



## Banking

### *A total solution for secure, efficient electronic banking*

From ACH transactions to direct deposit of payroll checks, TRAVERSE Banking provides a number of features that combine to offer you a secure electronic banking environment.

The Direct Deposit feature makes payday easier for everyone. Your employees can choose to have their paychecks deposited directly to their bank account, or may elect to receive a portion as a live check. They can also split deposit amounts between six different bank accounts in up to six different banks.

Automatic Clearing House (ACH) delivery of payments made to your vendors or received from your customers gives you the ability to transmit electronic payments to your bank using a standard, secure system that is both highly reliable and efficient. TRAVERSE Banking also enables the payment of invoices by credit card.

Magnetic Ink Character Recognition (MICR) support allows you to print machine-readable information on the bottom of your checks for quick processing. You'll be able to securely generate checks while saving money by using blank check stock on a laser printer.

A fraud control and loss prevention measure, Positive Pay allows you to build a file (formatted to your bank's specifications) that can be transmitted to your bank for the authorization of check payments.

The Reconciliation Import in TRAVERSE Banking enables you to use files downloaded from your bank to automatically clear transactions that have been processed by the bank, a great time-saver.



*The MICR line on a check allows the check information to be automatically read for quicker processing.*