
ACH
BANKING
KEY FEATURES USER GUIDE

Table Of Content

01 ..... **Key Features**

02 ..... **Credit & Debit Accounts**

03 ..... **Verifications**
- Two Factor Verification by SMS
- Verification By Email
- Verification By Facebook & Google

04 ..... **Notifications**
- Add A Phone Number For Notifications
- Notification For Upcoming Schedules

05 ..... **eSIGN**
- ACH Authorization Agreement - Originator
- ACH Authorization Agreement - Merchant

06 ..... **Intergrated Services**
- Intergrate ACHBanking Through API
- Experian
- Giact
- TLO

07 ..... **Aggregation**
- Yodlee

08 ..... **OFAC**

09 ..... **Zenprint**

10 ..... **Contact Us**



KEY FEATURES

We've been working really hard to update the app with new features that you asked for!

INSTANT TEXT NOTIFICATIONS

Receive instant Non-Sufficient Funds notification texts.

AUTOMATIC DEBIT NOTIFICATIONS

Receive automatic daily debit notifications for each scheduled debit.

LETTER NOTIFICATIONS

Non-Sufficient funds letters automatically generated upon merchant request.

BANK ACCOUNT VERIFICATION

Instantly verify if bank accounts are valid.

REAL-TIME AGGREGATION

View merchants bank accounts in real time to ensure there is sufficient funds to debit.

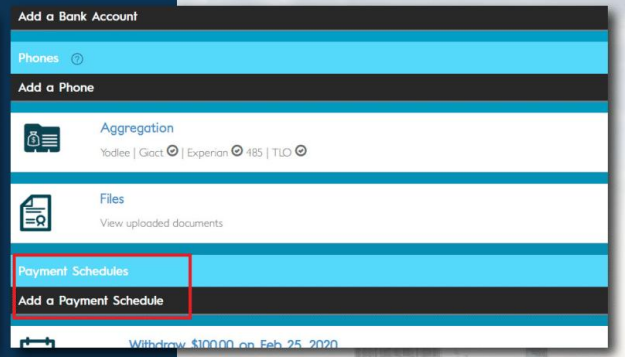


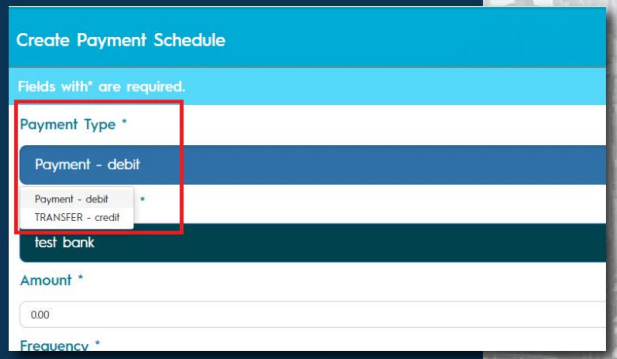
CREDIT & DEBIT ACCOUNT

How To credit & Debit Account

1. Go to the payment profile.
2. Add bank account if it is not already added.
3. Select payment type, amount, frequency and click 'Create'.







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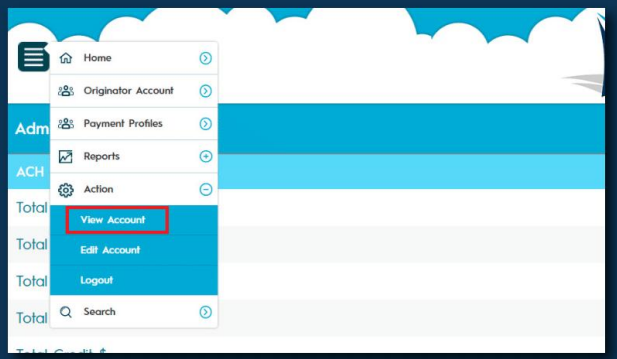
See video tutorial here:

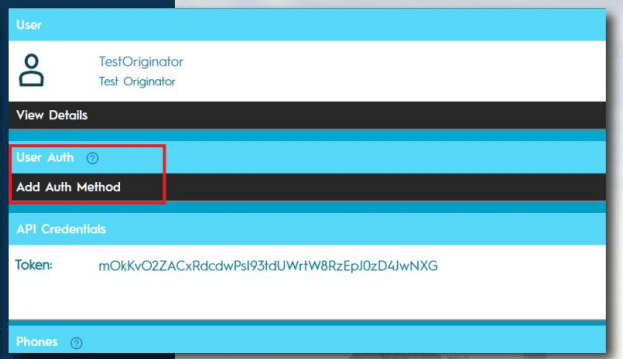
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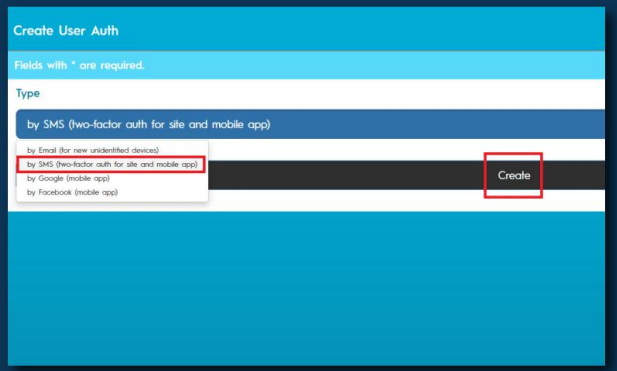
TWO-FACTOR VERIFICATION BY SMS

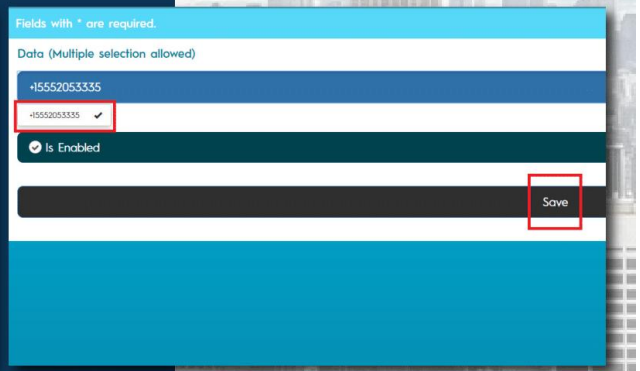
Enable two-factor verification by SMS on login

1. Go to the user's page (click on the name in the upper right corner or go through the menu).
2. Click 'Add Auth Method'.
3. Select 'By SMS'.
4. Select the phone from the list and click 'Save'.









