



ACH Processor

Electronic Payment Processing via the Federal Reserve and Automated Clearing House

The Processor utilizes speed and other advantages of electronic processing automatically debiting the customer's bank account and crediting your bank account.

ACH Processor Overview

The ACH Processor is a full function real-time web based application provided by a e-Complish sister company, Regal Technologies. The Processor utilizes speed and other advantages of electronic processing automatically debiting the customer's bank account and crediting your bank account.

The ACH Processor is designed for merchants that:

- Want to accept checks and decrease the risk of NSF or fraud.
- Accept credit cards by phone, mail and email and want the flexibility to accept checks as well.
- Want faster notification of NSF returns.
- Have an e-commerce website and would like to integrate e-check payment capabilities.
- Want the efficiency and cost savings of electronic payment processing.

How it Works

The application facilitates the electronic settlement for Business-to-Consumer, Consumer-to-Business, or Business-to-Business transactions. Merchants obtain (in person, by telephone, fax, or over the Internet) the customer's ABA (9 digit Bank Routing Number) and checking account number, then imports a data file, scans a check, or manually enters



the payment information into the ACH Processor. The ACH Processor communicates electronically through the ACH Network and the Federal Reserve Banking System, automatically debiting the customer's bank account and crediting the merchant's account.

Search, view, edit, or duplicate any transaction or batch. The application allows for batch tracking and real-time analysis of items paid or unpaid as they are received via the Federal Reserve.

Superior Service & Support

- No Charge technical support
- Rapid transaction processing times
- Reliable system
- State-of-the-art data center
- Fully redundant recovery site
- Real-time monitoring of systems

Fully Featured Payment Solution

- Guaranteed 24.7 Operation
- Integrated with Direct Check Software and the e-Complish Direct Pay™ IVR System
- Highest level Encryption and User Level Security
- Includes all ACH Transaction Types Including WEB transactions via the included Web Pay Link



- ABA Bank Verification
- Search/View/Edit/Track any Transaction
- Import/Export all Data
- Management and Accounting Reports
- Automatic Representation of ACH NSF Transactions

Benefits

- No Software to Install
- Eliminate IT Support Costs
- Increased Cash Flow
- Reduced NSF Return Fees
- Competitive Advantage

- Import/Export data directly to/from Latitude, CR Software, UniSource, Premier Software, NetCollect and many more...
- Take Checks With Confidence
- 50-80% Cheaper than traditional Banking

Standard Pricing

Initial Setup/Training Cost Quote
Support & Maintenance

- Paid Monthly, or Quote
- Paid Annually Quote

Return Item Fee Quote

Processing Fee/Item (Monthly)

- 0-2,500 Payments Quote
- 2,500-5,000 Payments Quote
- 5,001-10,000 Payments Quote
- 10,000-20,000 Payments Quote
- 20,001 30,000 Payments Quote
- 30,001 and more Quote