

# ACH

## Payments: Electronically

ACH processing is designed to provide a low cost option when it comes to payment processing.



### Multiple Processing Options

Integrated virtual terminal back office and hosted solutions for ACH



### Integrated ACH

Provides clients with capability to process ACH via a software integration to their third party applications



### Hosted Payment Page

Online payment page with functionality designed for parties to pay via ACH

## ACH Processing

ACH processing from iStream Financial Services is designed to provide a low cost option when it comes to payment processing. ACH (Automated Clearing House) is the electronic network in the United States set up to facilitate financial transactions. All transactions that run through the ACH network conform to the rules established by NACHA (National Automated Clearing House Association) and the Federal Reserve. iStream is pleased to offer a number of options and configurations for ACH to meet the unique needs of its clients. ACH offerings from iStream include:

### Integrated ACH

This option provides clients with the capability to process ACH via a software integration to their third party applications.

### Virtual Terminal ACH

This offering is designed to be merchant facing and can support both recurring and one time ACH. Additional support is also available for Credit Card processing.

### Back Office ACH

Clients have the ability to utilize ACH processing services from iStream that are initiated from the iStream Maximizer Platform Back Office and can use the BOFD (Bank of first deposit) of choice.

### Hosted Payment Page

Online payment page with functionality designed for parties to pay via ACH. This option can be incorporated into existing web sites for a consistent look and feel or hosted separately, depending on client specific needs.

### File Based ACH

For clients with larger volumes of transactions, file based ACH is the best option. Support for multiple file formats is available as well as the capability to facilitate payment splits by leveraging the iStream Sub-accounting platform.

### ACH Delayed Clearing / Controlled Disbursements

In cases where some financial risk may be present, iStream offers the ability for processing to be accompanied by delayed disbursement. This can be configured according to the specific needs of the client and can be adjusted when necessary.

### Sub-Accounting / Split Settlement

The sub-accounting platform within the iStream Maximizer is

designed to facilitate ACH Payments based on a client's specific needs when it comes to initiation, acceptance and disbursement. Additional functionality for reporting and balancing makes reconciliation easy and streamlined.

### ACH Receipt

Not only does iStream offer the ability for clients to initiate ACH, the ability to receive ACH payments is also available. With several different options related to how the payment is handled and subsequently disbursed, iStream has a solution that meets the complex needs of clients.

### Online Return Management – iReturn<sup>TM</sup>

While iStream Deposit<sup>®</sup> works to automate the deposit process, there will invariably still be returns. iStream offers a complimentary solution in iReturn that manages returns with a real-time, online and paperless system. iReturn eliminates the process of waiting for the paper check to be returned via postal mail and sends a notification via e-mail, alerting you to the fact that an item has been returned.

