U.S. Bank SinglePoint

ACH Origination

usbank

SinglePoint® ACH Origination

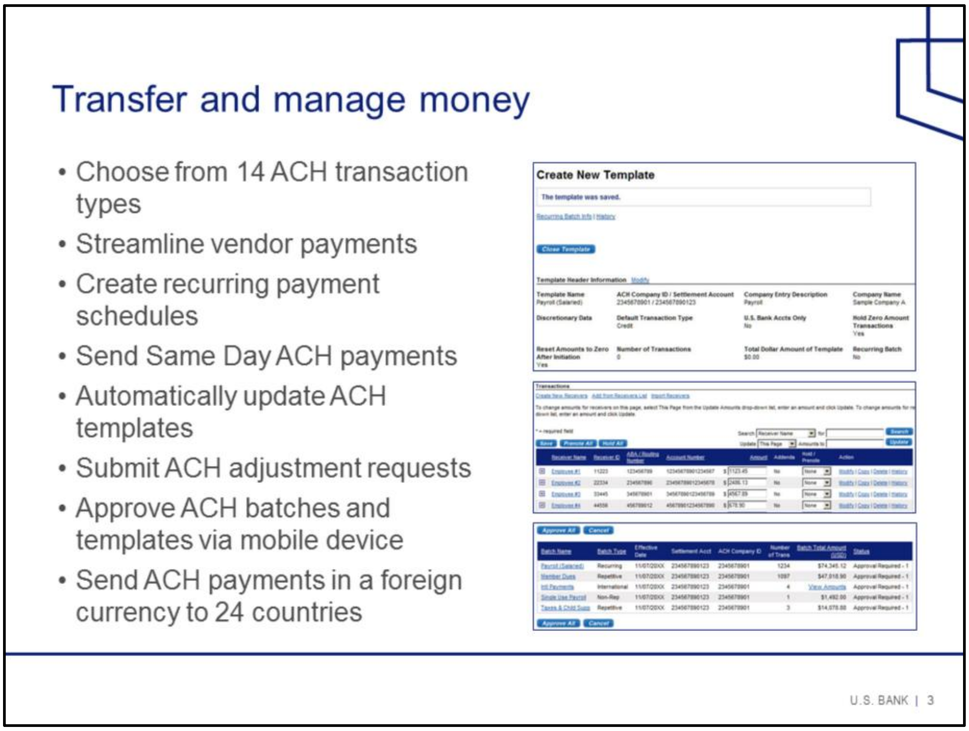
Easy electronic disbursements to meet your needs

- Originate domestic and international electronic payments with online efficiency
- Control payment timing and frequency
- Easily manage transactions
- Immediately access activity and audit reports
- Control user access and enhance payment security with robust online safety features

Moving from paper checks to electronic payments offers you control over your payments and may even let you capture vendor discounts for early payments that you're currently missing. Being able to accurately predict when your funds clear makes it easier to manage your cash. SinglePoint ACH Origination offers convenient access to one of the most robust and cost-effective electronic payment processes available today.

- Originate electronic payments with online efficiency
  - Reduce processing time by handling fewer paper-based disbursements
  - Access over 1,400 specialized payment formats including federal and state tax, child support and healthcare EFT payments
- Control payment timing and frequency
  - Conveniently future date transactions up to 30 days in advance or use a recurring batch schedule to define transactions up to a year in advance
  - Create, maintain and reuse an unlimited number of payment templates
- Easily manage transactions
  - Initiate and approve transactions even from your mobile device
  - Built in system validations and online help ensure your entries are correct. You don't have to be an ACH formatting expert.
  - Quickly import, build and maintain payment transaction data
  - Immediate access to detailed reporting of user actions and batches submitted
- Enhance payment security with robust online safety features

- Easily establish multiple levels of approval for increased protection
- Encrypt and authenticate all access with personal tokens, user IDs and passwords
- Control access at the user level and set transaction limits

