



## 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

- Verification<sup>1</sup>
- Guaranteed Funding<sup>2</sup>
- Virtual Terminal
- SwiftSettle processing<sup>3</sup>
- Consumer Convenience Fee<sup>4</sup>

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.

# 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