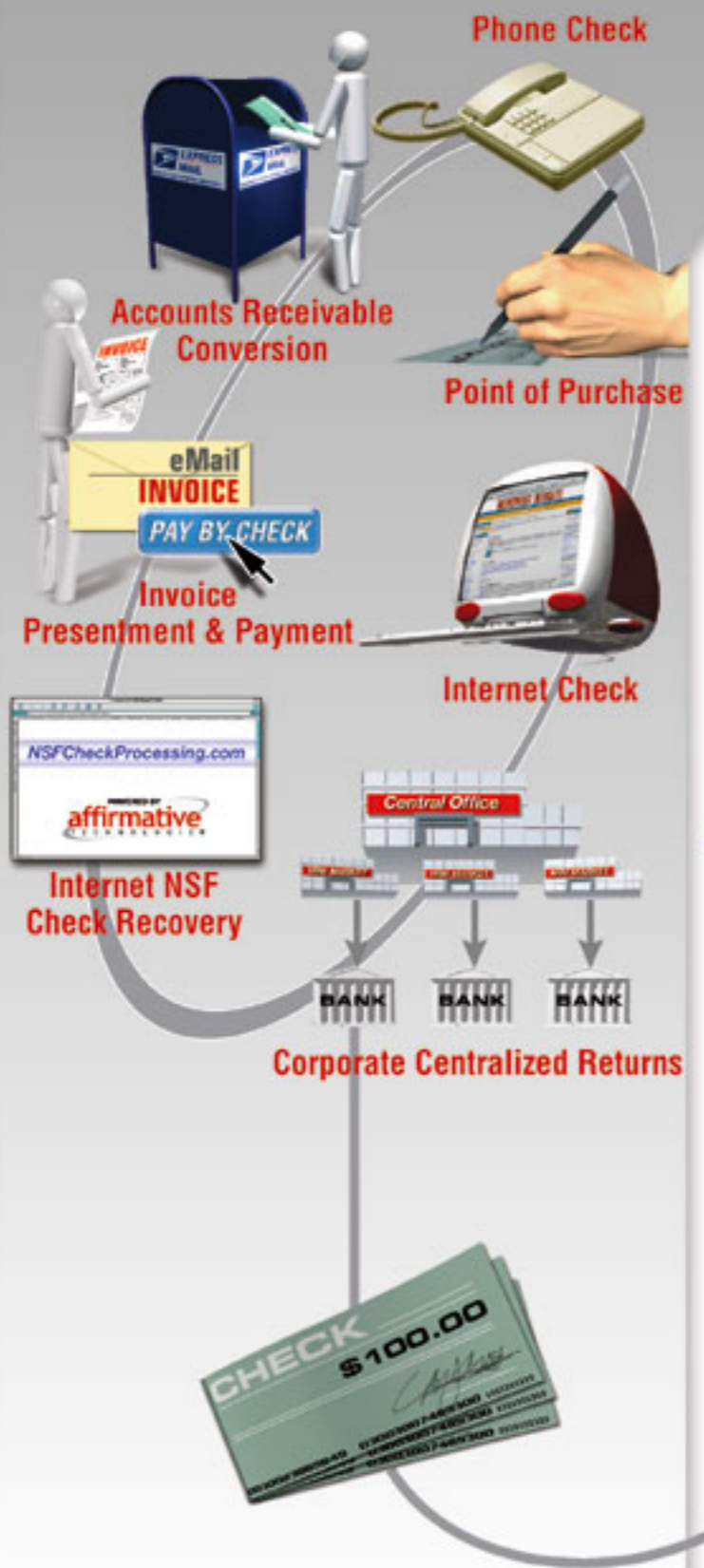
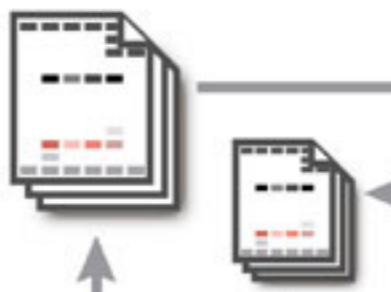


ACH Network Process Flow

1 Payment Delivery Channels



ACH Transaction files
Security: 128 bit SSL encryption



3 ACH payment software



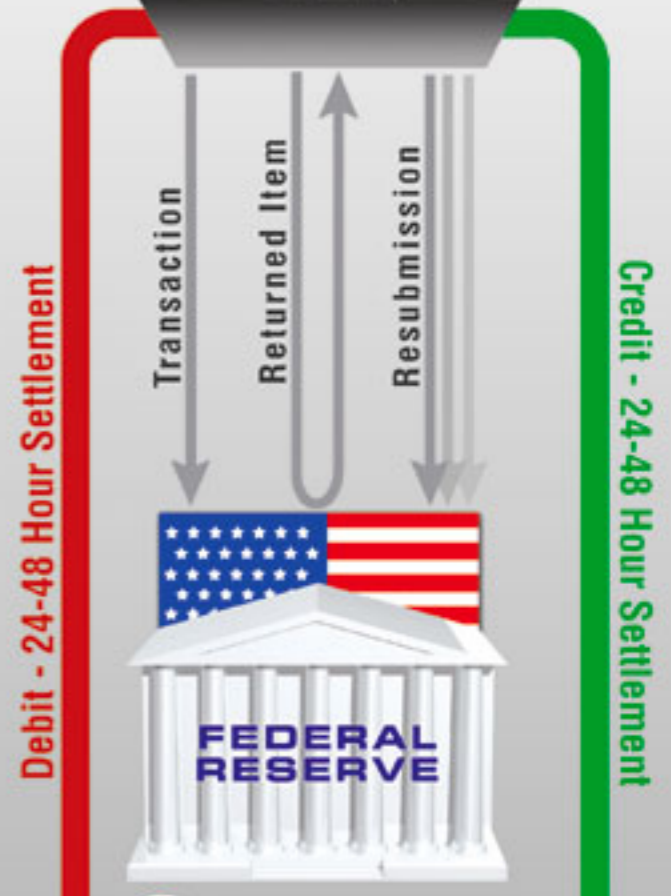
- ✓ Bank routing number validated
- ✓ Security: User ID and Password with biometric fingerprint option

2 MICR capture or Manual Data Entry



- MICR**
- Capture Bank routing code
 - Capture Consumer account
 - Capture Check serial number

4 ODFI



Debit - 24-48 Hour Settlement

Credit - 24-48 Hour Settlement

5 Federal Reserve



6 Bank debit/credit