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ADVISOR BUSINESS BEST ACH PAYMENT PROCESSING FOR SMALL BUSINESS

Best ACH Payment Processing For Small Business (2025)

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Former Product Review Editor

[& 2 others](#) 

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The Best ACH Payment Processing of 2025

Payment Depot

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On Payment Depot's Website

Pricing structure	Subscription + fee
Monthly fee	Starts at \$79 per month
Transaction fee	1% (capped at \$10)

Editor's Take

Pros & Cons

BEST FOR NEW SMALL BUSINESSES

Square Invoices

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On Square's Website

Pricing structure	Flat-rate fee
Monthly fee	\$0 to \$20 per month
Transaction fee	1% (\$1 minimum)

Editor's Take

Pros & Cons

BEST FOR ACH PAYMENTS ONLY

GoCardless

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Pricing structure	Per transaction
	\$0

Transaction fee	1% + \$0.25
Editor's Take	
Pros & Cons	

BEST FOR EASY MERCHANT APPROVAL

Merchant One

Merchant One

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Pricing structure	Subscription + interchange
Monthly fee	\$13.95
Transaction fee	0.29% to 1.99% (for qualified credit cards)

Editor's Take

Pros & Cons

BEST FOR CUSTOMIZING CHECKOUTS

Stripe

stripe

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On Stripe's Website

Pricing structure	Flat-rate fee
Monthly fee	\$0
Transaction fee	0.8% (\$5 cap)

Editor's Take

Pros & Cons

PaymentCloud



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On PaymentCloud's Website

Pricing structure	Unknown
Monthly fee	Unknown
Transaction fee	Unknown

Editor's Take

Pros & Cons

BEST FOR LOWEST ACH PAYMENT RATES

Helcim



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Pricing structure	Interchange-plus
Monthly fee	\$0
Transaction fee	0.5% + \$0.25

Editor's Take

Pros & Cons

BEST FOR NEGOTIATING RATES

Flagship Merchant Services



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Pricing structure	Tiered
Monthly fee	Contact for quote
Transaction fee	Contact for quote

Pros & Cons

BEST FOR ESTABLISHED BUSINESSES

Stax by Fattmerchant



4.1

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On Stax's Website

Pricing structure	Flat subscription
Monthly fee	\$99 to \$199
Transaction fee	N/A

Editor's Take

Pros & Cons

BEST FOR AFFORDABLE AND TRANSPARENT PRICING

National Processing



3.9

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On National Processing's Website

Pricing structure	Subscription + fee
Monthly fee	\$9.95
Transaction fee	0% to 2.9% + 30 cents

Editor's Take

Pros & Cons

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COMPANY	FORBES ADVISOR RATING	PRICING STRUCTURE	MONTHLY FEE	LEARN MORE	>

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Methodology

At Forbes Advisor, we take into account several factors of an ACH payment processing company to determine which is the best for specific businesses. Whether low-cost or full-featured solutions are what you need, you'll be able to find one that fits—and by using a five-star rating system, you'll know which is the best overall. In addition to pricing and features, we also looked at customer support and user reviews.

Here's what we considered for the ranking:

Cost and fees: For many small businesses, cost is the top deciding factor, but with ACH payment processing, you're already looking at low transaction fees, so we didn't give this category the highest weight. Still, we wanted to make sure companies were transparent about pricing and make it easy for you to find out exactly what your monthly cost is.

Customer support: When a business offers 24/7 support, we give it quite a bit of credit because if you’re having trouble processing payment, you need help right away. However, we also took into consideration what types of support they offer—24/7 access to a help center or contact form isn’t the same as phone or live chat support.

User reviews: It’s important to know the good and bad of a business, so we look to user reviews to get a good understanding of where these ACH payment processing companies excelled and how they failed.

Best ACH Payment Processing Methodology

Expert Score
20%
Payment Options
20%
General Features
35%
Ratings and Reviews
10%
Mobile App
5%
Customer Support
10%
Source: Forbes Advisor

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What Is ACH Payment Processing?

An ACH payment works like a wire transfer, but between banks with no middleman. Using information, including the payment amount, bank account number and routing number, you can send or receive money between [checking accounts](#). This is how direct deposit works, or paper checks. Usually, there’s a waiting period of two to three days, or even up to a week, for payments to process. Same-day ACH payments or transfers are becoming more common, but they may cost more.

