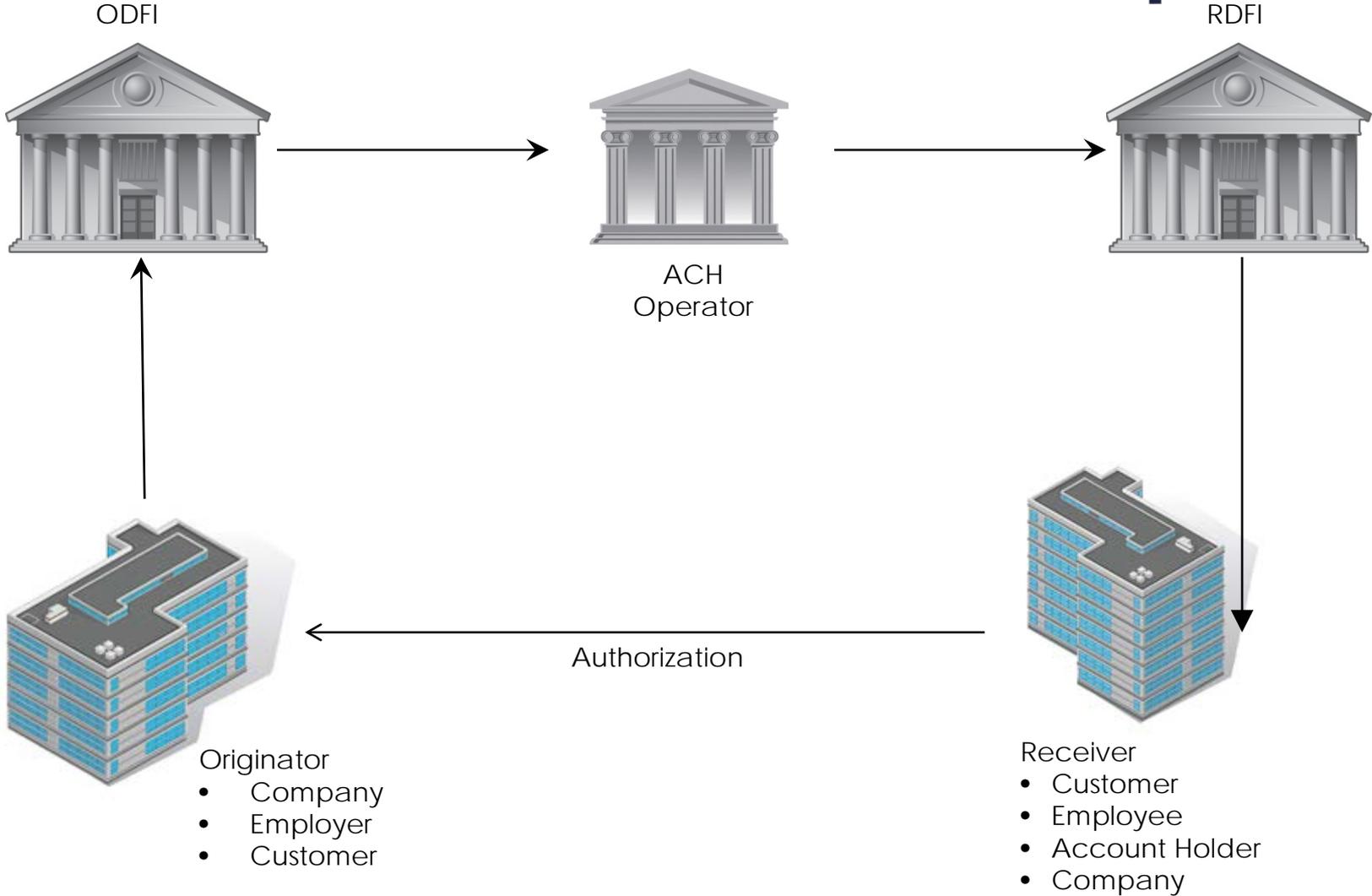
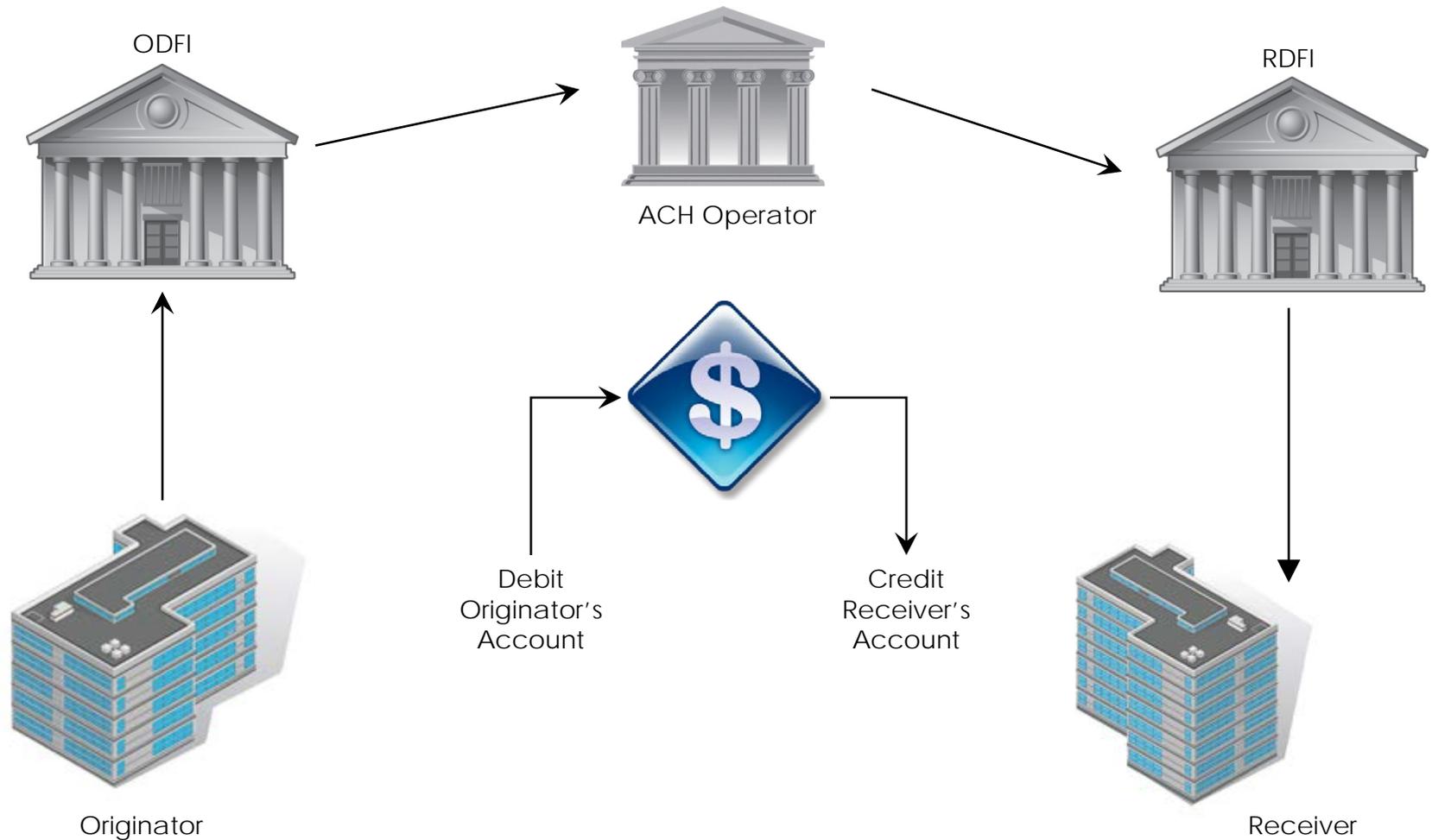


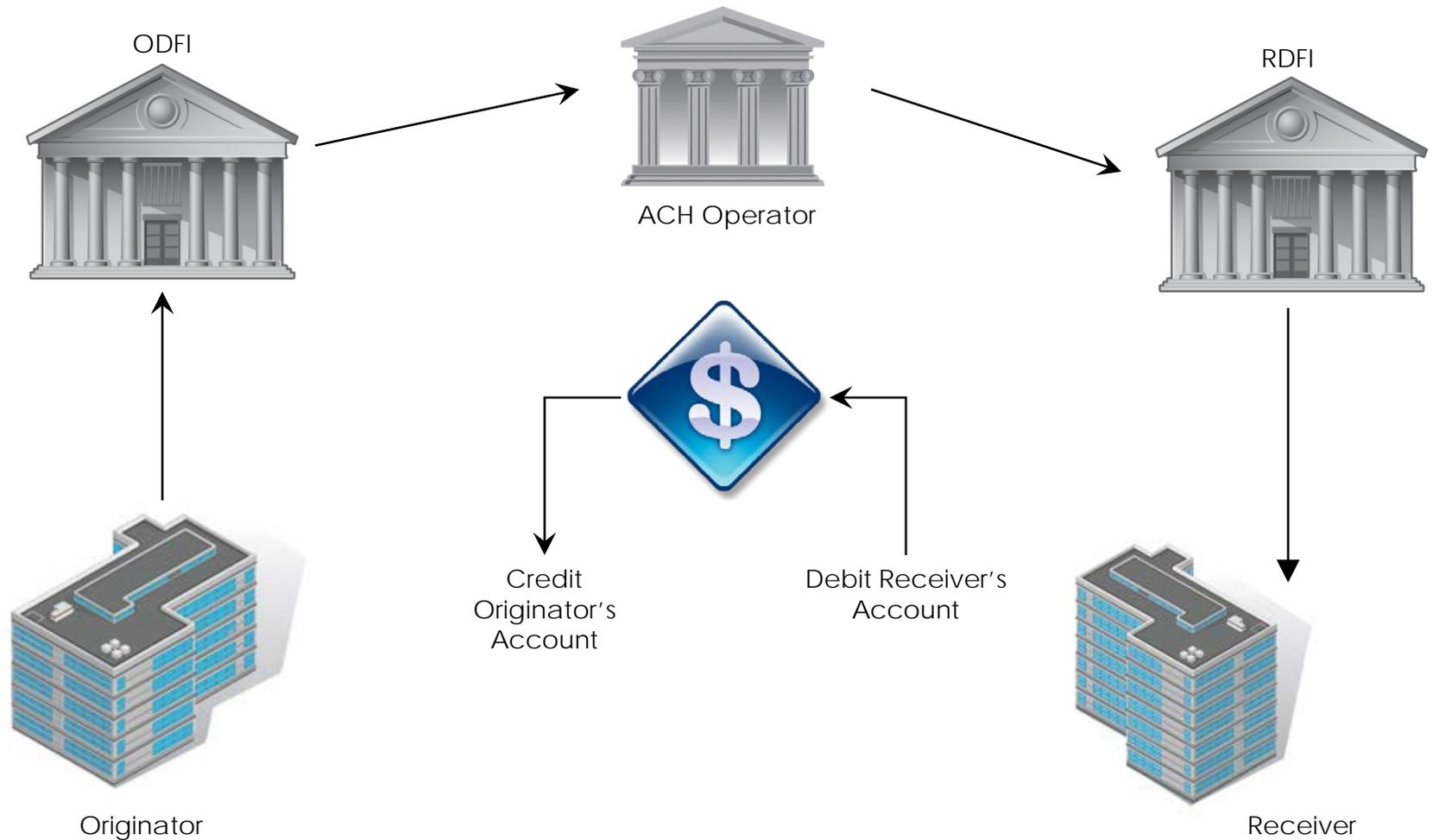
