

WANT A BETTER WAY TO MANAGE YOUR BUSINESS?

Oxford Bank's ACH service helps simplify and streamline your payment processes, every time you initiate a payment or transaction.

Regardless of your company size, anyone can benefit from the advantages of using Oxford Bank's ACH service. Simply initiate and transfer your ACH file(s) to Oxford Bank by 6:00pm EST to ensure next-business day* transfer.

USE OUR ACH FOR:

- Payroll
- Bonuses and commissions payments
- Interest payments
- Social Security
- Tax payments
- Travel and employee reimbursements
- Cash concentration and disbursements
- Charitable donations and recurring gifts
- Vendor payments

HOW IT WORKS:

1. Log into your Oxford Bank online banking
2. Click on 'Cash Manager'
3. Initiate your ACH!

LET'S GET STARTED!

Contact the Oxford Bank Treasury Management Team:
tmops@oxfordbank.com | 248-572-2047

BENEFITS TO ACH:



Safety first: unlike a paper check, which passes through many hands, account numbers remain confidential, reducing fraud and the risk of identity theft.



Easier reconciliation and recording: by eliminating manual check preparation and record keeping, you're enabled to better cash flow management. You can also direct deposit funds from your account for payroll!



Faster delivery: collect payments from clients electronically, direct deposit your payroll, and pay vendors all from your computer: also enabling you for more accurate forecasting.



Go green: eliminating the paper saves the planet on paper waste, and for you on buying checks and recurring print and mailing costs.



Delivering value. For life.

www.oxfordbank.com