ADDITIONAL:

See video tutorial here:

https://www.youtube.com/watch?v=BN32Qv9yohU

VERIFICATION BY EMAIL

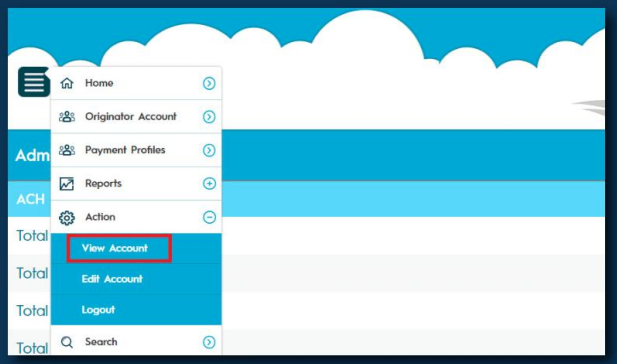
Enable verification by email on login

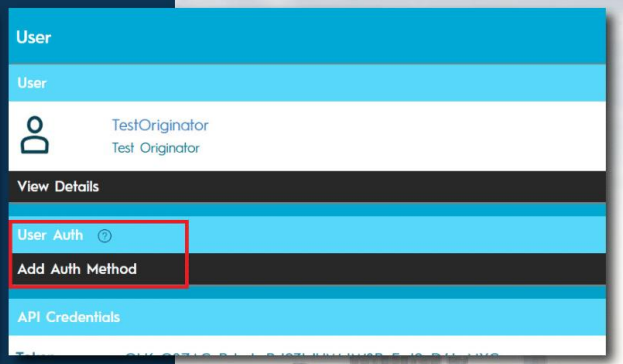
1. Go to the user's page (click on the name in the upper right corner or go through the menu).
2. Click 'Add Auth Method'.
3. Select 'By Email'.
4. Select email from the list and click 'Save'.

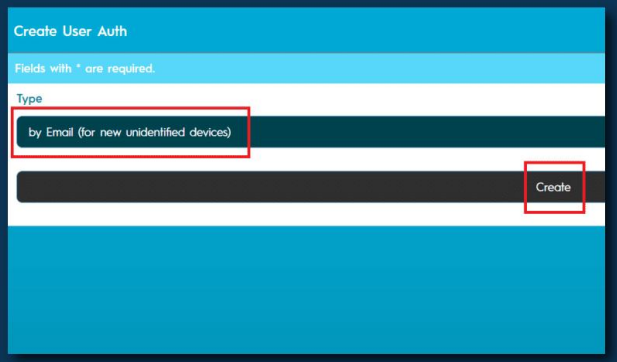
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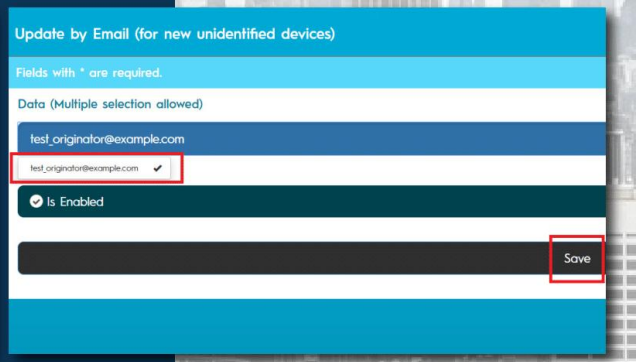
See video tutorial here:

https://www.youtube.com/watch?v=xM3VSqvjkw4





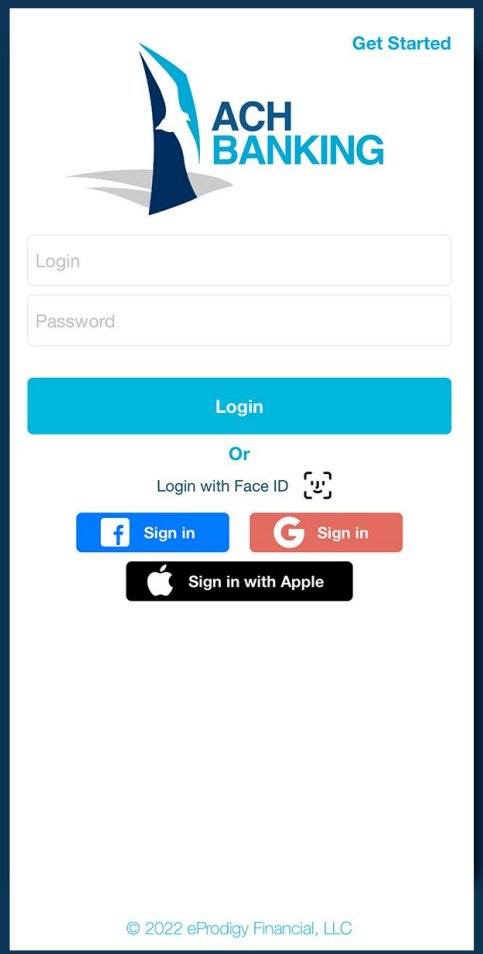


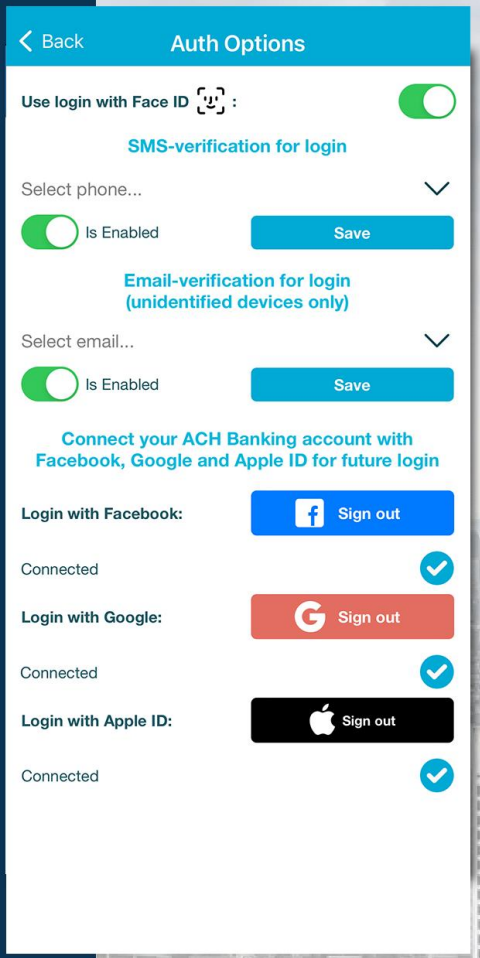


VERIFICATION BY SMS FACEBOOK & GOOGLE

Enable two-factor verification by Facebook & Google

1. The user login into the mobile application using his login / password from ACH Banking (the first login is required).
2. Opens the "**Auth Options**" form.
3. Here he needs to login with Facebook / Google, so we connect his ACH Banking account with his Facebook / Google account.
4. After that, the user can login into the application using his Facebook / Google account.

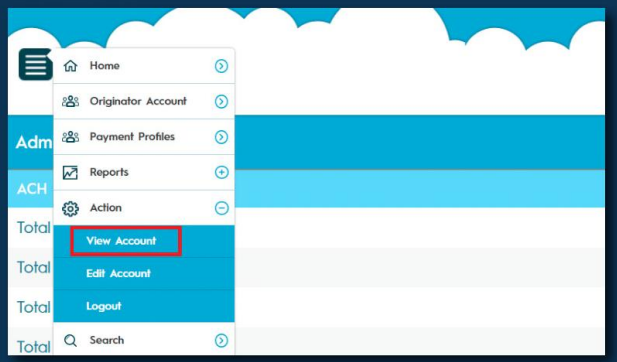


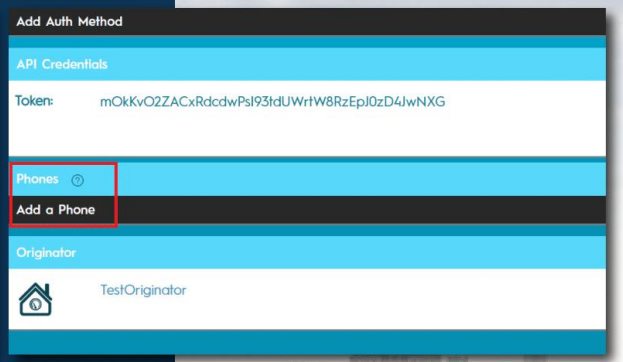


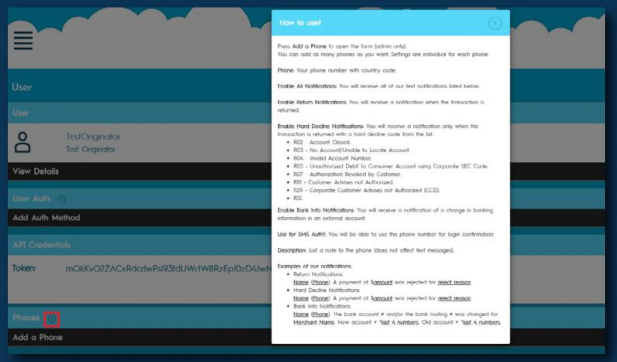
ADD A PHONE NUMBER FOR NOTIFICATIONS

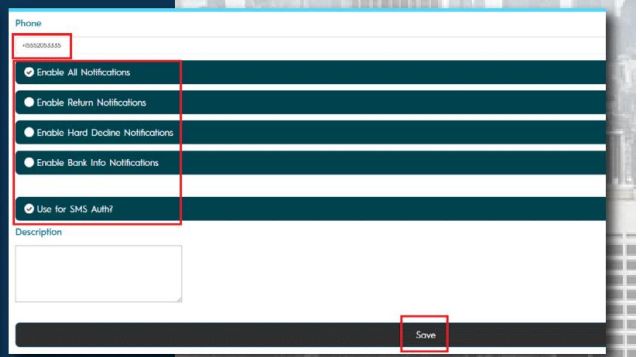
Add a phone number for notifications

1. Go to the user's page (click on the name in the upper right corner or go through the menu).
2. Click 'Add a Phone' .
3. There are instructions under question mark.
4. Enter the phone number, select what you want to receive and click 'Save'.









