
ACH
BANKING
eta
NACHA
The Electronic Payments Association
Secured Finance
Network
An association of professionals
putting capital to work
Safe & Secure
ACH Solution Provider

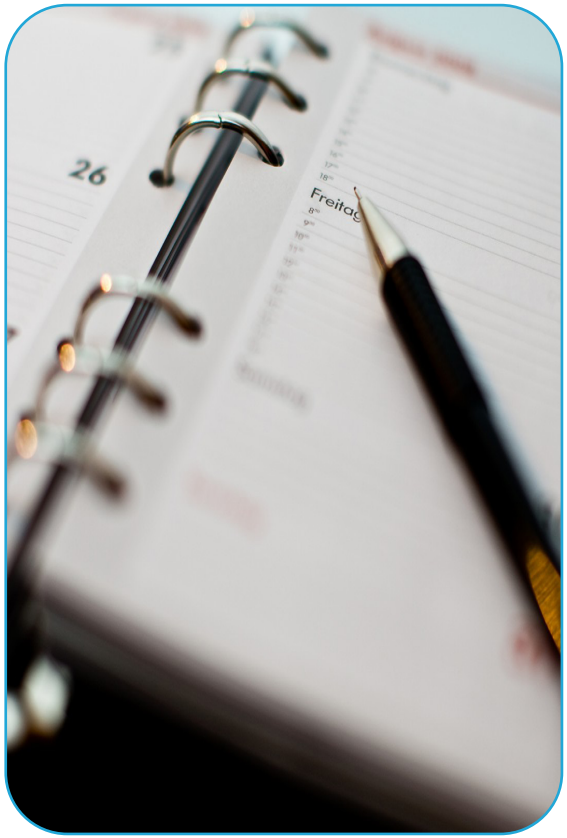
I am so grateful that you have taken the time to consider partnering with **ACHBanking** to serve you. While we are proud of our work and the results we will help you achieve... It is the **relationships** we build that will endure. I look forward to working with you and your business.



David Rubin

CHIEF EXECUTIVE OFFICER

CONTENT PAGE



ACH BANKING

1	ABOUT US	1
2	WHAT WE DO.....	2
3	OUR FEATURES	3
4	MARKETING OPPORTUNITY	4
5	GO TO MARKET STRATEGY	6
6	OUR PRODUCT	9
7	MOBILE APPS	12
8	OUR COMPANIES.....	13
9	CONTACT US	14

1

ABOUT US



An ACH solution provider - we know how it works!

ACHBanking is a provider of sophisticated feature rich payment technology that automates the processing of commercial and consumer transactions through the Automated Clearing House (ACH) Network.



Experience it now

2

WHAT WE DO



How It works

ACHBanking provides a simple, easy-to-use interface for managing all your company's payment processing needs. Our product is very easy to integrate with existing business and accounting systems from websites to back-offices.

Customer



Authorizes electronic transaction with Merchant.

Merchant (Originator)



Sign-up for ACHBanking Set-up and manage payments through web, mobile app or API integration.

ACH BANKING

Sends Merchants (originators) transaction batches to bank (ODFI).

Bank (RDFI)



Receiving bank transacts with customer account and notifies account holder of debits and/or credits.

Federal Reserve



The Fed receives electronic entries and debits/credits respective banks ODFI & RDFI.

Bank (ODFI)



ACH BANKING

Ensures timely and secure processing of batch transactions

3

OUR FEATURES



ACHBanking has a sea of useful features!

ACHBanking is *uniquely positioned* with proven feature rich proprietary technology built originally to service our core platform business.

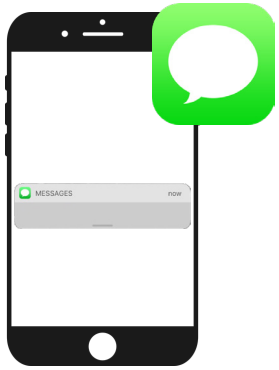
Mobile App



Powerful API & ERP Integration



SMS Alerts



Bank Account Aggregation



Automated Know Your Customer Compliance through OFAC



Seamless printing and mailing of customer invoices through cloud-based API



Data intelligence validates in real-time the customer bank account



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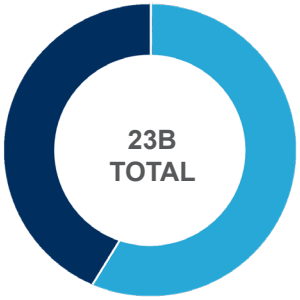
MARKETING OPPORTUNITY



