

# Gulf Management Systems Offers ACH Processing as a Significant Cost-Saving Measure to Businesses

*Alternative type of payment system capable of saving merchants up to 80-percent in comparison to credit card processing rates.*

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/EINPresswire.com/ -- Gulf Management Systems, Inc., a Florida-based leader in the electronic payment processing industry, offers [ACH processing](#) to merchants as an alternative type of payment system, capable of saving them up to 80-percent in comparison to credit card processing rates. As a company, Gulf Management Systems delivers low-cost payment solutions to fit the need of a client's business model, integrating and partnering with various business software to streamline operations and payment processing.

“Having evolved during the most progressive period of the electronic payment processing industry, we understand that businesses need an experienced electronic payment processor to provide them with customized solutions that will yield the most effective results,” says Charles G. Billone, President of Gulf Management Systems. “Indeed, recurring transactions have always been our forte, and as a leading provider of the technology-enabled debit card, credit card, EFT, e-commerce and direct

deposit services, we're proud to offer [ACH recurring payments](#) applications as a cost-saving measure to merchants everywhere.”

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*Charles G. Billone*

Keeping a primary focus on growing and maintaining the success of a business through payment processing and direct deposit services via industry expertise developed over the 25 years it has been in business, Gulf Management Systems and its representative team stress that ACH is among the cheapest methods by which to accept payments, capable of



ACH Payments



ACH Processing

saving businesses up to 80-percent in processing compared to credit cards. ACH processing and eCheck solutions accept payments directly from a client's bank account, with Gulf representatives confirming that next-day deposits are now available.

ACH stands for Automated Clearing House and represents an electronic network for financial transactions in the United States, processing large volumes of credit and debit transactions in "batches." ACH credit transfers incorporate direct deposit, payroll and vendor payments, while ACH direct debit transfers encompass consumer payments on insurance premiums, mortgage loans and other types of bills. Debit transfers also include new applications such as the point-of-purchase (POP) check conversion pilot program sponsored by the National Automated Clearing House Association (NACHA); both the government and commercial sectors use ACH payments, and businesses have increasingly used [ACH payment software](#) online to allow customers to pay rather than via credit or debit cards.

According to research conducted by Gulf Management Systems, the Federal Reserve Banks since 2005 have processed 60-percent of commercial interbank ACH recurring payments transactions, with the remaining 40-percent being processed by the Electronic Payments Network (EPN), America's only private-sector ACH operator. The Federal Reserve Banks – through the FedACH system – are collectively the nation's largest ACH operator.

Gulf Management Systems offers merchant solutions to all business types with a personalized and scalable approach, having increased productivity and savings for businesses since 1992 through its technology and payment processing solutions.

"We are committed to our customers by way of a customer service approach that's unique from most payment processing providers," concludes Billone. "Each account boasts a dedicated, hands-on personalized coach that supports them and who takes time to set the account up, learn about the nature of the client's business and provide a detailed orientation to ensure the user is well-versed in processing, avoiding any errors or delays which contributes to their overall confidence as a merchant.

"Payment processing choices are constantly evolving, and that's why merchants need an experienced electronic payment processor to provide them customized and up-to-date solutions that will yield the most savings for their organization. Whether a client owns a brick-and-mortar store, an account, e-store or software, Gulf Management Systems offers every business the industry's lowest rates along with expert processing strategies."



**ACH**  
**PAYMENT SOLUTIONS**  
ACH Payment Processing

**Is your business still depositing paper checks?**

Consider ACH Payment Processing

The image features the ACH Payment Solutions logo at the top, which consists of the letters 'ACH' in a large, bold, green font with a white outline, followed by 'PAYMENT SOLUTIONS' in a smaller, green, sans-serif font. Below the logo is the text 'ACH Payment Processing'. The main part of the image is a photograph of a desk with a calculator, a pen, and some papers. Overlaid on this photograph is the text 'Is your business still depositing paper checks?' in a bold, black font. At the bottom of the image, the text 'Consider ACH Payment Processing' is written in a smaller, black font.

## About Gulf Management Systems

Gulf Management Systems offers merchant solutions to all business types with a personalized and scalable approach. Since 1992, the company has increased productivity and savings for businesses through technology and payment processing solutions. As a leading provider of the technology-enabled debit card, credit card, ACH payment software, EFT, e-commerce and direct deposit services, Gulf's expertise and experience regarding the needs of all types of businesses speaks for itself.

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