

We designed our state-of-the-art online ACH systems and personalized services to specifically fit YOUR needs as a payroll processor...



...not the banking industry.

- **Web-based ACH System**
- **All ACH Processing**
- **Payroll Tax Consulting**
- **High End Investment Program**
- **\$ 5,000,000 Bonding Program**
- **Trust Management Services**
- **"NSF" Protection Plan**
- **Payroll Tax Bulk Filing**

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CACHET.

ACH Processing and Trust Management Services

Offering a unique approach to ACH and other payroll related financial services.

Innovation **P**rotection Service



YOUR BEST CHOICE FOR ACH

Lower ACH Fees

Our standard ACH transaction fees are 10% to 20% lower than our competitors.

No "NSF" Liability

We provide "NSF" protection by covering the ACH liability for your firm. No other ACH processor provides this kind of protection.

Insurance

To insure the safety of your ACH items we provide the highest protection in the industry, a five million dollar bond.

Increased Tax Revenues

Double your revenue in payroll tax processing by using either our consulting services or tax processing systems.

Higher Interest Rates

We will beat your current bank interest rate. You'll earn more on your short term investable funds, trust accounts or other business accounts.

Investment Partners

Increase your investment revenues on your payroll trust funds...we provide some of the best investment partners in the business.

Specialists

We specialize in ACH, Trust and Investment Management processing...this is all we do. As EFT transfer specialists we are more efficient...this makes us more economical.

More Revenue

You can increase your revenue by referring potential payroll clients to us and earning partner participation on their ACH processing revenues.

Bulk Filing

We provide bulk filing for you and your clients. It is faster, more accurate, and less time consuming than other standard depositing methods.

Reliability and Accuracy

We use a reliable double entry system that insures accuracy, unlike our banking competition that admits using an archaic single entry system with an accuracy rate of 98% or less.

Innovation and History...

Our management team represents almost 100 years of payroll experience and innovation. We were the first to offer bank check (OBCs), the first to issue agency checks, and the first to provide automated payroll tax processing to the payroll industry. Now we are the first to develop and market an ACH system designed specifically for the payroll industry.

Payroll Industry Experience...

Since 1969, our management team has been involved in the payroll processing industry. We understand your business requirements and have designed our ACH system to fit your specific needs, not the banking industry's.

Innovation **P**rotection Service

About Us...

Cachet Banq is a national financial services company focusing **ONLY** on ACH processing and directly related services for the payroll service industry. Unlike main stream banks that provide numerous services to a vast array of industries, we specialize in ACH for the payroll industry.

Automation...

We have automated the entire ACH process for the payroll industry. Our unique automation process has enabled us to provide payroll processors with the most efficient and economical service in the marketplace.



Customer Service...

Everyone boasts about their customer service, but few companies are truly known for it. We have customized our systems and services to fit your needs and will work diligently with you to assure the client's and your satisfaction.

We are innovators in our industry, giving us the ability to provide you with more personalized service.



CACHET BANQ IS DEDICATED TO SERVICING YOUR ACH PROCESSING NEEDS BY PROVIDING OVERALL SOLUTIONS AND OFFERING THE BEST IN SPECIALIZED SERVICE.