Customer Pay Now Workflow for ACH Payment

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This guide describes the Pay Now feature and workflow for customer ACH payments. It is intended for advanced users.

An ACH transaction is an electronic money transfer made between banks and credit unions across a network called the Automated Clearing House (ACH). You can check the status of your ACH transaction, view transaction activity, and manage email notifications through the ACH Processing Company portal (https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports).

If you receive a return code for one of your ACH transactions, you must take action immediately. For more information on specific return codes and recommended actions, refer to Vericheck ACH return code explanations for R01-R33 (https://www.vericheck.com/ach-return-codes/) and R34-R84 (https://www.vericheck.com/ach-return-codes-r34-r84/).

The Pay Now feature is a credit card and ACH payment workflow added to invoice correspondence. This feature sends an email that contains a link to a dedicated, secure payment processing site. Once payment is completed, receipts in aACE are automatically generated and aACE logs the authorization.

For a more detailed demonstration of this capability, view our webinar demonstration (https://showme.aacesoft.net/?id=10751) or refer to the entire webinar for email and ADI feature (https://showme.aacesoft.net/?id=10738).

To use the Pay Now feature, you must have:

- the aACE+ Mailgun Integration (https://aace6.knowledgeowl.com/help/aacemailgun-email-functionality),
- the latest ADI (https://aace6.knowledgeowl.com/help/aace-data-interchange) integration file installed on your aACE system,
- and Payment Innovators (https://aace6.knowledgeowl.com/help/setting-up-payment-innovators) as your payment processor.

Additionally, you must notify Payment Innovators that you will be using ACH processing. They can activate that functionality. Once activated, contact support@aACEsoft.com to get the aACE file configured accordingly.

Emailing the Invoice

To begin using the Pay Now features, you must email the invoice to your customer.

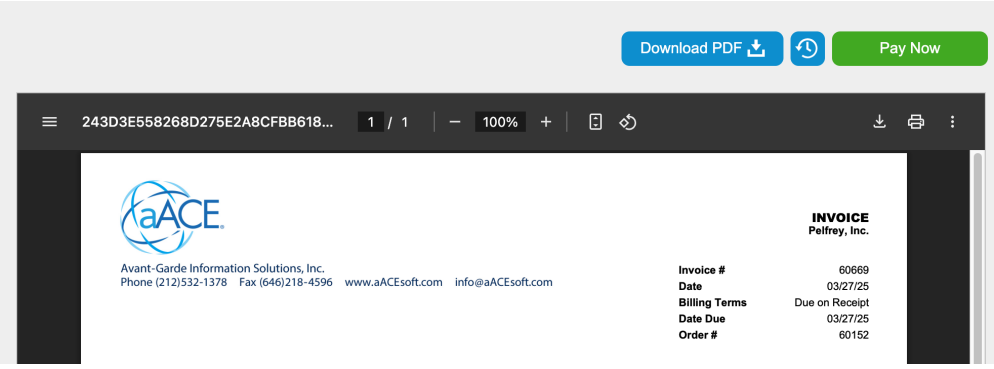
1. From the Main Menu, go to **Accts Receivable** > **Invoices**.
2. Using the Quick Search features, locate and select your invoice.
3. Select **Print** > **Email Invoice**.

The email now includes a link to view and pay the invoice without needing to call, log in, cut a check, or other options.

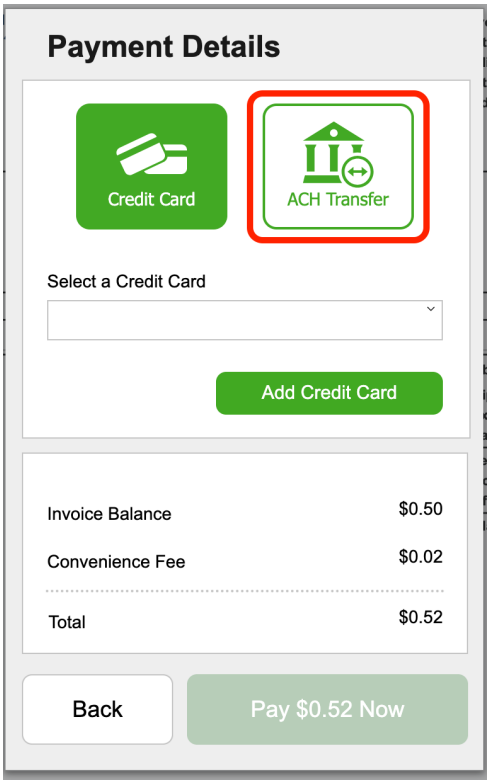
The Customer's Workflow

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.

