## Use Cases for ACH

* Credit – Sending Funding to Merchants, Paying commissions to sales reps, ISOS
* Debit – getting payments from Merchants, either payback or payment of fees
* Ability to Schedule payments
  + Weekly – One payment on a single day of the week. Monday, Tuesday, Wednesday, Thursday, Friday
  + Daily – Payments on week days
* System should be able to handle bounces and errors
* Should roll up total bounces or issues.
* Ability to refund payment or make adjustments to Refund payments - Adjustments