What We Do

NationalACH specializes in payment processing accounts for high volume and high risk merchants that want the ability to accept payments directly from US customers’ bank accounts. The company establishes accounts using either the ACH network or Check 21 technology to process electronic check (echeck) transactions.

Automating the process of debiting funds from customers’ bank accounts streamlines business operations. With an echeck merchant account, payments are electronically transferred from customers’ bank accounts and automatically settled to merchants’ business bank accounts.

There is an increasing demand for additional payment options both from merchants and consumers. The rapid growth of online bill payment has resulted to wide acceptance of echecks by consumers and businesses as a payment option for all types of goods and services.

Echecks are the most popular alternative payment option for merchants for one simple reason. The more ways customers can pay you, the more orders you receive.

Offering echecks as an alternative to card payments makes good business sense. Merchants in all types of industries have discovered electronic checks save money, decrease expense and increases cash flow.

Online merchants add the echecks at checkout to capture sales from buyers who do not have cards, are maxed out on cards or who simply prefer to pay from a bank account. Echecks also are effective payment option for customers placing orders by phone, boosting sales results from cross-channel initiatives.

Echecks are used for one time or recurring payments. The lifetime value of a customer is increased when recurring payments are directly debited from customers’ bank accounts. Customers rarely change bank accounts. Payments continue uninterrupted, without the constant need to update card information.

There are three ways that echecks can be submitted for processing. First, echecks can be integrated as a payment option on your checkout page using a simple API. Secondly, transactions can be batch uploaded to a secure FTP site. Thirdly, transactions can be manually entered into a virtual terminal, most commonly used for phone orders.