

ACH

## OrigINET™

# The Full-Featured Web-Based ACH Origination System That's Easy for You and Your Clients

With OrigINET, it's easy for your customers to grow their ACH volume – and for you to grow your ACH profits. OrigINET connects to any ACH processor, whether you have an in-house mainframe system, an outsourced ACH processor, or Fundtech's ACHplus™ processing system. The secure, Web-based interface includes built-in automation and risk management tools designed to reduce the frequency and severity of errors, leading to smoother operations, lower costs and faster execution.

With the ease-of-use, power and flexibility of OrigINET, your business customers will realize the full benefits of the ACH network, leading to greater customer satisfaction, higher usage levels and increased profits for your financial institution.

## Gateway to Profitability

### High-value for your SME clients

OrigINET enables your financial institution to offer full-featured ACH capabilities to a wider range of business customers than ever before. Even if your prospects use a competitors' cash management system or if they use your retail banking platform, OrigINET turns your financial institution into an accessible on-ramp to the ACH network.

As an affordable, feature-rich alternative to expensive cash management systems, OrigINET will help your clients to eliminate their inefficient manual process through a wide range of ACH network services.

### Lower your operating costs

With OrigINET forming a central part of your customers' payments interface, they will be able to originate a greater number of ACH transactions – which makes your ACH business more profitable. Plus, with centralized, web-based technology, you'll benefit from a reduction in customer service and support costs.

## Full-Featured Origination

### Handle all transaction types

OrigINET spans the entire range of ACH transaction types, through a single solution. Your customers can make payroll, pay sales commissions, reimburse expenses and pay taxes (Federal and state), all through a single Web-based interface. OrigINET even accommodates complex transactions such as distributing payments to multiple accounts of a single receiver, corporate trade payments, cash concentration and disbursements. And it supports all Standard Entry Codes (SECs).

### Complete Web-based interface

OrigINET is easy to install, learn and upgrade. With a Web-based application, you are assured that branch employees and corporate users are all on the same system, with the latest features and enhancements.

### Customizable to meet client workflow

Whether customers use payroll systems, standard accounting software, proprietary formats or Microsoft Excel spreadsheets to generate payments files, OrigINET fits easily into existing workflows. Rapid and flexible customization lets you configure user screens and templates to fit your customers' needs, while giving the information you need to create ACH entries meeting NACHA formatting requirements.

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### Convert files into NACHA format

OrigiNET offers the ability to collect and convert non-NACHA files to be passed on to an ACH back-end processing system, saving time and adding convenience.

### Secure protection

OrigiNET provides a tested and extensive set of security controls to match the needs of your customers' organizations. With a multi-level, user-defined structure, customers can set permissions at the individual and group level, establish secondary approval for ACH file creation, and monitor policy compliance with a full set of auditing controls.

### Informative Reporting

OrigiNET provides comprehensive reporting for risk management, operational control and reconciliation, ensuring that your customers' financial managers and your own operations staff have the latest information at their fingertips. Reports include details on payment frequency and counterparties, usage trends, auditing and much more.

**OrigiNET integrates with customer systems using XML, Microsoft Excel and other data formats, and can be easily customized to accommodate a wide range of customer needs.**

## End-to-End Automation

### Connect to any processor

OrigiNET generates standard NACHA file formats that can be accepted by any ACH service provider, including full support for NACHA validated entries, addenda, pre-notifications and reversals.

No matter how you process your customers' ACH transactions – manually in the back office, using a mainframe system or a third-party processor – OrigiNET ensures that you're putting your customer first with a superior interface to the ACH network.

And if you use Fundtech's ACHplus for ACH processing, OrigiNET ensures that you have fine-grained control over the entire ACH business, from front-end customer experience to back-end service quality, leading to higher customer satisfaction and lower operating costs.

## Open Technologies

As a Web-based application, OrigiNET fits within virtually any operating system and server environment, both on the client side and at the financial institution side. OrigiNET integrates with customer systems using XML, Microsoft Excel and other data formats, and can be easily customized to accommodate a wide range of customer needs.

### For enquiries please contact:

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