

Another Easy Way to Pay Online

The options available to pay for goods and services online continue to expand. Now, consumers can pay for Internet purchases with an automated clearing house (ACH) debit from their accounts.

However, there are a couple of things you should be aware of before providing your financial information online:

1. By providing authorization over the Internet, along with routing and account numbers, you've authorized initiation of an ACH debit to your account for the purpose of purchasing goods or services.
2. Make sure you're on a secure site before entering financial information over the Internet. You'll know you are when the http: prefix changes to https:, "S" for secure.
3. Information relating to the transaction (merchant name and transaction amount, for example) will appear on your monthly share draft/checking statements.
4. You have the right to place a stop payment order on an Internet debit transaction or to be credited for such a transaction if it's unauthorized. However, nothing replaces safe habits and efforts to only use secure sites and prevent your personal info from falling into others' hands.

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