



Tobler Marina ACH FAQ's

September 1, 2023

What is the Automated Clearing House (ACH) Network?

- The Automated Clearing House Network, or ACH, is a network used for electronically moving money between bank accounts across the United States. It's run by an organization called Nacha, formerly the National Automated Clearing House Association (NACHA). Nacha governs the ACH network, creating and upholding the rules required for the ACH network to operate as a safe and effective payments system.

What is an ACH payment?

- An ACH payment is a type of electronic bank-to-bank payment. The ACH system is a way to transfer money between bank accounts, rather than going through card networks or using wire transfers, paper checks or cash.

Why are we moving over to ACH Payments?

- In a climate of rising credit card fees, we want to keep our costs low and focus on providing an excellent experience for our customers. Tobler Marina has elected to move our payment processing to ACH to avoid charging an additional fee for regular billings. In addition, the ACH method means you will not need to update your payment information as frequently as you do with credit card payments (due to expirations, changing info, etc.). This greatly reduces unnecessary billing disruptions and is less hassle for our customers.

Will I be notified prior to my bank account being charged monthly?

- Yes, we will send an email to the address listed on your customer profile at least 3 days prior to processing your monthly payment. This will be a friendly reminder to ensure that you have sufficient funds in your account prior to the end of the month.

Can I still pay for other Tobler Marina services with my Credit Card?

- Yes, Tobler Marina will still accept credit card payments for Sales, Parts and Service, Fuel Dock, and ProShop invoices. Since your bank account will already be associated with your Tobler Marina customer profile, you will have the option to use it for these services as well.



What happens if there are not enough funds in my bank account to cover my monthly payment?

- Tobler Marina will receive a non-sufficient funds notification from the processing company and a \$30 charge will be levied to your account. We will contact you with a request prior to reprocessing the charge to mitigate future non-sufficient charges.

What payment will require an ACH payment?

- Tobler Marina customers that have signed a contract with monthly recurring invoicing will be required to pay their monthly invoices via an ACH payment.

How do I update or provide my ACH Information?

- Please use [THIS LINK](#) to enter your bank information. We will ensure that your account information is securely stored with industry leading data encryption.

I am worried about the security of my bank account:

- We hear you and understand that is valid concern. We at Tobler Marina want to confirm that our payment processing is PCI compliant, and your information is tokenized and 256 bit encrypted (one of the most secure encryption methods). With that stated, we do have many customers that maintain a separate bank account that solely pays their reoccurring monthly invoices. They have set up an automatic transfer once a month to the separate bank account to maintain the monthly amount owed.