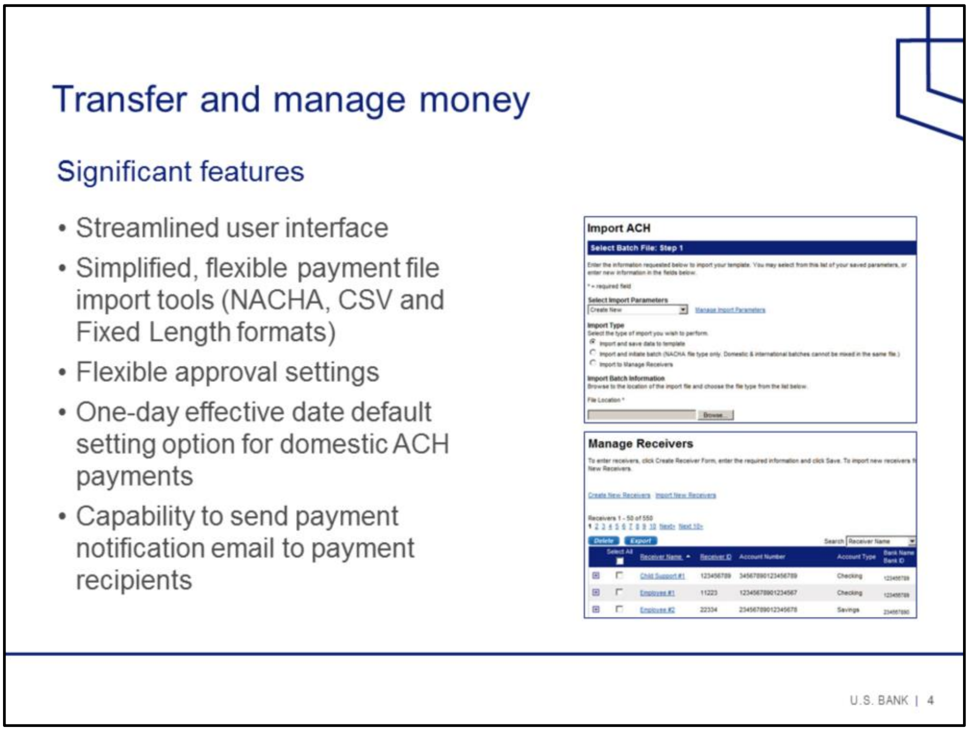


- **Choose from 14 ACH transaction types:** SinglePoint lets you choose from 14 different SEC codes for processing a variety of ACH transactions, including:
  - tax payments
  - Payroll
  - cash concentration
  - invoice payments
  - child support payments
  - Healthcare EFTs
  - and many more payment types.
- **Streamline vendor payments:** The STP (straight through processing) 820 invoice payment format helps simplify and add efficiency to vendor payments. Remittance data is sent in a standardized format that vendors can use to automatically update their accounts receivable information.
- **Create recurring payment schedules:** Increase efficiency by setting up your own schedules for automated payment initiation - ensuring your ACH payments are submitted on time at the frequency of your choice.

- **Send Same Day ACH payments.** Same Day ACH lets you process a crucial missed payroll or debit clients to allow them avoid late fees. 11:15 a.m. CT submission deadline.
- **Automatically update ACH templates:** SinglePoint can help you remain compliant with the ACH rules and keep your payments processing smoothly by automatically updating your ACH template information based on notifications of change (NOCs). This is a free, optional service.
- **Submit ACH adjustment requests:** Subscribe to the SinglePoint ACH Adjustments service to easily request the adjustment (deletion or reversal) of incorrectly submitted transactions, batches or files submitted through SinglePoint or direct transmission.
- **Initiate or approve batches via mobile access.** Keep your ACH transactions going even when you're on the move.
- **Make international payments**: Send non-urgent international payments in foreign currencies to 24 countries (Canada, Mexico and 22 European countries).

Additional Notes

- SinglePoint helps you address your internal audit and security rules by allowing you to create multiple levels of approvals and verification tools. Robust reports detail user actions and transaction information. Enable LaunchPoint or External Messaging notifications so you're aware of key system or transaction events that matter to you and your organization.
- Control access to sensitive transaction data, via account and other entitlements or by flagging specific templates as confidential. This allows you to keep sensitive information hidden from users who don't have the need to know.



ACH Origination's design makes our ACH tools that much more convenient and efficient.

- **Streamlined user interface:** A streamlined user interface helps you set up and initiate payments faster. Enhanced searching and sorting capabilities for templates and batches.
- **Flexible payment file import tools:** Import transactions in NACHA, CSV and Fixed Length formats. Import multiple NACHA-formatted batches, including those with mixed debit and credit transactions (via a special mixed batch customer-level entitlement the bank can enable upon request). Customize your CSV and Fixed Length imports to match on and update only the transaction fields you specify.
- **Flexible approval settings:** Require template and batch approvals for all changes or only for significant ones. Allow changes to amount, addenda, prenote or hold information without triggering approvals.
- **Choose one day effective date default:** If you routinely submit your batches one day before the effective date, you can opt for the one-day effective date default setting for domestic ACH payments. Note: Memo posting at the receiving bank may take an additional day.
- **Specialized payments**: Easily request new tax payment formats online. Most new formats can be added within two business days.

- Centralized management for efficiency: Centralized receiver information allows for global updates to all templates with that receiver. Recurring batch schedules can also be managed as a whole, versus at the per template level.
- **Capability to send email notifications to payment recipients.** Give your receivers a heads up that crucial payments are about to post. This could reduce or eliminate calls to your office to track payments.

(**Additional information for the flexible approval settings paragraph above**: With the “Do not require additional approvals for changes to amount addenda, prenote or hold” checkboxes available under System Administration at the template and batch levels, clients can opt to have approvals required only for significant changes to their transactions. This means that approvers do not have to review minor day to day transaction changes.)

Want to know more?

- For more information or a detailed demonstration of SinglePoint, contact your U.S. Bank Treasury Management Consultant today.
- To find a consultant near you, send an email to TreasuryManagementSolutions@usbank.com.