

# WEB Entries



## **Internet-Initiated Entries (WEB)**

### **What Is WEB?**

Internet-initiated Entries (WEB) can be either a single entry or a recurring ACH debit that takes place when the consumer's authorization for a transfer of funds is received via the Internet.

### **What Types Of Businesses Can Use WEB?**

WEB is a preferred payment solution for many types of companies. Credit card companies, utility companies, educational institutions, government agencies, online retailers, not-for-profit organizations, mortgage companies and other billers are good examples of industries that have benefited from implementing WEB.

### **Benefits Of Using WEB**

- Streamline processing of payments
- Reduce costs of payment acceptance
- Increased customer satisfaction by offering convenient payment options
- Attract new customers and create incremental sales by allowing customers without credit cards to make online purchases
- Provide customers with a secure channel for making last-minute, expedited payments

### **Special Risk Management Considerations**

The nature of the Internet creates unique considerations for reducing risk. Companies offering WEB must:

- Utilize 128-bit RC4 or equivalent encryption standards
- Implement commercially reasonable procedures to authenticate the identity of the purchaser and verify the routing number information provided by the customer
- Employ a commercially reasonable fraudulent transaction detection system to screen each entry
- Conduct an annual data security audit



[www.achdirect.com](http://www.achdirect.com)

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

**Interested in learning how WEB can help your company?** Contact ACH Direct at [sales@achdirect.com](mailto:sales@achdirect.com) or call 866.290.5400. For compliance requirement information on WEB, please consult the *NACHA Operating Rules and Guidelines*.