

ACH Processing

2011 PRODUCT SHEET

2000Charge® is an Award-Winning Alternative Billing Solutions Provider that specializes in bringing the latest technological advanced payment platforms to merchants worldwide.

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ACH processing is convenient and a great alternative to credit card billing

Pasadena, California

Automated Clearing House (ACH) transactions, also known as eChecks or electronic checks, have become extremely popular with online merchants, because accepting checks online is a proven method to increase sales by as much as 20%. Our service provides merchants the tools to accept US and Canadian checks online from consumers. As a simple add-on to any existing credit and debit card billing platform, it allows consumers to enter online their checking account information and the system will in real-time process the transaction and the funds are instantly withdrawn

from the consumer's bank account. Set-up is simple and easy and the service provides a host of features, such as account, user and address verification, recurring billing, fraud scrubbing through an extensive negative check database, automated password management and 24/7 merchant technical support. ACH processing is a popular alternative with consumers who do not have or wish to use credit cards online for the purchase of goods and services. Accepting ACH transactions is a must for every online merchant as the majority of online consumers in

the US and Canada have a bank account. ACH Processing fee schedules are similar to credit and debit card transactions and service fees are taken directly from the transaction amount, just like a credit card transaction. However, getting started with processing ACH transactions is much easier and can be accomplished much faster as no merchant account approval process is required. As an added option, 2000Charge® also provides a check recovery service that supports merchants in the collection of funds owed by clients.

MERCHANT ADVANTAGES



ACH Processing

Product Description

Real-Time Debit Billing System.

Product Process

Upon purchase, funds are directly debited from the consumer's bank account.

Countries Supported

United States and Canada.

Merchant Advantages

- Provides an additional real-time online payment billing method to convenience consumers. Only requirement is that consumer must have a bank account.
- Increases sales by offering a familiar and trusted payment solution.
- Provides merchants with access to a market segment that does not have or use credit and debit cards.
- One of the most popular forms of payment in the USA.
- Ideal alternative payment solution for declined card transactions.
- Complete system that includes fraud scrubbing, user and address verification, recurring billing and membership management.
- Includes 24/7 support for merchants.

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CONSUMER ADVANTAGES



ACH Processing

Product Description

Real-Time Debit Billing System.

Product Process

Upon purchase, funds are directly debited from the consumer's bank account.

Countries Supported

United States and Canada.

Consumer Advantages

- Provides a trusted payment method consumers are familiar with.
- Convenience of having a payment method as an alternative to credit cards.
- Only checking account is needed.
- Offers choice to consumers, who do not have or wish to use a credit or debit card.
- Gives access to more products and services.