



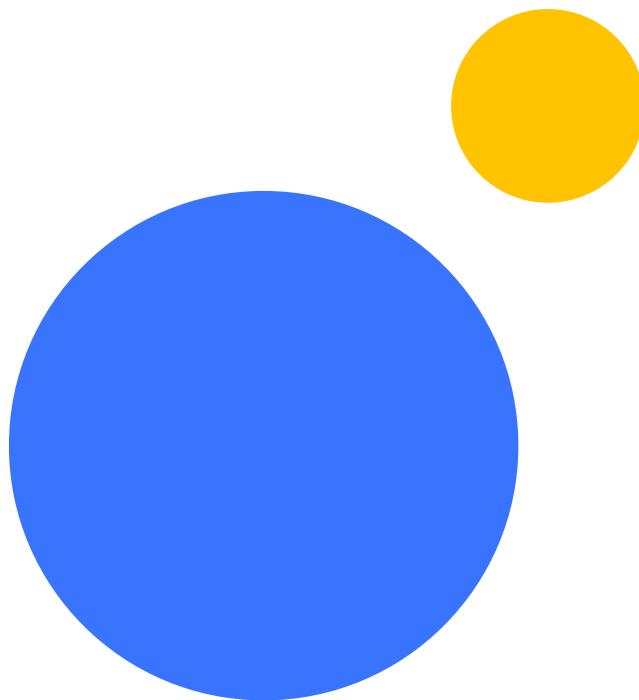
Everything eCheck: The definitive guide, from setup to processing

You'll learn:

- What is eCheck?
- Understanding eCheck Payment Process
- Why Businesses Choose eChecks Over Paper Checks
- How Authorize.net Simplifies eCheck Setup
- eCheck in action
- Common questions about eCheck
- Further reading and resources

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What is an eCheck?

An eCheck (electronic check) is a secure, digital payment method that transfers funds directly from a customer's checking account to a business account via the ACH (Automated Clearing House) network. Unlike paper checks, eChecks offer faster processing, lower costs, and enhanced security making them ideal for SMBs (Small and mid-size business) looking to streamline payments and reduce fees.

Key benefits of eCheck payments:

- Lower transaction costs compared to paper checks and credit cards
- Faster settlement and improved cash flow
- Enhanced security and reduced risk of errors
- Easy setup for recurring billing and subscriptions

With more than \$86 trillion in payments processed in the US via ACH in 2024,¹ eCheck is a useful option for bill payments, mail orders, telephone orders, website orders, and recurring subscriptions.

[Learn more about how to accept eCheck payments](#)

[Start accepting eCheck payments](#)

Here's how this process works:



¹ACH Network and Volume Growth, NACHA (National Automated Clearing House Association), 2024.

Understanding eCheck payment processing

eCheck payment processing works through the ACH network, ensuring secure and efficient fund transfers. Here's how it works step-by-step:

1. Customer selects eCheck at checkout and enters bank details (routing number, account number, name on account).
2. Merchant submits transaction file to an eCheck processor (e.g., Authorize.net).
3. ACH network routes the transaction to the customer's bank for verification and payment.
4. Funds are deducted and deposited into the merchant's account.

Most transactions settle within 5–7 business days.

While the overall process is straightforward, it's helpful to look closer at the details behind each step. The initial explanation outlines the high-level flow, but understanding the specific information required and how the ACH network validates, and processes transactions provides deeper insight into why eCheck payments are secure and reliable. Let's break down the mechanics in more detail.

The consumer enters their account information, including account holder name, authorized dollar amount, bank routing number (i.e., bank identifier where the funds are held), and depository account number. The routing number is then verified to ensure the information is valid.

The payment is processed when the merchant's system sends a file of eCheck transactions to the eCheck processor (e.g., Authorize.net) or the originating depository financial institution (ODFI). The file is then sent to the ACH network, which routes the transactions to the appropriate financial institution for payment.

The customer's financial institution receives the request for payment and deducts the funds from the designated account. The payment is then sent back through the ACH network and deposited into the merchant's account. It can take between 7 and 10 days to confirm the account information is valid and that there are sufficient funds in the account.

