

Add Payment Method: ACH

STEP BY STEP INSTRUCTIONS FOR HOW TO ADD ACH TO YOUR ACCOUNT PROFILE

Version 1.0

Effective Date: 11/01/2025

Related Links & Guides

- [Glossary](#)
- [Add Payment Method: Card User Guide](#)

Getting Started

Adding/updating Payment Methods can be found in the **My Account** section of the Short Code Registry

For this User Guide, we will cover how to add a new ACH as your organization's payment method.

Click on the Payment Method tab following Login.

NOTE: Please ensure that you have the necessary permission or authorization to act on behalf of your organization. Typically, this would include those with CFO, Treasurer, Finance Director, or other lateral titles.

The screenshot displays the GCH Registrant dashboard. The 'PAYMENT METHOD' tab is highlighted with a red box. The dashboard includes a sidebar with navigation options like 'My Account', 'Reports', and 'System Messages'. The main content area shows account details, contact information, and business/billing details.

GCH Registrant

ACCOUNT DETAILS | MY PROFILE | USER MANAGEMENT | **PAYMENT METHOD** | STATUS & VETTING

ACCOUNT ID	PROGRAM TYPE	ACCOUNT CREDIT	NUMBER OF LEASED CODES
4000019	Standard	\$0	0

Contacts

ACCOUNT CONTACT: Greg Osterhout (gosterhout@gchregistrantadminprod@gchtech.com)

SECONDARY ACCOUNT CONTACT: + Add Contact

Business Details

Details	Address
LEGAL ENTITY TYPE: Corporation	ADDRESS 1: 16192 Coastal Hwy
MESSAGING ROLE: Application Service Provider	CITY: Lewes
URL: https://www.gchtech.com	STATE: Delaware

Billing

Contact	Address
NAME: Greg Osterhout	ADDRESS 1: 16192 Coastal Hwy
PHONE NUMBER: +1 (469) 877-4989	CITY: Lewes
EMAIL: gosterhout@gchregistrantadm...	STATE: Delaware

My Account

Payment Method

When you first login your account will not have any Payment Methods available – unlike the details found in the My Profile tab, these were not migrated into the new registry.

Click on **Add Payment Method** to add a new payment method (Card or ACH).

NOTE: Wire Transfer and Check are also acceptable payment methods. If you use these options, you will select these as payment options when leasing new code(s) or renewing code(s).

The screenshot displays the 'GCH Registrant' dashboard with the 'PAYMENT METHOD' tab selected. A red box highlights the 'Add Payment Method' button. Below it are three payment method cards:

- Default Payment Method:** Card Visa. CARD NUMBER: **** * 3773, EXP DATE: 07/2029. CARD NICKNAME: Short Code Monthly Card.
- Set as Default:** Card Visa. CARD NUMBER: **** * 7658, EXP DATE: 07/2028. CARD NICKNAME: Prasad Personal.
- Set as Default:** ACH. BANK: CAPITAL ONE N.A., TYPE: CHECKING. ACCOUNT NUMBER: **** * 7925, ACCOUNT NICKNAME: Prasad CapitaloneManual Verif.

Add Payment Method ACH

Once you click on **Add Payment Method**, you will choose ACH.

The notification highlighted below **New ACH** is particularly important because it references our payment processor, [Stripe](#).

You can validate your ACH details by two methods:

[Automated Verification](#)

[Manual Verification](#)

NOTE: Automated Verification is preferred as it is faster and more secure. If you elect Manual Verification, micro-deposits are required and typically take up to three business days. Until ACH is verified it cannot be used as a payment method.

short code registry

GCH Registrant GC

← Payment Method

Add Payment Method

Card ACH

New ACH

We use an automated method via our partners Stripe and Chargebee to validate ACH payments. If automated validation isn't available for your banking institution or doesn't succeed, you may select manual verification.
Please note: Manual verification takes up to 3 business days to complete. You cannot select ACH as a payment method until your account is verified.

Validate ACH

ACCOUNT NICKNAME ?

