

ACH 101

Application Programming Interface (API)



What is it?

The First ACH API is an Application Programming Interface (API) allowing approved merchants to create an interface between their system and applications and our Payment Gateway. Our API can be used to access the information and functions necessary to streamline your processes and make the appropriate requests of our system to initiate payments in a more seamless manner.

All you need to process payments through the First ACH Gateway via our API Solution is a live internet connection and the ability to emulate an HTML Get by formatting an HTTP Request URL string to given specifications using a Secure Socket Layer (SSL) connection.

Requirements:

- A Corporate level processing plan with First ACH
- A Mutual Non-Disclosure Agreement (NDA) signed by the primary owner of the company and the lead member of the development team
- Merchant must have a valid authorization from the customer before the transaction is submitted. As with all ACH authorizations, these will need to be retained for at least two years and be retrieved and submitted upon request.

Benefits:

- Seamlessly integrate your existing account management database with our Gateway
- Directly process transactions instead of reentering customer data information
- Eliminate errors resultant from multiple points of data entry.
- Submit transactions for processing as they occur, instead of having to log in or upload a batch
- Receive updates on your transactions so you can monitor your payments in your own system

How does it work?

Your system will generate the transaction information based upon the programming you design, and can then submit the information directly into the First ACH Gateway for processing. Up to twice per day, if applicable, you can have your system receive updated information on these transactions for your own reporting and tracking purposes. Depending on how your system is programmed, you may never need to log into the First ACH Gateway from our website at all.

Things the API can do for you:

- Incorporate ACH payment functionality into another software product to sell to a niche market
- Allow for programming that calculates and auto-creates transactions to accommodate a split-funding requirement
- Connect your national network to one processing system, consolidating the funds but allowing each area to manage their own transactions
- Create the custom solutions and features you need for your business

Who Uses the API?

- Businesses that want seamless integration with their current system
- Merchants who process large volumes, have multiple users, and need transactions submitted real-time.
- Businesses that require custom features not available from ACH processors
- Payroll companies
- Telemarketing companies
- Memberships