payarc



# PAYARC Gateway Enhancements: ACH Guide

# **Application Process**

# **Understanding ACH Application Procedure**

- Approval/decline duration: 24-48 hours from Payliance, contingent upon having all necessary documentation.
- ACH applications are either submitted via the Apply Wizard (future feature) or manually through PAYARC (current process).
- Review process involves PAYARC underwriting before the final approval by Payliance.
- Post-approval, regular merchant boarding procedures continue.

#### **Funding Duration**

- ACH funding timeframe: Up to 4 business days.
- Cut-off time: Daily at 11 pm ET.

#### **Statement Source**

- Direct statement dispatch from Payliance.
- Statements are emailed to merchant's by the 5th of each month. Fees are debited around the 10th of the month, giving merchant's time to review the monthly fees.

#### **Buy Rates**

	ACH Discount Rate	0.05%	
	ACH Low Risk Transaction Fee	\$ 0.15	
	ACH Low Risk Same-Day Credits	\$ 0.23	
	ACH High Risk Transaction Fee	\$ 0.25	
	ACH High Risk Same-Day Credits	\$ 0.33	
	ACH Monthly Account on File Fee	\$10.00	
•	ACH Returns / NOC	\$1.00	

# Accessing Payliance Forms and Helpful Tips

- ACH Application
   Bank Account Change Request
- Cancellation Form
   Transaction Limit Change Form
- Helpful Tips:

All required fields are highlighted on the application.

Pricing Section: **"Returns"** are considered similarly to declines with card transactions. The reason for the return may be due to a closed account or insufficient funds.

**"Unauthorized Returns"** are those that are disputed by the account holder. Similar to a chargeback with a card transaction.

#### **ACH Overview**

#### Types of ACH

Selecting the correct ACH type is crucial to mitigate potential chargeback losses:

- ACH by Phone (TEL)
- ACH by Web (WEB)
- Recurring Transactions (PPD)
- One-Time Transactions (PPD)
- B2B One-Time Transactions (CCD)
- B2B Recurring Transactions (CCD)
- Credit Transaction Capability

\* TEL, WEB & PPD are consumer selections. CCD should be selected if the merchant is processing B2B ACH transactions. If the merchant is processing both consumer and B2B transactions, both boxes must be selected.

#### Planned/Recurring Payments (PPD):

Company will electronically debit funds from a customer's bank account on behalf of Client via the Automated Clearing House (ACH) Network for the purpose of securing payments for Client's goods or services. Client hereby acknowledges and agrees that in order to utilize PPD services, its customers must have: (a) authorized the transaction as a direct payment for recurring or multiple payments, or (b) authorized the transaction as a one-time debit for a purchase or payment, and (c) provided account information including routing number and transit number. Client agrees to store the customers' authorizations and account information for 2 years following the transaction settlement date using commercially reasonable methods to secure the same and shall make this information available to Company upon demand. All ACH authorizations must comply with applicable law and the NACHA Rules. When instructed by Client, Company will also credit customer's bank account on behalf of Client.

#### Payments by Phone (TEL):

When a customer calls Client to make a payment, Client electronically debits the customer's bank account with this service. Company electronically debits funds from customer's bank account on behalf of Client via the ACH Network for the purpose of securing payment for Client's goods or services. Client must give notice to the customer and obtain the customer's authorization for all transactions submitted via ACH in accordance with applicable law and the NACHA Rules. Such authorization shall consist of a voice recording of customer's authorization and/or written notification to proceed with the transaction depending on whether the TEL authorization is for a single-initiated debit or recurring debits. Said voice recording or written notice shall be stored for 2 years from the date of the transaction settlement date using commercially reasonable methods to secure the same. Client shall make this information available to Company upon demand. When instructed by Client, Company will also credit customer's bank account on behalf of Client.

