



## Benefits of ACH Direct and Advanced Gateway Interface

Advanced Gateway Interface (AGI) is a traditional application program interface providing a secure set of transaction processing methods for all payment types. This method not only allows you to build a variety of payment acceptance solutions -- such as telephone/mail order, Internet, face-to-face and point of sale (POS) it also provides the greatest flexibility for maintaining programming control.

- **One Integration Through Payments Gateway:** One integration enables software to process all major payment types on all major payment networks through ACH Direct's Payments Gateway. This greatly simplifies compliance and security requirements and provides access to ACH Direct's premium fraud protection tools.
- **State-of-the-Art Processing Center:** ACH Direct's processing center is designed for maximum availability, featuring a network of high-capacity, load-balanced transaction processors with redundant connectivity.
- **Control Customer's Experience:** For merchants with the resources for a custom integration, AGI provides control of the customer experience from start to finish.

## Complete Features List for AGI

### Payment Processing

**Payment Methods:** Through ACH Direct's portal, the software connects to virtually all major credit cards processors, including VISA/MasterCard, American Express, Discover and JCB. Plus, merchants have access to all major debit card networks and a variety of other payment methods such as electronic check and bill pay.

**Subscriptions and Recurring Payments:** Accept recurring payments with flexible, automated billing.

**VirtualTerminal™:** At no extra charge, merchants get a complete suite of reports and tools to help track receivables, better manage resources and maximize cash flow.

### Reporting and Management

**Transaction Details:** View a secure and detailed online record of AGI transactions.

**Downloadable Logs:** Download transaction history into various file formats, such as Excel, CVS, QuickBooks®, XML and MYOB.

### Settlement and Reconciliation System:

Automatically obtain AGI payment settlement reports, including items declined or rejected, to reconcile to a bank statement.

**Automatic Close-Out:** System will automatically close out batch transactions, allowing immediate capture of funds and eliminating the need for the manual end-of-day batch close-out.

**Advanced Search:** Easily find a particular transaction or subset of transactions.

**Refunds:** Use ACH Direct's VirtualTerminal™ to reverse, void or refund payments.



**Multi-User Access:** Multiple users can be given individual levels of access so employees can complete necessary tasks without having access to extraneous features.

#### **Customer Information Collection**

Collect customer information during the payment process and store it for future use.

#### **Fraud Protection**

With ACH Direct, the software can incorporate a full suite of anti-fraud protection tools, used to validate information, including: IDVerify™ [link to ID Verify description], ATMVerify® [link to ATM Verify description] and NCNVerify [link to NCNVerify description].

**NOTE:** With AGI, merchants must meet all rules and regulations compliance. To simplify this process, see Secure Web Pay (SWP) [link to SWP product page].

#### **Integration**

**Real-time Payment Notification:** Receive immediate server-to-server notification and confirmation of payments received as well as status and additional data on approved, canceled or failed transactions.

**Data Interchange:** Merchants can automate all transaction postings by downloading information from ACH Direct and importing into their own accounting software. Flexible data format allows software to send additional user definable data, such as invoice and customer number, along with the core information. All this information can then be returned with result, which can be used to update merchant's systems.

#### **Implementation Testing and Technical Support:**

A self-contained testing environment is available with 24-hour, seven-day-a-week access. In addition ACH Direct's professional technical support team is available to assist with implementation during normal business hours.