

## Treasury Management Services ACH Origination

### ACH Origination

With Automated Clearing House (ACH) Origination through epoint, you're only a keystroke away from managing and initiating a variety of payment options for disbursement or collection.

#### How it Works

Simplify the way you transfer vendor payments, employee compensation, federal and state tax payments and other transactions into recipient accounts by using epoint, Grandpoint Bank's online business platform, to securely initiate these payments. With epoint, you can quickly and easily prepare batches or transactions to electronically send or receive payments.

- **Direct Deposit**  
Reduce employee trips to the bank and enjoy the convenience of banking right from your own office.
- **ACH Credits**  
Deposit recurring vendor, dividend, interest and annuity payments.
- **ACH Tax**  
Save time by batching tax payments online and disbursing one file to various tax agencies.
- **ACH Debit Concentration Services**  
Cut wire service costs by electronically consolidating money from multiple locations, which allows you to invest from a larger pool of funds and leverage excess balances.

#### Benefits

With electronic processing, funds move faster, risk of errors and fraud drops, and you maintain optimal cash control with fewer resources. ACH solutions from Grandpoint will decrease the number of checks you write and provide the following:

- Decreased processing costs
- Improved employee satisfaction by offering direct deposit payroll
- Reduced exposure to check fraud by eliminating paper checks
- Leveraged excess balances with cash concentration services

For more information, please visit us at [www.grandpointbank.com](http://www.grandpointbank.com) or call Treasury Management, Monday through Friday, from 8:30 A.M. to 5:00 P.M. (Pacific time) at (213) 542-2700.