ADDITIONAL:

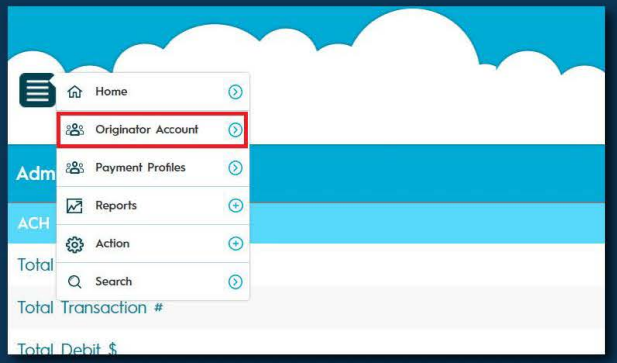
See video tutorial here:

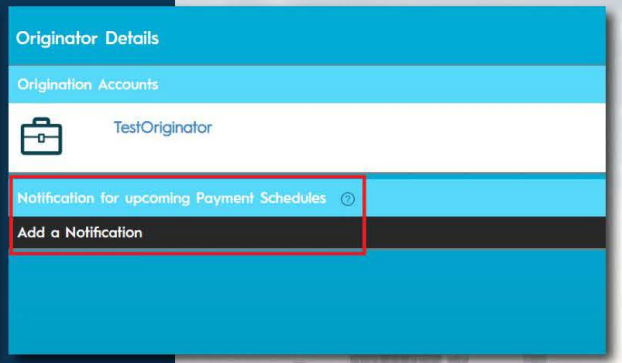
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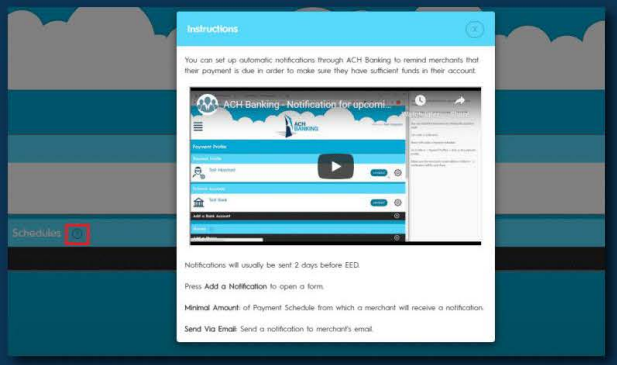
NOTIFICATIONS FOR UPCOMING SCHEDULES

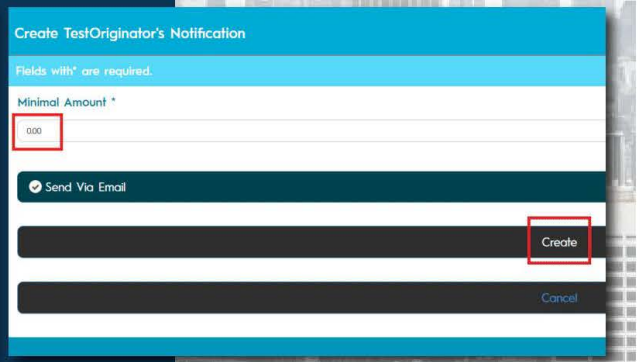
Emails will be sent to payment profile emails

1. Go to the originator page.
2. Click on the originator name.
3. Click 'Add a Notification'.
4. There are instructions under question mark.
5. Enter minimal amount (0.00 means that marchant will receive all notifications) and click 'Create'.









ADDITIONAL:

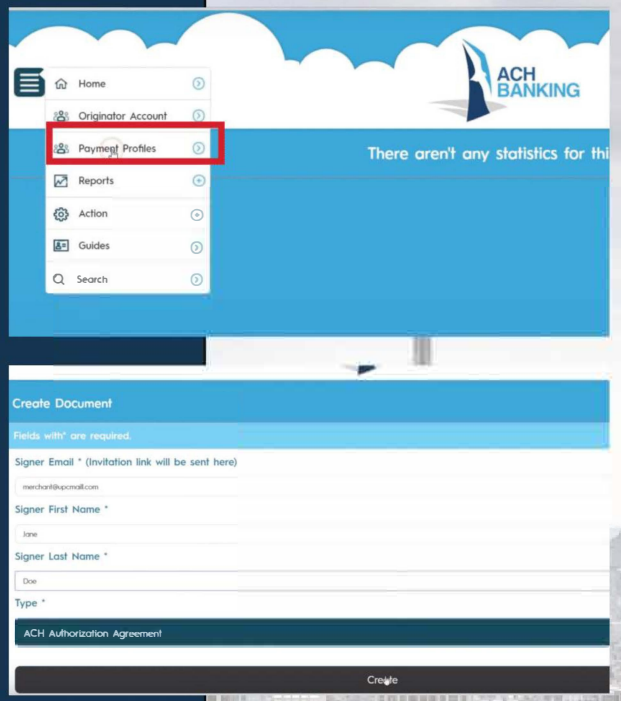
See video tutorial here:

https://www.youtube.com/watch?v=Gacl-7j1ZEc

eSIGN

ACH Authorization Agreement - Originator

1. Go to the payment profile page. It has a section ‘Online Documents (it is hidden by default). Click on it.
2. You can see all the invitation links; available sort by Signed and Unsigned documents.
3. There are tips with instructions for each column.
4. Create a new invitation link for the ACH Authorization Agreement and send it to the merchant via either email, SMS or WhatsApp.
5. After the merchant takes action on his side, you will receive an email about it. If “Auto Converting & Creating Transaction” is selected the system automatically creates Payment Profile + External Account + Payment Schedule and no further actions are needed otherwise go to the step 6.
6. Go to Documents page and click ‘Convert’ to create Payment Profile + External Account at once.
7. Add missing data (like external ID, password, etc.) and check the autofilled data.
8. Check Routing Number and Account Number from the attached Void Check; click ‘Create’.
9. You can download the signed agreement in the ‘Files’ section.





