Payliance™

ACH & Remotely Created Checks

Maximize ISO Revenue Potential with High-Margin Payment Solutions

Unlock New Revenue Streams: Expand your portfolio with ACH (Automated Clearing House) & RCC (Remotely Created Checks) solutions that increase margins.

Drive ISO Revenue Growth with Payliance

As an ISO, your profitability depends on offering reliable, flexible payment solutions that differentiate you in a competitive market. Payliance's ACH & RCC solutions deliver the tools you need to:

- **Increase Your Margins** - Offer lower-cost transaction alternatives that preserve your revenue while delivering savings to merchants
- **Reduce Merchant Attrition** - Provide payment solutions for challenging verticals that other processors decline
- **Expand Your Merchant Portfolio** - Onboard clients in high-volume industries traditional processors avoid
- **Create Merchant Stickiness** - Integrated solutions with leading Loan Management Systems and Payment Gateways

ISO Advantage: Why Resell Payliance ACH & RCC?

Payliance has built a network of over 200 reseller partners, enabling ISOs to scale their offerings, reduce merchant churn, and unlock new revenue streams.

Payliance ACH Processing Advantages

ODFI Redundancy	Multiple banking relationships ensure maximum reliability and support for all risk profiles
High Transaction Uptime	Redundant networks and multiple bank sponsors deliver optimal transaction processing performance
Same-Day and Next-Day Processing	Late cut-off times and non-business day processing options
Low Transaction Fees	Provide cost-effective alternatives to card payments
Industry-Leading Compliance	Built-in Nacha compliance, fraud prevention, and return rate monitoring
Detailed Reporting	Flexible configuration options for reporting, settlement, and invoices
Multiple Integration Methods	API, batch file processing, or web-based virtual terminal
Merchant Service Tools	Full-service merchant portal with cloud-based reporting
Return Rate Parameters	Clearly defined limitations: <15% Overall Returns, <3% Administrative Returns, <0.5% Unauthorized Returns

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RCC Processing Advantages

Higher Risk Tolerance	Use case-based return rates up to 75% (vs. ACH's 15%)
Regulatory Compliance	Compliant with UCC, Reg CC, Reg J, and Check 21 Act
Cost Control	Leverage consolidated returns to control costs
Risk Management	Only 1% unauthorized return limitation
Improved Returns Management	Supplement ACH processing for optimal returns handling
Proven Track Record	15 years of experience, 200+ Resellers, 40K+ Merchants

High-Value Verticals for ISO Sales Teams

Payliance ACH & RCC provides optimal solutions for merchants and lenders looking to optimize funding, repayment, and return management.

- **Lenders & Financial Services** - Enable same-day and next-day loan funding, streamline repayments, and improve collections
- **Gaming & Wagering Platforms** - Secure, compliant ACH transactions for player deposits and withdrawals
- **Gig Economy & Payroll Disbursements** - Seamlessly pay workers, vendors, and service providers
- **Debt Collection & Recovery Firms** - Utilize ACH & RCC processing for efficient, compliant debt repayments
- **E-commerce & Subscription Services** - Reduce card processing fees by offering direct ACH payments

Competitive Advantage for ISOs: Payment Method Comparison

Feature	ACH Processing	Remotely Created Checks (RCC)	Credit/Debit Card
Transaction Cost	Lowest	Low	Highest
Risk Tolerance	<15% overall returns	Up to 75% returns based on use case	Low to moderate
Processing Speed	Same-Day & Next-Day options with late cut-offs	Same-day settlement available	Instant
Regulatory Compliance	Nacha-regulated	UCC, Reg CC, Reg J, Check 21	PCI DSS required
ODFI Redundancy	Multiple ODFI relationships	Redundant bank sponsor network	Processor dependent
Best Use Cases	Recurring payments, Utilities, Automotive, B2B Payments, Gaming, Healthcare	Collections, high-risk verticals, return management	Retail, general e-commerce
Integration Options	Batch, API, Virtual Terminal	Batch, API, Virtual Terminal	Various
Merchant Tools	Full-service portal, cloud reporting, virtual terminal	Online portal with cloud-based reporting	Varies by processor

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Key Differentiator for ISOs: ACH & RCC through Payliance provides lower-cost alternatives to credit/debit card payments while supporting merchant accounts across all risk profiles—allowing you to monetize previously declined opportunities.

The Payliance ISO Partnership Advantage

With over $92 billion processed volume annually, over 40K merchant locations, and a strong reseller network of 200+ partners, Payliance delivers reliable, scalable, and fully compliant payment solutions.

- Redundant Banking & ODFI Relationships - Unmatched reliability for high-risk and standard-risk merchants
- Flexible Technical Integration Models - Multiple gateways and loan management platforms
- Transparent Compliance Architecture - State-licensed lender support and clear return rate parameters
- Fraud Detection and Prevention - Protect your merchants and reduce risk
- Regular Compliance Audits - Ongoing Nacha processing compliance verification
- Seamless Onboarding - The Payliance Application Onboarding API accelerates merchant approvals
- White-Label Solutions - Control the merchant relationship and brand experience
- Dedicated Reseller Support - Co-branded marketing and strategic partner enablement
- Revenue Maximization - Flexible wholesale pricing models that protect your margins

Ready to Expand Your Payment Portfolio?

Boost your margins today: Contact our ISO partnership team at 866.314.5393 or click below to discover our competitive wholesale pricing and how our ACH and RCC solutions can transform your merchant offering.

Email: salesinquiry@payliance.com

Call: 866.314.5393

Visit: www.payliance.com

To learn more, scan the QR code and complete a brief form to get started.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.