#### Payments by Web (WEB):

Company electronically debit funds from the customer's bank account on behalf of Client via the ACH Network for the purpose of securing payment for Client's goods or services on customer initiated transactions over the Client's Web site via the Internet. Client hereby acknowledges and agrees that in order to utilize WEB services, its customers must have (a) authorized the transaction as a direct payment for recurring or multiple payments, or (b) authorized the transaction as a one-time debit for a purchase or payment, and (c) provided account information including routing number and transit number. When instructed by Client, Company will also credit customer's bank account on behalf of Client. Further, Client hereby acknowledges and agrees that in order to utilize WEB services, Client shall establish and implement a commercially reasonable fraudulent transaction detection system to screen debit WEB entries which shall, at a minimum, validate the account to be debited for the first use of such account number and any subsequent change to such account number via ACH pre-notification, ACH micro-transaction verification, or any other commercially reasonable validation method.

# **Merchant Dashboard - Comprehensive Overview**

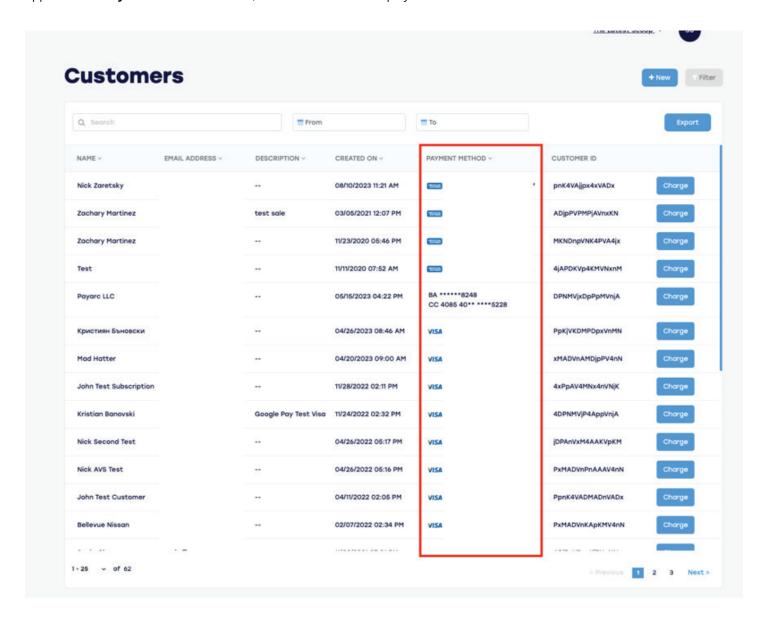


The Merchant Dashboard provides a holistic view of various sections, enabling efficient management of customer data, subscriptions, transactions, and invoices.

#### **Customers**

Within the **Customers section**, a comprehensive summary page now incorporates detailed information of payment type. Notably, ACH bank details are prominently displayed, appearing as BA\*\*\*\*\*XXXX, where XXXX represents the last four digits of the bank account.

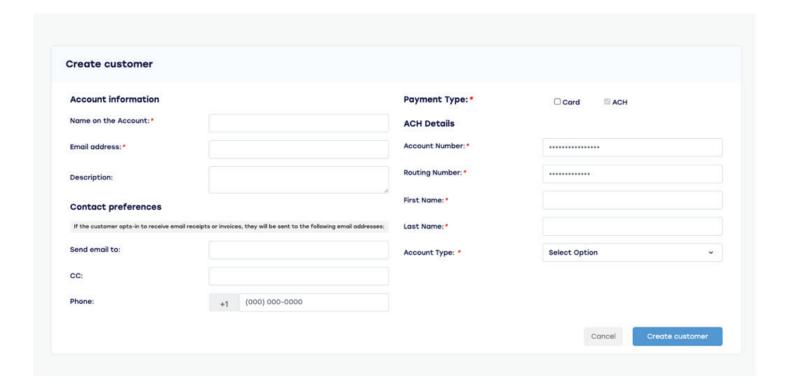
Simultaneously, card payments retain their customary display, showcasing the card brand alongside the first five and last four digits, along with the expiration date. In cases where both payment types are added for a customer, both ACH and card details appear in the **Payment Method section**, with the credit card displayed as "CC" without the credit card network.



## **Enhancements in Customer Data Management**

When creating or editing a customer profile, merchants with ACH approval witness an extended Payment Type option.

