

AUTOMATED CLEARING HOUSE

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Vectra Bank's Automated Clearing House (ACH) services enable clients to initiate many forms of debits and credits in a variety of applications and formats. Transactions involving deposits and the collection of payments on behalf of employees, customers, or suppliers can be sent to any of more than 16,000 ACH member financial institutions nationwide. Save time and money by using pre-authorized electronic transactions rather than using costly and time consuming paper-based alternatives.

Vectra Bank uses a consultative approach to produce creative, tailored ACH service packages. We provide you with ACH functionality and origination flexibility that is critical in customizing systems that complement your particular disbursement or collection environment. ACH origination can be performed via a secure online service or via a secure direct transmission of National Automated Clearing House Association (NACHA) formatted files. Vectra Bank provides *Direct Deposit*, *Direct Debit*, and *Direct Credit* services and is committed to delivering them in a timely, accurate, and efficient manner.

ADVANTAGES OF ACH SERVICES:

- **Cost Effective.** ACH extends a significant cost savings over wire transfers and check payments.
- **Flexible.** Transaction information can be submitted directly to our ACH processing system through several data transmission options.
- **Secure.** Vectra Bank Colorado's high-level security standards, which include a variety of internal checks and balances, prohibit unauthorized access to your ACH files and help protect the accuracy of your ACH information.
- **Reliable.** As with our other banking services, Vectra Bank has established quality and accuracy indicators for our ACH processing which are tracked continually to ensure on-time, accurate processing.
- **NACHA.** Vectra Bank is a member of the National Automated Clearing House Association (NACHA). This association allows us to provide the highest level of operational assistance, support, education, and training services.

Our local Treasury Management Department is staffed with expert sales, client service and product management professionals. We welcome the opportunity to meet with you and your company to discuss how Treasury Management Services can be tailored to meet your needs.

Contact your Vectra Bank Relationship Manager today or call 720-947-7689 or 1-800-341-8156 to learn more.

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vectrabank.com

Treasury Management
Customer Service
1-800-341-8156

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