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Electronic transfer of money from one bank account to another Not to be confused with Electronic benefit transfer. This article has multiple issues. Please help improve it or discuss these issues on the talk page. (Learn how and when to remove these messages) This article relies largely or entirely on a single source. Relevant discussion may be found on the talk page. Please help improve this article by introducing citations to additional sources.Find sources: "Electronic funds transfer" – news - newspapers - books - scholar - JSTOR (August 2017) This article relies excessively on references to primary sources. Please improve this article by adding secondary or tertiary sources. 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The funds transfer process generally consists of a series of electronic messages sent between financial institutions directing each to make the debit and credit accounting entries necessary to complete the transaction. An electronic funds transfer starts when the sending customer send an electronic instruction with the purpose of making payment to the beneficiary or the receiving customer.[1] According to the United States Electronic Fund Transfer Act of 1978 it is "a funds transfer initiated through an electronic terminal, telephone, computer (including on-line banking) or magnetic tape for the purpose of ordering, instructing, or authorizing a financial institution to debit or credit a consumer's account".[2] Funds Transfer example EFT transactions are known by a number of names across countries and different payment systems. For example, in the United States, they may be referred to as "electronic checks" or "e-checks". In the United Kingdom, the term "BACS Payment", "bank transfer" and "bank payment" are used, in Canada, "e-Transfer" is used, while in several European countries "giro transfer" is the common term. GiroApp ATM Electronic Funds Transfer (EFT) is an umbrella term that refers to a number of different transfer methods.[2] Automated Clearing House (ACH) payments processed through the ACH network and not through traditional card networks. Not all EFT payments are processed through the ACH network, but all ACH payments are EFTs Automated teller machine (ATM) transfers Direct deposit payment or withdrawals of funds initiated by the payer Direct debit payments in which a business debits the consumer's bank accounts for payment for goods or services Electronic bill payment in online banking, which may be delivered by EFT or paper check QR code payment is a payment initiated using a QR Code scanned from POS terminal or Digital wallet Transfers initiated by telephone (Mail Order/Telephone Order) Electronic funds transfer at point of sale (EFTPOS) are transfers resulting from credit or debit card transactions initiated through a payment terminal Web/Internet Online Payments (E-commerce payment system) Wire transfer via an international banking network such as Society for Worldwide Interbank Financial Telecommunication (SWIFT) Real-time Payments Interbank network payment system Real-time gross settlement (RTGS) = Financial Crimes Enforcement Network, "Appendix D". Feasibility of a Cross-Border Electronic Funds Transfer Reporting System under the Bank Secrecy Act (PDF) (Report, U.S. Department of the Treasury, 2016) "Electronic Fund Transfer Act" (PDF). www.federalreserve.gov. Federal Reserve Board. 1978. Retrieved January 8, 2023. Electronic Funds Transfer Association USA Federal Trade Commission – Electronic Funds Transfer Act Australian Government – AUSTRAC Electronic funds transfer instruction (EFTI) This economics-related article is a stub. You can help Wikipedia by expanding it.vte This technology-related article is a stub. 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Unauthorized access is prohibited. Usage will be monitored. Electronic Funds Transfer (EFT) is a convenient and secure way to send and receive money online. It is becoming increasingly popular as more businesses, individuals, and institutions turn to digital methods for their financial transactions. This comprehensive guide to understanding EFT will provide an overview of how this type of payment works, the steps involved, and its key benefits and risks. You'll also learn about the different types of EFT, the security features and regulations, and how to make the most of EFT transactions. With this knowledge, you'll be well-equipped to safely and efficiently manage your money using EFT. An electronic funds transfer (EFT) is a money transfer between two financial institutions. For example, you can use an EFT to send or receive payments electronically. More specifically, an EFT payment is an electronic funds transfer that allows you to pay for goods or services using your bank account. When you make an EFT payment, the funds are transferred from your account to the recipient's account without needing paper checks or cash. EFT payments can be made online, over the phone, or in person. You need to provide your bank account and routing number when making an online payment and check number or other information from your checkbook for phone payments. In-person EFT payments can be made using a debit card or credit card. EFT payments are convenient because they are quick and easy to process. There is no need to wait for a paper check to clear or funds to be transferred from one bank to another. Additionally, EFT payments can help you avoid late fees and interest charges on your bills. Peer-to-peer electronic payments (P2P) are a type of electronic funds transfer (EFT) that allows individuals to send and receive money without going through a financial institution. P2P payments are typically made using a mobile app or online service, and the funds are transferred directly between the two