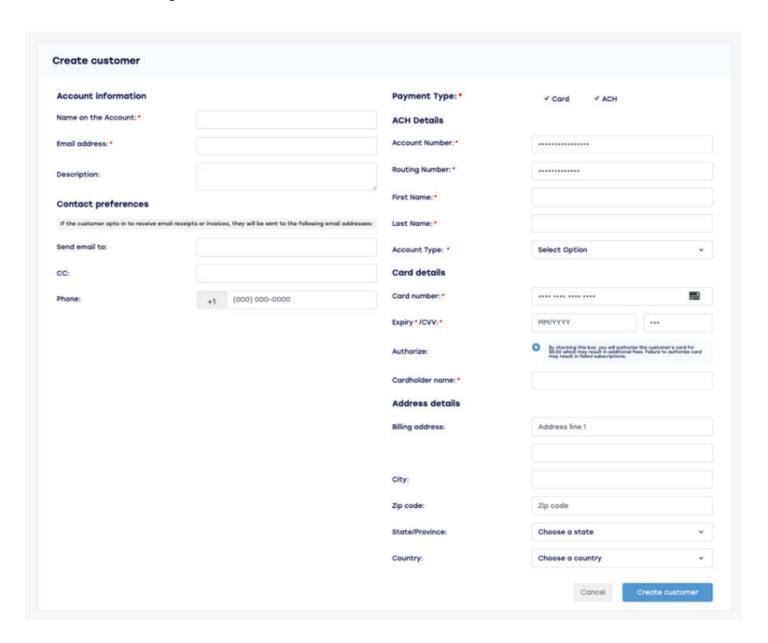
Each customer profile now accommodates the selection of ACH, card, or both as payment methods. It's essential to note that leaving this field blank for a customer is no longer an option.



## **Specifics of ACH Payment Fields**

Upon selecting the ACH payment type, distinct fields pertaining to ACH transactions become visible, facilitating seamless input of essential details:

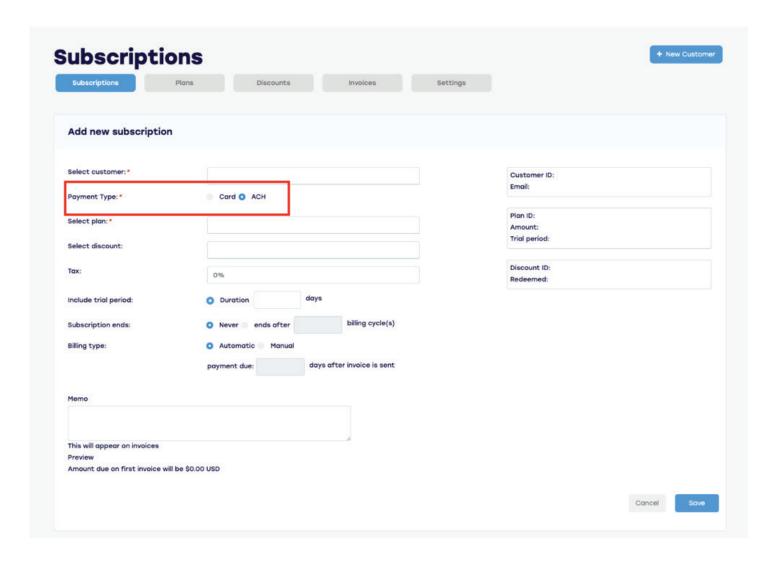
- 1. Account Number
- 2. Routing Number
- 3. First Name (account holder)
- 4. Last Name (account holder)
- 5. Account Type, offering choices such as:
  - a. Personal Checking
  - b. Personal Savings
  - c. Business Checking
  - d. Business Savings



Select "Create Customer" when finished.

