

ACH Direct's PaymentsGateway™



One Connection, Endless Opportunities™

ACH Direct's PaymentsGateway™ is a high-capacity modular payment processing platform designed for maximum flexibility and availability. Its proven third-generation design enables merchants to process single or recurring electronic check (ACH, credit card and debit card) transactions in either real-time or batch mode. Furthermore, PaymentsGateway provides real-time, negative and positive check verification and identity verification solutions. By sending every financial transaction through this single channel, merchants both simplify and enhance their current processing options.

PaymentsGateway Operational Platforms

- VirtualTerminal™
- SoftCart/ASP solutions
- Software-based
- POS terminal/register
- Wireless
- IVR/ASR Telephony

Using ACH Direct's PaymentsGateway, merchants can process sales (debits), refunds (credits), authorizations, funds capturing and verifications. Transactions recurring weekly, monthly, quarterly, semi-annually or annually — as well as single transactions — travel efficiently and rapidly through its channels.

In channeling authorizations, settlement, and/or funding, ACH Direct's PaymentsGateway mitigates risk and reduces fraud. All of ACH Direct's other premier products and services such as ATMVerify™, NCNVerify and IDVerify™ operate seamlessly with PaymentsGateway.

To ensure maximum flexibility, PaymentsGateway supports many major credit card processors such as Global Payments, Nova and TSYS. This flexibility is further enhanced by allowing merchants to process payments originating through dial-up, Private Network TCP/IP Frame Relay, Public Network SSL TCP/IP, Internet SSL Post Method, wireless/mobile and Telephony VRUs (IVR/ASR). Debit card transactions are sent through Star and Pulse debit card networks.



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ACH Direct's Payments Gateway

Payment Types

- Credit card
- Debit card
- Electronic check

Transaction Types

- Sale (debit)
- Refund (credit)
- Authorize
- Capture
- Verify only

Recurring Frequencies

- Weekly
- Monthly
- Quarterly
- Semi-annually
- Annually

Payment Origination Methods

- Dial-up
- Private Network TCP/IP Frame Relay
- Public Network SSL TCP/IP
- Internet SSL Post Method
- Wireless/mobile
- Telephony VRUs (IVR/ASR)

Credit Card Processors

- Global Payments
- Nova
- First Data
- TSYS
- Paymentech

Debit Card Networks

- Star
- Pulse

Check Verification Services

- ACH Direct Electronic Check Verification
- ATMVerify™
- National Check Network (NCN/ECHO)



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