

# RECURRING ACH DEBIT PROGRAM

*“Merchants can automatically debit their customer’s checking account on a regular basis”*

## Procedure of Merchant Initiating Transactions

1. Merchant will acquire the customer's checking account information, amount, and frequency of debits
2. Must obtain signed written authorization form from customer. (Check Processing Company can provide template)
3. Merchant will log on to web interface to input all data.
4. Check Processing Company will automatically initiate transactions when the next payment anniversary date arrives.
5. Recurring Debit transactions must be for the same amount every month and cannot vary in amount.
6. Online reporting will let merchant know which transactions are returned within 3-4 days.
7. Merchant will be funded on all cleared transactions in 5 business days.
8. Check Processing Company can automatically resubmit NSF items 2 additional times.

## ISO Requirements to Setup

1. Recurring Debit Application (**Red Application**)
2. Recurring Debit Information Form
3. Voided check
4. Copy of merchant's driver's license
5. Last 2 months bank statements
6. Example / Description of products or services
7. Copy of Business License
8. Refund & Warranty policies

*Check Processing Company will phone each merchant to verify information and train on submitting transactions (generic greeting). Please allow up to 5 days for merchant approvals.*

## Sample DEMO program

1. Access [www.eftchecks.com](http://www.eftchecks.com)
2. Login name **DemoRecur** and password **123letmein**
3. Click *“merchant”* tab at the top. Click the commands on the left to access.
4. For a demo transaction click *“new auto debit”* and then the demo merchant *“Goodman Financial”*
5. A list of the current transactions appear
6. Click *“add transaction”* tab at bottom to add another customer.

- No check written
- ACH conversion of funds
- NON-GUARANTTEE Program
- Merchant **MUST** obtain signed written authorization from consumer
- Merchant will input and manage transactions on the web



## Merchant Benefits

- Recurring transactions will be initiated automatically
- No software or terminal to buy
- Transactions on “auto-pilot”
- No discount percentage to pay so it's less expensive than accepting credit cards
- Banking fees and paper check handling costs are eliminated
- Free detailed 24x7 online reporting of all activity
- No setup fees (optional)

*“Excellent service for a variety of merchants including Health Clubs, Tanning Salons, Insurance Companies, Internet Service Providers, Day Cares, etc...”*

# RECURRING ACH DEBIT PROGRAM

## ➤ Web Interface



Merchant Module - Microsoft Internet Explorer

Address: https://www.eftchecks.com/Merchant/

**Welcome to the Merchant Module**

The Demo Processing System provides you, the merchant, with full real-time reporting on your batches and transactions. Through this interface you may view and customize a wide variety of reports covering every aspect of your business with Demo.

If you have setup any Mail Order/Telephone Order terminals, this is also the place to enter transactions manually into the system.

If you have also purchased the Automatic Debiting option with us, this is also the place where you can manage your automatic debits.

[Click here for a detailed guide to Online Reports](#)

Any questions, comments, or suggestions about this module may be provided via the Feedback section on the home page. Please let us know what you think - that is the key to improving the system.

Click on the "Merchant" button in the navigation bar at any time to return to this page.

- New Auto Debit
- Goodman Financial Services
- Actions
  - Print Recurring Authorization Form
  - Request Reversal
  - View Transaction Details
- Reports
  - Merchant Uncollectable Checks
  - MOTO Bank Statement
  - MOTO Batch Results
  - MOTO Chargebacks
  - MOTO Net Settlement Breakdown
  - MOTO Queued Transactions
  - MOTO Rejections
  - MOTO Reversals
  - MOTO Transactions
  - MOTO Transactions as of Settlement

Status window initialized.

Template Recurring.doc - Microsoft Word

**Customer Information**

Name (First Last): Scott Bangster  
 Company: EMO  
 Address 1: 342 W 200 S  
 Address 2:  
 City, State, Zip: Salt Lake City UT 84101  
 Home Phone: 801-444-1551 Work Phone: 801-933-5591  
 DL State, Number: UT 15511511551 DL Expiration: 01/25/1969

**Account Information**

Routing Number: 12400001  
 Account Number: 1 3074  
 Account Type: Checking

Please re-enter the following fields for verification

Routing Number: 12400001  
 Account Number: 1 3074  
 Check Bank's Name

**Debit Schedule Information**

Internal Reference: 123456 (Optional)  
 Starting on 01/01/2007, debit 23.00 every 2 week(s) on the Next banking day if the day falls on a weekend or holiday.  
 A final payment of \$ 25.00 will occur on 07/23/2007.  
 Activate: No

Submit

**Debit Schedule Information**

Internal Reference: 123456 (Optional)

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A final payment of \$ 25.00 will occur on 07/23/2007.

Activate: No

Submit

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**Welcome to the Merchant Module**

**Scheduled Transaction List**

Edit	Customer Name	Reference	Routing Number	Account Number	Amount	Next Debit	Debit Frequency	Status
Edit	Bangster, Scott	123456	124000012	1000098074	23.00	None	Every 2 week(s)	Inactive
Edit	Bradley, Lana	122000661	887654321	38.95	03/01/2002	Every 1 month(s)	Active	
Edit	Bromley, Abe	122000661	12879532	8.00	03/01/2002	Every 1 month(s)	Active	
Edit	Chasal, Fido	256074974	1548987	21.86	None	Every 1 month(s)	Inactive	
Edit	Customer, Test	063206207	06894024	39.95	None	Every 1 month(s)	Inactive	
Edit	Flores, Arturo	122101191	200187	30.00	04/01/2002	Every 3 month(s)	Active	
Edit	Fousser, Maavi	122000247	456789123	80.00	03/18/2002	Every 1 month(s)	Active	
Edit	Gainer, Karen	322271779	8845672	20.00	03/18/2002	Every 1 month(s)	Active	
Edit	Gale, John	322271627	1234567890	25.00	03/01/2002	Every 1 month(s)	Active	
Edit	Hines, Leona	322278855	7289654	20.00	03/18/2002	Every 1 month(s)	Active	
Edit	Knight, Adam	122000661	16887523	36.00	07/18/2002	Every 6 month(s)	Active	
Edit	Lugo, George	322275461	3240900000	30.00	07/18/2002	Every 6 month(s)	Active	
Edit	Messador	122000496	0521288000	8.00	02/26/2002	Every 1 week(s)	Active	