accessGLOBAL ACH®
EXTENDING YOUR REACH TO INTERNATIONAL PAYMENTS

Citizens Commercial Banking (“Citizens”) continually builds on our existing services to complement your suite of cash management tools. This includes giving you the ability to execute electronic transactions both domestically and internationally. With our domestic ACH product, you’re able to make payments within the U.S., and now our accessGLOBAL ACH® solution extends these capabilities beyond the domestic market. You’re equipped to expand your ACH payments to 25 countries, including Canada, Mexico, Panama and most Western European countries. It’s one more way that Citizens is evolving our cash management solutions to keep pace with your expanding business needs.

MAKE INTERNATIONAL TRANSFERS FASTER AND MORE EFFICIENT

Our accessGLOBAL ACH solution utilizes the same delivery mechanisms as our domestic ACH service. If you’re already using ACH from Citizens, you’ll find our international offer an easy addition and, if you’re new to Citizens, you’ll soon learn that all of our solutions are designed with an emphasis on easy adoption and use.

With accessGLOBAL ACH, transactions can be originated via a number of Citizens’ cash management services, including accessMONEY Manager®, Direct Send and Electronic Data Interchange (EDI). Credit transactions can be sent to accounts in all 25 foreign countries covered by accessGLOBAL ACH, and both credit and debit transactions can be sent to accounts in Canada. The process uses the International ACH Transaction format (IAT). All transactions utilize the Federal Reserve as U.S. gateway operator – the Fed processes the IAT and delivers the transaction to a foreign gateway operator for introduction to that country’s banking system.

Two types of payment options are available using accessGLOBAL ACH. Fixed-to-Fixed (FF) payments are originated in U.S. dollars and paid in U.S. dollars in the destination country. Fixed-to-Variable (FV) payments are originated in U.S. dollars and converted for payment into the destination country’s end-currency by the Fed. Conversions are based on preferred Fed rates, which are posted on the Federal Reserve website. So, you get confidence and clarity in your transactions.

MAKE INTERNATIONAL TRANSFERS FASTER AND MORE EFFICIENT

You’ll find that accessGLOBAL ACH comes with many of the benefits of the domestic ACH system. A widely-used system for electronic funds transfer, ACH provides a streamlined way to handle a full range of payments. If you are coordinating large payrolls, multiple vendors, or several banks, finding a fast, predictable and affordable alternative to paper checks is a smart business decision. The traditional, paper-based approach of issuing and mailing checks can be costly and inefficient, especially when cross-border transactions are involved. Both accessGLOBAL ACH and Citizens’ domestic ACH service provide an electronic alternative to checks that is more in-step with today’s on-demand, real-time marketplace.

Our solutions enable you to transfer funds quickly, easily and cost-effectively. Customized for your business, our services allow you to make ACH transfers for direct deposits of payroll, vendor payments and other types of recurring payments. ACH transactions are less expensive than other forms of electronic payments and, in some cases, can be effected on a next-day basis.

RELATED SERVICES AND SOLUTIONS

We want to make sure that you’re fully equipped with optimal solutions. That’s why we’ve made our accessGLOBAL ACH services fully customizable for payment transfer requirements in the cash management services you use currently or might adopt.

We are also pleased to offer ACHieve Access™, providing you with enhanced control of your payments through the embedded ACH Positive Pay solution. You’re able to specifically designate which incoming ACH debits can post to any or all of your accounts, and block all unauthorized ACH debits. You can review unauthorized incoming ACH debits, enter file control totals for added security, and perform online inquiries on ACH transactions. It’s an easy way to access powerful controls.

DELIVERED WITH CUSTOMARY SUPPORT

At Citizens, you get not just products but support from committed professionals who stand behind them. All our solutions, including accessGLOBAL ACH, are delivered with our world-class customer service. Our accessGLOBAL ACH solution has been designed with customers like you in mind, and we want to help you realize maximum benefits from it. We’re here to answer questions and to help make sure that you’re aware of the system’s features and functionality. Over the course of our relationship, we stay in step with you, introducing you to new offers as our approach to cash management continues to evolve. Both today and tomorrow, Citizens is prepared to work harder for you – and to provide the solutions that do too.

A GREAT WAY TO...

• Make batch payments to foreign recipients
• Reduce administrative, operating, and mail expenses
• Increase reliability and efficiency by electronically transferring funds
• Improve your cash management forecasting
a teaM BehInd every transactIon

At Citizens, you get not only great products but also support from the committed professionals who stand behind them. Through working with us, you automatically gain the support of a responsive team of knowledgeable representatives. We take a consultative approach and are ready to share tools, methodologies and insights to help you plan, track and optimize your working capital. We’re here to make sure that your program runs smoothly, answering questions and helping you make the most of the solution.

Over the course of our relationship, we stay in step with you to help you meet challenges as your business needs continue to evolve. Both today and tomorrow, Citizens is prepared to work harder for you - and to provide the solutions that do too.

For more information about how Citizens Commercial Banking can support your business needs, please contact your local Treasury Solutions representative or contact us at 1-877-228-6155. Or visit us at www.citizenscommercialbanking.com/treasurymanagement.

SEND CROSS-BORDER ACH CREDIT PAYMENTS TO 25 COUNTRIES AROUND THE WORLD, PLUS DEBIT PAYMENTS TO CANADA

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