

WEB Entries



Internet-Initiated Entries (WEB)

What Is WEB?

Internet-initiated Entries (WEB) can be either a single entry or a recurring ACH debit that takes place when the consumer's authorization for a transfer of funds is received via the Internet.

What Types Of Businesses Can Use WEB?

WEB is a preferred payment solution for many types of companies. Credit card companies, utility companies, educational institutions, government agencies, online retailers, not-for-profit organizations, mortgage companies and other billers are good examples of industries that have benefited from implementing WEB.

Benefits Of Using WEB

- Streamline processing of payments
- Reduce costs of payment acceptance
- Increased customer satisfaction by offering convenient payment options
- Attract new customers and create incremental sales by allowing customers without credit cards to make online purchases
- Provide customers with a secure channel for making last-minute, expedited payments

Special Risk Management Considerations

The nature of the Internet creates unique considerations for reducing risk. Companies offering WEB must:

- Utilize 128-bit RC4 or equivalent encryption standards
- Implement commercially reasonable procedures to authenticate the identity of the purchaser and verify the routing number information provided by the customer
- Employ a commercially reasonable fraudulent transaction detection system to screen each entry
- Conduct an annual data security audit



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Interested in learning how WEB can help your company? Contact ACH Direct at sales@achdirect.com or call 866.290.5400. For compliance requirement information on WEB, please consult the *NACHA Operating Rules and Guidelines*.