



ACH Advance

Juniper Payments *ACH Advance* brings convenience and efficiency to your back office operations by making manual downloads and uploads of ACH files a thing of the past. *ACH Advance* lets you take advantage of our ability to send and receive ACH files directly to the Fed, on your behalf, and provides you with the opportunity to expand your file delivery schedule should you need to. Most importantly, it reduces your administrative overhead by automating your send and receive procedures.

ACH Advance makes inbound and outbound ACH file delivery a snap. Daily inbound ACH files are delivered to Juniper Payments from the Fed, parsed and delivered to your customers and accessed via their incoming file management screen.

Daily outbound ACH origination, derived returns and warehoused files are all delivered, based upon a predetermined schedule, for processing without added manual uploads. Once files are delivered, confirmations are sent back to you so you know the status of each file transmitted.

ACH Advance provides complete activity reporting so you can easily monitor each step of the transmission process. Should there be a transmission issue, an appropriate notification message will be sent. If an exception does occur, Juniper Payments will provide a full report and assist in resolving the issue.

- Unattended ACH file delivery
- Expanded ACH file delivery schedules
- Transmission confirmation
- Exception management
- Enables operational efficiency

Call: 316-267-3200 menu option 2 Email: info@juniperpayments.com

	Mon	Tue	Wed	Thu	Fri	Sa
Sun			1	2	3	4
3		7	8	9	10	11
10	14	15	16	17	18	
17	22	23	24	25		
24	30					
31						



Scheduled ACH

Juniper makes scheduling, initiating, and managing recurring ACH transactions a snap for your financial institution. With our recurring ACH scheduling system, you can simply create an ACH template, or choose a previously saved template, schedule initiation dates and submit. Once a schedule is created, each recurring ACH transaction is automatically transmitted for processing on the appropriate date. So there is no need to worry about transmitted files missing appropriate processing windows.

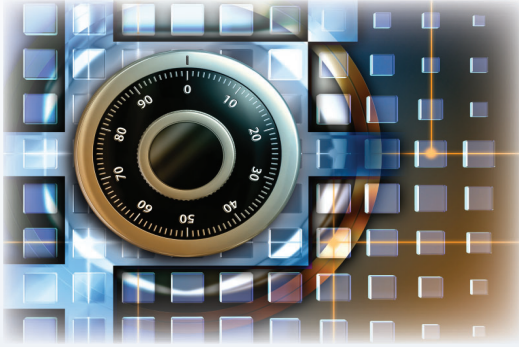
Holiday Schedules are managed by you according to your institutions recognized holidays taking any unpleasant surprises.

Need to make a scheduling change? It's no problem as each recurring schedule detail can be easily searched for and modified as needed. Schedules can be viewed and modified by schedule name or frequency and a running list of initiation dates and effective dates can be reviewed.

Enables
Banks &
Credit Unions

- Reduce Timing Errors
- Increase operational efficiency
- Reduces manual processes
- Simplifies transaction processing schedules
- Easily plan around holidays and weekends

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ACH Risk Management

With the explosive growth in ACH transactions, it's imperative that community financial institutions have a system in place to mitigate ACH risk. Juniper's ACH Risk Management solution represents a competitive option to other ACH risk products and it has some useful features the Fed does not offer. Our solution provides comprehensive, state-of-the-art ACH risk management and, best of all, it's the low-cost option for effectively monitoring your ACH activity.

To manage ACH risk, many institutions rely on manual processes that may be prone to inconsistency and human error. That's why you need a tool that automatically checks ACH credit and debit exposure thresholds for originators with real-time exception reporting, provides reporting for periodic limit review, and evaluates return transactions on incoming files. Juniper's ACH Risk Management solution will help your institution comply with the ACH risk management guidelines. That will help you sleep a little better.

With our ACH Risk Management solution, you can easily set a daily limit for the dollar value of transactions for any single customer. Throughout the day, the system automatically tracks outgoing files against these limits, and notifies you if they are exceeded. You can even limit origination by specific Standard Entry Class (SEC) codes for each end user. Everything is tracked and audited. After all, handling ACH payments that are not pre-funded or collateralized is, in effect, a short-term credit decision.

One of the key advantages of Juniper's ACH Risk Management, when compared to other monitoring programs, is its integration with our Correspondent Service. This integration allows real-time notification of exceptions. With other products, the customer is notified the following business day.

Enables
Banks &
Credit Unions

- Helps ensure regulatory compliance
- Instant exception notification
- Detailed transaction information
- Daily return activity monitored
- Monitors debit and credit limits at the business level

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