



ACH Direct delivers an all-in-one business class solution for ACH payroll direct deposit, cash management transfers, pre-authorized debits, vendor payments, international ACH and more. Web-hosted with intuitive navigation, this multi-solution platform enables your FI to compete in the commercial marketplace and retain your most valued business account relationships. Dual-controls, risk limit management, pre-noting, and multifactor login creates a secure, low-risk environment and NACHA compliant solution. ACH Direct is the essential foundation for a successful treasury management and business e-banking program.

PAYROLL DIRECT DEPOSIT

- A full-featured and easy to use payroll deposit solution, exactly what business clients of all types are looking for.
- NACHA formatted payroll files may be imported from other payroll and accounting software, then submitted for ACH processing.
- Email notifications of deposit amount and date, giving the employee advance deposit notice.
- Employees can distribute their payroll deposit across multiple deposit accounts and with any institution.
- Offering a payroll direct deposit solution has never been easier or more affordable.

VENDOR PAYMENTS & CASH MANAGEMENT SOLUTIONS

- Provide your business clients all the tools they need to transfer funds between corporate accounts held at your institution and other FI's.
- Improve cash flow, pay business partners, and schedule pre-authorized debits from their customers and vendors.
- CCD entry class code with addenda records for additional payment-related info and invoice numbers.
- Optional email notification feature offers immediate confirmation emails to the receiving party.
- Convenient alternative to wire transfers, paper check handling, phone calls, and other costly procedures.

PRE-AUTHORIZED PAYMENTS

- Perfect for business clients seeking an automated solution for payments from consumer accounts.
- PPD entry class code for consumer payments of monthly rent, gym memberships, condo association fees, union dues and any other payments.
- Provides your businesses the convenience of collecting payments electronically on a pre-authorized basis each billing cycle.
- Improve your business client's payment rates, and reduce their internal collection expenses.
- Enables the business to project anticipated cash deposits to their corporate accounts.

HSA FUNDING

- Quick and easy solution for business owners to contribute to employee health savings accounts, or for employees to contribute via payroll deduction.
- Contributions can be made each payday or on any schedule that meets their needs.
- Simple to use with email notifications to employees upon submission of ACH posting file.
- Detailed tracking of all year-to-date contributions relative to the current IRS contribution limits.

TAX PAYMENTS

- Provides your business clients the convenience of paying Federal and State taxes electronically via ACH.
- The employer's corporate account is automatically debited on the date of the scheduled tax payment, helping to eliminate errors and omissions.
- Hundreds of applicable codes built in for both Federal and State taxes, ensuring payments are submitted to the correct government-owned settlement account.

INTERNATIONAL ACH (IAT)

- IAT services for certain qualifying business clients who do business in foreign markets.
- Gives your business clients the ability to transfer funds to and from foreign countries saving on costly wire transfers.
- Pre-established risk limits determined by your financial institution plus dual-control features on each batch for your institution staff to review and approve.

ABOUT US

*ampliFI eSolutions is powered by **Magic-Wrighter, Inc.**, a national leader in the financial institution and payments industries. Our 35 plus years of experience has given us a unique understanding of what financial institutions need and an eye for trends within the industry. We offer a partnership that your institution can truly grow with, and help you meet the ever-changing demands of your target market. Designed to help amplify your institution's volume in the marketplace, our suite of innovative solutions enable you to compete at any level.*



FOR MORE PRODUCT INFO OR A DEMO, PLEASE CONTACT:

Brian Baldwin, New Business & Marketing ● bbaldwin@magicwrighter.com

Stephen Harding, National Sales Executive ● sharding@magicwrighter.com

▶ 866.770.5856

▶ sales@magicwrighter.com

▶ www.mwamplifi.com