

*The ACH Processor is a fully functional payment-processing center accessible through the Internet. This electronic processing utility allows customers to pay for goods and services through their account, automatically depositing funds into your bank account.*



## What is The ACH Processor ?

The ACH Processor allows merchants to accept electronic payments quickly and easily through a web-based platform. Customer account information is entered into the system manually, swiped through a magnetic strip reader or otherwise input into the system, automatically debiting the customer's account and crediting your merchant account.

- Accept checks with a minimum risk of returns and fraud
- Accept checks by mail, fax or phone
- Fast notification of NSF checks
- Integrate electronic check payments into an e-commerce website
- Save money by efficiently processing electronic payments

## HOW IT WORKS

The ACH Processor can be used for a variety of payment types, including consumer-to-business, business-to-consumer and business-to-business payments and credits. All that is required of the merchant is to obtain the ABA routing number and account number of the personal, savings or business bank account to process a payment or credit. The information may be obtained by any means agreed upon by the customer, including phone, Internet and fax communications. The information may be input into the ACH Processor manually, scanned into the system, uploaded as a batch file or system-to-system using the DevConnect API.

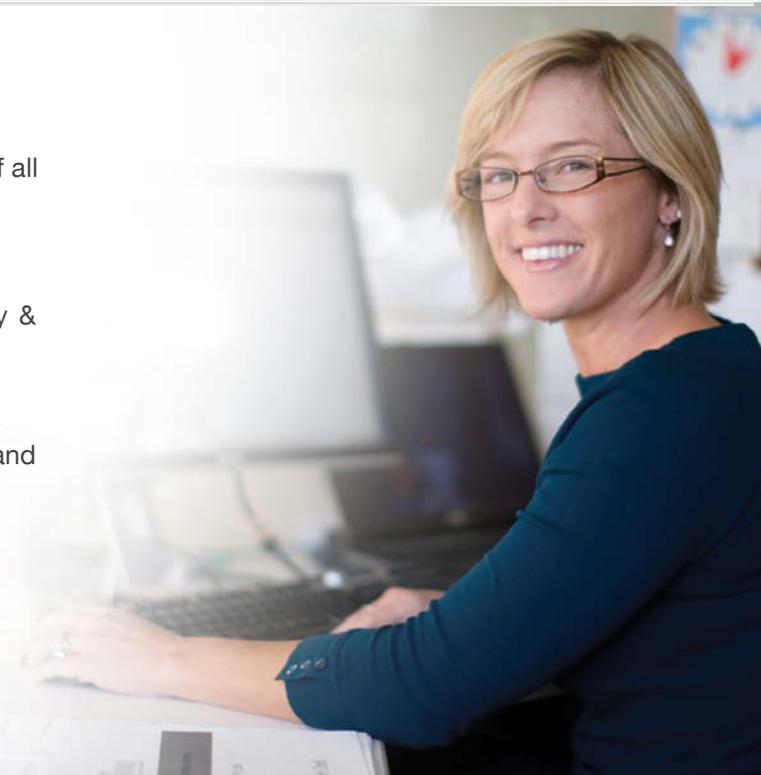
When the information is received by the system, it is sent through the ACH Network and the Federal Reserve banking system, effectively transferring the payment from the customer's bank account to the merchant's account. The Internet-based interface may also be used to search and view past transactions and discover which transactions have returned and which are still pending.



## Features of the ACH Processor

The ACH Processor includes several useful features for businesses of all types. Among these features are the following:

- 24-hour per day, 7-day per week operation
- Integration with the DirectPay / IVR system, HostPay, VirtualPay & DirectCheck software
- Secure transactions through 128-bit encryption
- Includes all ACH SEC Codes and types of ACH transactions and verifies all ABA bank routing numbers
- Searchable transaction history
- Batch-file importing and data exporting
- System web services can be integrated through DevConnect API
- SSAE 16 certification (formerly SAS70)



## The ACH Processor also Features Several Reporting Options:

- Web-based reporting for easy access
- Batches settled automatically
- Settlement history reports and sales reports available
- Data can be downloaded as pdf, Excel or comma delimited files

## Benefits and Support

- No software installation required
- Increase in cash flow
- Reduction in NSF checks passed
- Direct data processing integration with hundreds of CRM and collection systems
- Savings of 50 to 80 percent over traditional banking systems
- Free technical support and fast solutions and processing

