



Our electronic payment processing improves your business efficiency



Electronic payments processed through Northwestern Bank's ACH network will save your organization time and money, while improving the satisfaction of your employees, customers and vendors. You have access to the information you need to make payments from wherever you happen to be—directly from www.nwbank.com.

Northwestern's Web-based ACH capabilities allow you to centrally enter debits, credits, recurring payments and direct deposit of payroll as well as view, print, and download transaction reports. State and federal tax payments, Northwestern account transfers, cash concentration, and other corporate payments are simple and quick with templates specific to the task.

Our sophisticated security applications offer flexibility for managing user security preferences. Once logged on, users can perform only those functions that their security level enables. For example, one user may be limited to initiating debit transactions to process payments while another user may have authorization to initiate credit transactions to process payroll. And we utilize 128-bit SSL technology—the strongest encryption available through a standard browser.

KEY FEATURES

- Eliminate the possibility of lost or stolen checks
- Eliminate the cost of check preparation, processing and handling
- Dramatically simplify bank statement reconciliation
- Provide reliable payments to your employees, customers and vendors
- Multiple levels of security access