

Financial Institution Benefits

- Define user access & functions (such as dual control)
- View the activity of your corporate originators
- Low pricing allows even your smallest business customer access to ACH!
- With the wide range of payment types, SHAZAM ACH can be offered to any customer

Using SHAZAM ACH is affordable and easy. The secure, Web-based interface allows data to be quickly uploaded and imported, eliminating the need to manually enter information. With over 150 available templates, SHAZAM's report options make it easy to audit system usage and view file details.

Originator Benefits

- Web-based interface—use any Internet connection
- No software to install or maintain
- Define user access & functions No set up fees
- Multiple payment types available
- Warehousing function allows them to process batches up to 30 days prior to the effective date of the batch
- Online Help is available on every screen of the application to assist with commonly asked questions



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*SWACHA Services Corporation has partnered
with SHAZAM to bring you SHAZAM ACH.*



SHAZAM ACH

Simplifying electronic payments

SHAZAM ACH

SHAZAM ACH provides ACH originators complete access to the ACH payment system from the convenience of a personal computer. It accepts many different types of formatted files and can warehouse transactions for up to 30 days prior to the payment date. SHAZAM ACH is able to process all types of ACH payments. SHAZAM ACH does not replace your existing payroll or billing system. Instead it allows you to take the detail from your existing applications and convert them into ACH transactions.

SHAZAM ACH Benefits include the following:

- Toll-free 24/7 customer service support from expert ACH specialists
- Onsite or telephone training available
- Web-based system
- No software purchases or installation required
- Automated recurring transactions
- Built-in transaction templates for creating ACH transactions



SHAZAM ACH FEATURES

- Manually Add or Import Database Detail
- Automated Recurring Payments
- Risk Management Tools
- Reporting Tools

Manually Add or Import Database Detail

Databases are used to store company batch header information and transaction information. ACH batches are created using information contained in the database. Choose the **Create Batch** feature to create a batch of ACH transactions using a selected database or, users may choose the **Import feature** so that instead of manually entering or updating transaction detail for a specific database, it can be imported. The importing feature takes files with certain data fields (CSV, tab delimited, etc.) and has it put into the SHAZAM ACH database thereby eliminating the need for users to have software that formats the data into the standard NACHA ACH file format.

Automated Recurring Payments

A database can be set up to automatically create and release batches of ACH transactions. Frequency may be set to daily, weekly, monthly or a specific day of the month. **Auto-Generate** transactions allows the originator to create a batch from a database with no manual intervention. **Auto-Release** transactions allows the originator to release the auto-generated batch with no manual intervention.

Risk Management Tools

Multiple dual approval options are available on SHAZAM ACH. They may be used to reduce risk to the ODFI and the company. The ODFI can approve ACH batches prior to the batches being released to SHAZAM so they can ensure funds are available in the company's account (or even hold the funds) prior to the batch being sent. Dual control can also be set up per user.

Advanced Limits/Permissions—allows you to set different amount limits and functions for each ACH application.

Daily Release—The maximum amount a user can release in a single calendar day.

Single Transaction—The maximum transaction amount a user can enter.

Batch Release—The maximum amount per batch a user can release.

Batch Creation—The maximum amount per batch a user can create.

Reporting Tools

With focus on FIs taking a more “hands on” approach to ACH Origination, many auditors and regulators are increasingly inquiring as to the availability of audit functions and reports. **Batch Reports** show transaction information, batch leader information, date/time the batch was put into it's most current status, effective date, transaction counts and debit/credit totals. Originators may use this report for documentation purposes.

Audit Reports show a large amount of detail, including the time actions were taken and the user id of the person initiating the action. Available to both companies and FIs. Reports may be printed to paper or saved to a disk or network/local drive with the use of the full version of Acrobat.