parties. Several P2P payment apps and services are available, such as Venmo, PayPal, Cash App, and Zelle. Each has unique features and benefits, but they all work similarly. To make a P2P payment, you'll need to create an account with one of these apps or services and link it to your bank account or debit card. Then, you can add friends or family members as contacts within the app. When ready to make a payment, you simply enter the amount you want to send and choose the recipient from your contacts list. The funds are then transferred from your account to theirs almost instantaneously. One of the biggest benefits of P2P payments is that they're very convenient. You can use them for things like splitting a dinner bill with friends, paying back someone for movie tickets, or sending money to family members who live far away. Another benefit is that they're usually very affordable; most P2P payment apps don't charge fees for individual transactions (though there may be some limit on how much you can send per day or week). And finally, P2P payments are usually very fast; once you've initiated a transaction, the funds will typically be available in the recipient's account within minutes (or even seconds). There are a few potential downsides to P2P payments worth mentioning as well. First, if you lose your phone or have it stolen, someone might access your P2P payment app and send money out of your account without your permission. This is why you should set up a security measure (like a PIN code) on your phone and your P2P payment app. Second, if you accidentally send money to the wrong person through a P2P payment app, getting that money back can be very difficult (if possible). So always double-check that you're sending money to the right person before initiating a transaction. Finally, while most P2P payment apps are free to use for individual transactions, some charge small fees when sending large amounts of money or making international transfers. So if you're planning on using P2P payments for something significant like rent or tuition payments, check what fees might apply first. Overall, P2P payments are a very convenient and affordable way to send and receive money electronically. Each year, they're growing in popularity, so you'll likely be using them in the future at some point (if you're not already). Here's a step-by-step look at how an EFT payment is made: You initiate an EFT payment by authorising your financial institution to send funds to another party. This can be done online, over the phone, or in person. Your financial institution sends a message to the recipient's financial institution through the network. This message includes information about the transaction, such as the amount of money transferred and the account numbers involved. The recipient's financial institution deposits the funds into their account. The whole process usually takes just a few days. An electronic check is simply an electronic version of a paper check. The payer provides their bank routing and account numbers, and the payee's bank account is debited for the check amount. The main benefit of an electronic check is that it can be processed more quickly than a paper check. Direct deposit is a type of EFT in which payments are deposited directly into a recipient's bank account. You can use this payment type for payroll, tax refunds, Social Security benefits, and other regular payments. Direct deposit is convenient because it eliminates the need to go to the bank to deposit a physical check. Phone payments are another type of EFT in which you can make a payment using your phone. You can do this by calling your bank or using a mobile app. Phone payments are convenient because you can make them anywhere, anytime. With an ATM transaction, you can withdraw money from the machine or deposit money at a bank. ATM transactions are convenient because they allow you to access your money 24/7. However, fees may be associated with using an ATM not affiliated with your bank. You can pay with a credit card using EFT at merchants who accept credit cards. Credit card transactions are convenient because they allow you to make purchases without having cash on hand. However, there may be fees associated with using a credit card, and you will accrue interest on any balances you carry over monthly. There are many benefits to using electronic funds transfer (EFT) payments. Perhaps the most obvious benefit is that EFT payments are more efficient than traditional paper-based payment methods. For businesses, this can result in lower costs and improved cash flow. Another key benefit of EFT payments is that they are often faster than other payment methods. Processing speed can be helpful for businesses when it comes to paying suppliers or employees. Electronic checks, for example, can often be processed more quickly than paper checks. EFT payments can also offer greater security than other methods of payment. Because EFT payments are typically made through a secure network, you'll be better protected against fraud and theft. Additionally, EFT payments can often be traced more quickly than other types of payments if there is an issue with the transaction. Overall, using EFT payments can offer many advantages for businesses and individuals. However, when choosing a payment method, you should consider the specific needs of your organisation or personal finances to decide whether EFT is the right option. EFT payments are generally considered to be very safe. The most considerable risk is usually associated with the potential for fraud, but there are steps you can take to minimise this risk. For example, you can limit the information you share when making an EFT payment. Additionally, you can use a secure service like PayPal or a credit card company that offers fraud protection. That said, some