



Thank you for your recent application for ACH.COM ACH Services. After careful consideration, we are sorry that we are not able to accommodate your request at this time. We based our decision on the following factor(s):

- Credit Score
- Industry Type
- Public Record
- Time in Business
- Incomplete Information
- Financial

As a part of the evaluation process, we review the credit history of those applying for our program. If derogatory credit is listed above as a reason for our decision, then a report under the name of does not meet our requirements. Therefore your business is ineligible for our program. To obtain information about the current report we received, please contact the credit bureau below:

**Experian**  
P.O. Box 2002  
701 Experian Parkway  
Allen, TX 75013  
888-397-3742 | [www.experian.com](http://www.experian.com)

This consumer reporting agency provides information only and did not make the decision to decline your application, nor are they able to provide any specific reasons why the decision was made. You have the right to request a copy of your consumer report free of charge, within sixty (60) days from the date of this letter when the denial was provided by the credit bureau listed above. You may contact the Consumer Reporting Agency listed above by mail or telephone. If you contact the agency by mail, please include your Full Name, Current Address, Social Security Number, Date of Birth and a copy of this letter. **We appreciate your interest in our ACH.COM ACH Services and thank you for giving us the opportunity to consider your application.**

Sincerely,

Risk & Underwriting Department

**RYAN RIDDLE**  
RISK ANALYST

