

GSSA affiliates with an existing authorize.net account will need to contact authorize.net to activate the eCheck payment option with their account. Once this has been enabled, the affiliate can contact Affinity Sports and request that the eCheck option be added to their payment gateway.

How eCheck Payments Work

eCheck only accepts U.S. based personal checking and savings accounts.

eCheck uses the ACH Network. Due to the nature of the ACH Network, eCheck does not work exactly like a credit card transaction. eCheck transactions are NOT processed and funds are not verified in real time, thus eCheck transactions are NOT 100% guaranteed to deliver funding. For example, eCheck transactions may result in returns with a not sufficient funds (NSF) or a charge back from a customer's bank during the financial settlement which takes place after a customer has successfully submitted an eCheck payment online.

Due to limitations and restrictions imposed by the eCheck process, the eChecking payment process from Affinity Sports site will adhere to the following processes:

1. At the time a Customer submits an eCheck payment authorization online through Affinity's payment processing system, authorize.net will verify the customer's bank account information, but eCheck will not verify available funds or other additional account information, such as a payment stop on the account. The submitted dollar amount may be withdrawn from customer's account as early as the same day, but may take up to a day or two for final settlement. Unlike a credit card payment, there is no authorization process through eCheck. eCheck is directly captured to customer account and then waits for final settlement. The first two processes are submitted and captured. Prior to final settlement, the authorized eCheck payment will appear as "Pending" or "Open".
2. Based on outcome of the final eCheck settlement, the payment status will be updated to Paid or Failed.
3. All single payments and first payment of a payment plan will be immediately processed and captured as "Pending" or "Open" until final settlement. All ensuing payment plan installments will be processed on the due date, but may not be finally settled for 1-3 days.
4. Affinity Sports does NOT offer any customer refund capability for any authorized eCheck payment. If online refunds are available through authorize.net, refunds can be processed in that fashion or refunds can be processed offline via paper check from the affiliate.