

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.

NAME	EMAIL ADDRESS	DESCRIPTION	CREATED ON	PAYMENT METHOD	CUSTOMER ID	
Nick Zaretsky		--	08/10/2023 11:21 AM	ACH	pnK4VAjpx4xVADx	Charge
Zachary Martinez		test sale	03/05/2021 12:07 PM	ACH	ADjpPVPMPjAVnxKN	Charge
Zachary Martinez		--	11/23/2020 05:46 PM	ACH	MKNDnpVnk4PVA4jx	Charge
Test		--	11/11/2020 07:52 AM	ACH	4jAPDKVp4KMVNxmM	Charge
Payarc LLC		--	05/15/2023 04:22 PM	BA *****8248 CC 4085 40** *****5228	DPNMVjxDpPpMVnjA	Charge
Кристиан Бъновски		--	04/26/2023 08:46 AM	VISA	PpKjVKDMPDpxVnMN	Charge
Mad Hatter		--	04/20/2023 09:00 AM	VISA	xMADVnAMDjpPV4nN	Charge
John Test Subscription		--	11/28/2022 02:11 PM	VISA	4xPpAV4MNx4nVNjK	Charge
Kristian Banovski		Google Pay Test Visa	11/24/2022 02:32 PM	VISA	4DPNMVjP4AppVnjA	Charge
Nick Second Test		--	04/26/2022 05:17 PM	VISA	jDPAnVxM4AAKVpKM	Charge
Nick AVS Test		--	04/26/2022 05:16 PM	VISA	PxMADVnPnAAAV4nN	Charge
John Test Customer		--	04/11/2022 02:05 PM	VISA	PpnK4VADMADnVADx	Charge
Bellevue Nissan		--	02/07/2022 02:34 PM	VISA	PxMADVnKApKMV4nN	Charge

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.

The screenshot displays a 'Create customer' form with the following sections and fields:

- Account information:**
 - Name on the Account: *
 - Email address: *
 - Description:
- Contact preferences:**
 - If the customer opts-in to receive email receipts or invoices, they will be sent to the following email addresses:
 - Send email to:
 - CC:
 - Phone: +1 (000) 000-0000
- Payment Type: ***
 - Card
 - ACH
- ACH Details:**
 - Account Number: *
 - Routing Number: *
 - First Name: *
 - Last Name: *
 - Account Type: * (Select Option)

Buttons: Cancel, Create customer

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

The screenshot displays a 'Create customer' form with the following sections and fields:

- Account information:** Name on the Account, Email address, Description.
- Contact preferences:** Send email to, CC, Phone (with country code dropdown).
- Payment Type:** Radio buttons for Card and ACH (selected).
- ACH Details:** Account Number, Routing Number, First Name, Last Name, Account Type (dropdown).
- Card details:** Card number, Expiry / CVV, Authorize (checkbox), Cardholder name.
- Address details:** Billing address, City, Zip code, State/Province, Country.

At the bottom right, there are 'Cancel' and 'Create customer' buttons.

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.

The screenshot displays the 'Subscriptions' management interface. At the top, there is a navigation bar with tabs for 'Subscriptions', 'Plans', 'Discounts', 'Invoices', and 'Settings'. A '+ New Customer' button is located in the top right corner. The main content area is titled 'Add new subscription' and contains a form with the following fields and options:

- Select customer:** A text input field.
- Payment Type:** A dropdown menu with radio buttons for 'Card' and 'ACH'. This field is highlighted with a red border.
- Select plan:** A text input field.
- