



**FRONTIER
NETTELLER**

Frontier Cash Management

Automated Clearing House (ACH) Origination Information

Through Frontier Cash Management, you can improve cash flow and streamline remittance processing through Automated Clearing House (ACH) Origination.

You can also automatically draft payments from your customer's accounts. There are no paper checks or mail, which can help lower the number of late payments and reduce the cost and time of manual processing.

If you manage your own payroll, Frontier Cash Management can save your company the high costs associated with paper-intensive processing by using direct deposit. Your employees will also enjoy the benefits of direct deposit by –

- Receiving funds even if out of the office
- Increasing confidentiality
- Eliminating the possibility of lost, stolen or forged checks

You will have the capability to review, create, and/or edit an Automated Clearing House (ACH) Batch. Batches that have been set up will display in the ACH Batch List. With each ACH Batch, a menu of options allows you to:

- Display ACH transactions
- Download a summary
- Edit ACH transaction amounts
- Change the batch
- Copy, delete or initiate a batch.

A Transaction List will provide the availability to view ACH transactions after all credit and debit transactions have been entered. You may add transactions or choose to sort the columns by clicking on the column heading.

This ACH function may also be used to make tax payments.

If another type of software is used to create an ACH batch, you may upload the information to Frontier Cash Management, provided the file is in National Automated Clearing House Association (NACHA) format.

ACH files must be received by Frontier Bank no later than 11:30 pm CT, on any business day.