Save

MD Maggie Day
gchregistrantmaggie

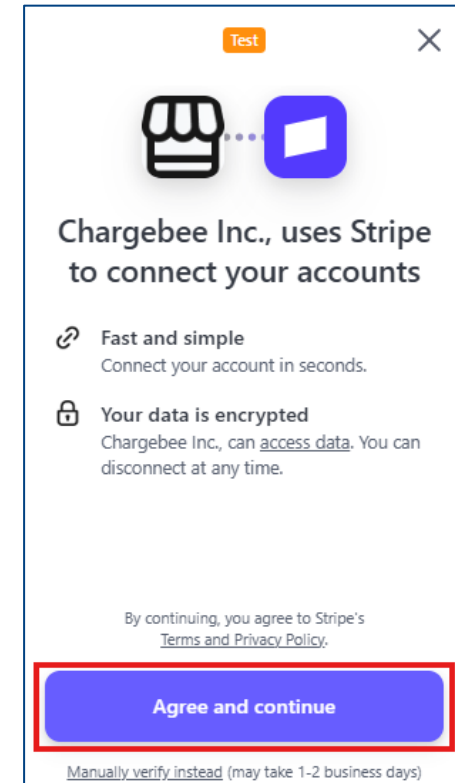
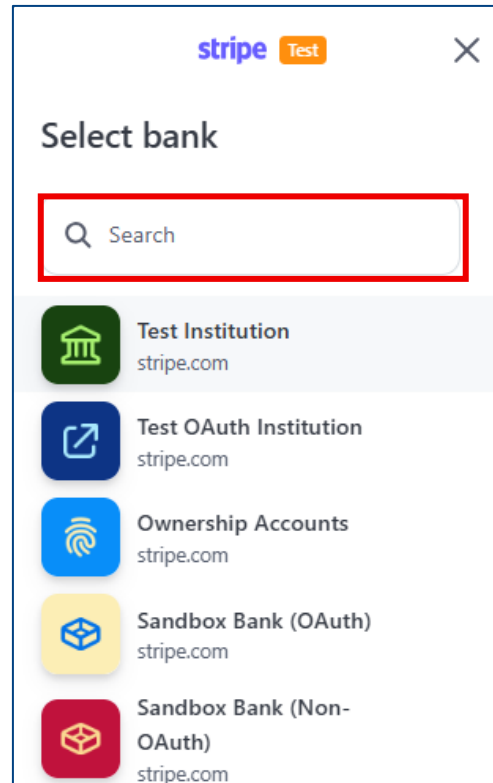
Validating ACH Details

Option 1: Automated Verification (Preferred Method)

Once you click on **Validate ACH**, a pop-up from Stripe will appear to search & choose your banking institution.

Once selected, you will be prompted to **Agree and continue**.

NOTE: [Chargebee](#) is the internal billing system, and [Stripe](#) is the payment processor being used by the Short Code Registry Administrator (GCH). The systems work together to process and post Card and ACH payments.