ACH Participants



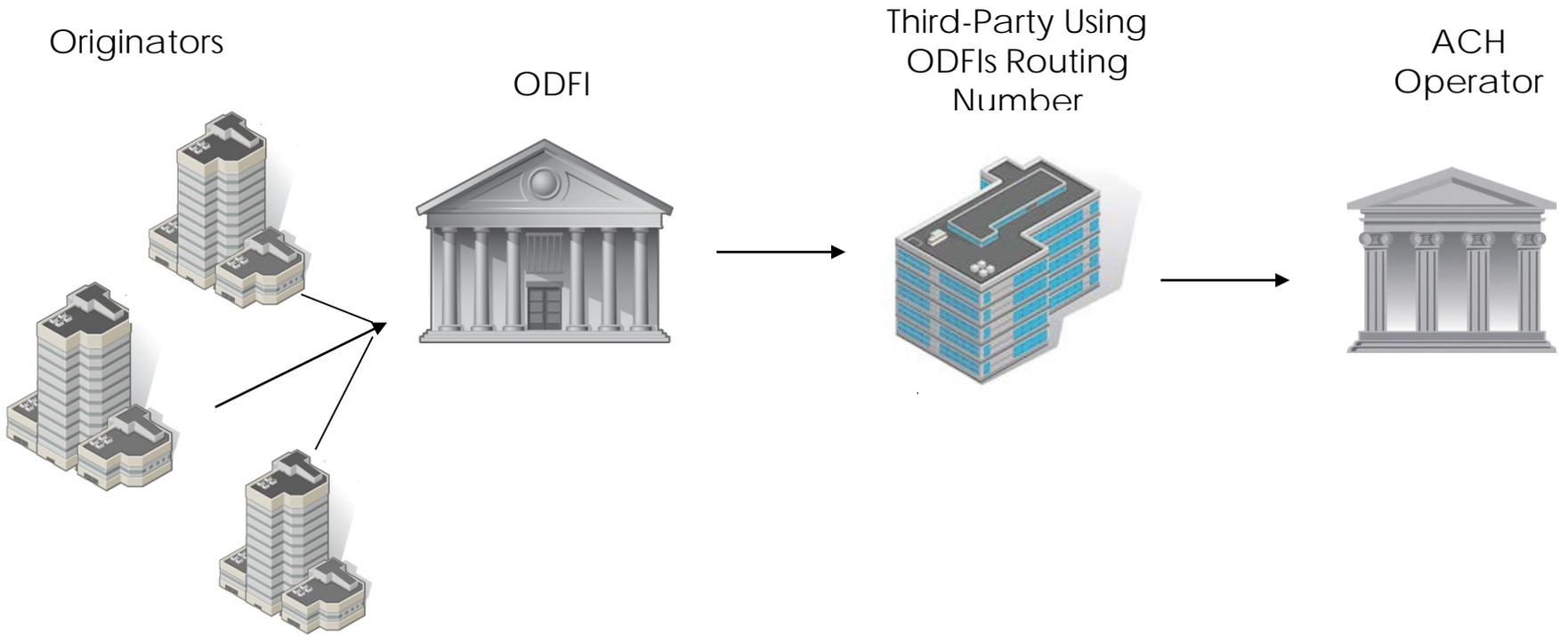
ACH Credit Transaction Information and Funds Flow



