SwipeSimple

ACH payments on invoices. Lower fees. More ways to get paid.

Accept ACH bank transfer payments alongside cards on any SwipeSimple invoice. No new tools or no extra logins required, managed through the same SwipeSimple dashboard your merchants already use.

Lower processing costs

ACH transactions typically carry lower fees than card payments. Ideal for high-ticket invoices.

More ways to pay

Customers now have the flexibility to pay by credit card or ACH bank transfer. Less friction, more completed invoices.

One dashboard for clear tracking

Merchants no longer need to accept bank payments via third-party tools – now all payment activity can be managed in SwipeSimple, with proper tracking, transaction history, and customer info in one place.

20 minute session	1	$45.00	$45.00
Consultation	1	$25.00	$25.00
		Total:	**$70.00**

Pay with: Card | Bank Account (ACH)

Name

First | Last

Routing number: 1234567890

Account number: 1234567890

Account type: Checking

SEPT 2026

How it works

1 Enroll with Nuvei

Work with your merchant to complete Nuvei enrollment. Once approved, Paya issues a unique Terminal ID.

2 Enable in RAMP

Open the merchant account in RAMP and set the device type to Gateway (Mobile, Web). Check the “Enable ACH acceptance on Invoices” checkbox, enter the merchant’s Terminal ID in the newly available field, and save.

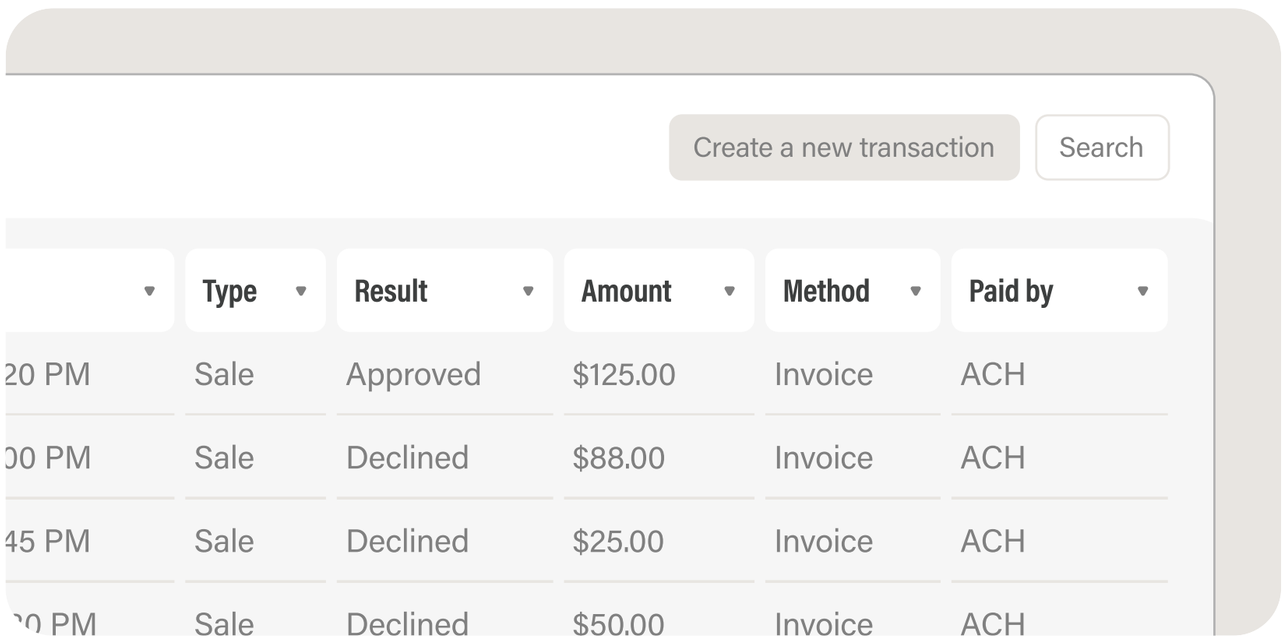
3 Customers can start making ACH payments

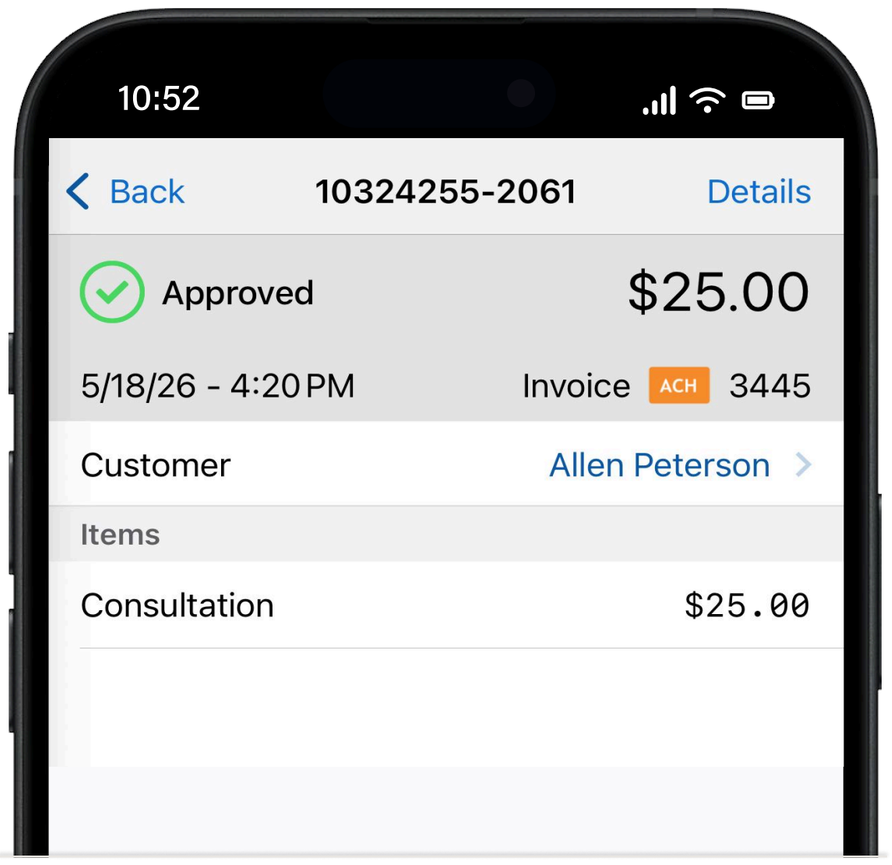
On any invoice link, customers can choose between to pay via Card or Bank Account (ACH). Merchants can now view ACH transactions in the Transactions table alongside card transactions.

On mobile, ACH transactions are marked with an orange ACH badge for quick identification.

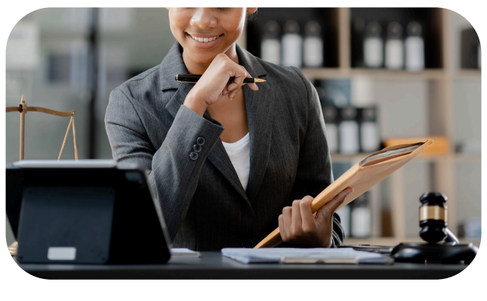
Visibility and reporting

ACH transactions appear in the standard SwipeSimple Transactions table alongside card payments, indicated in the “Paid By” column.





Who it's for



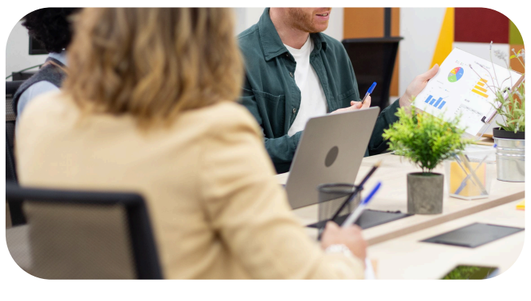
PROFESSIONAL SERVICES

Accountants, lawyers, and consultants with high-ticket invoices where card fees add up fast.



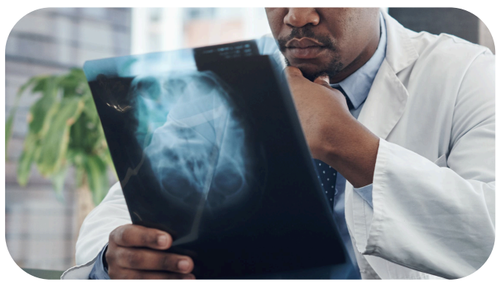
CONTRACTORS & HOME SERVICES

Landscapers, HVAC, and contractors whose commercial clients expect ACH as standard.



B2B

Any merchant invoicing other businesses. ACH typically proves lower rates as well as the paper trail B2B buyers prefer.



HEALTHCARE PROVIDERS

Offices and practices that send invoices and want flexible, lower-cost collection options.

Get started

Ready to start boarding merchants with ACH?

1. Identify best-fit merchants in your portfolio who send invoices regularly.
2. Work with interested merchants to fill out the Nuvei enrollment form so they can obtain their Terminal ID.
3. Enable ACH in RAMP for enrolled merchants.

Questions? Contact partnership@cardflight.com

More info at swipesimple.com