



The First Choice in ACH Business Solutions.

www.firstach.com

Better information.



ACH 101

ACH + Credit Cards Payment Plans

First ACH provides low cost, quality ACH solutions that requires no software to download and instant approval in 15 minutes.

***Note:** Optional Features are subject to the following pricing in addition to plan pricing:

- Recurring Transactions — \$4.99 setup fee, \$4.99 per month
- WEB — \$29.99 setup fee, \$29.99 per month, \$.10 & .95% per transaction
- Payroll — For 3rd Party Payroll Providers \$5.00 per month, 75¢ per Credit, Free Debits Only
- Check Verify — \$24.99 setup fee, \$4.99 per month, 25¢ per Verification
- First ACH Application Designed for QuickBooks® — \$199.99 setup fee, \$16.99 per month, 10¢ per transaction

* Listed Discount rate is for qualified businesses only.

** TEL processing is standard to most plans. However, businesses which primarily process transactions based on voice-recorded authorizations are subject to a one-time setup fee of \$19.99 and a monthly recurring fee of \$19.99. All TEL transactions will incur a surcharge of 10¢ & 1.5%.

ACH/eCheck ACH/eCheck + Credit Cards

	Express +	Standard +	Premium +	Professional +	Corporate +	Enterprise +
Estimated Monthly Volume (In Thousands)	<\$10	<\$25	<\$50	<\$100	<\$250	\$250+
Free Transactions	10	40	100	200	350	500
Included User Licenses	1	3	3	5	5	5
One Time Setup Fee	\$49.99	\$59.99	\$69.99	\$89.99	\$99.99	\$139.99
Monthly Fee	\$19.99	\$29.99	\$39.99	\$59.99	\$79.99	\$109.99
ACH Processing Fees						
ACH Debit Transaction Fees	\$0.39	\$0.34	\$0.29	\$0.25	\$0.22	\$0.20
ACH Credit Transaction Fees	\$0.59	\$0.54	\$0.49	\$0.40	\$0.37	\$0.35
ACH Discount Rate*	0%	0%	0%	0%	0%	0%
NOC	\$5.00	\$4.50	\$4.00	\$3.00	\$2.50	\$2.00
Reject / Credit Return	\$5.00	\$5.00	\$5.00	\$4.00	\$4.00	\$4.00
Stop Payment	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
NSF Fee Rebate	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Chargeback	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Credit Card Processing Fees						
Interchange + Percentage	.42%	.42%	.42%	.42%	.42%	.42%
Interchange + Transaction Fee	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20
Features						
	S = Standard O = Optional* - = Not Available					
Web Terminal	S	S	S	S	S	S
24/7 Account Access	S	S	S	S	S	S
Encrypted Database	S	S	S	S	S	S
Custom Reporting	S	S	S	S	S	S
Reject Reporting	S	S	S	S	S	S
ACH Credits	S	S	S	S	S	S
ACH Debits	S	S	S	S	S	S
Customer Database	S	S	S	S	S	S
Accounts Receivable Conversion (ARC)	-	S	S	S	S	S
Returned Check Collection (RCK)	-	S	S	S	S	S
Telephone Initiated Entries (TEL)**	-	S	S	S	S	S
Recurring ACH Transactions	O	O	O	S	S	S
ACH Batch Upload	-	-	-	S	S	S
Check Verify	O	O	O	O	O	O
First ACH CheckOut (WEB)	O	O	O	O	O	O
First ACH Application Designed for QuickBooks®	O	O	O	O	O	O
Payroll eChecks	-	-	-	O	O	O
API	-	-	-	S	S	S

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Better payments.