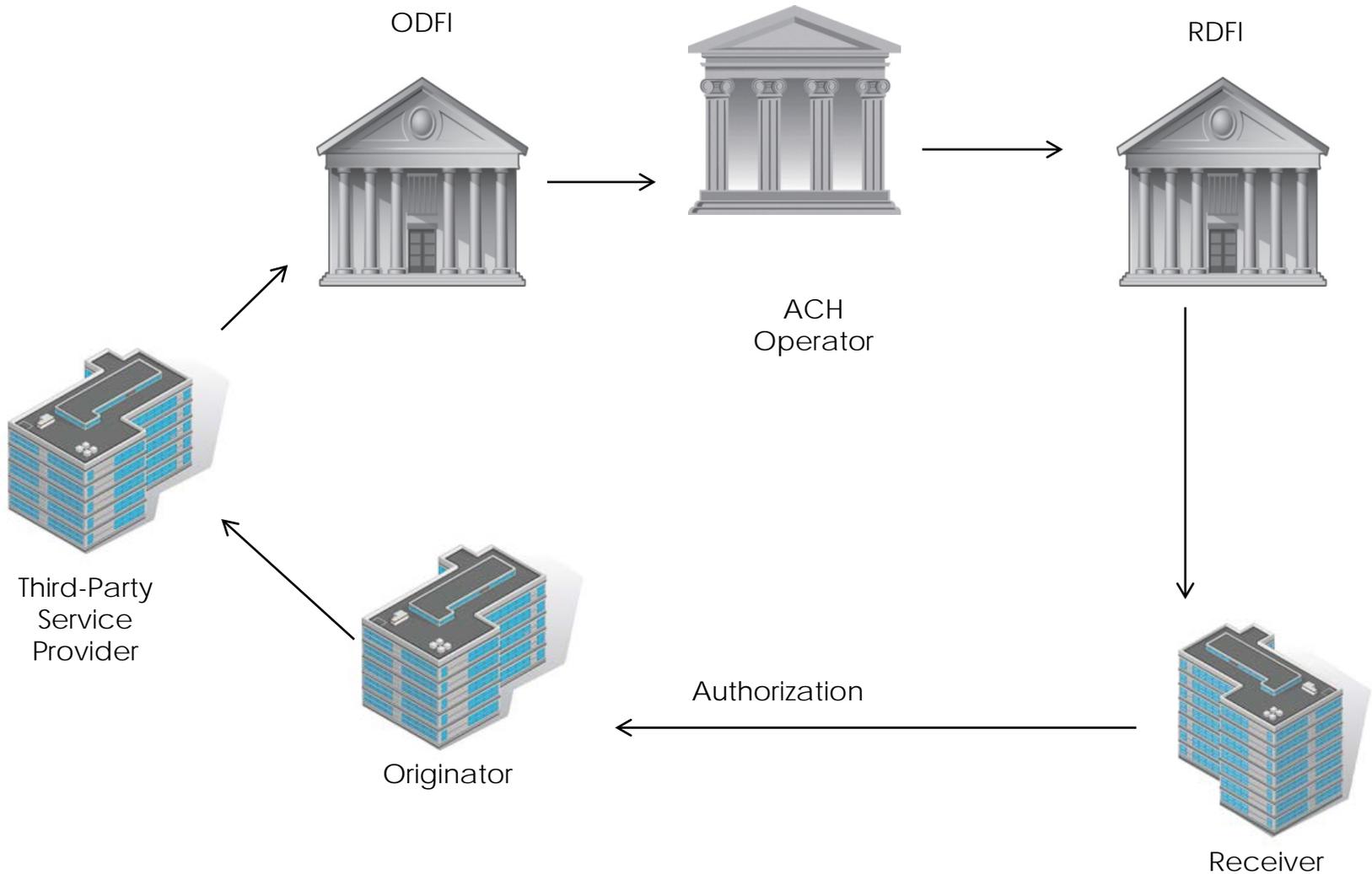
ACH Debit Transaction Information and Funds Flow



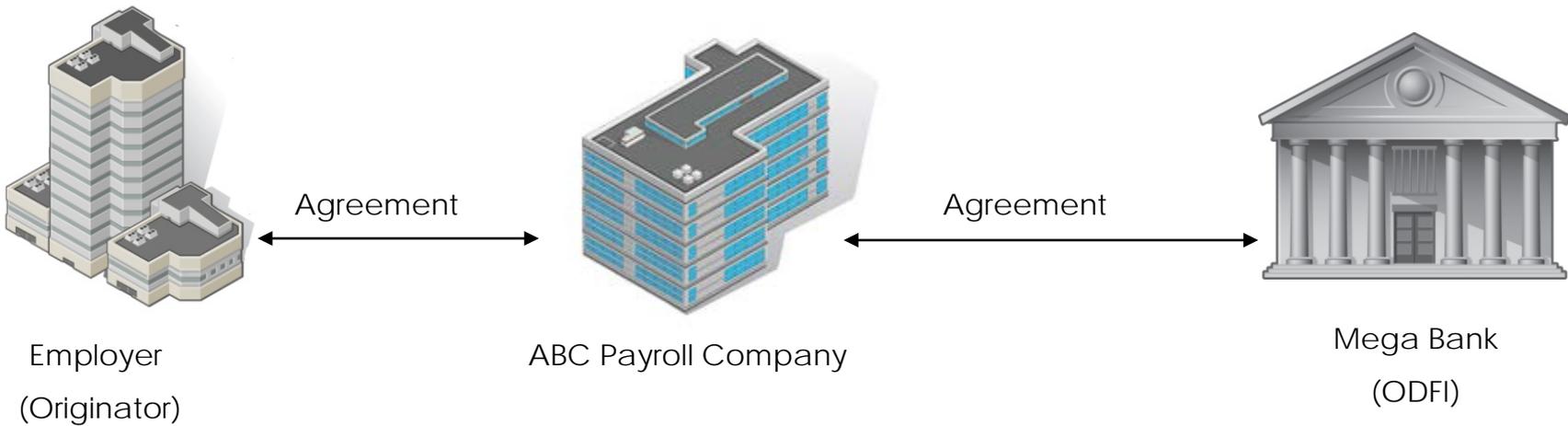
Sending Point Relationship



Third-Party Service Provider Relationship



Third-Party Sender Relationship



ABC Payroll is a Third-Party Sender because no ACH Agreement exists between the Originator and the ODFI

Receiving Point Relationship

