

ACHAccess™
(Dial-Up)

ACHAccess Plus™
(Internet)

SBT's ACHAccess™ is designed with your financial institution's success in mind.

This powerful tool enables you to offer essential automated ACH services to your commercial clients and generates revenue while improving productivity among your staff. ACHAccess Plus™ is also available for your customers seeking direct dial-up or Internet access. With ACHAccess, you can now successfully compete with larger banks for lucrative commercial accounts.

For Your Corporate Customers —

A client/server system, ACHAccess provides your corporate customers with core business applications that help them do business better. Applications include:

- Payroll Deposits
- Cash Concentration and Disbursement (CCD)
- EDI payments (CCD+ or PPD+)
- Check Truncation
- Bill Collection
- Tax Payments

ACHAccess is quickly and easily installed on your customers' computer systems and can be customized to address individual company needs.

For Your Financial Institution —

Through ACHAccess software sales to your corporate customers, installation fees and reoccurring processing charges; ACHAccess is designed to become a continuing revenue stream for your institution. In addition, productivity and efficiency will increase among your staff. The complete automation of ACH services minimizes labor-intensive and error-prone data-entry tasks.

How ACHAccess Works

ACH files that strictly adhere to NACHA specifications are generated at the corporate customer site. The ACH files are then sent electronically to the financial institution and processed for seamless insertion in the ACH network. ACHAccess Plus supports client access via private network, the Internet or both.

ACHAccess Benefits

- Increased control of transfer operations
- Lower costs per transaction (versus wire transfer)
- Increased quality control of NACHA-compliant ACH file preparation
- Faster and more reliable payment collection
- Less employee time involved in labor-intensive, error-prone transfer operations

ACHAccess Features

- Password protected system for multiple users, in multiple departments
- Transfer funds from/to any financial institution in the United States
- Provides a printed audit trail for both the bank and commercial customer detailing ACH activity
- Consolidates ACH transactions into a single file that can be directly imported into FEDLINE
- Dramatically reduces regular, manual functions to save processing fees and time
- Warehouse ACH files based on effective date



Quality Control

SBT Business Technologies recognizes the importance of dependable and secure network systems. To that end, we have made it our priority to deliver reliable tools that enable you to conduct business without any reservations. All of our products undergo rigorous and on-going testing to ensure security, functionality and overall quality.

Applications

ACHAccess and ACHAccess Plus allow users to originate, manage and service the following NACHA-compliant applications:

- **Bill Collection (PPD)**
- **Cash Concentration (CCD)**
- **Disbursement (CCD)**
- **EDI Payment (CCD+)**
- **EDI Payment (PPD+)**
- **EFTPS (CCD)**
- **Enrollment (ENR)**
- **Payroll (PPD)**
- **POP MICR Capture (POP)**
- **Represented Check (RCK)**
- **Truncated Check (TRC)**
- **Destroyed Check (XCK)**

System Requirements

The server system at the financial institution requires the following minimum configuration —

- Microsoft Windows 2000 Server or Professional
- Pentium processor with 128+ MB RAM
- 28.8K+ Modem(s)

For ACHAccess Plus, the server system also requires:

- Microsoft Windows 2000 Server
- Optional Internet connectivity requires MS Internet Information Services (IIS) and Firewall Protection (recommended)
- ISP Connection (ISDN, DSL, T1+, etc.)

The corporate client system requires:

- Microsoft Windows 95 or higher
- Pentium processor with 32 MB+ of RAM
- 28.8K+ Modem

