



## COLLECTIONS

# ACH Collections

Automated Clearing House (ACH) Origination\* allows you to initiate electronic transactions through the NACHA Network. You can transfer funds from your accounts to others or initiate draws on your customers' accounts to be deposited to yours.

## BENEFITS AND FEATURES

**Improves** cash flow and funds availability.

**Simplifies** cash flow forecasting with pre-established payment schedules.

**Eliminates** mail and check processing float associated with receivables.

**Decreases** the time and cost of manually handling statements and coupons.

**Reduces** the time spent tracking and collecting late payments.

**Lowers risk** by accelerating return item information, which can be reported the business day after settlement.

Examples of payment types (not all-inclusive of offering):

- Direct deposit payroll
- Tax payments
- Collect vendor payments
- Make vendor payments

## FUNCTIONALITY

**Transmit ACH files** for processing through SFTP, VPN, import into **Anytime Gateway**® or enter manually online.

**Future-dating** of transactions is allowed—up to 30 calendar days for files sent through transmission; up to 45 days for batches manually entered or imported using the Anytime Gateway service.

**Daily ACH** activity is available online through the Anytime Gateway service, which reports both originated and received ACH transactions.

For more information, call 888-232-0434 or email [zionsbanktreasurymanagement@zionsbank.com](mailto:zionsbanktreasurymanagement@zionsbank.com)

\*Subject to credit approval and agreement. Fees may apply. See a financial representative for details.

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