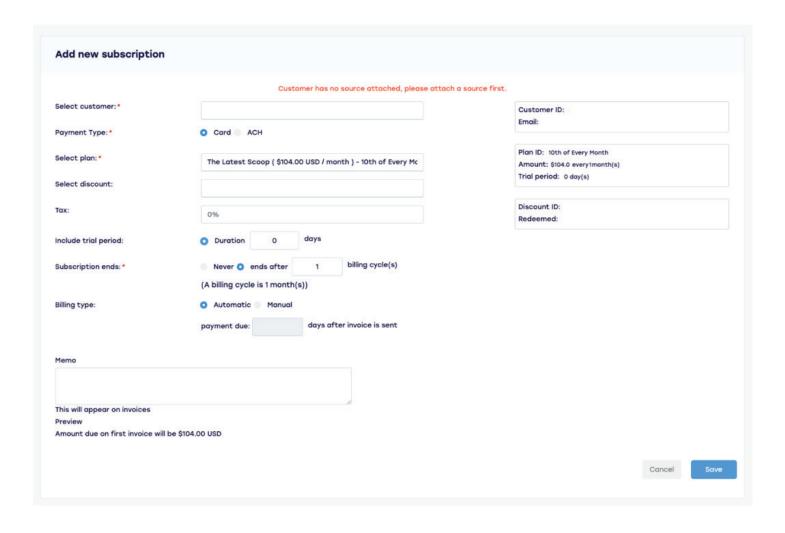
# **Subscription Creation Process**

While creating a new subscription, merchants can select the preferred payment type — ACH or Card — based on the customer's preferences or business needs.



# **Automatic Billing**

For subscriptions set to **Automatic billing**, it's imperative to select a payment type tied to the customer associated with the subscription. Failure to do so will result in an error message. To rectify this, merchants need to edit the customer's profile to add the required payment type or utilize an existing one.

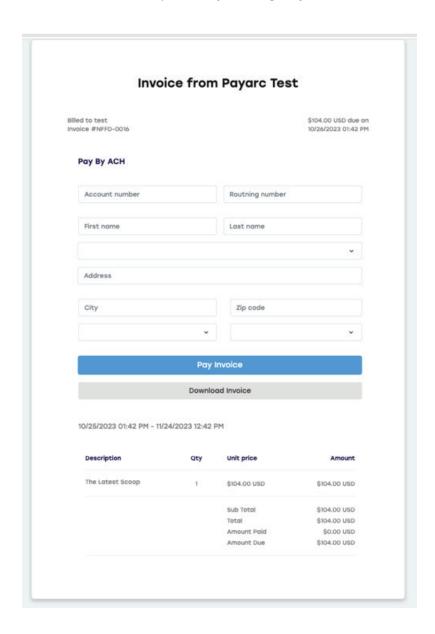


# **Manual Billing and ACH Payment Type**

For **Manual billing** types coupled with ACH payment type selection, the invoicing process entails a specific set of fields for the customer to complete. These include:

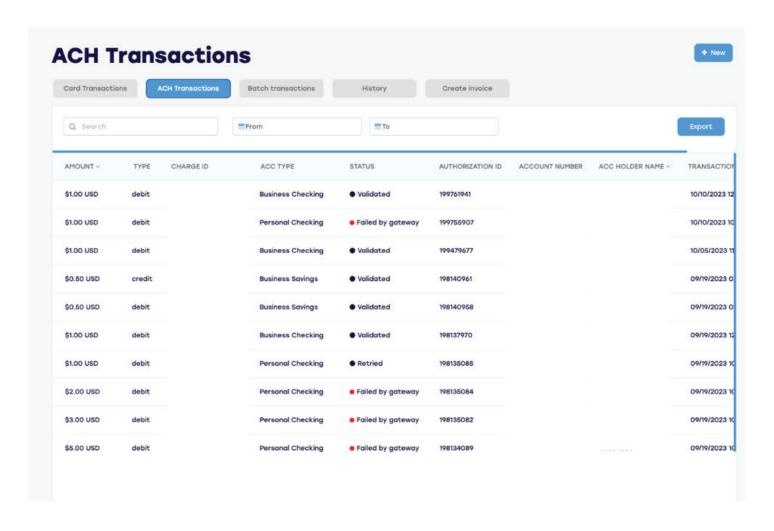
- 1. Account Number
- 2. Routing Number
- 3. First Name
- 4. Last Name
- 5. Bank Account Type
- 6. Address
- 7. City
- 8. State
- 9. Zip
- 10. Country

Upon inputting all requisite details, the customer can proceed by selecting "Pay Invoice" to initiate the ACH transaction.



