



# ACH ORIENTATION

**suchakdatasystems**

## ACH Origination Solution

As the demand for ACH origination services continues to grow, SDS' ACH Origination system is quick and easy to implement and allows your financial institution the capability to automate the electronic payment requirements of your customers using the Automated Clearing House (ACH) facilities to electronically transfer payment transactions, such as:

- *Direct Deposit Payroll*
- *Business to Business & Business to Consumer Transfer of Funds*
- *Electronic Bill Payment and Web Initiated Transactions*
- *Organization Dues*
- *Rent Collection*
- *Loan Payments*
- *State and Federal EFTPS Tax Payments*
- *And More*

to the customers accounts through their financial institution's communications facilities with the Automated Clearing House. SDS ACH Origination System allows you to initiate all the transaction types allowed by the NACHA Rules.

## ACH System Benefits

- Use the facilities you currently has in place either directly with NACHA or via Fed Line.
- Save time and resources for you and your clients
- Reduce paperwork for your personnel
- Relational Database and Comprehensive reports using Crystal Report S/W
- Windows system - Reduce training and implementation time with easy to use screens and navigation
- Interface to Web Banking System
- Strengthen client relationships by offering businesses a practical and affordable ACH solution
- Attract and retain profitable commercial clients who are looking for convenient electronic business banking services
- Increase non-interest fee- income
- Risk Management Controls
- Multiple User Logins

The screenshot shows a software window titled 'Company: TestFile'. It contains a table with columns: Company Name, Eff. Entry Date, Process Code, Total Credits, and Total Debits. Below the table is a summary section with 'Total Credits/Debits for All Companies' and a 'Credit/Debit Totals Summary' table.

Company Name	Eff. Entry Date	Process Code	Total Credits	Total Debits
Test File	10/12/2004	Send All	\$2,023.70	
TestAchPayroll	10/21/2004	Send All	\$1,524.00	\$1,524.00
TOWN OF EVANS	11/05/2004	Send All	\$1,000.00	\$1,000.00
TOWN OF EVANS	11/05/2004	Send All	\$70.00	\$70.00
TOWN OF EVANS	11/07/2004	Send All	\$395.50	\$395.50
TOWN OF EVANS	11/07/2004	Send All	\$100.00	\$100.00
John Doe	11/06/2004	Send All	\$34,872.78	\$34,872.78

Total Credits/Debits for All Companies: \$40,045.98 \$36,992.28

Credit/Debit Totals Summary		
	Credits	Debits
On-Its Total:	\$1,000.00	\$1,524.00
Foreign Total:	\$39,045.98	\$35,468.28

The SDS ACH Origination System will accept transactions in the following ways:



1. Any File in ACH format.
2. Manual entry, i.e., keying transactions from a report provided by your customer, OR provide your business customers with our easy to use "Customer Module" so that they can create their own transactions and electronically transmit the "batch" to the FI.
3. Custom Files SDS can write programs to interface custom files into the system if the need arises

Assuming that you have several customers submitting transactions to you, the system will let you merge all of the transactions into a warehouse file and create two ACH formatted files. The transactions are divided into On-Uss transactions that your FI will process on its core processing system, and a foreign file that can be sent to ACH.

The system will produce reports of all the transactions that are in the On-Uss/Foreign files so that you can balance the transactions with any reports that you may have received from the customers. All reporting is generated using Crystal Reports, which allows any reports to be reviewed and created in several formats.

The System has a comprehensive Maintenance Log to record all imports/exports and maintenance activity on the system. Several levels of system and maintenance security are available.

With multiple security levels, you are able to maintain Company/Batch records that do not balance, either due to input errors or any obvious errors that may have come from your customers. You have control of what is released and when to release these transactions by maintaining a status field. This feature allows any batches to be flagged that could not be balanced as they were "processed". Batches identified as such will not be sent out. You may have to contact the customer who initiated these batches and resolve the problem before non-balanced batches can be released for transmission to ACH. However, this will not hold up the valid batches from transmission that day.

The system has a parameter file that contains your FI's name and ABA number, the destination ACH name and ABA number, and other system related fields. Your FI's ABA number is how the systems identify individual transactions as belonging to you (ON-US) or as belonging to another institution (Foreign).

FTP communication to your host core processing system for On-Uss ACH files and import reports is available. Several communication methods from your customer to the FI are available for receiving the files including the Internet.

Stand-alone and network installations are available.

* Company Name	Discretionary Data	Entry Class	Entry Date	Total Credits	Total Debits
F. Maa Johnson MD	Sep Bonus	PPD	10/14/2001	\$300.00	\$0.00
F. Top Down Inc.	Payroll Pmt	PPD	10/13/2001	\$13,523.11	\$13,562.11
G. Maa Johnson MD	Sep Bonus	PPD	10/14/2001	\$0.00	\$300.00

## ABOUT SUCHAK DATA SYSTEMS

**Suchak Data Systems, Inc.** is a full service provider of technology solutions for financial institutions. The company is now in its third decade of growth and continues to expand its diverse set of solutions and services. Founder, President & CEO Vinod Suchak has been working closely with community banks on technology-related issues for over 30 years. The firm develops and supports Core Banking Solutions, Online Banking Solutions, Telephone Banking Solutions, Branch Automation Solutions and ACH Origination Solutions for in-house and service bureau settings supporting many financial institutions across the Northeast.

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