ACH Origination for Your Business
Business ACH Origination Allows You to Process

**Incoming Credits**
- Transfers from your external Financial Institution
- Collect dues (etc.) *from* customers
- Collect payments *from* a business

**Outgoing Credits**
- Fund a Payroll
- Transfer *to* your external Financial Institution
- Make payments *to* a vendor
Benefits of ACH for Your Business

Send Payroll to your employees.
Benefits of ACH for Your Business

Pay businesses or vendors for their services or goods.
Benefits of ACH for Your Business

Faster and easier monthly/annual payments from customers.
Benefits of ACH for Your Business

May help reduce the number of checks you write or deposit.
ACH Origination Payments Path

1. Business Member sends the ACH to FMFCU (ORIGINATOR)
2. FMFCU sends to Federal Reserve (ODFI)
3. Federal Reserve sends to Receiving F.I. (ACH Operator)
4. Receiving F.I. (RDFI)
5. Customer Account (Credit or Debits) (RECEIVER)
Thank you!

For more information, contact Franklin Mint Federal Credit Union so we can help you improve your Payment Processing.