



achXPRESS Debit & Credit Platform

One-Time & Recurring ACH Payments

One-Time & Recurring Electronic Debits & Credits

- achXPRESS is a web-based ACH processing tool designed for small and medium-sized businesses. It facilitates the electronic transfer of an authorized payment from a consumer's checking or savings account to the business' bank account, and vice versa with the introduction of our new "electronic credit" feature.
- achXPRESS allows your business to automate the collection and payment process for single and recurring transactions electronically in a safe, secure, accurate, cost efficient, and timely manner. It eliminates late payments, handling of paper, trips to the bank, and offers multiple payment schedules to your customers.

The Recurring Debit/Credit Process:

- The customer authorizes you in writing to debit or credit payments to and from a checking or savings account, and provides you with the void check/bank account information.
- You enter the client information, transaction details, payment frequency and scheduling information in achXPRESS.
- On the pre-determined date, depending on if you chose automatic or manual authorization, achXPRESS will submit your transaction directly for processing through the ACH system.
- On the settlement date, your customer's account is debited (or credited) and your business account is credited (or debited) for the payment.
- The details of the transaction are reflected on your customer's monthly bank statement.

Why achXpress?

- Accessibility: 24/7 Online Access to Check Status & Monitor Funds
- Security: Secure Web Platform Built for Small to Mid-Sized Businesses
- Functionality: 48 to 72 Hours Funds Settlement, Single or Recurring Debits & Credits, RICK & Detailed Reporting
- Support: User Friendly & Unmatched Technical Support
- Practicality: No Need to Change Banks or Purchase Hardware
- Price & Guarantee: Competitively Priced with 30 Day Money Back Guarantee for 30 Days or 1st Billing Invoice, whichever comes first

Program Features

- Fast, Easy, & Secure Web-Based Platform
- 24/7 Online Access & Transaction Management
- Processes Debit and Credit Transactions
- Handles One-Time or Recurring Payments
- Electronic Check Re-Presentation (RCK) & Tracking
- Merchant Controlled Frequency & Timing of Payments
- Over 10 Payment Scheduling Options (Weekly, Bi-weekly, Monthly, etc.)
- Four Highly Customizable & Downloadable Reports
- Unmatched Technical Training & Round-the-Clock Support
- No Hardware/Software Requirements
- Tracks Customer Issues & Supports Multiple Locations
- Tiered Level Access for Multiple Users

Advantages & Benefits

- Improves Cash Flow & Reduces Risk
- 48 to 72 Hours Settlement
- Safe, Convenient, & Accessible from Anywhere
- Automates Future Payments & Re-Submission Process
- No More Invoicing or Bank Trips
- Eliminates Check Handling & Returned Item Fees
- Increases Customer Retention
- Saves Precious Time
- Secure, Web-Based & Accessible 24/7/365
- On Time Payment - No Physical Check Required
- Ability to Upload Existing Transaction File
- No Terminal/Software Purchase Required
- Reduces Labor Costs & Human Error
- Eliminates Lost, Stolen or Forged Documents
- Free Detailed Online Reporting
- 30 Day Money Back Guarantee

Pricing

- Activation Fee \$195
- Transaction Fee \$0.30
- NSF Return Fee \$0.50
- Monthly Minimum \$10
- Monthly Gateway \$20

**Great – very easy!!
We love the recurring set up.**

Wendy D. Lowe
Director of Operations
The Joy House

Vantage is your full-service payment solution partner

Vantage
Card Services Inc.

To Order achXpress, please contact us:

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