



ACH

SOLUTIONS

Capabilities

- **Account Validation**
 - Confirms ABA/DDA numbers, validates linked accounts, and supports tokenization for future transactions
- **Transaction Management**
 - Cancel or refund items after submission
 - Manage returns with automated matching, email alerts, and online reporting
- **Settlement Tools**
 - Split funds by dollar or percentage before settlement for faster funding i.e. platform fee to ISV/gateway
- **Risk & Exception Handling**
 - Monitor portfolios and transactions in real time; no hard limits for review on flagged items without hard limits
- **Virtual Terminal**
 - Supports one-time, recurring, future-dated, or installment payments
- **Secure Data**
 - Tokenizes account details for safe storage and repeat transactions
 - No need to store ABA/DDA on platform

Benefits

- **Real-Time Reporting**
 - Access up-to-date transaction details
- **ACH Experts on Staff**
 - Expert support for processing and troubleshooting
- **Dedicated Relationship Manager**
 - Personalized support and a single point of contact for your account
- **Settlement & Reconciliation**
 - Direct bank settlements with customizable data fields to simplify reconciliation and identify transactions
- **Unified Reporting System**
 - Manage all ACH and check transactions in one backend platform
- **Flexible Integration Options**
 - Direct integration via API
 - Partner gateway, software, or ISV compatibility
- **Simplified Onboarding**
 - Online applications, e-signatures, and boarding process
 - Get approved in 1-2 days

How it Works

- **Payments submitted via:**
 - Direct API integration
 - Gateway integration
 - ISV integration
 - Virtual terminal
- **Cutoff Times**
 - Same-Day ACH: 11AM or 2PM CT
 - Standard ACH: 8PM CT

Settlement Process

Funds are deposited to designated accounts the next processing day.

Example:

- Submitted Monday before 8PM CT
- Clears Monday night
- Settles Tuesday → in merchant's bank Wednesday

Weekend transactions settle the next business day.

*Faster settlement options are available.

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SOLUTIONS CONT.

Client Testimonial

"Two things stand out about working with iStream. First, the ability to reach a real person. Their responsive, cross-trained team consistently goes the extra mile to improve our processes and the end-user experience.

In a world dominated by call prompts and AI, this human connection is rare and invaluable. Banking is technical and high-risk, so being able to speak openly without judgment helps us address issues and solutions quickly.

Second, iStream's collaborative mindset. Rather than taking a rigid approach, they work with us to identify solutions—even if it means extra work on their end. Leveraging their decades of expertise and treating them as an extension of our team has been instrumental to our success." – Ben Kirkland

Markets and Partners

- Property management
- Retail
- B2B payments
- Bill payments (insurance, healthcare, utilities)
- Non-profits
- Payment gateways
- ISVs
- ISOs



Pricing

- **Pricing Models:**
 - Wholesale Pricing
 - Referral Pricing
- **Billing Options**
 - Billed to Partner
 - Merchant Direct Billing

Key Pricing Elements:

- Per transaction fee
- Monthly account fees
- Basis points capability
- Return fees
- Add-on services (priced separately)

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