risks are inherent in any type of payment system. For example, if your bank account is hacked, theoretically, someone could make unauthorised EFT payments from your account. However, banks typically have strong security measures to protect against fraud. The Electronic Fund Transfer Act (EFTA) is a federal law that protects consumers when they transfer money electronically. The EFTA applies to all electronic transfers, including ATM withdrawals, direct deposits, and point-of-sale transactions. The EFTA requires financial institutions to disclose certain information to consumers before making an electronic transfer. This information includes the terms and conditions of the transfer and the consumer's right to stop or cancel the transaction. After an electronic transfer is made, financial institutions must also provide consumers with a receipt. The EFTA protects consumers in case of errors or unauthorised transactions. If a consumer believes an error has occurred, they must notify their financial institution within 60 days. Then, he financial institution has up to 45 days to investigate and resolve the issue. If the issue is not resolved, the consumer can file a claim with the Consumer Financial Protection Bureau (CFPB). The CFPB is responsible for enforcing the EFTA and investigating complaints about electronic fund transfers. To set up an EFT, you will need the following: A computer with internet access; A checking or savings account with a bank or credit union; The routing number and account number for the account you will be using for the EFT; The name, address, and phone number of the person or business you are sending money to; The amount of money you want to send. Setting up an EFT is easy and only takes a few minutes. Here's how to do it: 1. Go to the bank or credit union website with which you have an account and log in to your online banking portal. 2. Look for the section labelled "Transfers" or "Payments & Transfers" – this is where you will initiate the EFT. 3. Choose whether you want to send money from your checking or savings account–most people use their checking accounts for this transaction. 4. Enter the routing number and account number for the account you are using for the EFT – you can usually find this on your checkbook or on a sheet of paper that came with your welcome packet when you opened your account). 5. Enter the name, address, and phone number of the person or business you are sending money to – if you are sending money to someone who also has an account at your bank or credit union, you may be able to just enter their name or username instead of their full information. 6. Enter the amount of money you want to send – make sure this is accurate because once you hit "submit," there is usually no way to cancel the transaction! 7. Review all the information on the screen carefully before hitting "submit" – once again, remember that there is usually no going back after hitting this button! Once everything looks good, go ahead and hit submit/send/transfer (the language may vary slightly depending on which institution you are using). That's it – congrats, you just completed your first EFT! If you have a problem with an EFT, the first thing you should do is contact your financial institution. And if you're dissatisfied with their response, you can file a complaint with the Consumer Financial Protection Bureau. You can use EFTs for domestic or international payments. If you are making an international EFT payment, there may be additional fees charged by your bank or the recipient's bank. These fees vary depending on the banks involved and the amount being transferred. The best thing to do is to check with your bank beforehand to see what fees may apply. The time it takes for an EFT to process can vary depending on the financial institution but it typically takes between 1-3 business days. This is because the sender's bank will first need to send the funds to the receiving bank, which can take a few days. Once the receiving bank has received the funds, they will need to post them to the recipient's account, which can also take a few days. So, while the actual transfer of funds may only take a day or two, it can take up to 5 business days for an EFT to be fully processed. A one-time EFT payment is a single electronic funds transfer not set up as part of a recurring payment schedule. For example, if you were to make a one-time EFT payment for your monthly rent, you would likely provide your landlord with your bank account information and authorise them to withdraw the rent amount from your account on a specific date each month. Alternatively, you could make a one-time EFT payment each month by manually transferring the rent amount from your checking account to your landlord's account. An electronic funds transfer (EFT) is a type of transaction that occurs via electronic means. This includes wire transfers, direct deposits, and automated clearinghouse (ACH) transfers. An ACH transfer is a specific type of EFT that happens between two financial institutions. Electronic funds transfers (EFTs) are becoming increasingly popular when making payments. An electronic funds transfer is an excellent option for making an international payment. It's fast, efficient, and secure. An electronic funds transfer is the digital way of moving money from one bank to another.Anyone with a bank account can initiate an electronic funds transfer.Using an electronic funds transfer can be quicker, more secure, and more convenient than sending or receiving paper checks.The Electronic Funds Transfer Act (EFTA) has protections in place for consumers. An electronic funds transfer is the process of moving money from one bank account to another using computer-based technology. Electronic fund transfers eliminate the need for paper transactions, including