

ACH Debit



Single. Recurring. B2B.



What is ACH Debit?

ACH Debit enables merchants to set-up authorized debits from a customer's checking account. Debits can be scheduled for a one-time charge or for recurring billing. Using an intuitive web-based interface and PC, merchants are able to electronically deduct authorized payments from the client's account for faster, safer processing. Scheduling customer billing has never been easier.

Types of ACH Debit

Recurring Billing. The Recurring ACH Debit program allows merchants to schedule payments to occur on a regular basis such as weekly, monthly, or yearly. The client signs a written authorization and transactions will be automatically processed on the scheduled dates. The program is ideal for businesses in property management and those offering monthly memberships or services.

Single Debit. Process a one-time debit from a customer's checking account. The customer signs a written authorization in place of a check. With the Guarantee option, merchants are able to accept payment knowing the funds are covered by the processor. The program is ideal to receive service payments or donations for non-profits.

B2B and B2C. Enjoy the capability of debiting business and personal checking accounts with Single or Recurring Debits. The Guarantee option ensures your business receives the funds. The B2B feature is great for wholesalers, suppliers, and business services.

Automate billing

Free detailed online
activity reporting

Check Guarantee

Check Guarantee eliminates the risk of non-payment. Merchants enjoy peace of mind knowing the funds are guaranteed. Guarantee ensures the merchant enjoys uninterrupted cash flow. Available for Single Debits only.

Benefits of ACH Debit

- Improve cash flow
- Fast electronic deposit of funds in 5-7 business days
- Banking fees and paper check handling costs are eliminated
- Supports multiple locations and users
- Automatic notification of non-sufficient funds items and automatic resubmission
- Deposits are made directly to the merchant's existing bank account (no separate account, as required by other processors)





Automate billing with
Recurring Debit

Examples of Markets Served

- Membership Organizations
- Bill Payments
- Business-to-Business
- Medical
- Utilities
- Government
- Educational
- Day Care
- Insurance
- Health Clubs
- Property Management and Leasing
- Mail Order
- Donations/Non-Profit
- Invoice Payments
- Wholesalers
- Business Services
- Suppliers

Features of ACH Debit

- Guaranteed Funding available for single debit
- Verification of checking account
- Web-based user interface
- Error and fraud reduction systems
- Customer information management systems
- Data export for 3rd party accounting or archiving
- User defined custom fields
- Multiple certified 3rd party gateways supported

How ACH Debit Works...

1. The consumer or business provides written authorization through mail order, fax, or face-to-face for an electronic ACH Debit to their checking account.
2. Transaction information is uploaded to the processor through a variety of options including a virtual terminal, payment gateway, or batch file transmission.
3. The funds are electronically debited from the client's checking account.
4. Once the transaction is cleared, the funds are electronically deposited into the merchant's account in 5-7 business days.

