# Customer Pay Now Workflow for ACH Payment

Last Modified on 04/08/2025 2:13 pm 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.
4. To allow ACH Processing, Payment Innovators needs to activate that functionality. Once activated, contact us to get the file configured accordingly.

## 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.

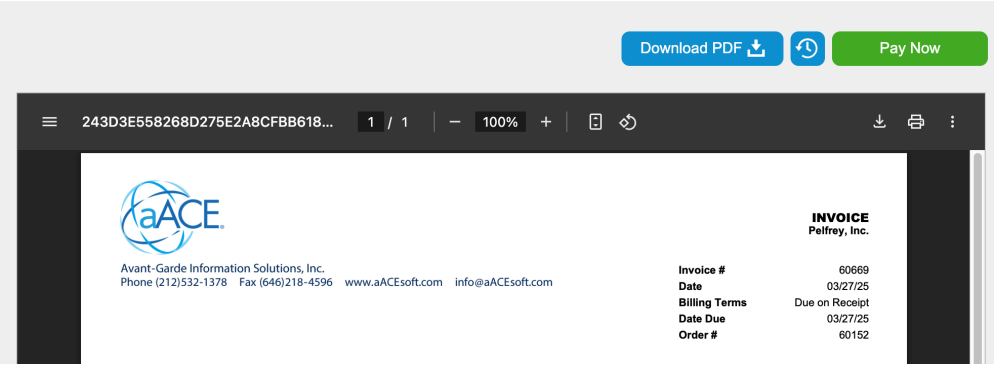
Thanks,

Matthew Pelfrey
aACE Software

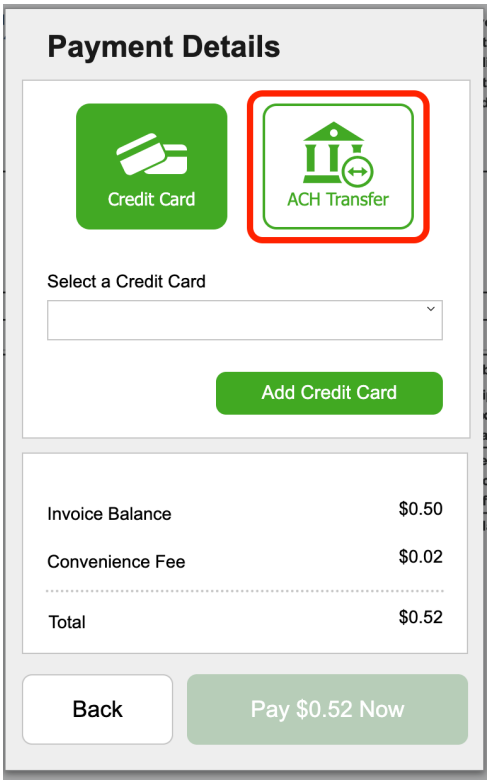
## The Customer's Workflow

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.

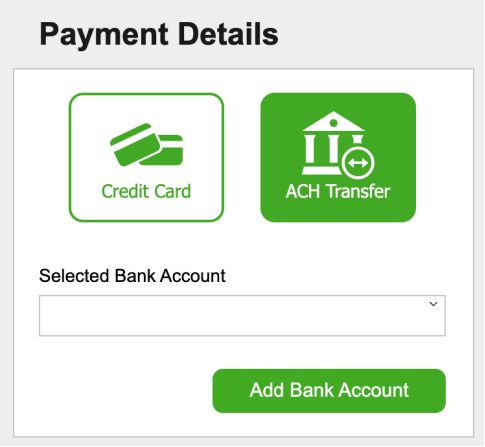
By clicking the link in the email, the customer is brought to a dedicated, secure payment processing site where he can view the PDF, download the PDF, view an activity log, or (the primary workflow) Pay the Invoice.



