

ACH Payments Overview

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We offer ACH payments in addition to credit card payments. Accept ACH Payments with our Virtual Terminal, Invoicing, Checkout, Customer Vault, and Recurring Billing products. ACH Payments is also available via our APIs for Payment Gateway and Embedded Fields. Review our ACH Integration Guide for further details on integrating with our APIs and ACH payments. This article contains an overview of ACH payments and how ACH is different from accepting credit card payments.

***Note:** We suggest that you contact your bank to ensure that we can debit and credit your depository account; instructions can be found [here](#).*

ACH payments are a non-guaranteed method of taking payment from your customers. As a result, ACH funding is different from credit card funding. Daily batches of ACH will fund within three business days.

If your customer's bank [rejects](#) ACH payments before funding, the funds will not be deposited into your account. To view unfunded transactions, click **Transactions** from the main menu in Merchant Manager. Click the filter icon and add filters for *Payment Type is ACH Payments* and *Status is not Deposit Sent*.

ACH payments rejected after funding due to a dispute will be debited from your depository account. These reject types can be viewed on the **Deposit History** report or the **Reconciliation** report in the adjustments section. You will also be notified via email.

We will notify you via email if we receive a [Notification of Change \(NOC\)](#) response. You can find details about the NOC by selecting **Disputes** from the main menu and clicking on **ACH NOC** in the quick links menu.

***NOTE:** ACH [rejects](#) before funding can occur within 48 hours from the initial transaction. Customers can dispute transactions for up to 60 days, which would cause your merchant account to be debited.*

Our Virtual Terminal accepts ACH payments, business credit cards, and consumer credit cards. ACH Payments can be accepted in US Dollar (USD), and convenience fees may be applied. Our Virtual Terminal is fully integrated with [Customer Vault](#) to save you time processing repeat transactions.