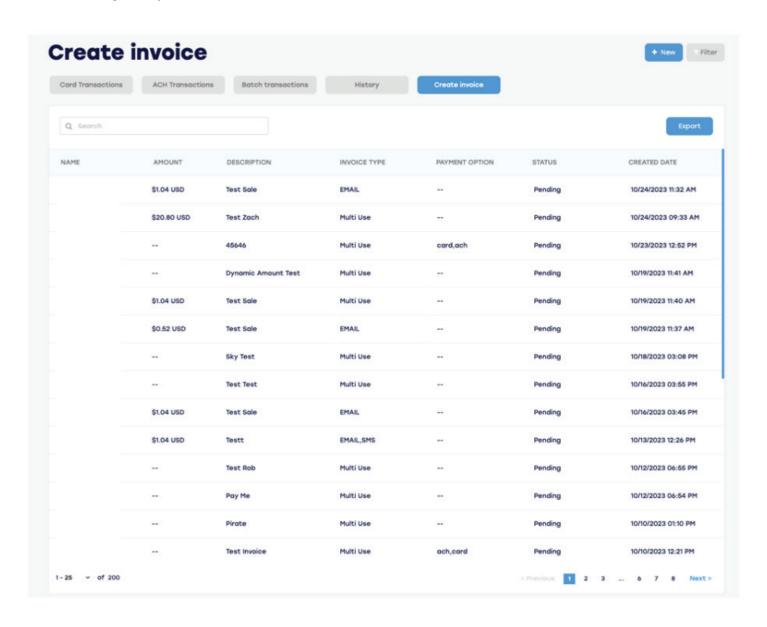
#### **Transaction Overview**

The **Transactions** section now features separate tabs for Card Transactions and ACH Transactions, allowing streamlined visibility and management. Notably, ACH transactions operate independently and are not included in the Batch Transactions tab.



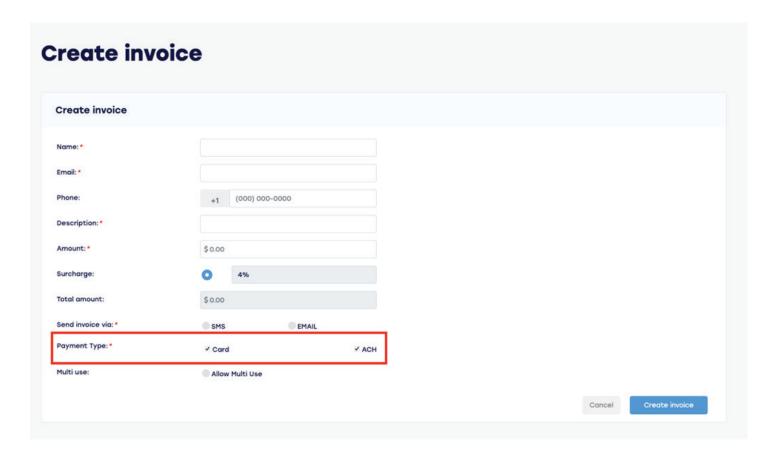
## **Invoice Creation and Payment Options**

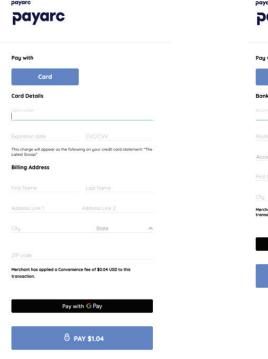
When creating invoices, merchants have the flexibility to choose from payment options such as ACH, Card, or both, catering to diverse customer preferences. The invoice creation process remains consistent across Multi-use or One-time use invoices, accommodating both dynamic and static amount invoices.

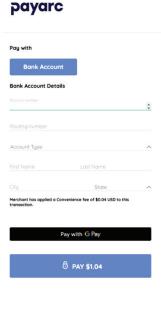


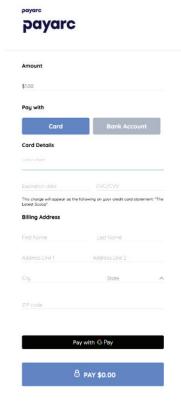
## **Creating New Invoices**

Selecting ACH, Card, or both payment types during invoice creation prompts tailored fields according to the chosen payment type(s). If only card or only ACH is selected, the invoice form adapts to collect the necessary information pertinent to the chosen payment method. In cases where both ACH and Card are selected, a customer toggle option facilitates the preferred payment selection.











To learn more, please contact PAYARC support.

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