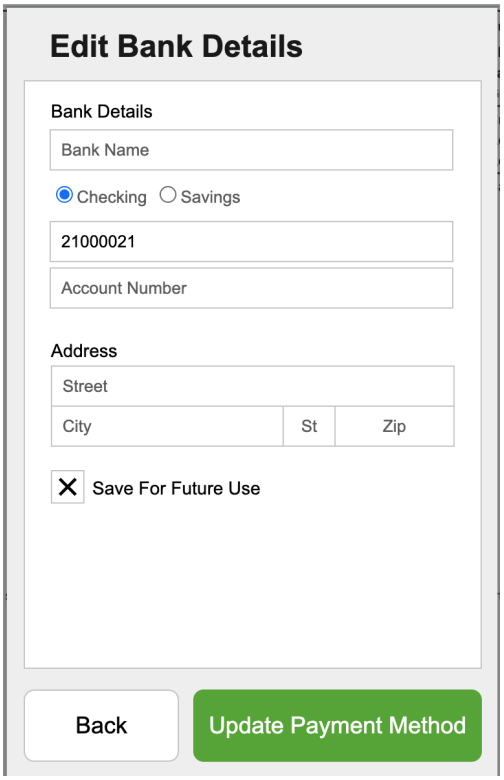

Once the customer clicks the **Pay Now** button, a **Payment Details** window appears. She has two options in the **Payment Details** window. Depending on your system configuration she can pay by credit card or by ACH. The selected method is the green button. She clicks on the ACH Transfer button to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



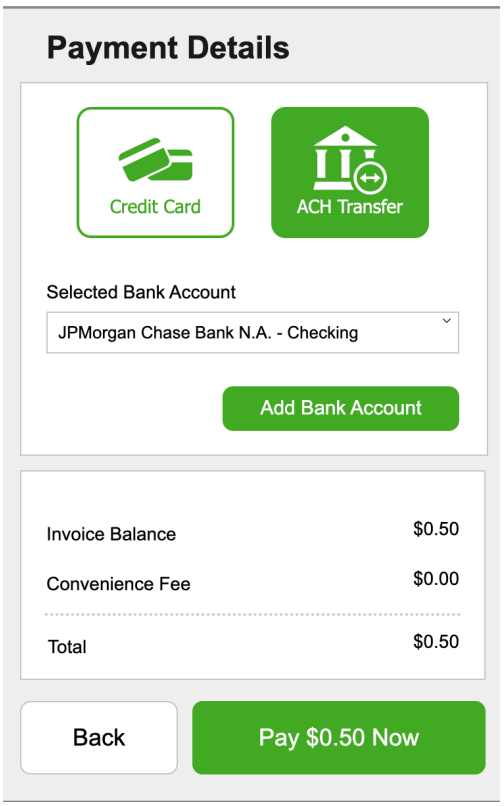

If she has made a payment in the past and her card on file would show in the **Select Bank Account** drop down list.



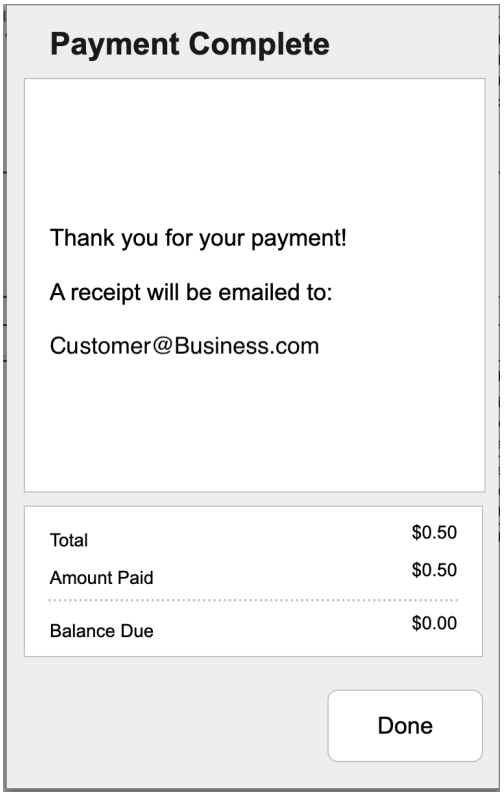

If no card is on file or a new card needs to be entered, the user will click the **Add Bank Account** button. A **Bank Details** window appears. Once the information is filled in, the user clicks the **Add/Update Payment Method** button.



