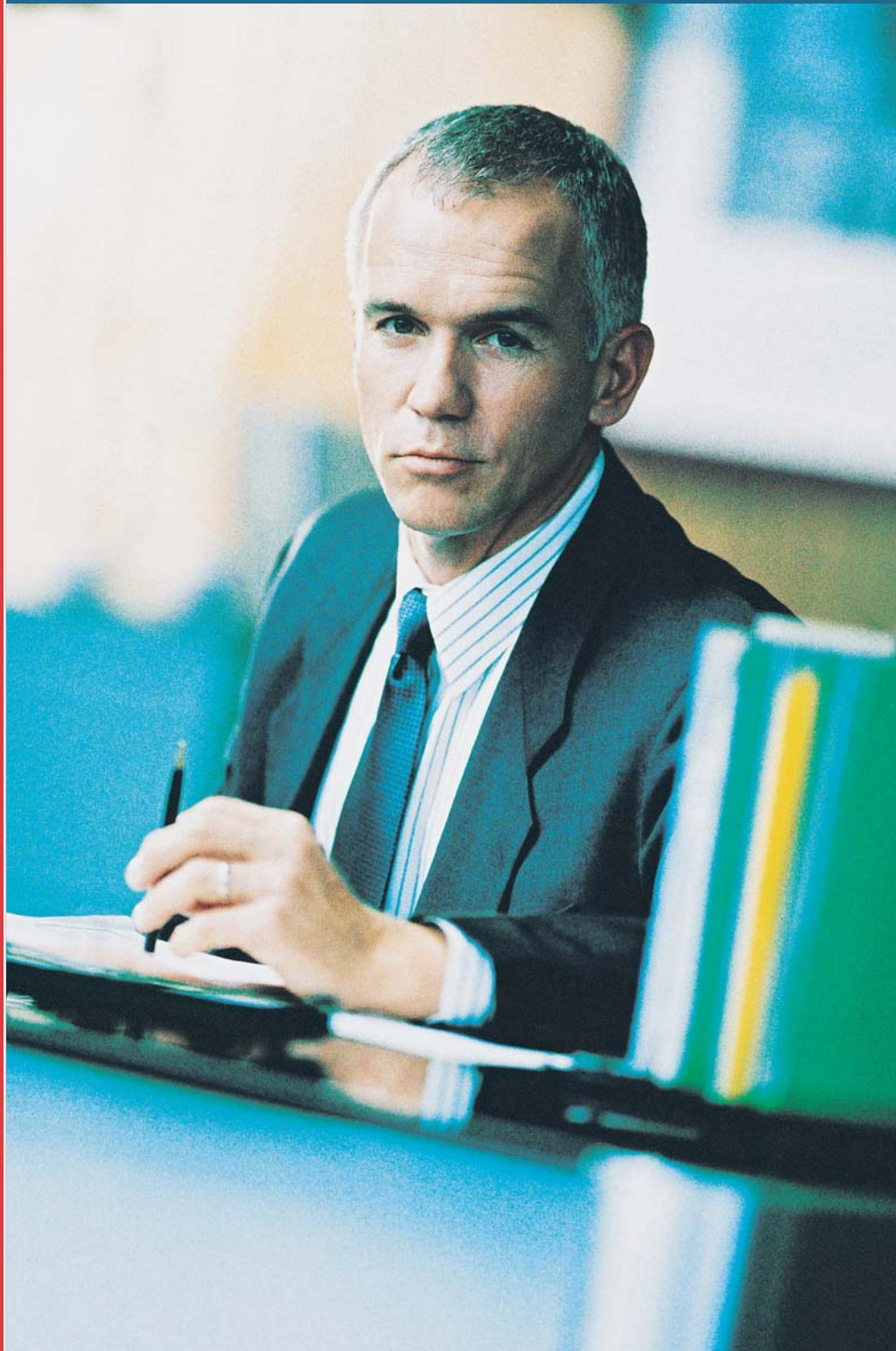


Quotien[®]

QUOTIEN[®] BUSINESS SERVICES

Quotien[®] ACH Services
Generating Revenue, Reducing Costs and
Attracting Profitable Customers



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ONLINE RESOURCES | Success | Innovation | Trust |

Quotien ACH Services

Key to Customer Retention, Profitability, and Cost-Reduction

Select ACH Service products based on your institution's needs:

- Internet-based ACH Origination Module
- ACH Processing Service
- Customer Support
- Originator Contracts
- Risk Policy Tools
- Operating Procedures
- Training and Consulting Services

Automated Clearing House (ACH) Services are key to securing profitable business customers and strengthening important deposit relationships. ACH drives revenue with increased deposits, fee income and additional cross-selling opportunities.

Adding ACH Services to your menu of services is attractive to your business customers. However, implementing and maintaining a successful ACH program presents significant challenges, especially for smaller financial institutions. Online Resource's ACH Services offers you the opportunity to deploy a competitive, cost-effective ACH program that will enhance existing customer relationships, attract new customers and generate fee income. All without having to invest in the infrastructure and personnel to support in-house ACH services.

ACH Origination Module

Our Internet-based ACH Origination Module enables business customers to make or collect payments electronically through the Automated Clearing House. Our software structures your business customer's payment data into a standard file format, known as a "NACHA file," that can be processed by the Federal Reserve. Branded to your institution, the module was designed with business customers in mind. The interface is straightforward and doesn't require an expert in ACH terminology to operate.

ACH Processing and Customer Support

Online Resources' ACH Processing Service is ideal for institutions lacking in-house ACH expertise, staff, or software required to process ACH files. Through our partnership with an Authorized Sending Point for Fedline transactions, we can perform daily ACH processing functions by consolidating user files and sending transactions to a Federal Reserve Bank for clearing on behalf of your financial institution. Online Resources can act as your ACH department, processing transactions and providing direct end-user support.

Supported Types of ACH Payments

- PPD** Direct Deposit/Direct Debit
- CCD** Cash Concentration/Business Payments
- TEL** Telephone-Initiated Payments
- WEB** Internet-Initiated Payments
- POP** Point-of-Purchase Check Conversion
- RCK** Re-presented Check Entries

Training and Consulting Services

Online Resources also offers a host of pre-packaged electronic documents—including ACH Operating Procedures, Contracts and ACH Risk Policy templates—that will help get your program up and running quickly.

For more information, contact our Sales Team today by emailing businessbanking@orrc.com or simply calling 703.653.3100.