

ACH Debit

Single or scheduled recurring ACH check payments without the check



Benefits

- Debit business and personal checking accounts
- Schedule Recurring ACH Debit transactions
- No software or terminal to buy
- Eliminates banking fees and paper check handling costs
- Customers pay from checking account without writing a check
- Free, detailed online reporting

Program Options

- Single Debits
- Recurring Debits
- B2B Debits

ACH Debit enables merchants to set-up authorized debits from a customer's checking account. Merchants can schedule debits for a single payment or for recurring billing.

Single ACH Debit

Process a one-time debit from a customer checking account.

Recurring ACH Debit

Schedule payments of the same amount to occur on a regular basis. Transactions process automatically on scheduled dates.

B2B ACH Debit

Debit Business checking accounts with Single or Recurring debits.

Verification

Verifies consumer against national negative database of bad check writers. Verification is available for Single and B2B ACH Debits.

(Not available for File Processing)

Guaranteed Funding

Guarantee protection eliminates the risk of accepting bad checks. During a transaction, the checkwriter's checking account and ID are verified against a national negative database. Merchants can enjoy the peace of mind knowing funds will be reimbursed on all NSF checks. Guarantee is available for Single and B2B ACH Debits.

(Not available for File Processing.)

Online Reporting

Web based reporting provides full transaction tracking with many features. View statements and transaction history, reconcile billing, gain fast access to batch detail and much more. Reports can be customized and exported in several popular formats.

Virtual Terminal

A PC with internet access is all that is needed. Multiple Virtual Terminals and Gateways are supported.

Refer to [Compatibility Matrix](#) for options.

Eligible Business Types

B2B Markets Served

- Invoice Payments
- Wholesalers
- Business Services
- Suppliers
- Commercial property management
- Business to Business

Single / Recurring

- Health Clubs
- Memberships
- Utilities
- Government / Municipalities
- Education
- Daycare
- Medical
- Insurance
- Property Management
- Bill Pay
- Service Payments
- Donations / Non-Profits
- Membership Organizations

Transaction Guidelines and Funding

1. Written authorization from customer and copy of voided check
 - Sample authorization form provided
 - Verbiage can also be inserted into any of merchant's existing agreements
2. Check limits assigned in underwriting process
 - 50 basis point (.50%) premium for items \$2,500 and larger (does not apply to Guarantee)
3. Check Guarantee & Verification option
 - A Virtual Terminal is required
 - Guarantee not available for Recurring Debit
4. Merchant funded in 7 business days on cleared transactions
 - Contact us for expedited funding

Options for Processing Transactions

- Certified web-based Virtual Terminals/Gateways
- File Processing
- Electronic data file to Check Processor via FTP or Web Services
(Check Processor IT Department will contact merchant with file specifications)

ACH Debit online interface screenshots

Manual Transactions

- Long Run Fitness (ACH Debit)
 - RETRIED B2C Auto Debit 01 (111114) (Recurring)
 - RETRIED One Time PPD (111119) (One-Time)
 - One Time Debit (111120) (One-Time)
 - Recurring Debit (111121) (Recurring)
 - B2B One-Time Debit (111122) (One-Time)
 - B2B Recurring Debit (111123) (Recurring)**

Payment Plan Auth Form

Actions

- View Transaction Details
 - Merchant Bank Statement
 - Merchant Batch Results
 - Merchant Deposit Detail
 - Merchant Monthly Reconciliation
 - Merchant Rejections
 - Merchant Rejections Received
 - Merchant Returns List
 - Merchant Transactions
 - Merchant Transactions by Batch
 - Merchant Transactions Received
 - Merchant Uncollected Checks
 - PaymentPlanAuthForm

Recurring Debit List | Transaction

Create New Recurring Debit

Customer Info | **Setup Debit Schedule** | **Verify Schedule & Submit Debit**

3. Debit Schedule Information (Terminal Check Limit: 25.00)

Recurring Debit Amount: \$15.95

(Note: Debits that fall on a weekend or bank holiday will be processed the next banking day.)

Start Date: 4/19/2010

Payment Frequency: Daily (Debit occurs every 30 Days.)

Day(s) Between Debits: 30

If you need to enter a final date or date and amount, enter them here:

Final Debit Date: 4/9/2010

Final Debit Amount: \$15.95

4. Activate Schedule

Activate Scheduler: ☒ Yes ☐ No

** Schedule must be active for transaction(s) to be processed. **

Online Reporting Features

- ✓ Merchant Bank Statement
- ✓ Merchant Batch Results
- ✓ Merchant Rejections
- ✓ Merchant Returns list
- ✓ Merchant Transactions
- ✓ Merchant Uncollected Checks

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5. Verify Debit Schedule

Check the following table to verify the schedule is correct. Up to 5 entries are shown as an example.

ID	Debit Date	Day of Week	Name	Rating	Account #	Amount	Status
1	4/19/2010	Friday	Fitness Supplier	40000010	00000000	\$15.95	Paid
2	5/11/2010	Monday	Fitness Supplier	40000010	00000000	\$15.95	Paid
3	5/18/2010	Monday	Fitness Supplier	40000010	00000000	\$15.95	Paid
4	5/25/2010	Monday	Fitness Supplier	40000010	00000000	\$15.95	Paid
5	6/1/2010	Monday	Fitness Supplier	40000010	00000000	\$15.95	Paid

Final debit occurs on Friday, 4/9/2010, for the amount of \$15.95.
(Note: Debits that fall on a weekend or bank holiday are processed the next banking day.)

6. Submit Recurring Debit

Please verify that all entries are correct and that the schedule is correct before clicking Submit.

Selecting Debit Type

- Consumer One-Time Debit
- Consumer Recurring Debit
- B2B One-Time Debit
- B2B Recurring Debit