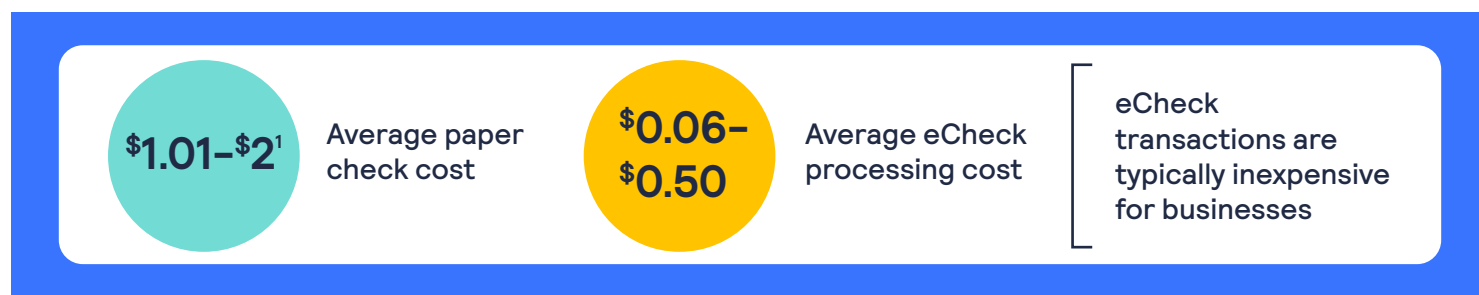
Here's an example of a typical eCheck transaction:

- 1 Joe is online looking at shirts for a wedding he has coming up. He finds the perfect one for \$50.00 on Dina's Clothing Company website. When he goes to check out, he has the option to pay by card or eCheck
- 2 Joe selects the eCheck option and enters his name, bank routing number, and account number on the checkout screen.
- 3 Joe authorizes Dina's Clothing Company to withdraw the \$50.00 from his checking account.
- 4 Joe receives confirmation of his purchase.
- 5 Dina's payment system (Authorize.net) submits the \$50.00 for processing.
- 6 Authorize.net submits the \$50.00 to Joe's bank via the ACH network.
- 7 Joe's bank deducts \$50.00 from his account and sends it through the ACH network to Authorize.net.
- 8 Authorize.net submits the \$50.00 to Joe's bank via the ACH network.

Why businesses choose eChecks over paper checks

eChecks eliminate manual handling, reduce errors, and lower costs compared to paper checks. SMBs benefit from predictable cash flow and reduced payment delays.

eChecks offer benefits for both businesses and consumers, including cost-effectiveness, security, speed, and the ability to set up recurring payments. Businesses that choose to utilize eChecks must be NACHA compliant; NACHA sets the rules for ACH transactions, including eChecks. These rules cover aspects such as transaction security, data protection, and proper handling of ACH and eCheck payments. Let's look at the benefits in more detail:



Benefits for businesses



Save time.

No need to wait for a paper check to arrive in the mail before receiving notice of a customer's payment.



Reduce errors.

The process of receiving and depositing a paper check has multiple opportunities for human error. There are also costs associated with check acceptance, including employee expenses and bank fees.



Less effort.

With a one-time approval to withdraw funds from a customer's account, businesses can automate recurring payments, eliminating the need to manually collect them.



Low costs.

eCheck transactions are typically inexpensive for businesses, with average costs between \$0.26 and \$0.50. For comparison, paper checks typically cost between \$1.01 and \$2.00.²



Small dispute window.

The period for a customer to issue a chargeback for an eCheck transaction is 60 days from the purchase date..

¹ACH Network and Volume Growth, NACHA (National Automated Clearing House Association), 2024.

²ACH Costs are a Fraction of Check Costs for Businesses, AFP Survey Shows, NACHA (National Automated Clearing House Association), 2022.

Benefits for consumers



Simpler process.

eChecks eliminate the time, costs, hassle, and efforts associated with using paper checks.



Easy payments.

Customers can “set it and forget it” by arranging a recurring payment to withdraw automatically..



Inclusivity.

Customers without access to credit can still pay with an eCheck.



