

Recurring Billing Solutions

ACH Direct offers state-of-the-art technology solutions for recurring billing, enabling merchants to simplify their processing while offering customers more payment options.

Our PaymentsGateway™ is a high-capacity modular payment processing platform designed for maximum flexibility and availability for scheduling payments. Merchants can process single or recurring transactions in either real-time or batch mode with our convenient and easy-to-use tools.

Our suite of check verification services offers the most powerful risk management tools available, including both negative and positive databases, and the most effective identity authentication solution in the marketplace. Merchants may select one or more of these tools to create a customized solution that most closely meets their needs. Our tools utilize the highest quality data sources and combine them with sophisticated programming technology, resulting in a high level of confidence and a reduction in declined transactions.

ACH Direct's recurring billing solution is the most comprehensive payment solution for your customers, offering the option of credit card, debit card or ACH electronic check transactions. Your customers will enjoy the convenience and peace of mind knowing that their bills will be paid automatically and on time.

Benefits of ACH Direct's Recurring Billing Solution:

- Saves time and reduces administrative burden
- Reduces the costs associated with manual billing and collection items
- Increases the consistency of your income stream
- Reduces declined authorizations
- Helps mitigate risk
- Enhances customer loyalty
- Improves profitability

ACH Direct's Recurring Billing Solution Offers:

- Web-based solution available 24/7/365
- Variety of frequency options
- Supports all payment methods
- Ability to edit payment information and schedule
- Re-presentation options for declined/returned items
- Robust reporting
 - True WYSIWYG online reporting
 - Five-level hierarchy reporting system
 - Export to PDF, CSV, Excel and Word
 - E-mail notification



www.achdirect.com

500 W. Bethany Drive, Suite 200
Allen, Texas 75013
p: 866.290.5400
f: 972.396.5006

Recurring Billing

Using ACH Direct's PaymentsGateway, merchants can process sales, refunds, authorizations, funds capturing and verifications. Transactions recurring weekly, monthly, quarterly, semi-annually or annually 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 Vital. 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).

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

Check Verification Services

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



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