

ACH 101



What is it?

CheckOut, First ACH's WEB payment solution, offers businesses both small and large, an easy, affordable and highly customizable solution for enabling consumer initiated ACH payments on their Website.

Featuring a step-based Setup Wizard and automatic code generator, implementation is made easy even for those with little HTML experience. A color selector and logo image upload tool make branding CheckOut a snap. For those who want tighter integration with CheckOut, we've got you covered as well, because customer and transaction data can be shared between CheckOut and your systems.

CheckOut is Better Web payments.

How does it work?

You will first complete the First ACH CheckOut Setup Wizard which will generate the HTML code for insertion on your website based upon the settings and preferences selected. You then simply place the code onto your website where you wish the payment button to appear.

To use CheckOut to process their payment, your customer will simply click the payment button and enter the required transaction information in the CheckOut payment form. CheckOut will then submit the transaction directly into the First ACH Payment Gateway and a payment receipt will then be emailed to both you and your customer.



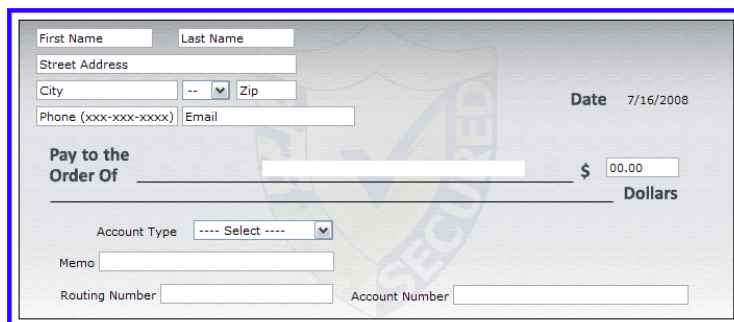
CheckOut!

Requirements:

- A basic knowledge of HTML coding
- Merchant must make a commercially reasonable effort to validate the identity of the customer initiating the WEB transaction.
- Merchant must have a record of a valid authorization from the customer for the transaction submitted.
- Merchant must have a fraudulent transaction detection system in place to screen each transaction submitted.

Benefits:

- Step-based Setup Wizard.
- CheckOut can prompt the customer for their payment information or payment information can be provided from your website, reducing the likelihood of data error.
- Customization allows you to match CheckOut to your brand.
- Supports recurring payments.
- Data entry and authorization all in one.
- Easy to set up; easy to use!



The screenshot shows a payment form with the following fields: First Name, Last Name, Street Address, City, Zip, Phone (xxx-xxx-xxxx), Email, Date (7/16/2008), Pay to the Order Of, Amount (\$ 00.00), Account Type (dropdown), Memo, Routing Number, and Account Number. A 'SECURE' watermark is visible in the background.

First ACH CheckOut

Who Uses CheckOut?

Any business wishing to quickly and easily enable consumer initiated ACH payments on their website.