



## How Can I Use ACH?

Even as credit cards become more and more prevalent in the market, ACH use trends continue to rise. Why? Because ACH is multipurpose; there are many ways to utilize the ACH network, including:

- Preauthorized credits or debits
- Recurring billing
- Payroll
- Transactions via phone
- Web transactions using e-check
- Resubmitting a bounced physical check

## Why Should I Use ACH?

ACH transactions offer many potential benefits to merchants who make ACH available to their customers, or use the ACH network for administrative functions. Some of those benefits include:

- Increased profits due to reduced administrative costs
- Lower interchange fees than credit/debit card transactions
- Less susceptible to fraud than paper checks
- Greater potential for charitable donations
- Additional payment option means increased likelihood to convert at checkout
- Recurring billing via ACH translates to on-time payments

## Who Should Use ACH?

Just about every merchant who processes transactions is eligible to use the ACH network, but there are certain merchants who might benefit above others, including:

- Inbound call centers
- Non-profit organizations that accept donations
- Insurance companies
- Property management companies/mortgage companies
- Subscription-based services
- Membership-based organizations
- Service-based merchants who use check conversion for in-person payments, such as doctors, lawyers, dentists, and accountants.