

What are *Good Funds*?

Credit Push

Good Funds, is defined simply as: Collected funds in a bank account and usable immediately by the owner of the account. Our "Good Funds" payment gateway allows for real-time digital payments that are immediate, irrevocable, intra-bank and/or interbank account-to-account (A2A) transfers that utilize a real-time messaging system. Most Good Funds transactions are ["Credit Push" versus "Debit Pull."](#)

What we do

Good Funds Gateway, we believe, is the only payment processing gateway providing **Credit Push, "Good Funds" transactions, Wires, Visa Direct, ACH, Electronic Check, Credit Card, Debit Card and Paper Check conversion payment solutions** all with one convenient login with the additional benefit of accounting software integrations! Our clients receive faster availability of funds on deposited items and instant notification of items presented for deposit – all based on real-time activity. Dedicated to providing superior customer service and industry-leading technology, [GFGMS](#) provides tools to help organizations of all sizes reduce transaction costs, mitigate risk and increase efficiencies. Our system ensures proper [Authentication, Authorization, Verification, Settlement, Notifications and Postings.](#)

Credit Push Value *through Innovation*

A credit push fee collected by the sender's bank from the receiver (aka "interchange") must either be low enough to incent ecommerce merchant acceptance (and therefore, could potentially also be a threat to credit card and signature debit card interchange revenues for those purchases if displacement occurs) or it must be high enough to alleviate bank's concerns about costs, but arguably not be too high as to make the service unattractive to merchants.

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