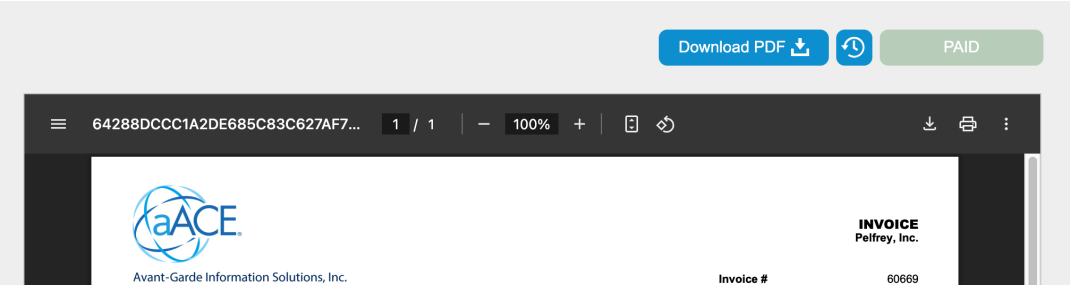

Now the card is displayed in the drop-down list. The customer reviews the information one last time then selects the **Pay Amount Now** button.



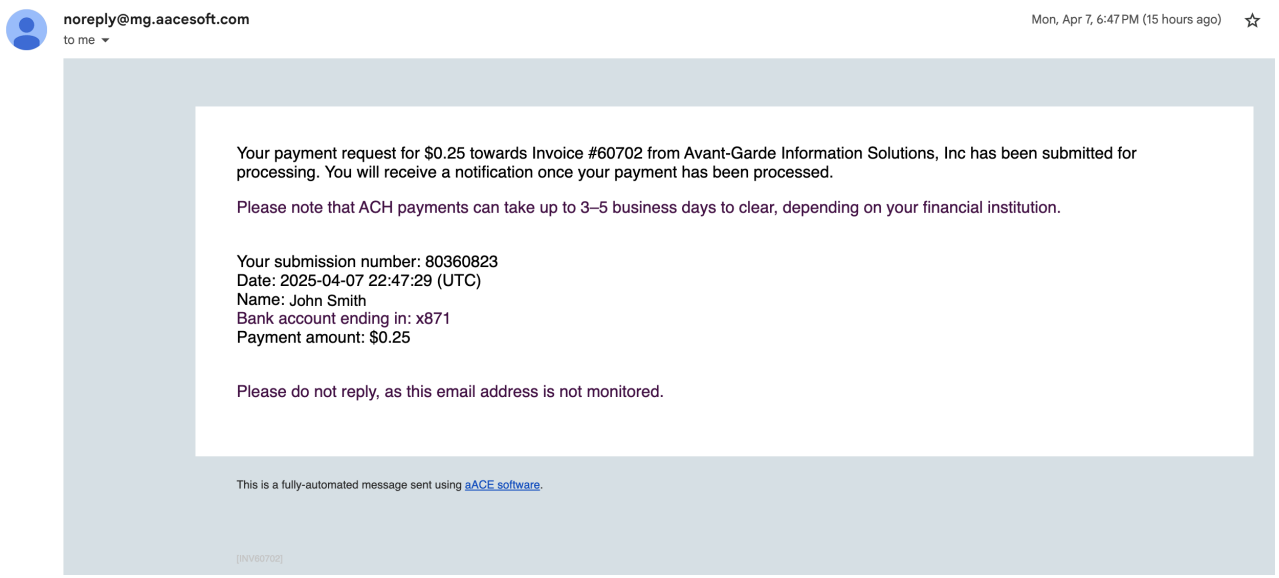
Once payment is processed, a **Payment Complete** window appears. The customer clicks **Done**.