How Authorize.net simplifies eCheck setup

Authorize.net provides easy integration for eCheck payments, including hosted forms and API options. Businesses can enable eCheck in their payment settings and test using sandbox credentials before going live.

Step-by-Step Setup Instructions

- Log in to your Authorize.net account.
- Navigate to **Account > My Business > Products and Fees** and confirm eCheck.net is active.
- Add eCheck as a payment option in your shopping cart or hosted form.
- Validate required fields (routing number, account number, account type, name on account).

Integration Options

- Hosted payment forms (e.g., Accept Hosted).
- API integration using createTransactionRequest for custom workflows.
- [Click here](#) for technical details.

Testing and Compliance

- Use sandbox credentials for testing before going live.
- Ensure NACHA compliance for ACH transactions (security, data protection).

Best Practices for SMBs

- Announce eCheck availability on your website and checkout page.
- Offer eCheck for recurring billing to reduce costs and improve cash flow.
- Monitor transactions via the **Manage Transactions** dashboard.

eCheck in action with Authorize.net

How Viirl Marketing cut costs and streamlined recurring billing with Authorize.net eCheck

Viirl Marketing adopted Authorize.net eCheck to cut costs and streamline recurring billing. By automating ACH payments, they reduced fees, eliminated paper checks, and improved client experience. “With Authorize.net, the payments just work,” said COO Jed Winkler.

Unlike traditional agencies that focus solely on ad placement, Viirl Marketing helps clients close the leads they generate. Their proprietary AI platform, Viirl Intelligence, integrates directly with client systems to optimize campaign decisions based on revenue rather than cost per lead. This revenue-driven approach extends beyond advertising into operations, where payment efficiency becomes a strategic lever in client outcomes.



The challenge

As a U.S.-based agency serving hundreds of clients nationwide on monthly subscription plans, Viirl Marketing faced friction with its high-volume recurring billing: paper checks meant delays, manual handling, and avoidable costs. Card payments were convenient, but fees eroded the agency’s margins



at scale and introduced variability that made month-to-month cash flow harder to predict. Their clients wanted a simple, secure way to pay online, without the hassle of mailing a check, and they needed a solution that would “just work” every month without heavy administrative overhead.



How eCheck helped

To modernize billing and improve the payment experience, Viirl Marketing implemented Authorize.net and made eCheck (ACH) a primary payment option for subscriptions. The team integrated Authorize.net directly into their billing workflows, allowing electronic payments to be processed immediately without physical checks. Clients could choose among multiple payment platforms, but eCheck stood out as the most cost-effective, secure, and streamlined method for month-to-month transactions.

The integration focused on minimizing friction for both internal teams and end users. Viirl Marketing enabled eCheck across its subscription base, connecting Authorize.net to existing customer portals and invoicing routines. By automating billing cycles, they eliminated manual check processing and reduced payment exceptions.

Viirl’s team prioritized user experience—clear payment instructions, consistent invoicing schedules, and immediate transaction confirmation—so clients could pay in seconds, not days. “eCheck is great for our end users because they don’t have to mail us a check,” Winkler explained. “We’re able to process it immediately when we run the transaction on a month-to-month subscription basis.”

Results

Adopting eCheck through Authorize.net Adopting eCheck through Authorize.net produced measurable business benefits. The agency saw lower processing fees compared with typical card transactions and completely removed the cost and time associated with paper checks. Payment speed improved dramatically as ACH transactions replaced mailed checks, reducing delays and smoothing cash flow.

Their clients reported a better experience, citing eCheck’s simplicity and security. Most importantly, Viirl Marketing could reinvest the savings from reduced fees directly into client programs. “Whatever we save on fees, we can put back into customer results,” said Winkler.

Why it matters

For agencies and subscription businesses operating across the U.S., recurring billing is an essential workflow that affects margins, cash flow, and customer satisfaction. By shifting to ACH/eCheck with a trusted gateway like Authorize.net, businesses can lower costs and friction while giving customers a payment method they prefer. Viirl Marketing’s adoption of eCheck aligns with its revenue-optimization ethos: remove waste, speed up operations, and channel savings into initiatives that move the revenue needle.

