



Protocol for setting up an ACH item in iCheckGateway

Overview

When signing up, there is an approval process to perform ACH and/or Credit Card transactions. The financial exchange for Credit Cards is technically handled by another party (First Data). Because of this, the approval process for allowing Credit Card transactions is more lenient. ACH transactions are handled directly by iCheckGateway so they have more liability in dealing with those transactions. They have more restrictive rules in allowing for the transactions and they also have an audit process. If you use ACH transactions, expect iCheckGateway to contact you to verify payment authorization. The guidance below will assist you in setting up ACH transactions and handling the authorizations.

There are four types of ACH transactions. We use only one type – Personal Contract (PPD). The others either do not apply or have requirements that would necessitate significant changes to comply. The different types are as follows:

1. WEB – Authorization is given via the web. This requires a web portal equipped to present specific authorization language to the customer plus the ability to collect the authorization. We do not use this method.
2. CCD – Business to business authorization. We do not use this method.
3. TEL – Authorization taken via the phone. This requires a document and a recording of the authorization. We do not use this method.
4. PPD – Authorization is collected in writing. This is the mechanism that we use. A new enrollment form is being introduced that will be sufficient authorization. The completed form should be retained (physically or electronically) for two years after the completion or revocation of the contract. **This is the only ACH method we use.**

Setup

As mentioned above, it is important to collect payment authorization and set up ACH transactions in a very specific way. We are introducing a new Enrollment Form to help collect the relevant information for all transactions. It has two sections: Enrollment Form and Agree to Automatic Draft.

New Enrollment Form

1. Enrollment Form – use to collect all contact information
 - a. Parent Contact information.
 - b. Student contact information as well as school, grad year, etc.
 - c. Collect referral information, if applicable.
2. Agree to Automatic Draft

- a. Fill out the transaction information – Total Amount, Deposit, Monthly payments, Start and End Dates.
- b. Enter either their bank or credit card information. If processing a Credit Card, don't forget to retrieve their Security Code. If performing a Credit Card transaction, the Credit Card number should be obscured before moving on.

iCheckGateway – Use this Method for 1-Time and Recurring transactions.

1. Login to your iCheckGateway portal.
2. Go to Customers
 - a. Select Add Customer
 - b. Enter the Customer Information (Make a habit of filling out as much information as possible. This lowers the cost on Credit Card transactions.)
 - c. Select Save Changes

[Home](#) | [Customers](#) | [Invoices](#) | [Recurring](#) | [POS](#) | [Upload](#) | [Billing](#) | [Search](#) | [Reports](#) | [Return Codes](#) | [Users](#) | [Support](#) | [Password](#) | [Logout](#)

Add New Customer

| | |
|------------------|------------------|
| Site ID: | JAHR ▾ |
| Customer Number: | CA0009A5318F469 |
| First Name: | John |
| Last Name: | Doe |
| Company: | |
| Address 1: | 123 Main Street |
| Address 2: | |
| City: | Lexington |
| State/Province: | KY |
| Zip: | 40503 |
| Phone: | 111-222-3333 |
| Email Address: | jd@anonymous.com |

Notes:

3. Select Setup Recurring
 - a. Verify the Start Date
 - b. Verify the Schedule – Typically Monthly
 - c. Verify the Term – Typically Limited Number of Payments
 - d. Number of Payments (if Term is Limited Number)
 - e. Amount – Enter the monthly recurring amount.
 - f. Verify the Customer information
 - g. Select Continue



New Recurring Transaction

Site ID: JAHR
 Start Date: 03/09/2018
 Schedule: Monthly
 Term: Limited Number of Payments
 Number of Payments: 12
 Amount:
 First Name: John
 Last Name: Doe
 Company Name:
 Email Address: jdoe@anonymous.com
 Phone: (111) 222-3333
 Fax:
 Street Address 1: 123 Main Street
 Street Address 2:
 City: Lexington
 State/Province: KY
 Postal Code: 40503
 Custom 1:
 Custom 2: CA0009A5318F469
 Custom 3: CA0009A5318F469
 Transaction Type: Debit (Sale)

h. Depending on the type of transaction, fill out the information on this screen accordingly

Credit Card

- i. Fill out Credit Card Number
- ii. Expiration Date
- iii. Choose to Process Card
- iv. Once the charge clears, obscure the card number if you have it written anywhere.

ACH

- v. If using ACH, enter the Routing Number
- vi. Enter the Account Number
- vii. Select the Account Type – Checking, Savings, etc.
- viii. In the Authorization Type field, select 'Personal Contract (PPD)'
- ix. Select Process Check

New Recurring Transaction Back to Recurring

Amount: \$1.00
 Credit Card Number:
 Expiration Date: (MM/YY)
 Sales Tax: 0.00
 Description:

Amount: \$1.00
 Routing Number: Validate
 Account Number:
 Account Type: Personal Checking
 Authorization Type: Select
 Description: