



The First Choice in ACH Business Solutions.

Better information.

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ACH 101

Payroll Processing



What is it?

Payroll processing is easy with the First ACH Payment Gateway. Our internet-based application uses the same easy, user friendly interface for processing credit transactions, such as direct deposit, that is used for direct debit entries. Log in anytime and anywhere you have online access to input your payroll transactions. Payroll Processing offers payroll processing companies the same, low-cost direct deposit processing for their clients that is already enjoyed by merchants using First ACH for their own employees and representatives.

How does it work?

Payroll processing works like any other ACH Credit transaction. Transactions can be processed one at a time, or as a group, depending on the needs of your client. The effective date of a credit transaction is the date the funds are expected to be deposited into the employee's account, making it easy to coordinate the deposit with the company's pay date. Credits and payroll transactions cannot be set to automatically recur. They must be processed on demand.

Requirements:

The First ACH Payroll solution is designed for 3rd party payroll processing and is subject to special pricing. Merchants processing their own payroll are not required to enroll for Payroll Processing. The minimum requirements for payroll processors is a First ACH Corporate Plan in addition to the Payroll Add-On. Batch Upload is available to merchants enrolling with the Corporate C Plan. All credit transactions are considered payroll transactions for payroll processors, and free transactions as outlined in the processing plans are for debits only.

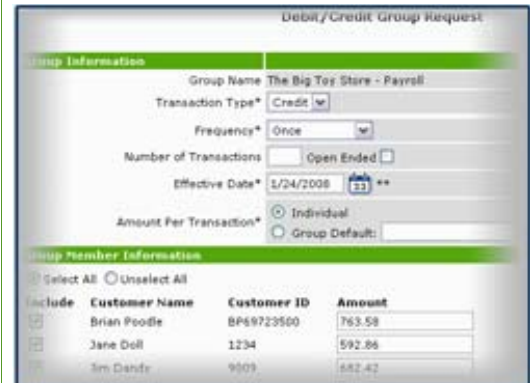
Faster funding than the standard ACH business model is available with a reserve. Please contact a sales representative for details.

Benefits:

- No software to install or download.
- 24/7/365 internet access to the First ACH Payment Gateway
- Pay less than the traditional payroll solutions offered by competitors
- Simple interface, user friendly application, reporting tools, and customer database
- Enter single transactions using our internet application, or batch upload multiple transactions
- Advanced security and data encryption
- Integrate First ACH with your systems using our API. Call for details: 800-356-2429.

Enhance Payroll with these Enterprise Solutions:

For those processing a high volume of payroll transactions, our Customer Database stores each payee's information so you don't have to enter transaction information for each pay period. If a company is already using their own system for data collection and entry, our Batch File Upload solution is also a good fit. Just export the data as a text file and upload it to the First ACH Payment Gateway. It's that simple. But if your company is looking for even greater integration and a more seamless interface into our gateway, our API could be the solution you seek. First ACH enterprise solutions will help you process your clients' payroll better.



Processing Group Transactions for Payroll

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Better payments.