ADDITIONAL

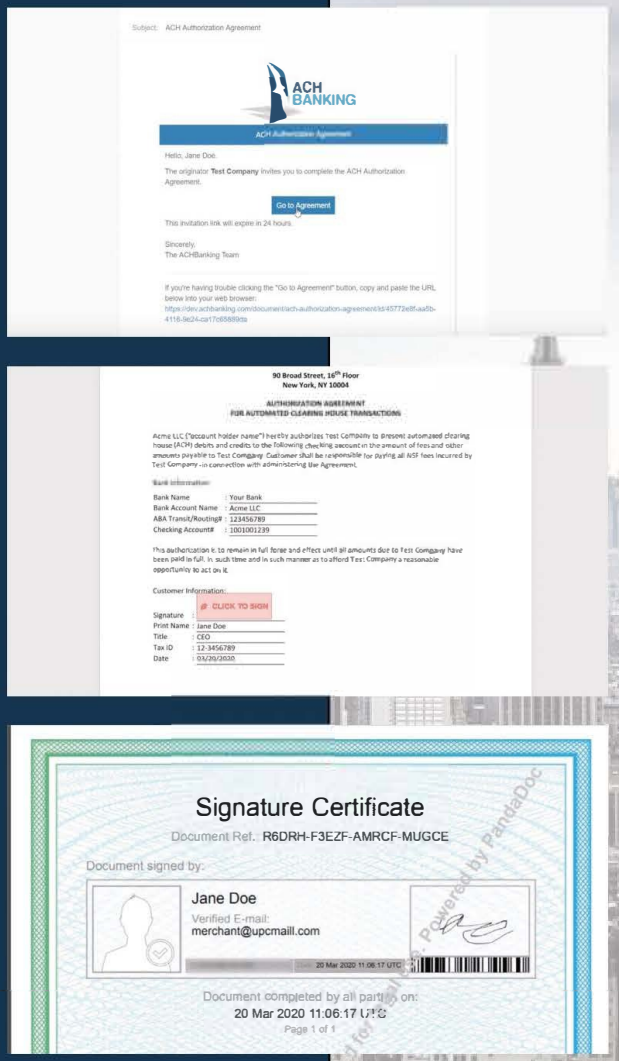
See video tutorial here:

https://youtu.be/1AjGXVBMv-Y

eSIGN

ACH Authorization Agreement - Merchant

1. Receive an invitation email to fill out the ACH Authorization Form.
2. Fill out the form, attach your Voided Check, and send it.
3. You can check the status update by reloading the page.
4. Wait an email from the signature service and click 'OPEN THE DOCUMENT'.
5. Sign the agreement and click 'FINALIZE DOCUMENT'.
6. You can download your agreement.



ADDITIONAL

See video tutorial here:

https://www.youtube.com/watch?v=_zR6GU_Sxe4

INTERGRATED SERVICES

How to integrate with ACH Banking through API

1. Navigate to our API page (scroll down to API on the main page).
2. Read documentation and download SDK.
3. Where to get API credentials? Go to the user page.
4. Click on the Lock and receive Token and Key.

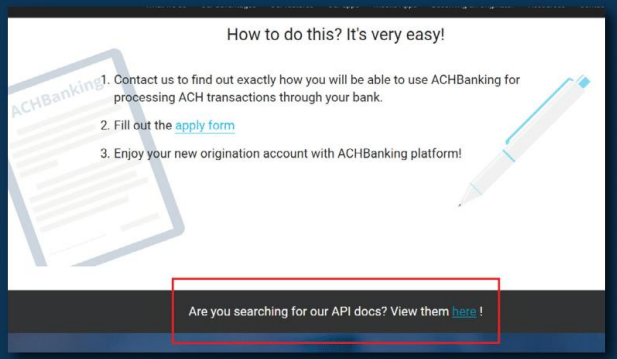
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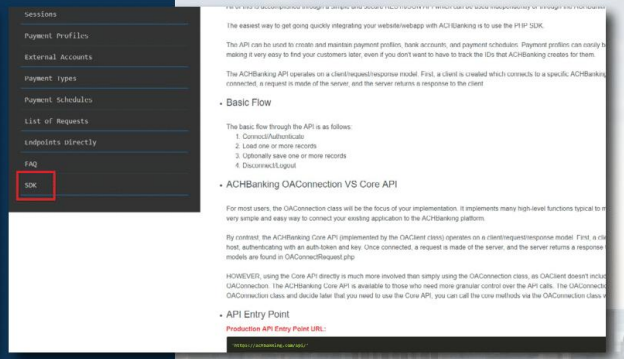
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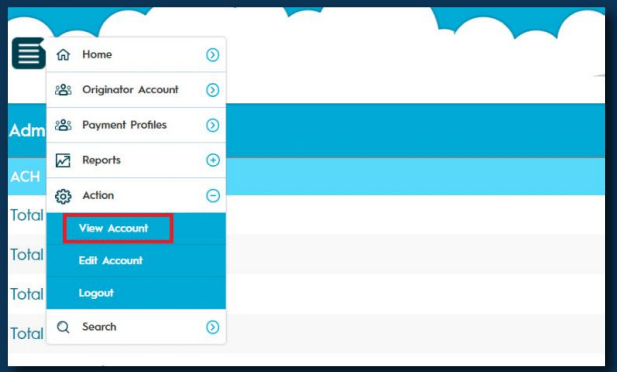
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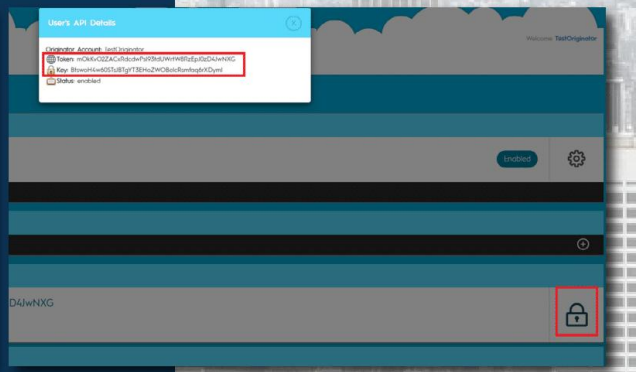
API link here:

