

Video transcript: Using ACH Payments through Regions Online Banking

**Note:** Cheerful music plays.

**[Voice-over]** ACH Payments through Regions Online Banking is a timely, reliable solution for your payroll and accounts payable needs.

**On screen:** A graphic representation of a laptop with generic payroll and account screens is visible in the center of the frame. Two coins and a calculator are also visible on screen.

**[Voice-over]** Deposit funds directly into employee bank accounts.

**On screen:** The laptop shifts left and a mobile phone with a bank icon on its screen enters from the right. A deposit button is clicked on the laptop, sending coins from the laptop into the mobile device.

**[Voice-over]** Pay your taxes.

**On screen:** The laptop and mobile devices animate off screen and a tax document animates in.

**[Voice-over]** Process one-time or repeating payments to vendors ...

**On screen:** A receipt animates on screen as a one-time payment, followed by a set of invoices, representing repeating payments.

**[Voice-over]** Easily and conveniently – with ACH Payments through Regions Online Banking.

**On screen:** A laptop appears on the left side of the screen. A button on the laptop in the shape of a coin is selected, which sends the coin across the screen to the right side. A second laptop appears on the right to accept the coin transaction.

**[Voice-over]** With ACH, funds move electronically so you'll save the time and cost of issuing paper check payments.

**On screen:** Coins and arrows move from the left laptop to the right laptop. A clock animates in the center of the screen as the other elements fade away. The hands of the clock spin as coins spin around the outside of the clock. Paper checks fall on screen.

**[Voice-over]** No need to write checks, pay postage or track mail delivery.

**On screen:** One paper check remains in the center of the screen. An X icon appears on top of the check. The check morphs into a postage stamp with the X icon on top. A mail delivery truck drives in from the left side of the screen covering the stamp, with the X icon remaining on top.

**[Voice-over]** Create regular payments to suppliers and never worry about paying a bill on time or wait for checks to clear to accurately predict your cashflow.

**On screen:** A laptop appears in the center of the screen displaying a cargo truck graphic and a Supplier list. The screen animates into a Past Due document, and an X icon. Checks animate across the screen. The laptop reveals a cashflow line graph.

**[Voice-over]** Plus, using ACH has other benefits like:

- Reduced exposure to check fraud and errors

**On screen:** A check with a magnifying glass over the dollar amount and signature animate in.

**[Voice-over]** • Easy, more accurate bookkeeping

**On screen:** Bookkeeping documents animate in.

**[Voice-over]** • Greater control over your spending and cashflow

**On screen:** Documents morph into a monitor with cashflow line graphs.

**[Voice-over]** • And, better relationships with vendors and suppliers – they'll appreciate the faster payment processing.

**On screen:** Monitor morphs into a screen with a cargo truck animating through.

**[Voice-over]** ACH Payments through Regions Online Banking makes managing your business payment transactions easier so you can make the most of your time and resources.

**On screen:** Once again, coins and arrows move from a left laptop to a right laptop. A clock animates in the center of the screen as the other elements fade away. The hands of the clock spin as coins spin around the outside of the clock.

**[Voice-over]** Ready to see how ACH Payments can help your business?

Log in to your business profile in Regions Online Banking, select the Products tab, Business Services, then ACH Payments to enroll.

**On screen:** An actual laptop appears on the screen with the Regions homepage visible. A mouse cursor logs in to Online Banking, selects the Products tab and

Business Services from the drop-down menu, and then scrolls down the page to select the checkbox for ACH Payments.

**[Voice-over]** Once you're set up, a shortcut to the page will appear in the Payments menu.

**On screen:** The screen scrolls back up to the top, the mouse cursor selects Payments from the navigation bar, and then ACH Payments from the drop-down menu.

**[Voice-over]** Visit [Regions.com/businessservices](http://Regions.com/businessservices) to learn more.

**On screen:** The url appears: <http://www.regions.com/businessservices>

Scene fades to white, and the Regions logo animates in.