

# ACH Origination

**Automated Clearing House (ACH) Origination** refers to the process where a business or organization initiates electronic payments or transfers through the **ACH Network**. This can include sending payments like payroll deposits, vendor payments, or customer billings.

The **ACH Network** is a secure, electronic system used for transferring money between banks and financial institutions.

The **ACH Origination** is the action taken by your business or organization to initiate the payment request through the ACH Network.

A completed underwriting agreement authorization is required for ACH Origination service to verify and approve account eligibility.

## What are the Benefits?

- Same day ACH services available if requested before cutoff time
- Your account information is not given out on a check
- No waiting period like some third-party providers
- Make payments electronically and avoid writing and mailing checks

## What's the cost?

### Same-Day

\$15/file (plus tax)  
+\$.10/item

### Next-Day

\$10/file (plus tax)  
+\$.06/item



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