

Complete the electronic payment 'connection'

The benefits of paying vendors and service providers electronically have driven ACH payment volumes to double-digit increases every year since 1994. This dramatic growth has occurred despite obstacles presented by the technology required to make such payments. Although banks are eager to enroll businesses in ACH programs, clients often lack access to easy, affordable, feature-rich solutions. *Until now.*

Treasury Software's ACH Universal provides businesses of all sizes with an easy, secure way to issue electronic payments instead of checks. Whether clients want to make Direct Deposit of payroll, pay suppliers, collect payments, transfer funds between company accounts, or make tax deposits or payments, ACH Universal completes the critical connection with banks or ACH processors.

Complete compatibility

ACH Universal interfaces with virtually any accounting, financial, or disbursements application – including Great Plains (Microsoft), MAS 90 for Windows, Quickbooks, Oracle, and ACCPAC. Even legacy systems can interface through ACSII fixed-width or delimited files.

The *Universal Importer* makes it easy! Clients are guided through the process of specifying a template matching their unique data format

In addition, product versions are available for deployment to desktop, MSDE, SQL, and Citrix environments.

Automate payment processes

All major processes required to originate an ACH payment – data import, file creation and transmission – can be fully automated. Not only does that capability reduce costs, it also helps assure that payments are sent before critical cut-off times. ACH Universal can even send a confirmation email to each payment recipient – automatically.

Reduce transaction costs

Although third party processors can facilitate ACH payments, they typically charge high fees to convert data into a proper ACH payment file. ACH Universal eliminates the need for costly processors. It imports data directly from any financial system and converts it into an ACH file that's 'ready to post' – saving clients both time and money.

Research, reports, and archiving

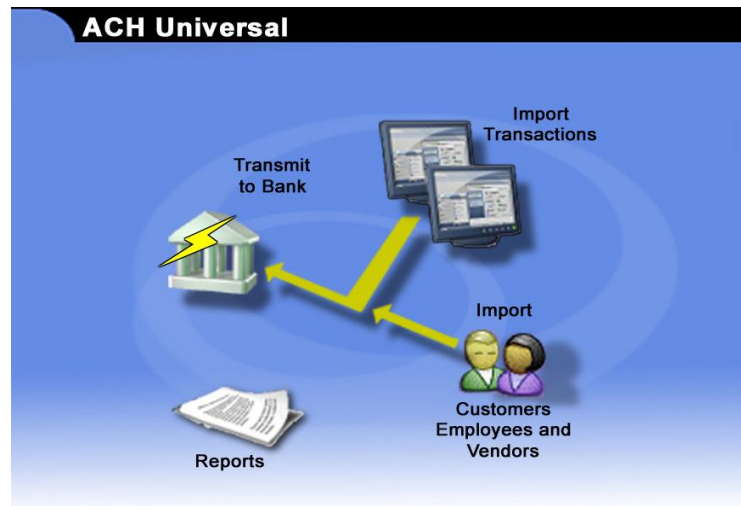
ACH Universal maintains a database of transaction activity to reduce common errors (such as duplicate imports); create a wealth of elegant reports; and enable clients to research exceptions. All of this functionality - and more- is part of an easy-to-use and exceptionally affordable solution.

Help your clients simplify the ACH process

Clients can purchase solutions directly from Treasury Software. In addition, we offer unique benefits and partnership opportunities for financial institutions. *Call us to learn about ACH Universal partner programs.*

About Treasury Software

Since its inception in 1999, Treasury Software has been a leading provider of cash management and electronic payment solutions.



Wizard interfaces guide the user through all critical data import and file creation processes

Product Specifications

ACH Universal™ Client-Side Electronic Payment Origination Solution

Unique features:

- CTX engine - supports EPN STP 820
- PGP integration
- Customized e-mail notification
- Create and transmit multiple origination accounts in a single file
- ACH-to-Excel conversion utility

Feature levels

Standard

Includes standard product features. Clients can import data from virtually any accounting or financial system to create ACH payments in common NACHA formats. Transmit via FTP, email, the Web, or third party software.

Pro

Includes all of the features of the Standard product, plus the ability to create addenda records, a Scheduler module, and additional NACHA formats.

Pro Plus

Adds the ability to process multiple origination accounts within one file, as well as email notification. Useful for the payroll processing industry and other fiduciary applications.

Banking

Intended primarily for community banks. Adds the ability to create return and notification of change files, as required by Fedline.

Trading Partner

Includes an EDI engine, enabling the creation of ACH-CTX files with up to 9,999 addenda records.

Technical Specifications

NACHA Formats

ACH Universal generates files in many NACHA-standard formats; including PPD/PPD+, CCD/CCD+, CTX, ARC, WEB, TEL, RCK, POP, and CBR/PBR. For banking clients, we support notification of changes, returns, and enrollment (ENR).

System Platforms

All Treasury Software products are available for a variety of system platforms and operating environments.

Desktop – for deployment on a single workstation or multiple machines working independently.

MSDE – multi-user capabilities on a workstation platform with Microsoft's SQL Desktop Edition.

SQL – a customizable and scalable platform that integrates directly with financial systems.

Citrix – multi-user capabilities for organizations on the Citrix platform.

Data Import Formats

The Universal Importer provides a Wizard interface to easily import data from a variety of sources. Compatible formats include:

Microsoft Excel
Microsoft Access
Comma-delimited text (CSV)
Tab-delimited text
Fixed-width text
ACH

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*Talk to your Banker today about Treasury Software's ACH Universal™
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