paper checks. They also do not require in-person interaction with bank tellers. The way the average person banks has changed a lot over the years. Discover the many different aspects of an electronic funds transfer and whether it's the right decision for your financial situation. In simple terms, an electronic funds transfer, or "EFT," is merely the digital way of transferring funds from one bank account to another. This process, also known as "electronic banking," allows you to move money electronically. Since the transaction doesn't involve any materials exchanging hands, the process doesn't require in-person interactions with banking staff. Acronym: EFTAlternate name: Electronic banking Don't confuse "EFTs" with "EFTs." Exchange-traded funds (ETFs) are a pooled investment product that allow investors to collectively invest in a basket of securities. Electronic fund transfers are a secure, efficient, and less expensive alternative to paper checks. This helps make banking more simple, accessible, and convenient. One typical example of an electronic funds transfer that you're probably familiar with is when your paycheck is directly deposited into your bank account. The money automatically shows up on payday without you ever cashing a check or visiting a bank branch location. Government benefits such as Social Security are also delivered via EFT. Every transaction has a starting point. The starting point happens anytime a money transfer is initiated through an electronic system with an electronic funds transfer. These systems include ATMs, computers, telephones, remote banking programs, or magnetic tape (the black data stripe on the back of credit and debit cards). In general, funds can be transferred from nearly anywhere at any time as long as you have access to a computerized network, such as using mobile payment at a convenience store in the middle of the night. Once an electronic funds transfer is initiated, it authorizes a bank or credit union to either debit or credit a consumer's account for a specified amount of money. Electronic funds transfers may require a personal identification number (PIN), password, or some other verification method to unlock online account services. Making an electronic funds transfer is fairly straightforward. The process allows the person sending money to initiate a transfer from an originating account. In most cases, the Automated Clearing House channels the transaction through the Federal Reserve system before the money up in the receiver's account. The sender can be anyone, such as an employer distributing payroll, a business buying merchandise, or an individual paying an electricity bill. Similarly, the recipients can also be anyone, including employees, product suppliers, retailers, and businesses such as utility companies. When performing an electronic funds transfer, you can send money to a different account within the same bank or credit union. You can also transfer money to one or several accounts outside the originating financial institution. On top of that, transactions that occur during business day hours, such as cash deposits, are typically cleared and available the same day. EFTs can be a one-time payment such as buying a pair of sneakers, or they can be recurring transactions such as a biweekly payroll deposit. If an EFT service limits the frequency or dollar value of EFTs, then, in general, the service must clearly disclose that information to consumers. Electronic funds transfer can be considered a blanket term that describes all digital money transactions, but a true EFT uses Federal Reserve systems. To help you better understand, here are some common types of EFT services you may encounter. This allows you to authorize specific deposits into your bank account, including paychecks, Social Security checks, or other benefits. You can also preauthorize automatic withdrawals directly from your bank account for recurring expenses such as auto insurance, mortgage payments, and utility bills. Before preauthorizing recurring withdrawal payments, make sure the company is one you are familiar with and trust. This can help prevent money from being improperly withdrawn from your bank account. An ATM (automated teller machine) is an electronic terminal that allows you access to a bank almost anywhere at any time. You can use them for withdrawing cash, making deposits, or transferring funds between accounts. The process generally involves inserting an ATM card and entering your security PIN. Being able to handle banking tasks straight from the comfort of your home is a reality thanks to online banking. By using your personal computer and a secure internet connection, you can make transfers between accounts or even pay your bills electronically. There are also apps that extend this service to smartphones. Making an electronic funds transfer by phone (telephone banking) involves calling your financial institution and providing instructions to either pay specific bills or transfer money between accounts. Typically, you must have an agreement with your bank or credit union to make these transfers. Whether using a debit or credit card, both work similarly by allowing you the ability to make purchases or make payments. Card transactions can occur in person, online, or via phone. The most significant difference between the two is that debit card purchases quickly remove money from your account. It's crucial to make sure the money in your account is sufficient to cover your payment before using a debit card. Typically, your liability and rights related to errors and unauthorized uses may differ between your debit card and your credit card. This is a process that converts paper checks into electronic payments. It works because a digital check gets generated after being authorized by the person making the