https://achbanking.com/api





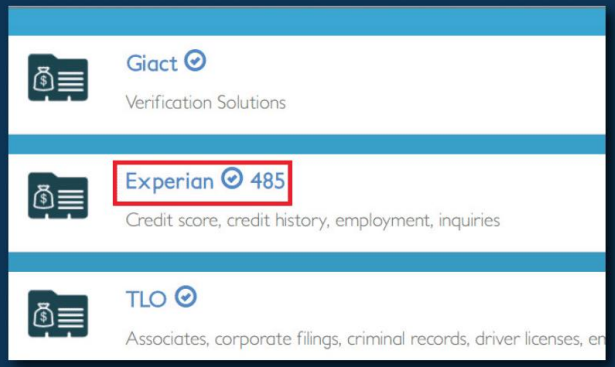


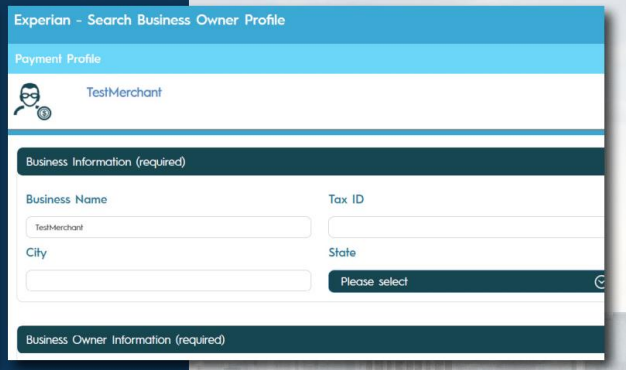


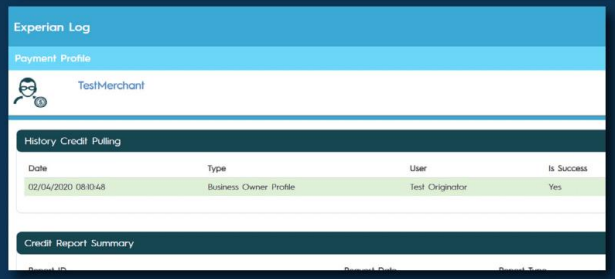
INTERGRATED SERVICES

Experian

1. Navigate to payment profile -> find “Features” link.
2. Choose from the available integrated services.
3. You can see results, open detailed report or start new search.







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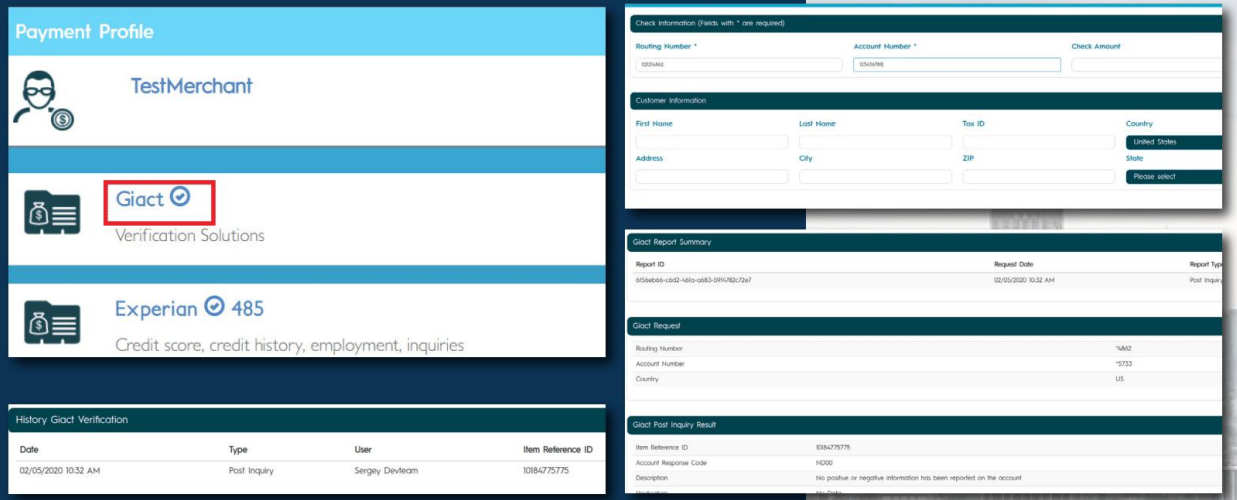
See video tutorial here:

https://www.youtube.com/watch?v=4kqHDqD1jL4

INTERGRATED SERVICES

Giact

1. Navigate to payment profile -> find “Features” link.
2. Choose from the available integrated services.
3. You can see results, open detailed report or start new search.



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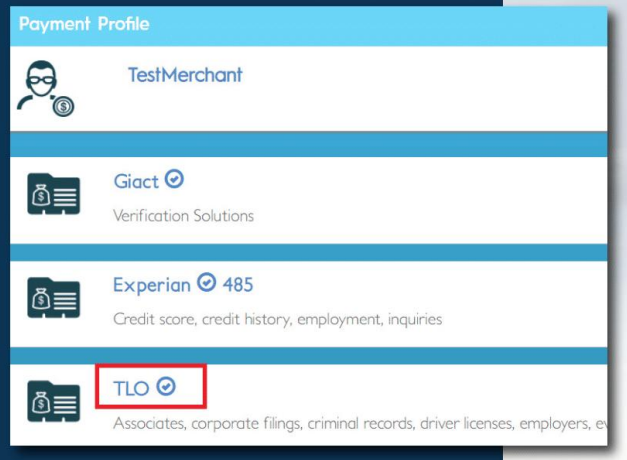
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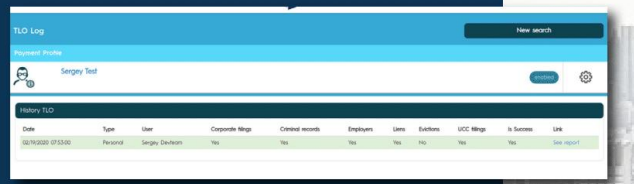
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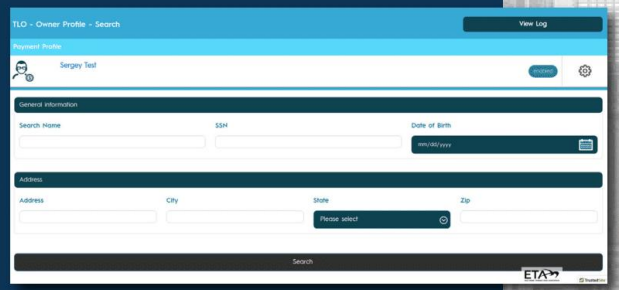
INTERGRATED SERVICES