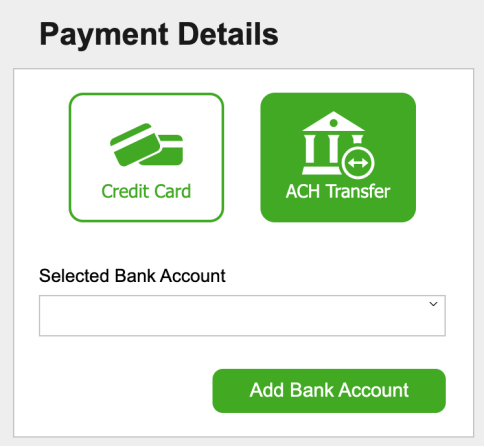
By clicking the link in the email, the customer is brought to a dedicated, secure payment processing site where he can view the PDF, download the PDF, view an activity log, or (the primary workflow) Pay the Invoice.



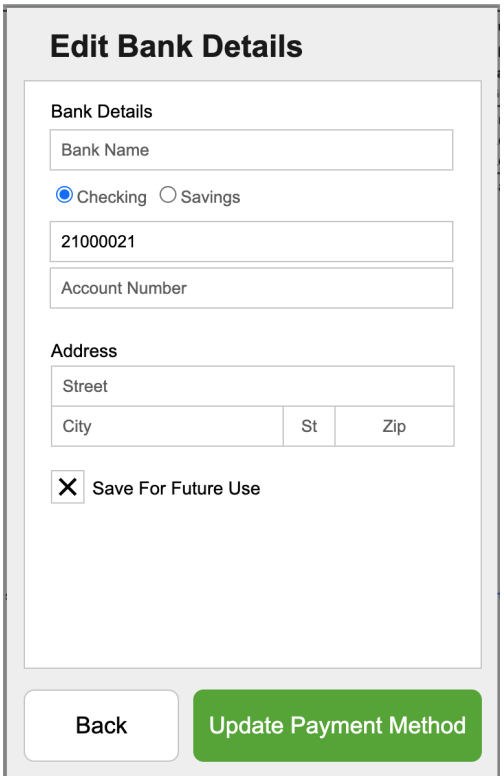
Once the customer clicks the **Pay Now** button, a **Payment Details** window appears. She has two options in the **Payment Details** window. Depending on your system configuration she can pay by credit card or by ACH. The selected method is the green button. She clicks on the ACH Transfer button to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



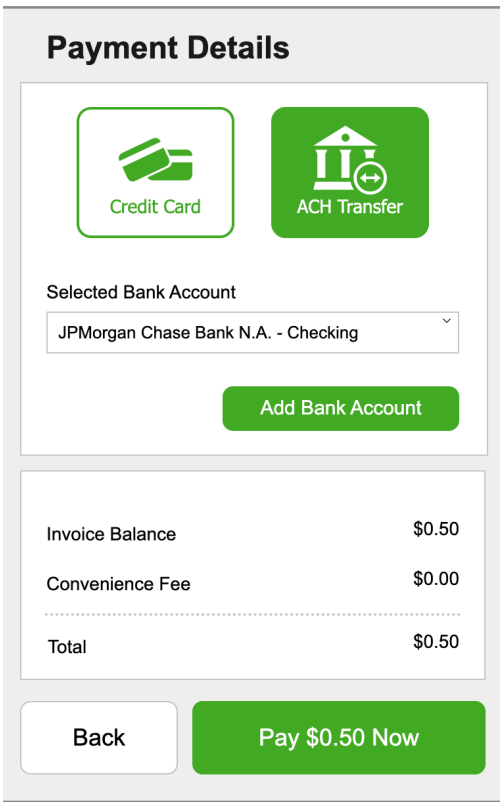
If she has made a payment in the past, her bank information on file would show in the **Select Bank Account** drop down list.



