# Customer Pay Now Workflow for Credit Card Payment

Last Modified on 04/08/2025 10:32 am EDT

## Customer Payment Correspondence and Pay Now link

The aACE Data Interchange (ADI) is a set of data handshakes between an aACE system and external events.

The "Pay Now" capability is a Credit Card and ACH payment workflow added to Invoice correspondence. The email contains a link to a dedicated, secure payment processing site. Once completed, Receipts in aACE are auto generated and the authorization logged automatically.

For a more detailed demonstration of this capability, view our webinar on the subject **here** (https://showme.aacesoft.net/?id=10751).

For a more full demonstration of a full range of email and ADI related capabilities, you can view the entire webinar at **ShowMe** (https://showme.aacesoft.net/?id=10738).

### Prerequisites for the 'Pay Now' feature

1. **Mailgun integration** (https://aace6.knowledgeowl.com/help/setting-up-mailgun) is a pre-requisite. Email integration is the primary vehicle through which ADI works.
2. **Payment Innovators** (https://aace6.knowledgeowl.com/help/setting-up-payment-innovators) must be set up as your Payment Processor.
3. The latest ADI Integration File must be installed onto your system. Contact us to get the file configured and installed.

## The Workflow

### Send the Invoice via Email

Navigate to the Invoices module, select the desired Invoice and enter the Detail View.

Select Print > Email Invoice.

The email is populated with all the usual data.

But now there's a link.

*What this link represents is an opportunity for the customer to pay his Invoice without either of us picking up the phone, or her needing to log in to a site, cut a check, post a letter, etc.*

Dear Matthew Pelfrey:

Invoice #60669 for Order #60152 has been created in our system.

You may view and pay the invoice here: View and Pay

Please do not hesitate to reach out with any questions.

Thanks,

Matthew Pelfrey
aACE Software

## The Customer's Workflow

The customer receives the email with a copy of the Invoice and a **View and Pay link**. The customer may pay using their traditional methods or by simply clicking the link.

By clicking the link in the email, the customer is brought to a dedicated, secure payment processing site where he can view the PDF, download the PDF, view an activity log, or (the primary workflow) Pay the Invoice.
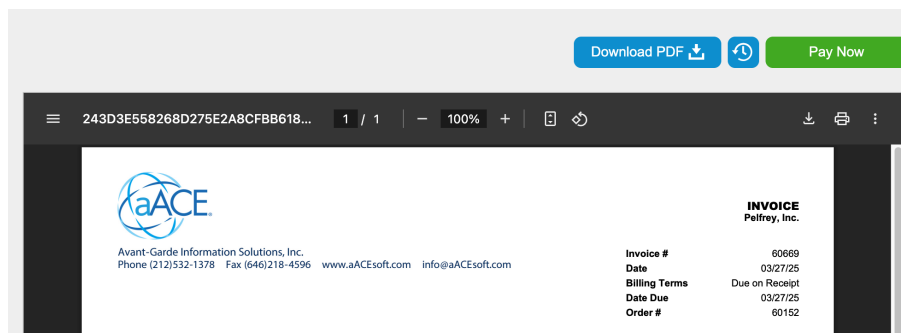


Once the customer clicks the **Pay Now** button, a **Payment Details** window appears. She has two options in the **Payment Details** window. Depending on your system configuration she can pay by credit card or by ACH. The selected method is the green button. She clicks on the Credit Card button to select that payment method.

If she has made a payment in the past and her card on file would show in the **Select Credit Card** drop down list.



If no card is on file or a new card needs to be entered, the user will click the **Add Credit Card** button. An **Add New Card** window appears. Once the information is filled in, the user clicks the **Add Payment Method** button.

**Add New Card**

Name on Card

First Name | Last Name

Card Number

XXXX XXXX XXXX XXXX

Expiration / CVV

MM / YY | CVV

Address

☒ Save For Future Use

Back | **Add Payment Method**

Now the card is displayed in the drop-down list. The customer reviews the information one last time then selects the **Pay Amount Now** button.

**Payment Details**

Credit Card | ACH Transfer

Select a Credit Card

American Express -

**Add Credit Card**

| | |
|---|---|
| Invoice Balance | $0.50 |
| Convenience Fee | $0.02 |
| Total | $0.52 |

Back | **Pay $0.52 Now**

Once payment is processed, a **Payment Complete** window appears. The customer clicks **Done**.

**Payment Complete**

Thank you for your payment!

A receipt will be emailed to:

Customer@Business.com

| | |
|---|---|
| Total | $0.50 |
| Amount Paid | $0.50 |
| Balance Due | $0.00 |

**Done**

## The Convenience Fee

Here you can offset the fees levied by your credit card processor by configuring a percentage of the balance.

In this case we've set the fee to 3%, which is common, but an administrator can set this as desired.  If you don't want to pass on that fee to the customer, the fee can be set to 0%.

The fee is automatically calculated and displayed above the Total.

