



ACH Debit and Credit

Single or recurring ACH check payments without the check

ACH Debit and Credit enables merchants to set-up authorized single or recurring billing payments from a checking account.

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

- Verification¹
- Guaranteed Funding²
- Virtual Terminal
- SwiftSettle processing³
- Consumer Convenience Fee⁴

1 available for Single and B2B ACH Debits only
2 not available for File Processing
3 available for Consumer ACH debits and credits
4 available for ACH Debit

Single ACH Debit

Process a one-time debit from a consumer or business checking account.

Recurring ACH Debit

Schedule payments of the same amount to occur on a regular basis from a consumer or business checking account.

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.

SwiftSettle Processing

No matter how merchants process transactions, SwiftSettle allows them to initiate ACH credits and debits and settle those transactions on the same day*.

** The transactions must be domestic and under \$25,000.00. Debits may occur next day in accordance with NACHA rules. Subject to Underwriting approval.*

Consumer Convenience Fee

Provides merchants the opportunity to pass processing costs to the consumer, resulting in a no-fee processing.

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



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Eligible Business Types

B2B Markets Served

Wholesalers

Business Services

Suppliers

Business-to-Business

Commercial property management

Single/Recurring

Membership Organizations

Health Clubs

Service Payments

Daycare

Donations/ Non-Profit

Insurance

Property Management & Leasing

Education

Medical

Memberships

Utilities

Government/ Municipalities

Bill Pay