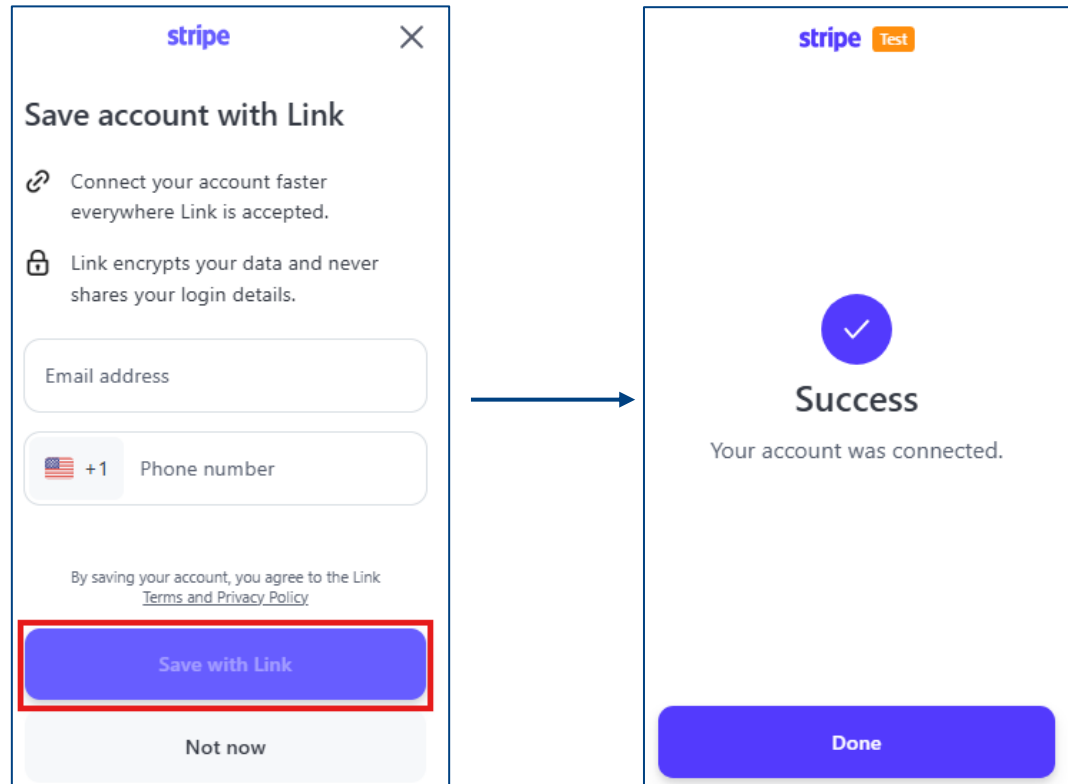
Validating ACH Details Automated Verification (cont.)

After clicking **Agree and Continue**, you will log into the selected banking institution.

This process **does not** utilize micro-deposits to complete the verification, thus enabling use of ACH right after approval.

NOTE: Due to the use of [Stripe](#) as our payment processor, you have the option to create a free [Link](#) account to save the bank details. If you create an account, it will auto-fill the saved payment details on future purchases. To decline the option, click **Not Now**. Declining to save with Link **will not** affect Auto-Renew.

A successful result is confirmation that the account details are fully verified.



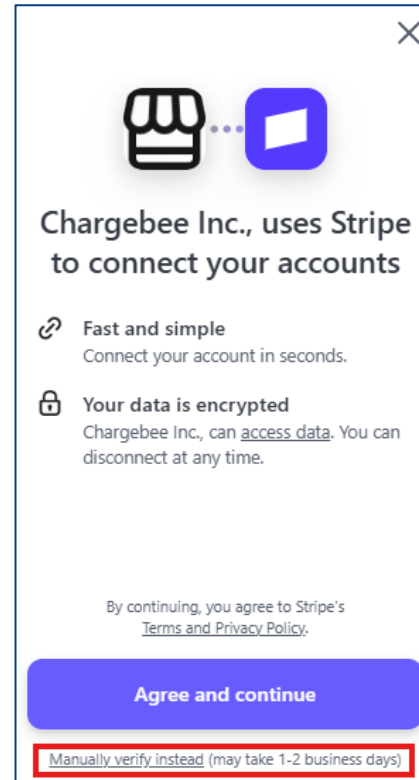
Validating ACH Details

Option 2 - Manual Verification

If you elect not to use [Automated Verification](#), [Manual Verification](#) is the secondary option to validate bank details.

Once you click on **Validate ACH**, a pop-up from [Stripe](#) will appear. Click on **Manually Verify Instead**, found at the bottom of the pop-up.

NOTE: [Chargebee](#) is the internal billing system & [Stripe](#) is the payment processor being used by the Short Code Registry Administrator. These systems work together to process and post Card and ACH payments.



Validating ACH Details

Manual Verification (cont.)

Manual Verification requires micro-deposits to validate the ACH details.

The pop-up requires the [Routing Number](#) and [Account Number](#) for Stripe to initiate the micro-deposits.

Stripe will send two micro amounts (always less than \$1.00 total) to the account details entered.

Additional action will be requested via email. The email to confirm the micro deposit amount(s) will be sent from support@stripe.com. An example of the email can be found on page 9.

← stripe ×

Enter bank details

Your bank information will be verified via micro-deposits to your checking account.

