



FUNDtech webBANKER ACH

For Community Banks

Can your customers pay federal and state taxes electronically?

Do you help your customers offer direct deposit of payroll to their employees?

Can your customers efficiently concentrate their deposits to your bank online?

Can your municipalities or utilities electronically collect payments from their customers?

FUNDtech webBANKER ACH: The Powerful, Secure and Easy-to-Use Solution for Electronic Funds Transfer

FUNDtech webBANKER ACH is the market leader in automated clearing house (ACH) origination software. Used by financial institutions of all sizes, internet-based webBANKER ACH provides a value-added service for your community bank that can help grow your deposit base, increase fee income, improve customer service, reduce operating costs, and build customer relationships.

With webBANKER ACH, your customers can generate ACH payments or collections quickly and easily in a highly secure environment. It's the ideal solution for your customers who make recurring or individual payments to suppliers, employees, or government agencies, and for your customers who collect payments from consumers.

webBANKER ACH adds important efficiencies, including:

- Streamlined processing
- Improved funds-management controls
- Reduced manual handling and processing time

- Detailed audit-trail reports

Transactions conducted with webBANKER ACH include:

- Direct deposit of payroll
- Pre-authorized debits
- State and federal tax payments (EFTPS)
- Disbursements
- Cash concentration
- Corporate trade payments
- Returns and notifications of change
- Cross-border payments

webBANKER ACH enables you and your customers to process transactions at a fraction of the cost of other EFT methods.

Secure, Controlled Transactions

With webBANKER ACH, the responsibility for control, entry, and editing of ACH transactions resides where it belongs: with the customer who originates the transaction.

webBANKER ACH transactions are highly secure. Operator access is controlled by authorization levels and menu options. In addition, dual operator review of active transactions can be required. Detailed and summary reports are available on all transactions.

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**Helping your customers
do business electronically:
Partner with your valued
business customers through
electronic commerce tools
from Fundtech.**

webBANKER **ACH** provides institutions with risk management controls that can be established for each customer, including:

- Authorization status for ACH transaction types and for debit or credit origination, or both
- Daily maximum and warning dollar limits, debit and/or credit, and ACH transaction types
- Automatic offsets

Efficiency and Compatibility

webBANKER **ACH** provides your customer with the capability to build, maintain, send, and report ACH transactions and batches.

The product is designed to maximize ease of use, flexibility, and security. Each function supports automatic update of repetitive files with a Merge utility, handles automated returns/rejects, and creates pre-notification transactions as new entries that are added to the database. An Import utility also provides easy migration of data from other applications.

webBANKER **ACH** also offers a variety of add-on modules to complement system functionality, including:

Warehousing — Enables customers to send files with effective entry dates that may fall outside the normal processing range

Billing — Supports and captures ACH transaction billing statistics

Passthru — Communications utility that enables customers to transmit ACH formatted files created on non-Fundtech ACH systems to the financial institution

webBANKER **ACH** can significantly reduce the operational and support costs of your ACH processing center.

Fundtech is committed to helping our customers realize the greatest possible benefits of electronic commerce. Our comprehensive suite of products, services, and remarketing programs can provide the cost-effective solutions you and your corporate customers need.