TLO

1. Navigate to payment profile -> find “Features” link.
2. Choose from the available integrated services.
3. You can see results, open detailed report or start new search.







ADDITIONAL:

See video tutorial here:

https://www.youtube.com/watch?v=4kqHDqD1jL4

AGGREGATIONS

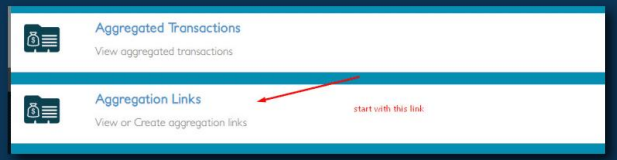
Yodlee

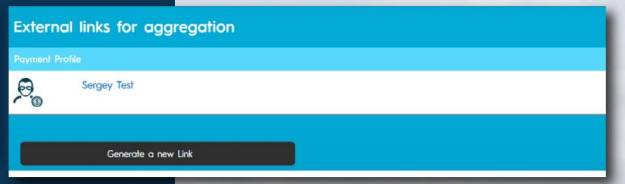
1. Open any payment profile, which you want to test and find next links.
2. Generate new link and open it.
3. You will be forwarded to the Yodlee site with this link.
4. Fill all required info.
5. You should receive such confirmation.
6. Then return to the ACHBanking and open the first link.
7. Refresh the account.

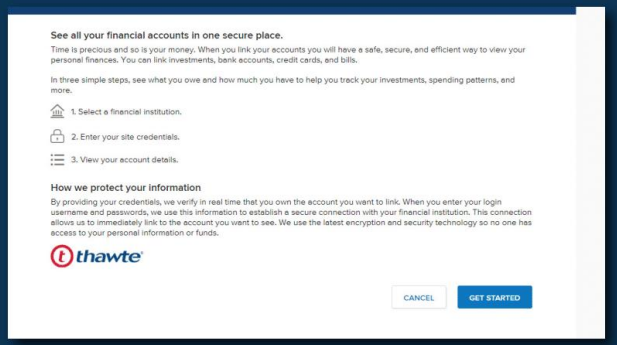
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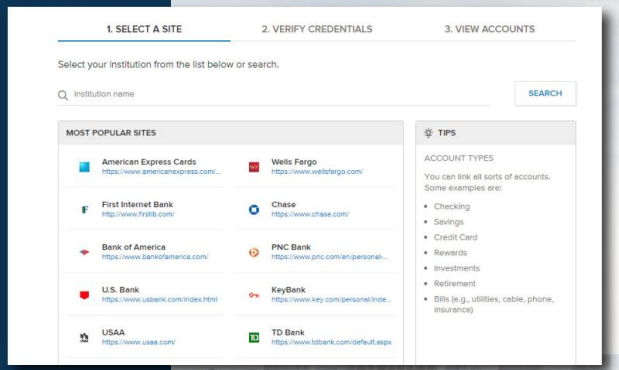
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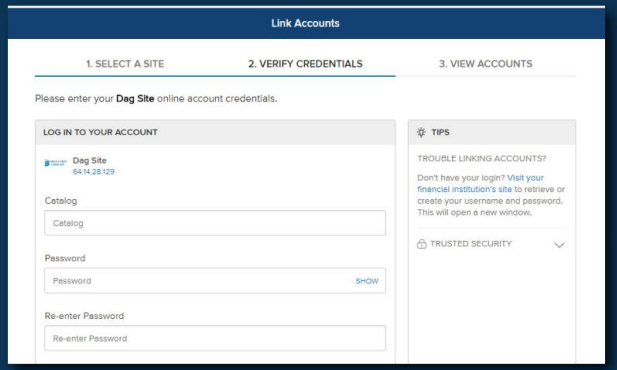
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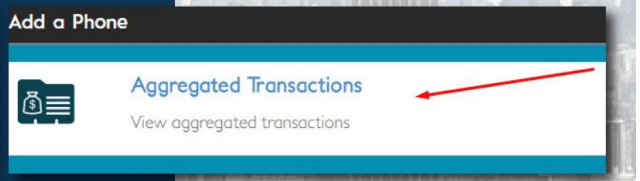


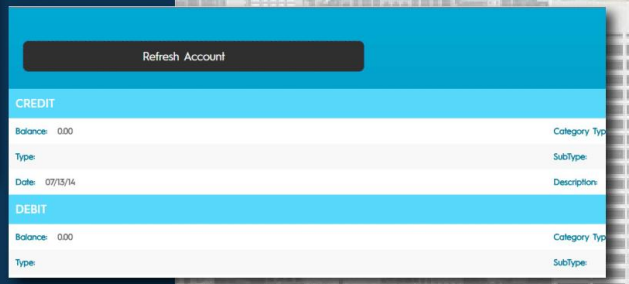












OFAC

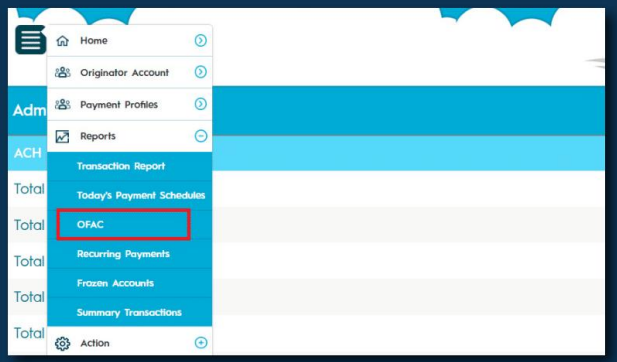
Originator can check himself on the Originator Info page or run manual check from the OFAC report.