MARKETING OPPORTUNITY

23B TRANSACTIONS
TOTALING **$51.2T**

2018 VOLUME

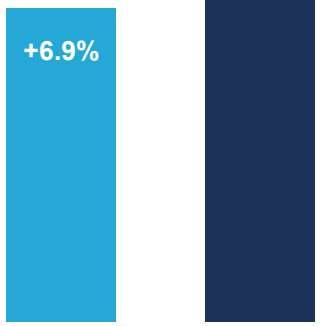


- 13.4 BILLION DEBITS
- 9.5 BILLION CREDITS

2018 VALUE



- $17.8 TRILLION DEBITS
- $33.4 TRILLION CREDITS



VOLUME HAS INCREASED BY AT LEAST 1B EVERY YEAR FOR THE LAST 4 YEARS

VALUE HAS INCREASED BY AT LEAST $1T EVERY YEAR FOR THE LAST 6 YEARS

Source: NACHA.com

4

MARKETING OPPORTUNITY



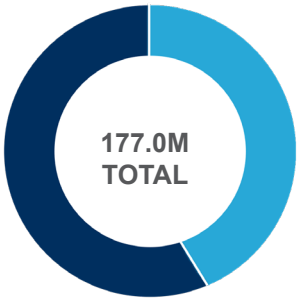
2018 VOLUME GROWTH BREAKDOWN

B2B	DIRECT DEPOSIT	INTERNET	P2P
+9.4%	+4.4%	+14.2%	+32.2%
3.6B	6.8B	5.9B	128.7M

SAME DAY ACH

177.9M TRANSACTIONS
TOTALING **$159.9B**

2018 VOLUME

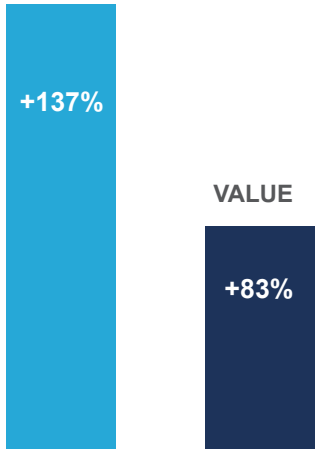


- 79.6 MILLION DEBITS
- 98.3 MILLION CREDITS

2018 VALUE



- $60.7 BILLION DEBITS
- $99.2 BILLION CREDITS



Source: NACHA.com

5
GO TO MARKET STRATEGY



TARGETING

- Use a White Label Product to leverage our existing relationships with other credit card processors.
- Hire internal sales force to target businesses in property management and other high-volume transaction-based businesses.
- Huge potential to scale using this two-prong strategy.

STRATEGIC PARTNERSHIPS/ CHANNEL

- ACH Banking is our own proprietary technology built from the ground up, which allows us to quickly customize our products for each specific partnership channel.
- Creating custom solutions to under-served businesses gives us a strong competitive advantage.

5

GO TO MARKET STRATEGY



MARKETING

- Marketing strategy will tout our customizable product , ease of use and streamlined processes.
- Clients will be able to use their own branding throughout the ACH Banking platform from online portal to the description of the charge on their customers bank statement.

CUSTOMER RETENTION

- We believe a custom solution will create a “sticky” product that will be difficult for existing clients to switch to another provider.
- Our vertically-integrated product and multiple banking relationships allows us to compete on price without hurting margins.
- Large team of developers will continue to add new features.

