

AUTOMATED CLEARING HOUSE (ACH) ORIGINATION

Make routine payments quickly and easily.



Execute credit and debit transactions electronically for greater efficiency and faster clearance.

Automated Clearing House (ACH) transactions provide a fast, efficient method for making and receiving payments. ACH allows you to safely and quickly create electronic payments and deposits and originate transactions when and where you want to.

It's a cost-effective way to handle routine transactions and can be used for a wide variety of payments and deposits, including direct deposit of payroll, payments to vendors, payments from customers (often referred to as eChecks) and federal tax payments.

To add ACH transactions to your financial toolbox, call your Treasury Relationship Manager.

Same Day ACH

With same day ACH, payments submitted with today's date and received before the cutoff time will be processed and settled on the same day—offering you greater convenience and efficiency for your business transactions. For more details, please reach out to your Treasury Relationship Manager.

To learn more, speak with your Treasury Relationship Manager or visit: [bancofcal.com/payables](https://www.bancofcal.com/payables)

To learn more and see our products and services in action, see our easy-to-follow online video tutorials at [bancofcal.com/tutorials](https://www.bancofcal.com/tutorials).

ACH Management Tools provide a suite of functions for creating and managing ACH transactions:

- Set up and execute an ACH transfer
- Set up templates to expedite your most common transactions
- Check the status of a transaction or view the details of a previous transaction
- Print or export your ACH transactions
- Change an ACH transfer
- Create a new ACH transaction using an existing one
- Reverse an ACH transaction
- Review ACH transfers before sending
- Import an ACH transfer into your accounting system
- Search for incoming ACH transactions