ACH Processing
With Actum

Your Trusted ACH Partner

Streamline your payment strategy while optimizing your customer experience.

Whether you are outgrowing your current processor, just getting your business started, or simply securing redundancy measures, we're excited that you chose Actum. With over 20 years of industry-leading experience, our team is here for your success.

Actum is #1 in Client Satisfaction. Here's Why:

- **Dedicated Account Managers.** With 20+ years of ACH expertise, our team can understand the needs of your business.

- **Flexible Terms and Pricing.** For startups and new business models, we offer no lock-in contracts or minimums. If you're already using ACH, we identify ways to reduce cost and increase earnings.

- **Security.** Built-in TLS 1.2 encryption and optional tokenization help keep your transaction data safe.

- **Powerful APIs.** We work directly with your platform or your preferred software provider to get you processing quickly.

- **ACH Expertise.** Our AAP Certified team members have command of the changing ACH rules and features to keep you processing with zero headaches.

> *" The customer service is by far the best I've ever experienced. Support makes my life easier on a daily basis, and I would highly recommend them to anyone looking for reliable ACH processing."*
>
> **– Phillip S.**, Mantis Funding

Capterra

5/5
★★★★★
Overall

The Actum Advantage

As ACH industry veterans, we've developed the strongest suite of payment submission methods, reporting capabilities, network of software partners and banking relationships, to help thousands of businesses connect to the ACH Network.

With Actum, you can submit ACH transactions later in the day (and on weekends and holidays), and take advantage of faster payouts so you get paid on time, every time. Because your success is our success, our proactive team works with you as a partner along every step of your ACH journey.

All Merchants Get Access to Our Best Features

Powerful Reporting
Keep real-time tabs on your ACH Credit and Debit transaction data, with anywhere access.

Same Day ACH
Using our bank relationships, we'll process ACH faster than other processors.

Flexible Payments
Submit transactions online from anywhere, or submit via batch upload or API.

Recurring Transactions
Make your billing run on auto-pilot with our recurring transaction engine.

Payment Tokenization
Bypass the need to transmit or store sensitive financial information with tokens.

After Hours Processing
We offer some of the industry's latest cut-off times for faster funds availability.

Sunday Processing
Initiate transactions on Sunday, to post as soon as Monday to customer accounts.

Responsive Support
Actum's responsive support team is dedicated to helping you help your customers.

Processing with Actum

What does it take to start processing ACH with Actum?

Here is a roadmap for becoming an Actum merchant:

Step 1:
Get Approved!

Step 2:
Submit Your First Transaction.

Step 3:
Get Paid.

Complete your application with Actum and get approved fast.

Process via Actum's web portal, batch upload, or API.

Access funds ASAP with convenient payout methods.

Step 1: Get Approved!

Actum will be in touch to help you with the application process so you can get approved as quickly as possible. You'll answer some questions about your business and your ACH payment needs, include copies of supporting documentation, and sign the agreement. Our intake team will review your application and reach out to you within 24 hours (in most cases).

Note: In order to protect the ACH Network from potential fraudsters and bad actors, our underwriting process is detailed and compliance-oriented, and it's not uncommon for the review process to take a couple extra days and require additional documentation. That said, 95% of complete applications are approved within 1-2 business days, and we are here to help you every step of the way!

Step 2: Submit Your First Transaction

If you do business in-person or over the phone, you will submit your first transaction through the Virtual Terminal (on Actum's web-based portal). However, if your business is done online or via partner software platform, you'll likely be submitting your first transaction using API or batch file upload.

Either way, once you're approved, you gain full access to our excellent support team. We can walk you through our online portal, guide you through integration and testing, set up parameters with your third- party software provider, and answer any other questions you may have.

Actum offers the entire suite of available ACH transaction services, including Same Day ACH, Late Night Processing, Weekend & Holiday Processing, Micro-Deposits, Pre-Notifications, and more!

Step 3: Get Paid

ACH processing times and settlement arrangements are an important consideration when managing your cash flow.

We offer Accelerated Payouts for qualified merchants that want to shorten their settlement period to 2, 1, or even 0 business days. This is a unique offering available to qualified businesses with sufficient processing history.

Finally, one thing that sets Actum apart is our attention to constantly improving and streamlining your internal workflows. To this end, we offer the industry's most comprehensive set of real-time reports for your accounting department to track payment statuses, returns, and even offer an array of billing options that can save your team hundreds of hours a year. Ask about your options when it comes to gross vs. net settling, depositing funds into multiple accounts, collecting processing fees from a separate bank account, and other remittance reporting tools.

Ready to Apply? Contact Sales: (800) 975-5640 | sales@actumprocessing.com

About Actum

Actum Processing operates as a Third-Party Sender of ACH transactions, working directly with the Originating Depository Financial Institutions (ODFIs). We are a proud member of the Third-Party Payment Processors Association (TPPPA) and ePayResources, one of the nation's largest NACHA Regional Payments Associations. We also serve on Afinis Interoperability Standards committee tasked with standardizing the nation's banking APIs (formerly, the API Standardization Industry Group, or ASIG).

Since 2011, Actum Processing has offered secure and reliable ACH payment processing solutions and top-tier customer service to businesses across all industries. Our team of regulatory compliance experts contribute years of training, experience and comprehensive consultations to a diverse group of clients, ranging from entrepreneurs in emerging or newly-regulated markets to payment industry veterans. No matter where you are on your payments journey, Actum is your preferred partner in ACH processing. Our goal is to connect more businesses to the ACH Network by:

- Continuing to deliver tailored solutions and personalized attention to our clients

- Providing highly automated and reliable white-label solutions through our API

- Expanding our ecosystem with leading integration and reseller partners