5

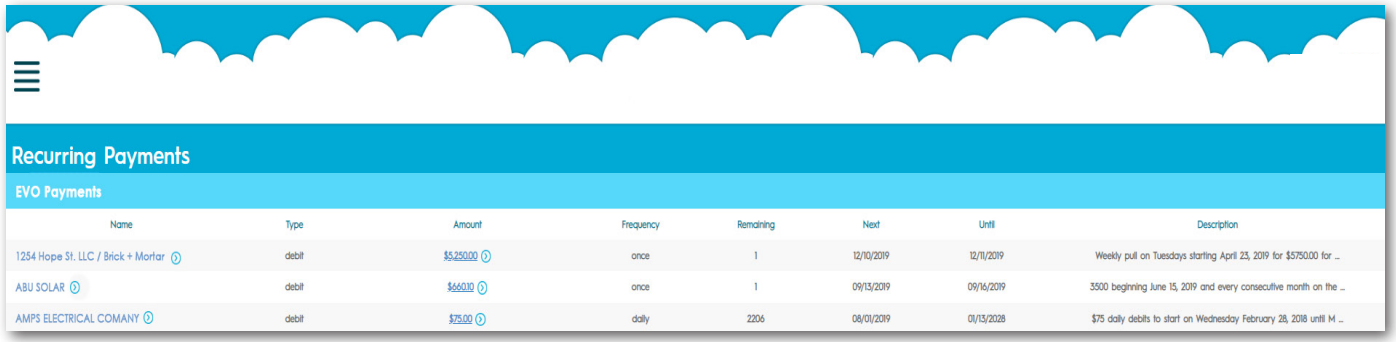
GO TO MARKET STRATEGY



WHITE LABEL - FOR RESELLERS

- ACHBanking has created a comprehensive reseller program for developers or third party originators, giving them the ability to offer a complete ACH solution - increasing their profitability and maintaining revenue. ACHBanking combines our competitive transaction fees with an aggressive SOAP integration structure.

- Third Party Originators can generate income by joining the ACHBanking team as a Reseller.



Recurring Payments

EVO Payments

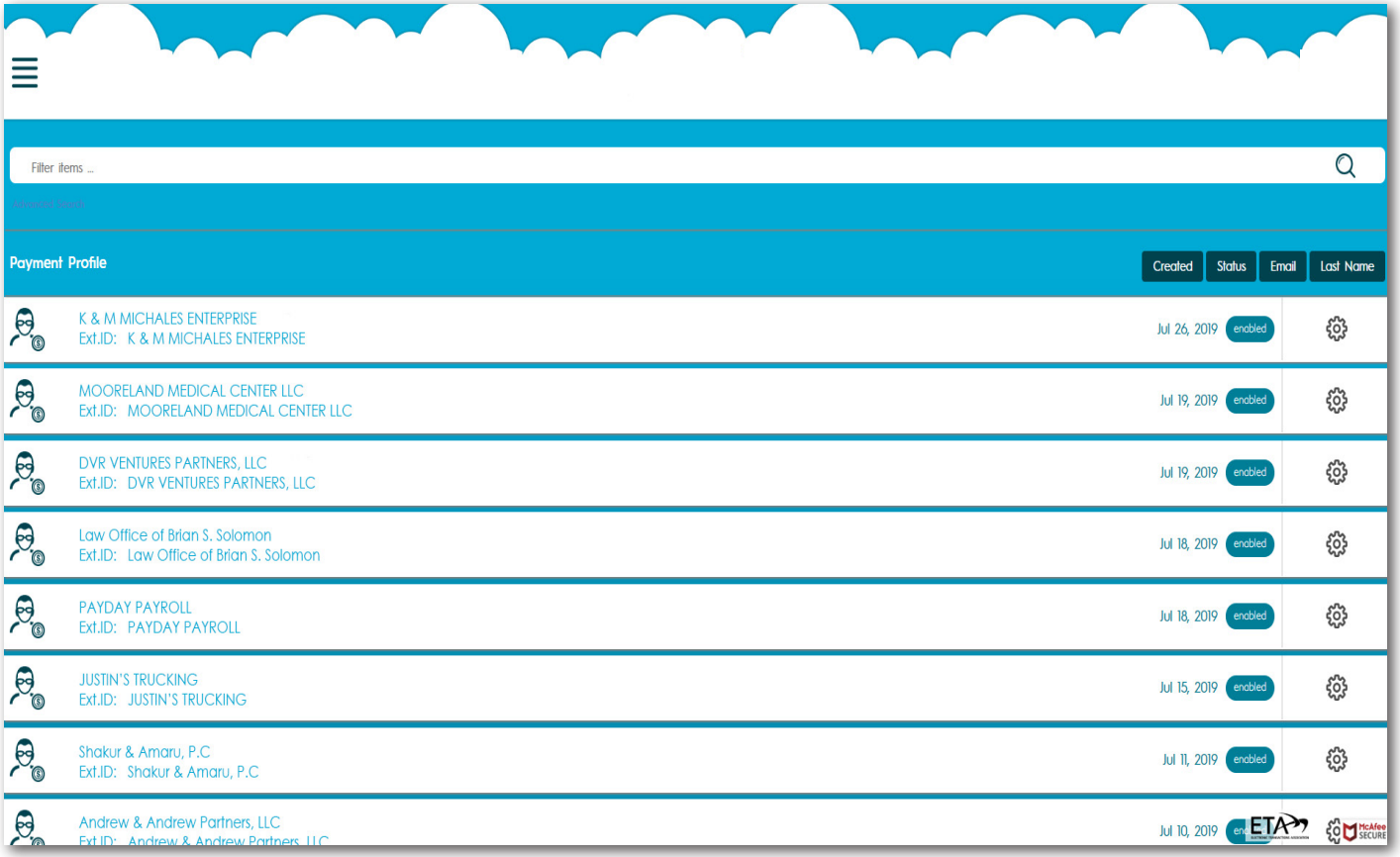
Name	Type	Amount	Frequency	Remaining	Next	Until	Description
1254 Hope St. LLC / Brick + Mortar	debit	$5,250.00	once	1	12/10/2019	12/11/2019	Weekly pull on Tuesdays starting April 23, 2019 for $5750.00 for ...
ABU SOLAR	debit	$660.10	once	1	09/13/2019	09/16/2019	3500 beginning June 15, 2019 and every consecutive month on the ...
AMPS ELECTRICAL COMANY	debit	$75.00	daily	2206	08/01/2019	01/13/2028	$75 daily debits to start on Wednesday February 28, 2018 until M ...

6

OUR PRODUCT

> "...As a busy business owner, I need 21st century technology, backed by the human touch. With ACHBanking, I have both."
>
> - Derek Sandberg, Texas

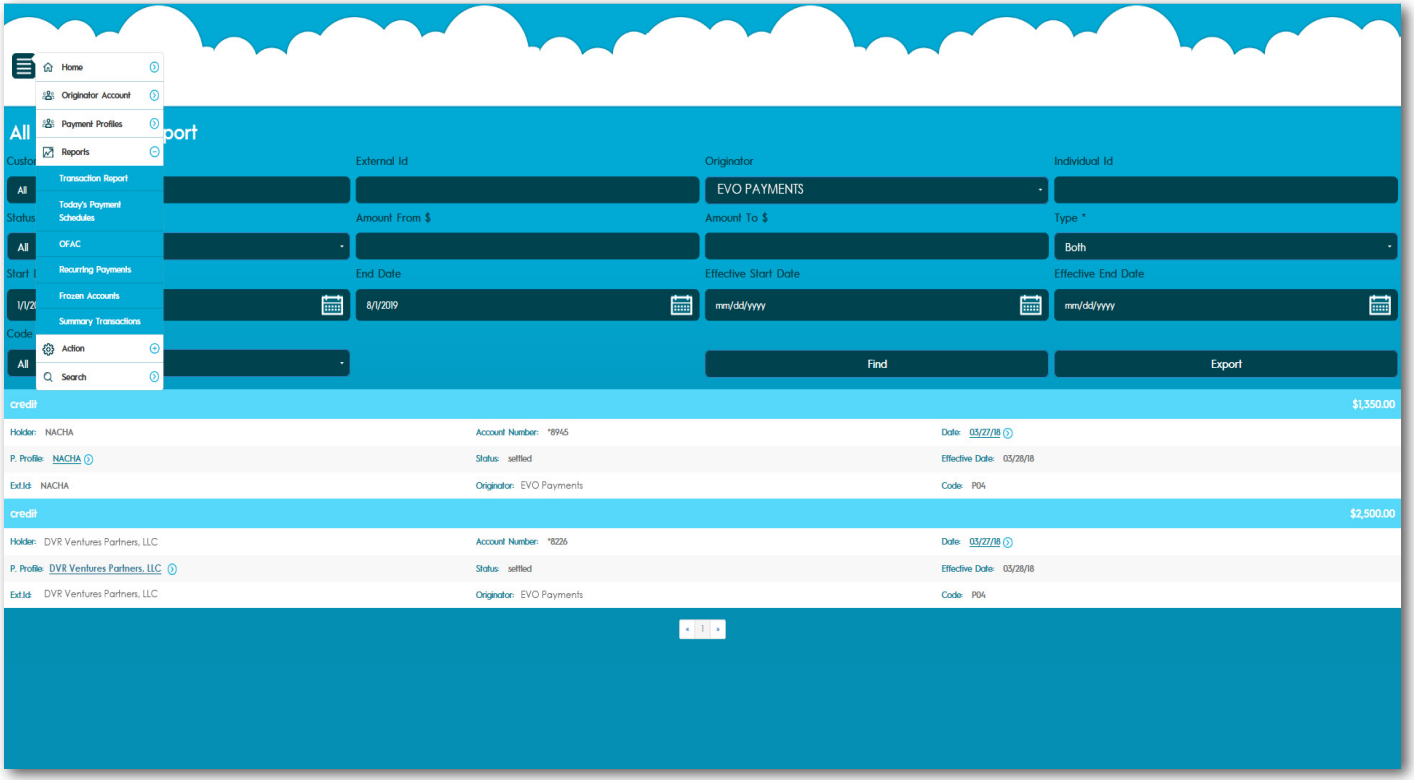
Manage All Your Company's Payments