Routing number

Account number

Confirm account number

Submit



stripe

✓

Almost there

Next, finish up on Chargebee Inc., to initiate micro-deposits. You can expect an email with instructions within 1-2 business days.

Done

Validating ACH Details

Manual Verification (cont.)

The subject of the email will come through as “Verify your bank account for GCH Technologies Inc”.

Step 1 will include the name of your banking institution along with the last 4 digits of the account number entered.

Step 2 suggests an approximate date on which two small deposits would have been received.

Step 3 includes the clickable link to verify the amounts of the two small deposits.

Example Only

To complete your payment to GCH Technologies Inc, please verify your bank account by following these steps:

1. Login to your WELLS FARGO BANK account and view recent transactions for account 1453.
2. Find two small deposits received from GCH Technologies Inc on or near September 26, 2025.
3. Verify your account and complete payment by entering the two deposit amounts on the secure verification page: [Verify now](#).

Stripe, 354 Oyster Point Blvd, South San Francisco, CA 94080

Need to refer to this message? Use this ID: em_iamforzariwxfolcw01llhgeoxtye


Validating ACH Details Manual Verification (cont.)

After clicking **Verify Now** in the email, a web browser will open to verify the micro-deposit amounts.

Upon entering the two separate amounts of the micro-deposits, click **Verify**.

Kindly ensure that you are verifying the amounts against the correct account.

Once the micro-deposits are entered and verified, the “Bank Account Verified” screen will confirm success.

 GCH Technologies Inc

 GCH Technologies Inc

Verify bank account

We sent two micro-deposits to ••••1453 on 9/25/2025. To verify this account, confirm the amounts of these deposits.

••••1453 BANK STATEMENT			
Transaction	Amount	Type	Date
ACCTVERIFY	\$0.XX	Bank transfer	Jul 15
ACCTVERIFY	\$0.XX	Bank transfer	Jul 15
Groceries	-\$80.00	VISA	Jul 14

Deposit amounts

Verify

Powered by [stripe](#)

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Bank account verified

Your bank account ••••7925 is now verified.

You may now close this page.

Powered by [stripe](#)

[Terms](#) [Privacy](#)

Validating ACH Details

Manual Verification (cont.)

After verifying the amounts, a final confirmation email will be sent.

The subject of the email will come through as “Confirmation of direct debit authorization for GCH Technologies Inc”.

The email details the account information confirmed via Stripe Manual Verification.

The process of **Manual Verification** typically takes up to three business days.

stripe

AGREEMENT DATE	September 25, 2025
ACCOUNT HOLDER NAME	[REDACTED]
FINANCIAL INSTITUTION	WELLS FARGO BANK
ROUTING NUMBER	[REDACTED]
ACCOUNT NUMBER	****1453

Thank you for signing up for direct debits from GCH Technologies Inc. You have authorized GCH Technologies Inc, and, if applicable, its affiliated entities to debit the bank account specified above for any amount owed for charges arising from your use of GCH Technologies Inc's services and/or purchase of products from GCH Technologies Inc, pursuant to GCH Technologies Inc's website and terms, until this authorization is revoked.

You have authorized GCH Technologies Inc, and, if applicable, its affiliated entities to debit your bank account periodically if and when you use GCH Technologies Inc's services or purchase more than one of GCH Technologies Inc's products periodically pursuant to GCH Technologies Inc's terms. Payments that fall outside of the periodic debits authorized above will only be debited after your authorization is obtained.

You may amend or cancel this authorization at any time by providing notice to GCH Technologies Inc with 30 (thirty) days' notice.

[View these terms on stripe.com](#)

Validating ACH Details

Manual Verification (cont.)

Until Manual Verification is complete the ACH will appear as **Pending Validation** under the Payment Method tab on My Account.

Once the micro-deposits are confirmed, the **Pending Validation** will automatically disappear.

