



**Free Seminar on ACH File Formats - Record Information
Offered by ACH Direct and UMACHA to be Held September 9**

Seminar is last in "most successful seminar series"

(ALLEN, TX – September 2, 2008)—The seventh and last webinar in a popular series of free webinars on automated clearing house (ACH) topics, hosted by ACH Direct and the Upper Midwest ACH Association (UMACHA), is scheduled for Tuesday, September 9, on "ACH File Formats- Record Information."

In this course, participants will learn what happens to the originator's input and what it means to the receiving financial institution or receiver (consumer/corporate customer). Details include: 1) What entered information looks like; 2) Why the information is necessary; and 3) What the data look like on the receiving side.

The webinar series, produced and presented by the Upper Midwest ACH Association (UMACHA), is designed to provide a basic to intermediate education on ACH to merchant participants with a concentration on specific aspects of ACH targeting merchant's needs.

"In the electronic payments industry, correct information from the originator of transactions to the receiver is the key to successful interaction," said Jeff Thorness, president and CEO of ACH Direct.

"We have enjoyed partnering with UMACHA to offer this comprehensive ACH education series, and we're proud to say this is one of our most successful seminar series with more than 900 attendees," Thorness continued. "We've reached a wide cross section of the financial world, including banks, universities, corporations and other payments-related companies, all of which are very involved today in electronic payments."

"According to NACHA—The Electronic Payments Association, we're seeing ACH payment volume doubling every five years, which indicates the value of ACH payments is being recognized by financial institutions and their customers," said Thorness. "Our goal is to show business managers how easy and cost-effective it is to transition from a manual to automated process – while at the same time helping them educate their employees and customers about the benefits of ACH electronic payments,".

Participants must register in advance at www.achdirect.com. This seminar will take place from 1 to 2:30 p.m. Central Time and include time for questions and answers. Registered participants will dial into a conference line for audio and log into an online session to view these presentations.

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About ACH Direct, Inc.

ACH Direct is one of the largest and most innovative payment processors in the United States, offering a comprehensive suite of payment processing and risk management solutions for credit card, debit card and Echeck (ACH) acceptance. ACH Direct's customers benefit from a complete solution for payment acceptance via the Internet, over the telephone, by mail or in person. Dedicated to providing superior customer service and industry-leading technology, ACH Direct provides tools to help organizations of all types and sizes reduce costs, mitigate risk and increase efficiencies. Additional information about ACH Direct can be found at www.achdirect.com

About UMACHA

Financial institutions and corporate members across the Midwest choose UMACHA as a key resource to enhance their understanding of electronic payments. Its mission is to support its members and other stakeholders in payment system participation through education and training, marketing and operational support, information dissemination and consulting, with a particular emphasis on the ACH network.

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