Common questions about eCheck



1. What is eCheck and why should I enable it?

eCheck is a secure, low-cost payment option that allows customers to pay for their purchases directly from their bank account through your shopping cart. It helps reduce processing fees and offers a convenient alternative to credit cards. It is especially beneficial with recurring payments and large B2B transactions.

2. How do I confirm that eCheck is enabled on my account?

Log into your **Authorize.net** account.
Navigate to **Account > My Business > Products and Fees**.
Ensure **eCheck.net** is listed and active.



3. What updates do I need to make to my shopping cart software?

If you use a hosted payment form (e.g., **SIM** or **Accept Hosted**), confirm it supports these **eCheck.net** fields:

- ABA Routing Number
- Bank Account Number
- Account Type (Checking, Business Checking, Savings)
- Name on Account
- eCheck Type (WEB, TEL, PPD, CCD)

For custom integrations, refer to the eCheck.net [Developer Guide](#).

4. How do I enable eCheck in my payment form?

- In your cart's payment settings, **add eCheck** as a payment option.
- Configure field validation and relay response settings if applicable.
- Test the integration using **sandbox credentials** before going live.

5. How do I monitor eCheck transactions after launch?

- Once live, view eCheck transactions in your **Manage Transactions** dashboard.
- Use the **Info Dashboard** to track performance and review payment activity.

6. Where can I get help with eCheck setup or testing?

If you use a hosted payment form (e.g., SIM or Accept Hosted), confirm it supports these Our integration team is ready to assist you:

- Phone: 888-323-4289
- Email: support@authorize.net

7. How quickly will I receive funds?

- ACH payments, while secure and efficient, are not considered real-time payments, so funding can be slower than credit card payments.
- Most payments are received within five to seven business days.

8. Are there any limits or restrictions on eCheck transactions?

Yes, eCheck transactions have individual transaction and monthly limits:

- These limits are based on your typical processing amounts and can be adjusted as your business grows.
- If an individual transaction exceeds the transaction limit, the transaction is automatically declined.
- If you exceed your monthly processing, transactions will continue, but your account will go on funding hold while our support team validates that the additional processing is legitimate. In this case, your monthly limit will likely increase to match your new processing level.

9. What types of bank accounts are supported?

eCheck supports:

- Personal checking
- Business checking
- Savings accounts.

Ensure the accounts are U.S.-based and supports ACH transfers.



10. What happens if an eCheck transaction is returned or fails?

For Merchants:

If an eCheck payment fails—commonly due to insufficient funds, invalid account details, or ACH return codes—here's what you need to know:

- You'll see a Return Code in your transaction details within your payment gateway or processor dashboard.
- Returned transactions may trigger ACH return fees as outlined in your merchant agreement.
- To avoid delays, enable email notifications for failed eCheck transactions so you can take immediate action.

For Customers:

- When an eCheck payment fails, the transaction will not be completed. Customers may receive a notice from their bank or from you (if notifications are enabled). They'll typically need to update their account information or choose an alternative payment method.

Tip for Merchants:

- Monitor ACH return codes and set up alerts to reduce payment disruptions. Consider adding clear instructions for customers on how to resolve failed eCheck payments quickly.

11. What is an eCheck return and why does my return rate matter?

ACH returns are often not related to fraud and can happen for several reasons: insufficient funds, incorrect / invalid data (ie. wrong account number), or administrative issues including the customer's bank not being qualified to participate, or an account being closed. A return rate is the percentage of eCheck transactions that are returned over a defined period. High return rates can trigger network and bank compliance reviews, reserve requirements, and potential processing limits.

You can take steps to reduce returns by validating accounts, clearing authorization, and ensuring correct data entry.

12. What are acceptable return rates?

NACHA, the governing body for ACH processing, has set the following guidelines:

- Administrative Return Rate should not exceed 3%
- Unauthorized Return Rate (fraud) should not exceed 0.5%
- Overall return rate should not exceed 15%

For questions or clarification, please [contact our support team](#).