The ACH is now ready to use as a payment method to lease Short Code

The screenshot shows the GCH Registrant dashboard. The user is logged in as Samantha C. Roberts (scroberts). The dashboard has a sidebar menu with options like 'Create a Short Code', 'Short Code Registry', 'Short Codes', 'Brands', 'Content Providers', 'Billing', 'My Account', 'Reports', 'System Messages', and 'About Short Codes'. The main content area is titled 'GCH Registrant' and has tabs for 'ACCOUNT DETAILS', 'MY PROFILE', 'USER MANAGEMENT', 'PAYMENT METHOD', and 'STATUS & VETTING'. The 'PAYMENT METHOD' tab is active, showing an 'Add Payment Method' button and two payment methods. The first is a 'Card Visa' with details: CARD NUMBER **** * 3773, EXP DATE 07/2029, and CARD NICKNAME 'Short Code Monthly Card'. The second is an 'ACH' method, highlighted with a red box, with details: BANK 'CAPITAL ONE N.A.', TYPE 'CHECKING', and ACCOUNT NUMBER **** * 7925. A red box around the ACH method also contains the text 'Pending Validation'.

Edit Payment Method

An account can have multiple ACH accounts along with multiple cards.

To change your **Default Payment** method click “Set as Default” on the payment method you would like.

To **Edit or Remove Payment Method** select the three dots. An account nickname is the only field available to edit for ACH.

NOTE: If there is only one payment method on the account, it will automatically be marked as the **Default Payment Method**. For guidance on adding a card payment please review the “**Add Payment Method: Card**” User Guide.

The screenshot shows the 'GCH Registrant' dashboard with the 'PAYMENT METHOD' tab selected. A sidebar on the left contains navigation options: 'Order a Short Code', 'Short Code Registry', 'Short Codes', 'Branches', 'Content Providers', 'Billing', 'My Account', 'Reports', 'System Messages', and 'About Short Codes'. The main content area features an 'Add Payment Method' button and three payment method cards. The first card is the 'Default Payment Method' (Card Visa) with a 'Set as Default' radio button selected. The second card (Card Visa) has the 'Set as Default' radio button unselected and a three-dot menu open, showing 'Edit Payment Method' and 'Remove Payment Method' options. The third card (Capital One N.A. Checking) has the 'Set as Default' radio button unselected and a 'Pending Validation' status. Each card displays card number, expiration date, and card nickname.

Glossary

Account Number – A bank account number is a unique identifier for a specific bank account, typically a string of 8-12 digits, assigned by a financial institution.

Automated Verification – Stripe Financial Connections enables users to connect account(s) with fewer steps using Link, allowing them to save and quickly reuse their bank account details across businesses using Stripe.

Chargebee -- The Billing & Revenue Recognition software selected by the Short Code Registry Administrator (GCH Technologies Inc.) to support internal processes relating to the purchase of Short Code(s).

Default Payment Method – A default payment method must be selected if auto-renew and autopay is enabled on one or more Short Code(s). The only payment methods that can be chosen as a default payment method are Card & ACH.

Link – A digital wallet embedded within Stripe that provides users with a convenient and secure way to save bank details to eliminate re-entering bank details before a purchase is initiated.

Manual Verification – Stripe Manual Verification enables users to connect their accounts via direct debit verification through receipt of micro-deposits. Upon entering bank details, Stripe initiates micro-deposits into the account. Users will receive an email from Stripe to verify the amount of micro-deposits. The process can take 1-2 business days, but once the micro-deposits amounts are verified, the ACH will be fully available for purchase.

Micro-Deposit – Very small amounts of money sent to a customer's bank account to verify ACH Direct Debit payments. Will always be less than \$0.10 in total and are only part of the Manual Verification of ACH details through Stripe.

Routing Number -- A bank routing number is a nine-digit number that identifies a specific financial institution in the United States, functioning as a digital address to ensure money is sent to the correct bank for transactions like direct deposits, wire

• short code
• registry™

transfers and payments. Also known as the ABA routing number, it's assigned by the American Bankers Association (ABA) and is essential for routing funds accurately between accounts and institutions.

Stripe – The online payment processing platform selected by the Short Code Registry Administrator (GCH Technologies, Inc.) which supports our ability to accept Card and ACH payments from customers through their website.

Version History

Date	Version	Details
10/01/2025	1.0	Initial Release