

ACH Services

About BCMS

Formed over two decades ago, Banc Certified Merchant Services (BCMS) has grown to handle more than \$220 million a month in processing transactions. BCMS is a leader in the merchant services industry; we enjoy the distinction of being the registered service provider for two of the most respected banks in the world (Bank of America and US Bank). We offer a unique selection of products and services designed with small business owners in mind, including Credit Card Processing, Mobile Processing, Merchant Cash Advances, ACH and Check Services, etc.

At BCMS, our business solutions have three elements for success: a design that meets the needs of small and mid-sized businesses, the speed and highest level of security in electronic communication, and Account Executives dedicated to client satisfaction. These principles have earned us an A+ reliability rating from the Better Business Bureau and respect in the industry.



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What Does "ACH" Mean?

"ACH" stands for Automated Clearing House. Sometimes this is also referred to "EFT" (Electronic Funds Transfer) or simply as Direct Deposit. All three terms are used interchangeably.



How Much Does ACH Cost?

With ACH, transactions cost less than most methods of processing. At BCMS, we charge less than half a percent! You can see considerable savings with this program.



What Happens if the Consumer Switches to a Different Bank?

If the consumer changes their financial institution, they need to advise you of the change and obtain a new authorization agreement.

WHAT IS ACH?

ACH enables merchants to process authorized debits from a consumer or business checking account. Debits can be scheduled for a one-time charge or for recurring billing. Using a web-based interface and PC, merchants are able to electronically deduct authorized payments from the client's account for faster, safer processing. Scheduling customer billing has never been easier.

TYPES OF ACH

Single Debit. Process a one-time debit from a customer's checking account with Single ACH Debit. The customer will sign a written authorization instead of a check. Merchants can enjoy the added security of guaranteed funding to eliminate risk.

Recurring Billing. Recurring ACH allows merchants to schedule payments to occur on a regular basis. Transactions will process automatically on the scheduled dates. The program is ideal for those offering monthly memberships or services.

B2B and B2C. Enjoy the capability of debiting business and personal checking accounts with Single or Recurring debits. The guarantee option ensures your business receives the funds. The program is great for wholesale, suppliers, and business services.

BENEFITS OF ACH:

- Improve cash flow
- Fast electronic deposit of funds in 1 business day
- Debit from consumer or business accounts
- Supports multiple locations and users
- Automatic notification of non-sufficient funds items and automatic re-submission
- Banking fees and paper check handling costs are eliminated
- Deposits are made directly to the merchant's existing bank account (no separate account, as required by other processors)

FEATURES OF ACH:

- Guaranteed funding available for Single Debit
- Verification of checking account
- Web-based user interface
- Error and fraud reduction systems
- Data export for third party accounting or archiving
- Customer information management systems
- User defined custom fields
- Supports multiple locations and users
- Multiple certified third party gateways supported

HOW ACH PROCESSING WORKS

- 1 The consumer or business provides written authorization through mail order, fax, or face-to-face for an electronic ACH Debit to their checking account.
- 2 Transaction information is uploaded to the processor through a variety of options including a virtual terminal, payment gateway, or batch file transmission.
- 3 The funds are electronically debited from the client's checking account.
- 4 Once the transaction is cleared, the funds are electronically deposited into the merchant's account in 1 business day.