# 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
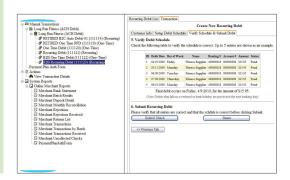- Membership Organizations

## 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





### Online Reporting Features

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

### Selecting Debit Type

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