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

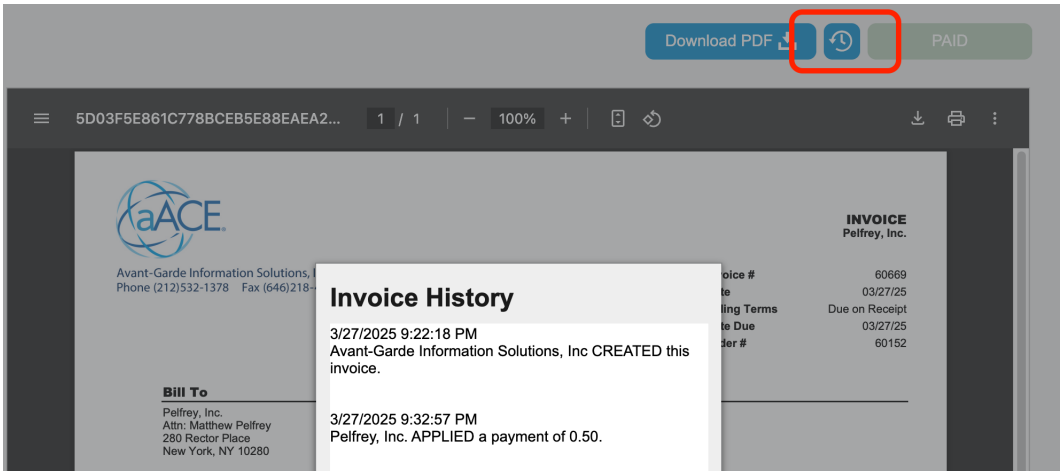



The customer immediately receives an email detailing the ACH *REQUEST*. This is NOT a Receipt. *The Receipt is not generated until the ACH transaction clears.*



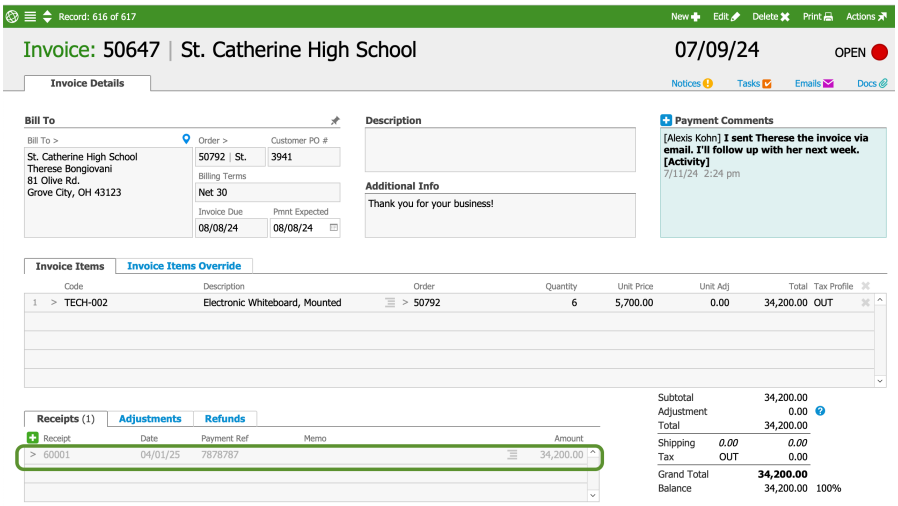

## History Button

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




## In aACE

Once paid by ACH, the Invoice now has a related Receipt, *but the Receipt has a **Pending** Status* while the ACH request processes (usually 3-5 days) and is displayed in grey text in the Invoice's Receipts tab. (Note: Credit Card Payments have a different workflow. See here (https://aace6.knowledgeowl.com/help/payment-innovators-customer-pay-now-workflow) to review Credit Card Payment workflows.)




Once the ACH request is **Cleared**, the invoice is automatically Closed and the Receipt is then displayed in black text. The Receipt is Posted/**Closed**, no longer Pending.

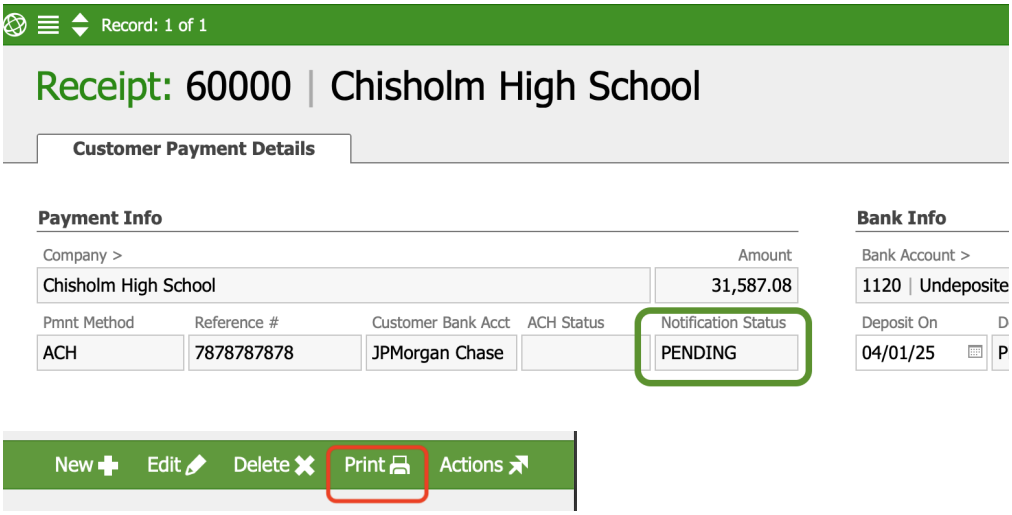
### Additional Information about ACH Request Processing