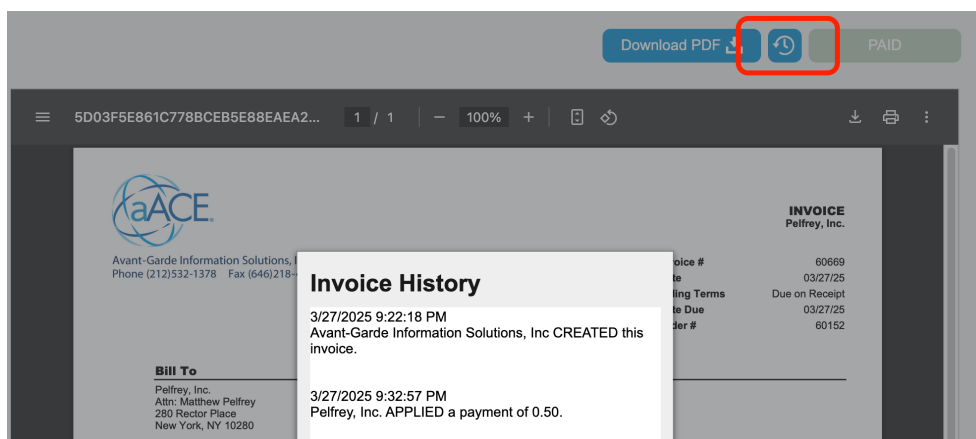| | |
|---|---|
| Invoice Balance | $3,280.26 |
| Discount | $0.00 |
| Convenience Fee | $98.41 |
| Total | $3,378.67 |

**Back**          **Pay $3,378.67 Now**

Once the Invoice is Paid, the Pay Now button is deactivated.

## History Button

Clicking the History Button at the top of the window displays an Invoice History window.



## In aACE

Once paid by credit card, the invoice is automatically closed. (Note: ACH Payment have a different workflow. See here (https://aace6.knowledgeowl.com/help/customer-pay-now-workflow-for-ach) to review ACH Payment workflows.)

The Invoice now has a related receipt, including a separate entry to record the convenience fee, if applicable.



**Additional Information on Credit Card Convenience Fee Recovery**

If you are planning to use the 'Pay Now' link and wish to add a Credit Card fee recovery, let the representatives at Payment Innovators and aACE Software know- so your account will be configured appropriately. You will need to have a GL Account assigned for recording these items on your Invoices and Receipts.

Read More about Managing your Credit Card Processor Fees.

Read More about Charging Fees for Customer Payments. (https://aace6.knowledgeowl.com/help/charging-a-fee-for-customer-payments-made-with-a-credit-card)

## Notification Status and Emails

If Receipt Notification Automation is not activated in your system, The Receipt's Notification Status field will display PENDING. A Notification email can be sent manually by selecting Print > Email Receipt Notification from the Print Actions menu.



Once the email is sent, the Receipt's Notification Status filed displays SENT (Email).



If Receipt Notification Automation is activated in your system, the Receipt notification email is sent automatically, according to the automation schedule set, when the ACH Request is Cleared and the Receipt is Posted. The email is attached to the Receipt in Emails. The Receipt itself can be viewed from the Email or Docs folder attached to the record.

**Email:** Receipt Notification #60002 from aACME Education Solutions, 1/25/2024    SENT ●

**Email Details**                                    Notices ❗    Tasks ☑    Emails ✉    1 Doc 📎

**Email Header**

From: brian.voll@aacesoft.com                  Sent: 1/25/2024      11:38 AM
To: shannon.cook@aacesoft.com
CC:
BCC:

**Attachments**
> Receipt

**Body**                                    View as Text    View as HTML

Dear Shannon Cook:

Thank you for your recent payment of $3,378.67. Attached is a receipt for your records.

Please do not hesitate to reach out with any questions.

[RCPT60002]

Please note that this is a fully automated message sent using aACE software.

**Related Records**
> 1 Receipt

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**aACME Education Solutions**
1238 Broadway, New York, NY 10001 (555) 418-9777

**Paid By:**
Charter Steel Trading Co Inc
83 Morris Hill Rd
Chicago, IL 60624

**RECEIPT**
**Charter Steel Trading Co Inc**
*Customer Payment*

| | |
|---|---|
| Receipt # | 60002 |
| Date | 01/25/24 |
| Payment Method | CREDIT CARD |
| Approval Code | AXS721 |
| | Amex 1004 (12/25) |

**Invoices**

| Invoice | Date | Title | Order | Amount | Adjustment | Total | Balance |
|---|---|---|---|---|---|---|---|
| 60002 | 01/25/24 | Charter Steel Trading Co Inc | 60005 | 3,280.26 | 0.00 | 3,280.26 | 0.00 |
| 60002 | 01/25/24 | Charter Steel Trading Co Inc | 60005 | 98.41 | -98.41 | 0.00 | 0.00 |
| | *Payment Processing Convenience Fee* | | | | | | |
| | | | | | | **3,378.67** | |