

Managing Disbursements

ACH Origination (Direct Deposit)

Direct Deposit is an Automated Clearing House (ACH) origination service that enables you to deposit your employees' net pay into their personal accounts, regardless of where those accounts are located.

ACH Origination (Other Payments)

ACH Origination can also be used to initiate payments to other third parties such as vendors and/or suppliers.

Wire Transfer

Wire transfer is a payment option for clients who need to make time sensitive and typically larger-dollar transactions. Wires can be originated via a phone call to the Wireroom, but the preferred method is through Business Online Banking. Many security options are available for clients to ensure that legitimate payment instructions are being provided to the bank. Wire Transfers settle on the day they are initiated and the funds are guaranteed.

One Card

Simplify the Payment Process and Reduce Costs

The One Card program can consolidate all payment activities (purchasing, travel and entertainment, and MRO expenses) into one easy program that speeds up purchases, minimizes paperwork and improves their bottom line.

With the One Card, clients have the ability to offer employees unsurpassed flexibility without sacrificing control.

Payment Program Management

The One Card helps control spending, provides purchasing flexibility for employees and protects against employee misuse.

Unparalleled Acceptance and Support

The One Card provides clients access to the worldwide Visa® network, ensuring cardholders are able to purchase goods and services when and where they need them. Plus, it makes business expenses easier to monitor, control and manage thanks to superb administrative tools and advanced customer service.

Greater Risk Control and Protection

The Visa® Liability Waiver program protects clients with one or more cardholders on their One Card program, up to \$100,000 per cardholder, for misuse or abuse of the card by the cardholder.

Billing Options

First Commonwealth provides two efficient billing options, giving clients the power to eliminate unnecessary costs, maintain control and provide employees with greater flexibility.

[Learn more at fcbanking.com.](http://fcbanking.com)

