



**RELIANCESTAR**  
PAYMENT SERVICES

# ACH Debit

---

Single Recurring B2B

Checking account debits made easy





## What is ACH Debit?

ACH Debit enables merchants to process authorized debits from a consumer or business checking account. Debits can be scheduled for a one-time charge or for recurring billing. Using a web-based interface and PC, merchants are able to electronically deduct authorized payments from the client's account for faster, safer processing. Scheduling customer billing has never been easier.

Safe.  
Reliable.  
Secure.

## Types of ACH Debit

**Single Debit.** Process a one-time debit from a customer's checking account with Single ACH Debit. The customer will sign a written authorization instead of a check. Merchants can enjoy the added security of Guaranteed funding to eliminate risk.

**Recurring Billing.** Recurring ACH Debit allows merchants to schedule payments to occur on a regular basis. Transactions will process automatically on the scheduled dates. The program is ideal for businesses in property management and those offering monthly memberships or services.

**B2B and B2C.** Enjoy the capability of debiting business and personal checking accounts with Single or Recurring debits. The Guarantee option ensures your business receives the funds. The program is great for wholesalers, suppliers, and business services.

**Check Guarantee.** Check Guarantee provides the protection of eliminating the risk of non-payment. Merchants can enjoy peace of mind knowing funds are guaranteed. Guarantee ensures the merchant enjoys uninterrupted cash flow. Available for Single B2B and B2C debits.

B2B  
Debits

No  
setup  
fee

## Benefits of ACH Debit

- Improve cash flow
- Fast electronic deposit of funds in 5-7 business days
- Debit from consumer or business accounts
- Supports multiple locations and users
- Automatic notification of non-sufficient funds items and automatic resubmission
- Banking fees and paper check handling costs are eliminated
- Deposits are made directly to the merchant's existing bank account (no separate account, as required by other processors)

## Features of ACH Debit

- Guaranteed Funding available for Single Debit
- Verification of checking account
- Web-based user interface
- Error and fraud reduction systems
- Data export for third party accounting or archiving
- Customer information management systems
- User defined custom fields
- Supports multiple locations and users
- Multiple certified third party gateways supported

## How ACH Debit Processing Works...

1. The consumer or business provides written authorization through mail order, fax, or face-to-face for an electronic ACH Debit to their checking account.
2. Transaction information is uploaded to the processor through a variety of options including a virtual terminal, payment gateway, or batch file transmission.
3. The funds are electronically debited from the client's checking account.
4. Once the transaction is cleared, the funds are electronically deposited into the merchant's account in 5-7 business days.

Free  
online  
reporting

---

## Examples of Markets Served

- Membership Organizations
- Bill Payments
- Business-to-Business
- Medical
- Utilities
- Government
- Educational
- Day Care
- Insurance
- Health Clubs
- Property Management & Leasing
- Mail Order
- Donations/Non-Profit
- Invoice Payments
- Wholesalers
- Business Services
- Suppliers



Ideal  
solution  
for most  
business  
types

