

Automated Clearing House (ACH)

ACH makes collections and disbursements safer and more efficient.

Businesses today are under increased pressure to reduce operating costs, improve productivity, and manage risk. Automated Clearing House (ACH) services from BBVA offer you an easy way to eliminate the cost and inefficiency of paper processes by moving to electronic collections and disbursements.

ACH gives you greater control over your company's working capital.

Lowers your transaction costs

ACH transactions are significantly less expensive than checks and other forms of payment.

Provides greater predictability and accurate forecasting

You have the flexibility to specify an exact settlement date for disbursements, including same-day and future-dated payments, optimizing cash flow.

Streamlines posting and reconciliation

ACH creates efficiency in posting remittances and reconciling disbursements. By taking advantage of detailed remittance information that moves with the payment, you can enhance accuracy and enable straight-through processing on both ends.

Offers more efficient re-presentation

ACH allows for multiple, timed re-presentments of returned items. Check re-presentments can be converted into electronic debit entries, expediting your returns and improving the probability of collection.

Enhances security

ACH transactions are made electronically, reducing fraud and other risks associated with payment by check. Detailed search and reporting tools let you review potentially fraudulent items before they post to your account

How it benefits your business

- Streamlines payment process
- Shortens Days Sales Outstanding by eliminating mail float
- Improves accuracy and saves time and cost over manual processing



ACH lets you quickly manage a variety of transaction types:

- Business-to-Consumer payments, including direct deposit of payroll, pension payments, and expense reimbursements
- Consumer-initiated bill payments made online or by telephone, and pre-authorized recurring payments.
- Vendor payments
- Tax payments
- Child support
- Dividend payments
- International ACH payments (IAT)
- Paper checks converted to electronic ACH payments through image capture



Automated Clearing House (ACH)

Provides greater flexibility

ACH offers a variety of initiation options for both domestic and foreign payments, including through the BBVA Net Cash online and mobile platforms and direct data transmission.

Let's get started

See what a difference ACH services from BBVA can make for your business. To learn more, visit bbvausa.com/commercial/treasury-management or call 1-888-558-7568.