Q+A

Dupaco ACH

What is an Automated Clearing House (ACH)?

[A] An Automated Clearing House (ACH) is an electronic network used to process credit and debit transactions. ACH gives you the ability to directly deposit your employees payroll into their bank account, collect authorized payments from customers e.g. for dues or tithes, and pay your vendor bills.

What are the benefits of Dupaco ACH?

[A] Dupaco ACH helps our business members save time and money, reduce errors, improve cash flow, and better serve their customers with Automated Clearing House (ACH) transaction processing solutions.

- **Save time and money:** Generate electronic outbound payments, which do not require the expense of envelopes and postage. The process can be automated.
- **Receive payments faster and with few errors:** Every time your customer writes a check and drops it in the mail, any number of things can go wrong. ACH helps to minimize these potential errors because checks are not deposited.
- **Enhance payroll security:** No longer worry about handling paper checks and re-issuing those that are lost or stolen.
- **More accurate cash flow projection:** your business controls the timing of payments.

How does a business manage their Dupaco ACH transactions?

[A] Dupaco business members who are enrolled in ACH services are provided access to a secured website that allows you to upload and submit transaction information. Since this is a website, there's no software to install, all you need is an internet connection.

Once you have created transactions and sent the file to our website Dupaco will forward them to the Automated Clearing House (ACH) Operator for distribution to their respective account destinations.

If a business member creates their own formatted ACH file, do they still need to use Dupaco ACH Service?

[A] Dupaco offers "Passthrough Service" for business members who are able to create their own ACH formatted file. However, Dupaco ACH Service is designed for businesses which are not able to create their own ACH files.

How do I sign up to use Dupaco ACH?

[A] To enroll in Dupaco ACH services, you will need to complete the ACH Origination Application on the reverse side of this document. To start the application process, contact us at 800-373-7600, ext. 207 or at ACH@dupaco.com.

Dupaco

Dupaco Community Credit Union

Application for Dupaco ACH Origination

Date of application ____________________

Company ____________________ **Member Number** ____________________

Primary ACH Contact Name ____________________ **Title** ____________________

Phone ____________________ **Email** ____________________

If applicable

Secondary ACH Contact Name ____________________ **Title** ____________________

Phone ____________________ **Email** ____________________

1.) To ensure compatibility with our Internet-based software program for ACH origination and/or submission, please verify you have:

☐ High-speed internet ☐ Windows VISTA or later ☐ Internet Explorer 9.0 or later

2.) Will you be creating NACHA-formatted ACH files using your own software program? ☐ Yes ☐ No

3.) Please describe the purpose of the ACH transactions to be originated:

ACH Credits
- ☐ Payroll
- ☐ Disbursements
- ☐ Tax Payments
- ☐ Other: ____________________

ACH Debits
- ☐ Membership Dues
- ☐ Contributions
- ☐ Fees
- ☐ Payment Collections
- ☐ Other ____________________

4.) Please indicate the type of ACH transactions to be originated:
- ☐ PPD (credits or debits to consumer accounts)
- ☐ CCD (credits or debits to corporate accounts)
- ☐ Other: ____________________

5.) Checking Account Number to be used for settlement purposes: ____________________

6.) Checking Account Number to be used for ACH Fees ***(if applicable)*** ____________________

7.) Frequency that ACH transactions will be submitted:
- ☐ Daily
- ☐ Weekly for transactions to be credited or debited on ________
- ☐ Bi-weekly for transaction to be credited or debited on ________
- ☐ Monthly for transactions to be credited or debited on ________
- ☐ Other: ____________________

8.) Anticipated maximum amount of any single ACH transaction	$ ________	DR
	$ ________	CR
9.) The anticipated maximum amount of any sign ACH file to be submitted at one time	$ ________	DR
	$ ________	CR
10.) The anticipated maximum amount of total ACH fields to be submitted in any one day	$ ________	DR
	$ ________	CR

11.) Does your company currently originate ACH Transactions?

☐ **If Yes:**

- Number of ACH files sent monthly ________
- Monthly dollar volume of ACH files ________
- Average number of ACH transactions sent monthly ________
- Average number of ACH returns received back monthly ________
- Average monthly dollar volume of ACH returns ________
- Do you send prenotes for new transactions ________

☐ **If No:**

- Estimated number of monthly ACH files ________
- Estimated monthly dollar volume ________
- Estimated number of ACH transactions sent monthly ________