1. Go to Originator Info page and check yourself in Statistics.
2. Go to OFAC report from the Menu.
3. Enter name in search bar and get results from the OFAC database.

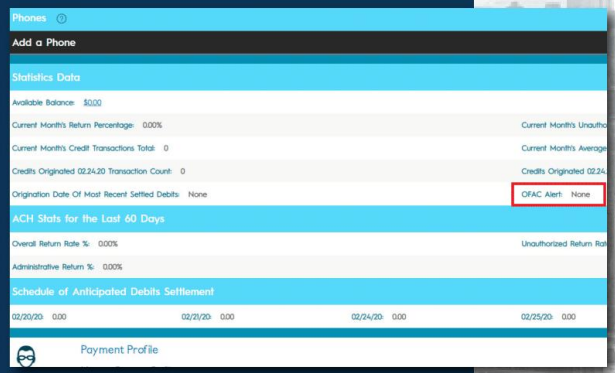
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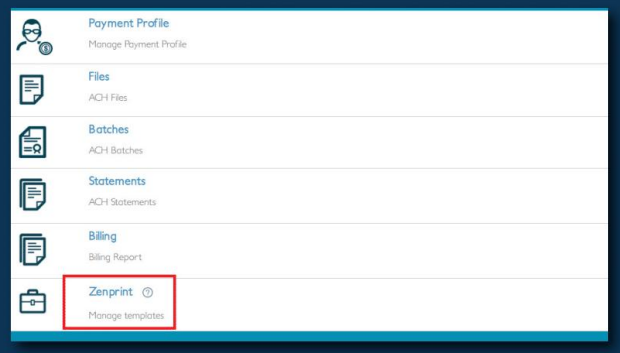


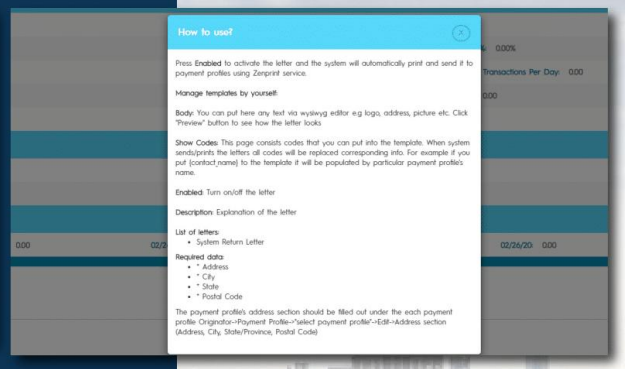


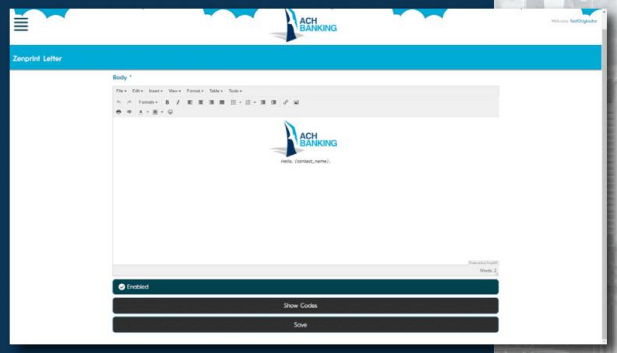
ZENPRINT

Letters Printing via Zenpint ©

1. Go to originator info page and click Zenprint.
2. There are instructions under question mark.
3. Select System Return Letter.
4. Edit it as you like and click 'Save'.







ADDITIONAL:

See video tutorial here:

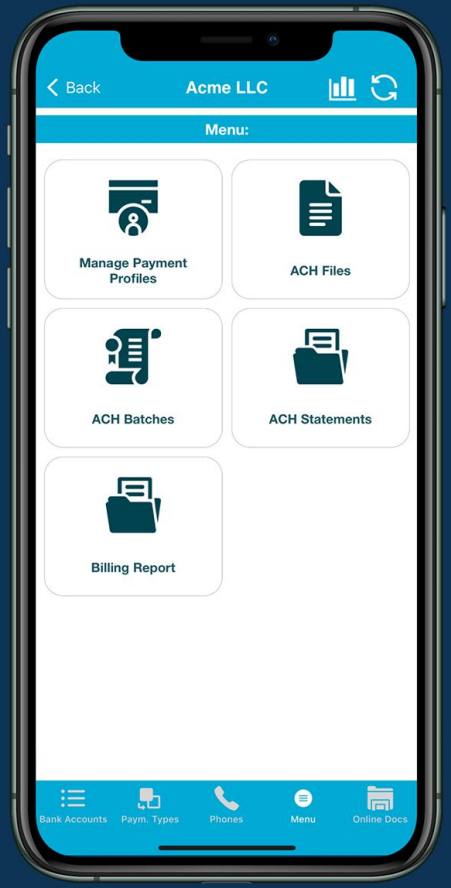
https://www.youtube.com/watch?v=bQZ7aIrB7Xo

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