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OUR PRODUCT

Easy-To-Use Interface



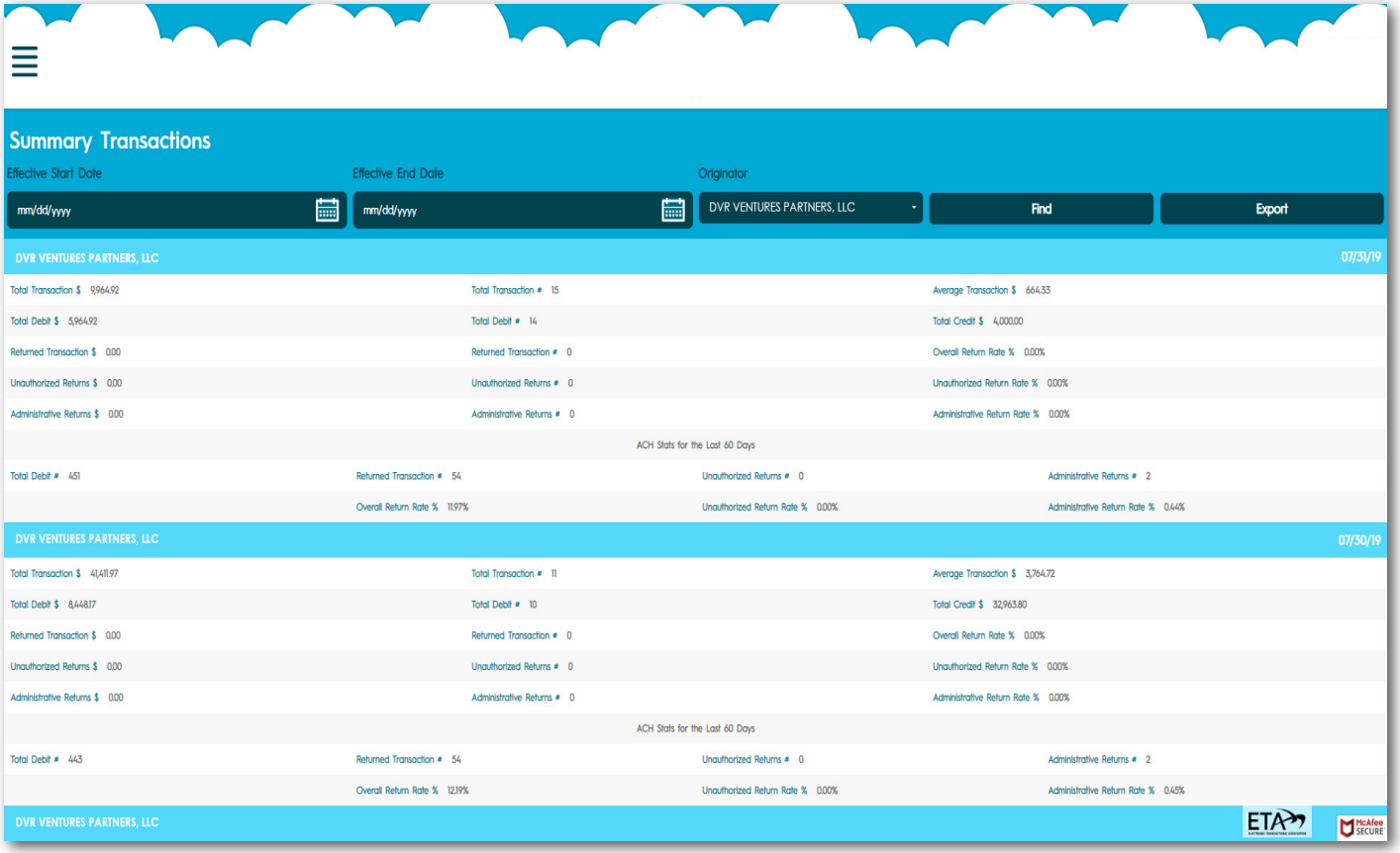
> "...Easy to manage and review all my merchant payments."
>
> - Kim Porter, California