Also, just like [credit card companies](#) have governing bodies (the card brands EMV and the PCI DSS), banks have the National Automated Clearing House Association (NACHA). It creates the rules for direct deposits and payments via ACH processing. ACH payments are becoming more popular—in 2020, the ACH network moved \$61.9 trillion and in 2021, Nacha reports it saw almost [\\$73 trillion through the system](#).

How To Choose an ACH Payment Processing Company

When choosing an ACH payment processing company for your business, it’s important to consider pricing, integrations and features. There may be options that cost more, but the features make it worth it for your business, or a low-cost processor may not give you extras, but maybe you don’t need them.

Look at contract length—some payment processors allow month-to-month billing, while others may require up to a three-year contract. If you’re fine with a long-term contract, read the fine print to find out how much it may cost for early termination. As far as transaction fees, you’re going to find that they’re much lower than credit card processing. Most ACH payment fees hover around 1% or slightly higher. And many companies cap the fee at a certain amount. Also, if there’s a monthly fee, be sure to find out what that monthly cost covers and compare it to others that may not have one.

Being able to connect the software you already use with your payment processor can be helpful, such as with your accounting software. Other integrations can also be useful, including your POS and customer relationship management (CRM) app.

Most ACH payment processing companies are primarily credit card processors, so you’ll usually be able to run customer and sales reports or export data from your account. These are helpful features for business decisions and predicting future sales and necessary for bookkeeping or accounting. If you don’t already have an invoicing solution, look for an ACH payment processing company that offers an invoice generator.

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Benefits of ACH Payment Processing

Using ACH payment processing can be an excellent solution for many businesses. Not only is it more cost-effective, it may be easier to track finances and it can be automated.

Cost-effective

With credit card processing, you may pay up to 3.5% on transactions, plus 10 cents to 30 cents, depending on whether the [credit card](#) is present. Most ACH payment fees are much lower, and many companies cap the amount you'll pay. You may see \$1 minimums per transaction, or \$10 caps on fees, but generally, the fee is around 1%.

Easy to Manage

Because an ACH payment is directly through banks, it's easy for you to track sales in your bank statements and easy for customers to track payments. Even if the ACH payment processing company doesn't let you export data reports, you can easily find them in your banking profile.

Automated Payments

If you have a business that offers recurring services or products, such as a subscription box or a monthly service, you can easily receive payment each month with automated payments via ACH. Usually, the payment processor includes a way for you to send payment reminders, so there are no surprises for customers when they make a payment.

What Type of Business Should Use ACH Payment Processing?

The most obvious answer to who should use ACH payment processing is an online business. E-commerce companies can offer ACH payments easily on their websites, and if you go a step further, it makes the most sense for those that have recurring payments—for example, subscription box services. It's also a good choice for service-based businesses, such as a property management company.

Using ACH payment processing is common among business-to-business (B2B) companies because the fees are so low on large transfers. If you regularly accept payments of more than \$1,000, you'll save on transaction fees if you [accept ACH payments](#).

Frequently Asked Questions (FAQs)

- + **How long does an ACH payment take to process?**
- + **Is Stripe better than PayPal?**
- + **Is PayPal an ACH?**
- + **What is a pending ACH payment?**
- + **Is there a limit on ACH transfers?**
- + **What are the best ways to avoid chargebacks?**
- + **What percentage does Payment Depot take?**

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Amy Nichol Smith
Former Product Review Editor

Amy Nichol Smith spent more than 20 years working as a journalist for TV and newspapers before transitioning to software and hardware product reviews for consumers and small businesses. She has been featured in publications such as L.A. Times, Tom’s Guide, Investopedia and various newspapers across the U.S.



Cassie Bottorff
Former Deputy Editor

Cassie is a former deputy editor who collaborated with teams around the world while living in the beautiful hills of Kentucky. Focusing on bringing growth to small businesses, she is passionate about economic development and has held positions on the boards of directors of two non-profit organizations seeking to revitalize her former railroad town. Prior to joining the team at Forbes Advisor, Cassie was a content operations manager and copywriting manager.

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