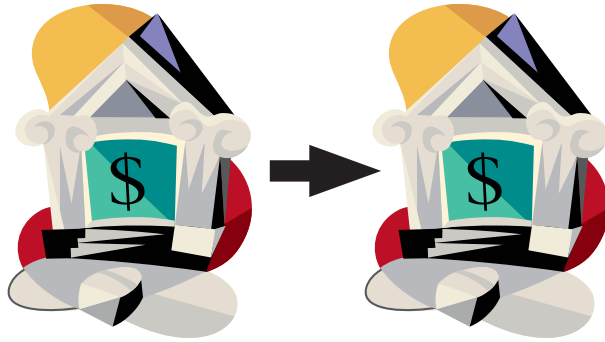




A customer paying a service provider



A consumer moving funds from one bank to another



A business paying a supplier for products

COMMON USES OF ACH PAYMENTS



An employer or the government depositing
money to a person's checking account



Federal Credit Union



A taxpayer sending funds to the
IRS or local organizations online