6

OUR PRODUCT

Safe and secure

> "The successful expansion of our business was made possible by ACHBanking."
>
> - Dave Baum & Ted Burke, Florida



7

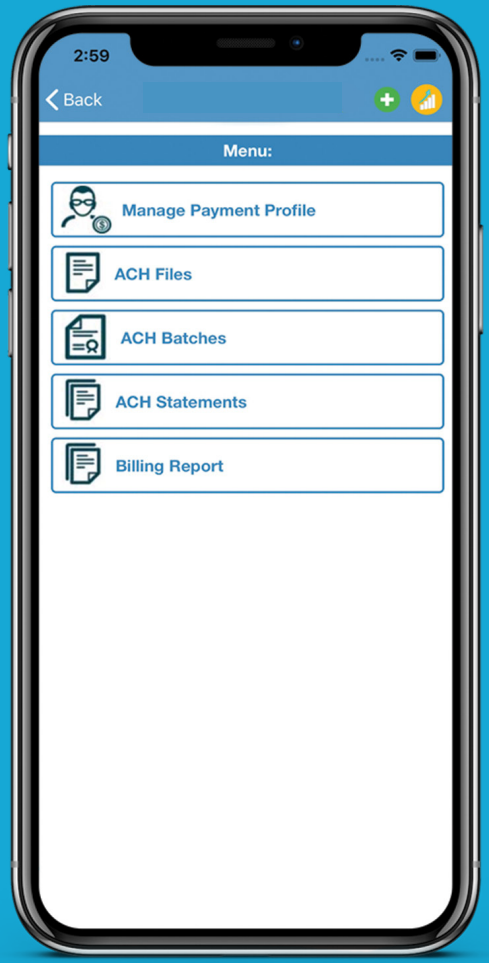
MOBILE APPS

MANAGE EVERYTHING IN ONE PLACE

Stay online with
ACHBanking mobile apps

Download on the App Store

GET IT ON Google Play



INTEGRATED WITH:

intuit quickbooks

salesforce appexchange

8

OUR COMPANIES

eProdigy Financial LLC

eProdigy Financial is a Utah-based FinTech holding company that has been building and operating commercial lending infrastructure since 2010. Through its affiliated lending entities, payments platform, and proprietary AI underwriting technology, eProdigy delivers end-to-end capital solutions to small and mid-sized businesses across the United States.

Venture Debt LLC

Primary Lending Entity

Provides commercial term loans and working capital facilities to businesses nationwide. Operates in all US states except California. Transactions are originated, approved, and funded from Utah under a Utah governing-law structure, exempt from state lending licensure pursuant to applicable commercial lending exemptions.

ACH Capital West LLC

California Licensed Lender

eProdigy's California-licensed lending entity, serving California-domiciled borrowers under the California Financing Law. CFL License No. 60DBO-129428 | NMLS No. 2321286 | Lender and Broker.

ACH Capital UT LLC

Servicing Arm

Manages loan servicing, remittances, collections, and portfolio administration across all eProdigy lending entities.

ACH Banking

Payments Infrastructure

Proprietary ACH origination, cash management, and payment processing capabilities powering the funding and collection operations of the entire platform.

1WorkForce

Powered by AWS Bedrock

eProdigy's proprietary AI underwriting and servicing platform. Built on AWS Bedrock, 1WorkForce automates deal intake, credit analysis, state eligibility routing, document generation, and compliance workflows - delivering institutional-grade speed and consistency across every transaction.



CONTACT US

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