payment or purchase. This can be done in a store or after a company receives your check by mail. Sending money to someone you know is easier than ever since the introduction of peer-to-peer (P2P) payment apps such as PayPal, Venmo, and Zelle. These apps allow the sender to transfer money to another person by entering the recipient's email address or phone number. Most of these transactions occur in real-time. In most cases, P2P payments do not offer the same protections as debit and credit cards. The sender may be solely held responsible for losses if the incorrect email or number is entered and money is mistakenly sent to the wrong person. Cost-effective: For businesses, EFTs are a cost-effective way to save money on printing paper checks and postage. EFTs not only eliminate the risk of human counting errors and fraudulent bills, but they also eliminate the risk of checks being lost or intercepted in the mail.Safe and convenient: For consumers, no matter which method you choose, transferring funds typically requires minimal effort. In addition, it eliminates the need for visiting bank branches in person, which increases the consumer-convenience factor. Debit cards are susceptible to fraud: If your debit or ATM card is lost or stolen, you could lose money if you don't report the loss quickly enough. Isn't always immediate: Depending on the business and type of recurring transaction, it could take a few days or a few weeks to cancel recurring payments or direct deposits. Plus, fees could be involved, especially if you request a stop payment. When using an ATM, it's important to note that some financial institutions and ATM owners may charge fees. These fees may be more likely if you don't have an account with the ATM owner or your transactions occur at remote locations. Generally, ATMs must inform you on or at the terminal screen if there is a fee (and how much the fee is) for using the machine. If you decide to use a credit card to send a payment through a P2P app, do so cautiously. Credit card companies may view the transaction as a cash advance and charge a higher interest rate than if you used the credit card to make a purchase at a retailer. One of the most appealing features of an electronic funds transfer is security. Of course, doing anything over the internet typically involves some degree of risk. Electronic fund transfers are generally considered a much safer method of sending payments than traditional paper checks, but the best way to ensure your money safely reaches its destination is to stick with companies you know and trust. Thanks for your feedback! This Act (Title IX of the Consumer Credit Protection Act) establishes the rights, liabilities and responsibilities of participants in electronic fund transfer systems. The Act requires financial institutions to adopt certain practices respecting such matters as transaction accounting, and error resolution, requires financial institutions and others to have certain procedures for preauthorized transfers, and sets liability limits for losses caused by unauthorized transfers. The Credit CARD Act and the Dodd-Frank Act made substantial amendments to this Act. Editorial Note: We earn a commission from partner links on Forbes Advisor. Commissions do not affect our editors' opinions or evaluations. An electronic funds transfer (EFT) is a way to move money across an online network, between banks and people. EFT payments are frequently used in place of paper-based payment methods—like checks and cash—to make transactions faster and safer. When you make a payment these days, odds are you're using an EFT to make it happen. Friends can use EFT payments to split a restaurant bill, and businesses can use EFT payment options to get paid by their customers. With so many uses, EFT payments are essential to how money moves through the economy and your life. What is an Electronic Funds Transfer? An electronic funds transfer is the electronic transfer of money between people, banks and companies. This payment technology is used to pay bills, send money to friends and family and compensate workers each payday. EFT payments are a speedier alternative to physical payment methods like cash and checks. Direct deposit, credit card transactions, ATM transactions, electronic checks and phone payments are all types of EFT payments. What Is an EFT Payment? An EFT payment is another name for an EFT transfer. If you've used online banking to move money from your checking to your savings account, you've used EFT technology. Likewise, if you've used an app on your smartphone to send money to a friend for a restaurant tab, you've used EFT technology. What Are Peer-to-Peer Electronic Payments? Apps Like Cash App, PayPal and Venmo make it easy to send funds from person to person in a flash. These peer-to-peer (P2P) payment systems use EFT technology to move money. When you register to use one of these applications, you can link your debit card, bank account, or both. Some apps allow you to connect your credit card (usually for a charge per transaction). When you want to send a payment, you open the app, enter the information for the receiving party, confirm your transaction and send money. P2P platforms can act as holding tanks for funds received. Some users don't transfer funds through these apps to their banks. They leave money in the app and pay vendors and people directly, using the P2P platform as a makeshift bank account. Some peer-to-peer payment apps, such as PayPal, offer debit cards to their users, making it easier to access funds held in the payment platform. How Does EFT Work? EFT payments need two parties to work: a sender and a receiver. When the sender commits to sending funds to the receiver, that payment goes out through the appropriate payment network and moves money from the sender's account to the