13. Can I test eCheck before going live?

Yes! Use your **sandbox credentials** to:

- Validate your integration.
- Simulate transactions without impacting real accounts.

Refer to the [eCheck.net Developer Guide](#) for test scenarios.

14. How do I process an eCheck transaction manually?

- **Sign in** to the Merchant Interface.
- Navigate to **Tools > Virtual Terminal**.
- Select **Charge a Bank Account**.
- Enter required fields:
 - ABA Routing Number
 - Bank Account Number
 - Account Type (Checking, Business Checking, Savings)
 - Name on Account
 - eCheck Type (WEB, TEL, PPD, CCD)
 - Transaction Amount

15. Can I process eCheck transactions through the Authorize.Net API?

Yes. Use the **createTransactionRequest** API call with payment → bankAccount fields populated, including:

- accountType
- routingNumber
- accountNumber
- nameOnAccount
- echeckType (e.g., WEB, PPD, CCD)
- Submit the request for immediate processing.

16. What information is required from the customer to process an eCheck?

- **Bank routing number** (9 digits)
- **Bank account number**
- **Account type** (Checking/Savings/Business Checking)
- **Name on account**
- **Authorization** from the customer to debit their account

17. I enabled eCheck in my shopping cart. Now what? How do I let my customers know?

Announce it wherever it makes sense for your business! Add a banner on your home page, in your shopping cart, etc. Let your customers know on social media and share the benefits of paying by eCheck!

If you have your own eCommerce website be sure to make changes on your checkout page so customers know about this added payment option. If you use Simple checkout, eCheck will show as a payment option on your checkout page once you enable.

18. What is an electronic check and how does it differ from a paper check?

An electronic check (eCheck) is a digital version of a traditional paper check. Instead of physically writing and mailing a check, the payment is processed electronically through the ACH network.

Key differences:

- Speed: eChecks clear faster than paper checks, reducing payment delays.
- Cost: Lower processing fees compared to paper checks and credit cards.
- Security: eChecks use encryption and validation protocols, minimizing fraud risk.
- Convenience: No mailing or manual handling—payments are completed online.

19. How does eCheck payment processing work for businesses?

eCheck processing follows these steps with Authorize.net:

1. Customer selects eCheck at checkout and enters bank details (routing number, account number, name on account).
 2. Merchant submits the transaction to an eCheck processor (e.g., Authorize.net).
 3. The ACH network routes the payment to the customer's bank for verification.
 4. Funds are deducted from the customer's account and deposited into the merchant's account. Settlement time: Typically 5–7 business days.
- Businesses must comply with NACHA rules for security and data protection.

20. How can I accept or deposit eCheck payments on my website?

To accept eCheck payments on your website with Authorize.net:

- Enable eCheck.net in your Authorize.net account under Account > My Business > Products and Fees.
- Add eCheck as a payment option in your shopping cart or hosted payment form.
- Validate required fields: routing number, account number, account type, name on account.
- Test integration using sandbox credentials before going live. For custom setups, use the Authorize.net API (createTransactionRequest) and refer to the <https://developer.authorize.net/api/reference/features/echeck.html>.

21. What are the benefits of using eCheck payment solutions for recurring billing?

eChecks are ideal for recurring billing because they may:

- Reduce costs: Lower transaction fees compared to credit cards.
- Improve cash flow: Automated withdrawals ensure timely payments.
- Enhance convenience: Customers can “set it and forget it” with recurring ACH debits.
- Increase accessibility: Customers without credit cards can still pay electronically.
- Boost reliability: Fewer payment failures compared to expiring cards.



Further reading and eCheck resources

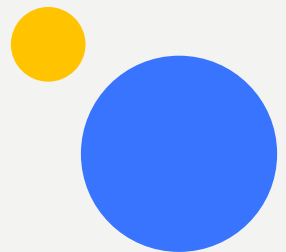
Learn more about [how Authorize.net can help you enable eCheck](#).

See [pricing and plan details](#) for enabling eChecks.

Access our eCheck.net Developer Guide.

Ready to sign up for eCheck? [Let's get started](#).

Questions about eCheck? Call us at **1-888-323-4289**.



> [Start processing eChecks now!](#)