Book Transfer Module is a feature-rich option from which entitled users have access to the highest level of transfer capabilities. This module supports:

- Realtime book transfers
- Batch-based book transfer through NACHA format on-us files
- Multi-account transfers
 - One -to-Many
 - Many-to-One
- Recurring book transfers based on customer defined schedules
- One-time and recurring threshold transfers
- Bank level configuration of
 - Processing window
 - Future dated transfers
- The control to grant account access for transfers at both the FI level and at customer level
- Real-time transfer monitoring with the ability to enable or disable host connectivity at the:
 - System level
 - Customer level
- Security
 - Audit logging
 - Secondary authentication
 - Password control
- Bank or client user administration set-up and control
- Account designated as sending, receiving or both
- Comprehensive billing definition

Fundtech