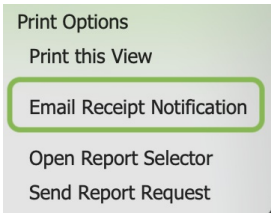
While a Receipt is in a Pending status due to a currently processing ACH transaction, there are some validations that are activated. The Receipt should no longer be edited, nor posted. A warning appears when either of these actions is attempted.

If a Receipt receives a RETURNED ACH Status, the Receipt remains in a Pending state. Refer to this article (https://aace6.knowledgeowl.com/help/ach-return-code-explanations) to review Return Codes. Depending on your next steps, you may wish to edit details and re-submit the ACH, or you may wish to post the Receipt without further processing. Alternatively, you may also wish to delete the transaction. Deleting is not allowed. Instead, you may Post it and then Void it. This maintains the transaction data.
See the article: I've Received an ACH Return Code Notice, What Do I Do Now? (https://aace6.knowledgeowl.com/help/ach-returned)

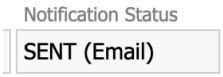
## Notification Status and Emails

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.

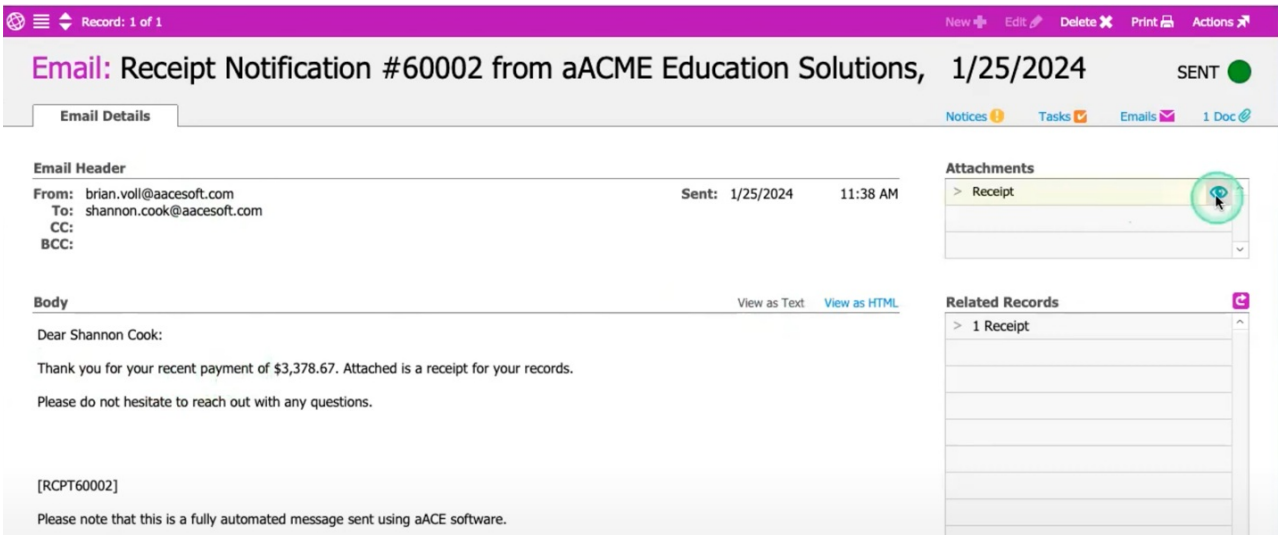



Once the email is sent, the Receipt's Notification Status filed displays SENT (Email).




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.



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

**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) |

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

**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** | | | |