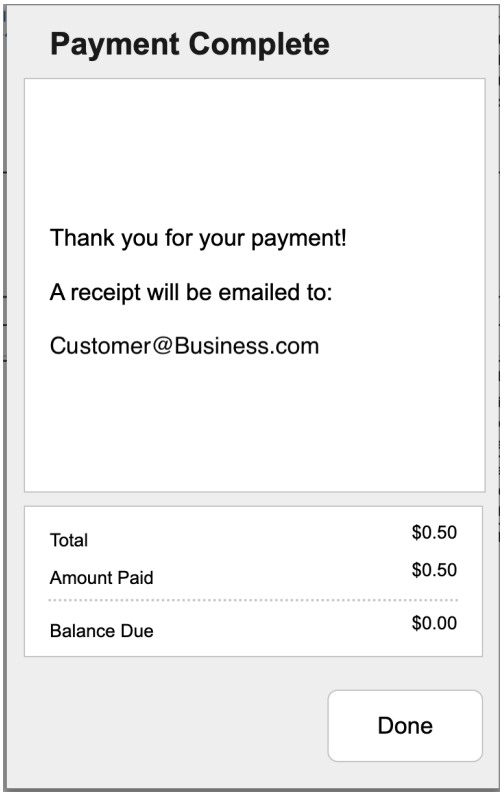
If no bank information is on file or a new bank needs to be entered, the user will click the **Add Bank Account** button. A **Bank Details** window appears. Once the information is filled in, the user clicks the **Add/Update Payment Method** button.



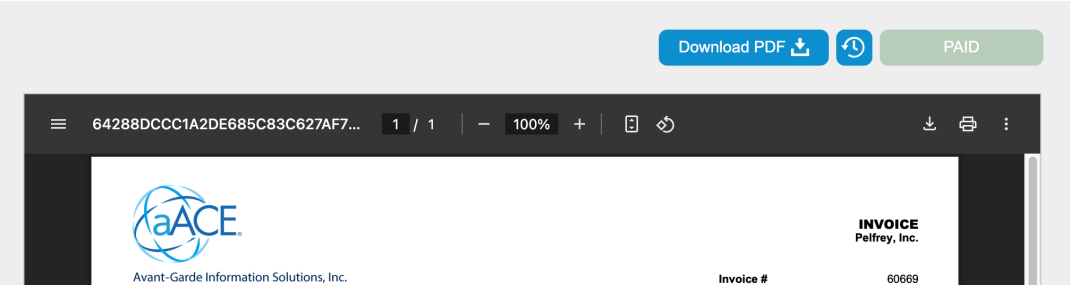
Now the bank is displayed in the drop-down list. The customer reviews the information one last time then selects the **Pay Amount Now** button.



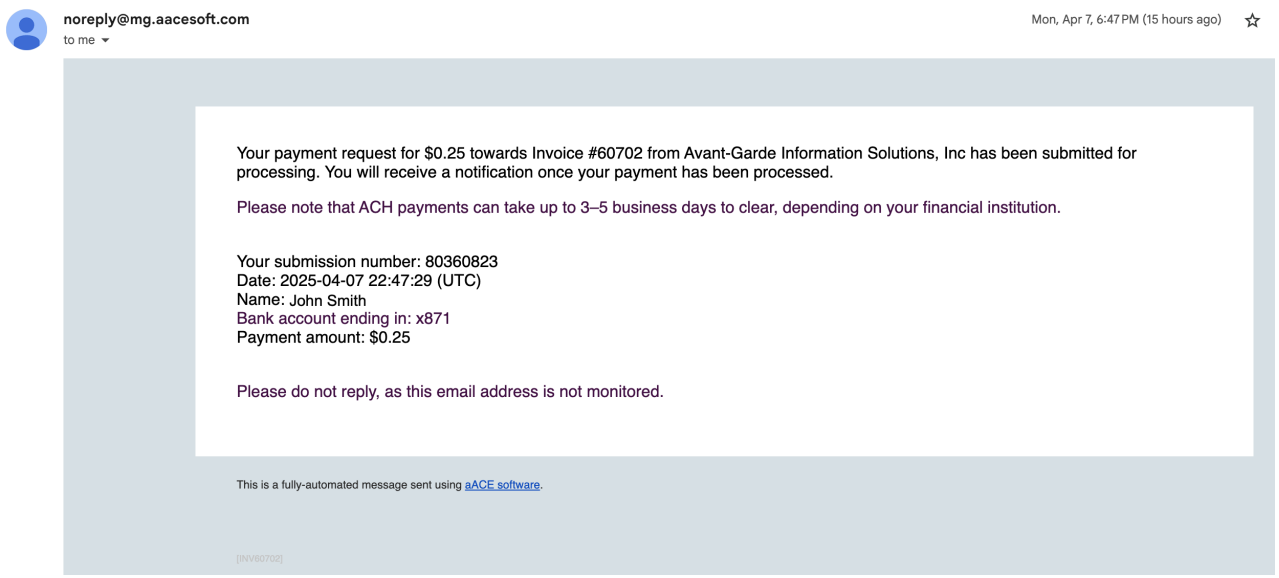
Once payment is processed, a **Payment Complete** window appears. The customer clicks **Done**.