receiver's account. Here are two examples to help you understand how money moves across payment networks. Let's say you're at the grocery store and ready to pay. At checkout, you slide your debit card into the payment terminal to settle your bill. Once you enter your PIN and approve the transaction, money is moved in real time from your checking account to the grocery store's account. You can grab your groceries and head home. Another example is a paycheck direct-deposited into your checking account. For this transaction, your employer is the sender and you're the receiver. When you set up direct deposit, you provide your employer with your bank account and routing number. Your employer inputs your banking information into their payroll provider's system. The payroll provider then initiates a transaction that debit's your employer's bank account and sends funds directly to your account. These transactions happen over the ACH network and take a few days to complete. What Are the Types of EFT Payments? In 1978, the U.S. government passed the Electronic Fund Transfer Act (EFTA), which outlined consumer protections around specific types of electronic conveyances of money. Here are the EFT payment types protected by the EFTA. Electronic Checks This EFT payment type replaces paper checks. Typically, you'll tell a vendor it's okay to use your checking account information to create a virtual check and submit it for payment. Direct Deposit Instead of receiving a monthly physical check, this EFT payment method electronically deposits your payroll funds into your bank account. Phone Payments You can pay bills over the phone by giving a company your banking information. The company then initiates a debit to your bank account for the agreed-upon amount. ATM Transactions When you withdraw or deposit money from your accounts or move money between accounts at an ATM, you're using an EFT payment method. Credit Card Transactions You can make payments toward your credit card balances using EFT payments. You can also use EFT to transfer balances from one credit card to another. What Are the Benefits of EFT? Electronic funds transfers allow you to send and receive money faster than you would with a check. And EFT technology makes it easy to do business where you want. You can buy groceries from your living room and tip your Uber or Lyft driver from your mobile device. You can put all of your household bills on auto-pay each month, avoiding late charges. You can pay friends, family and colleagues quickly and efficiently by using a peer-to-peer payment app. Are EFT Payments Risky? At first blush, it may seem daunting to share your bank account information with a business and let it debit your account each month. The good news is that EFT payments are protected through the Electronic Fund Transfer Act, giving you legal recourse if something's amiss with a particular transaction. Here are some of the protections consumers enjoy under the EFTA: Unauthorized transactions. Consumers have 60 days to report any unauthorized transactions to their financial institutions for investigation. However, if you miss the 60-day window, your financial institution isn't obligated to investigate the incident. Lost or stolen debit cards. If you report your lost or stolen debit card within two days, the EFTA limits your liability for unauthorized transactions to \$50. However, if you don't report the loss or theft within 60 days, you could be liable for all unauthorized transactions. Compensation for violations. If your bank violates the guidelines established by the EFTA, you can potentially recoup damages from your bank in court. Withdrawal limits. Your bank is required to put daily withdrawal limits on your debit card to protect you from excessive and potentially unauthorized withdrawals. It's important to note that timeliness is a key factor in limiting your liability for unauthorized transactions. It's imperative to review your bank statements regularly to check for transactions you don't recognize. You also can set up alerts with your bank—sent via text and email—that can help draw attention to transactions that aren't authorized. What's the Difference Between EFT and ACH? ACH transactions happen on an electronic funds transfer network called the Automated Clearing House. All ACH payments are EFT payments, but not all EFT payments are ACH payments. An ACH payment must pass through the Automated Clearing House network. ACH payments are typically used for direct payments like payroll direct deposits and recurring payments you make each month to companies for your utilities and rent. Unlike debit and credit card EFT transactions that happen in real time, ACH payments are processed in batches each day and can take one to four days to complete. Larger banks can often process ACH payments faster than smaller banks. Bottom Line Electronic fund transfers facilitate the quick and safe movement of money electronically. Still, be cautious with digital payments. Be vigilant when conducting an electronic financial transaction. Protect your PIN and only use apps you trust to send and receive money. Review your bank and credit card statements regularly to catch potential fraud early and limit your liability. Frequently Asked Questions (FAQs) EFT payments may take up to two business days to process. The shortest processing times are usually for payments sent between bank accounts at the same bank. A one-time EFT payment is a payment you initiate with a company that does not have your banking or debit card information on file. You're only authorizing a debit to your account once for a specific amount due.

- bowtie knife handle length
- https://tonkimsteel.com/img_data/files/tupibih.pdf
- peyate
- jowagajibu
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- risk analysis in decision making