

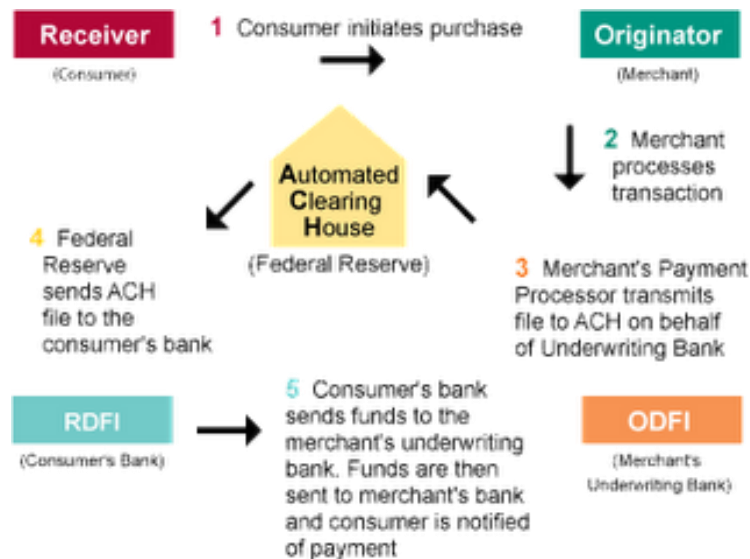
Electronic Check and ACH

Electronic Check and ACH

- Automatically convert paper checks into an electronic transfer via Federal Reserve Bank's Automated Clearing House (ACH) system.
- Directly debit customer bank accounts.
- Automatically email customer receipts
- Turn your computer into a "virtual cash register" and accept payments by phone, online, or in person.
- Implement auto-recurring billing with direct-debit from bank account.
- Get real time information on transaction status.
- Stop time-wasting trips to the bank.
- Provide better customer service with more flexible payment options.

How ACH Works?

The **Automated Clearing House (ACH) Network** is a highly reliable and efficient nationwide batch-oriented electronic funds transfer system which provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH Operators, central clearing facilities through which financial institutions transmit or receive ACH transfers, including electronic checks.



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