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

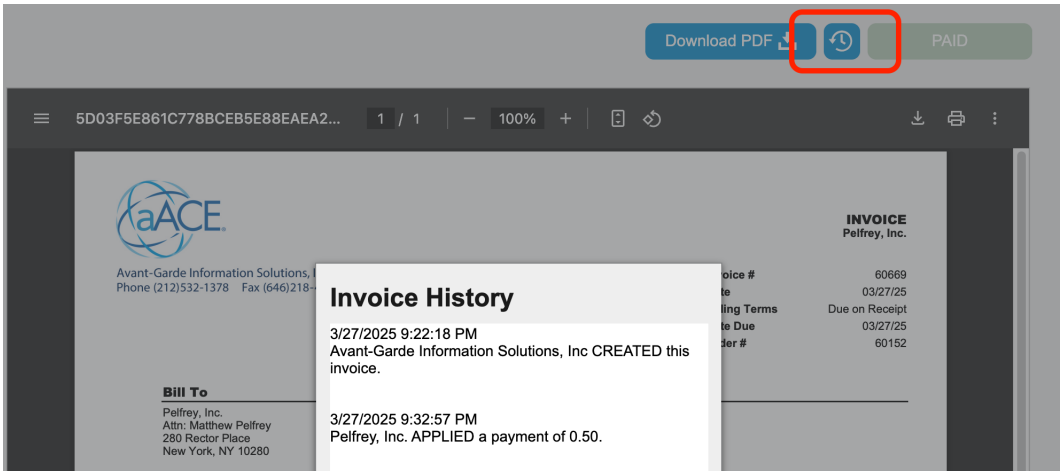


The customer immediately receives an email detailing the ACH *REQUEST*. This is NOT a Receipt. *The Receipt is not generated until the ACH transaction clears.*



History Button

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



Paid Invoice in aACE

After the customer has paid by ACH, aACE generates a related receipt for the invoice. While the ACH processes, the related receipt maintains a status of Pending and displays as grey text in the invoice's Receipts tab. ACH usually takes 3-5 days (https://aace6.knowledgeowl.com/help/payment-innovators-ach-processing) to process.

aACE automatically closes the invoice and displays the receipt in black text when the ACH request clears. The receipt is then automatically posted.

Validations and Other ACH Return Codes

While an ACH transaction is processing, some aACE validations are activated. The related receipt record should not be edited or posted manually. If you try to edit or post the receipt, aACE will deliver a warning.

If your ACH transaction does not complete, the ACH Processing Company portal (https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports) displays various return codes explaining why the transaction was returned. There are many ACH return codes. aACE might not post the related receipt, depending on the return code.

Depending on the return code, you need to take specific action immediately. For more information on specific return codes and recommended actions, refer to Vericheck ACH return code explanations for R01-R33 (https://www.vericheck.com/ach-return-codes/) and R34-R84 (https://www.vericheck.com/ach-return-codes-r34-r84/).

Notification Status and Emails