

What are *Good Funds*?

Down Payment Wire

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 **Down Payment Wire, "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.](#)

Down Payment Wire Value *through Innovation*

The main purposes of a down payment are to ensure that the lending institution has enough capital to create money for a loan in fractional reserve banking systems and to recover some of the balance due on the loan in the event that the borrower defaults.

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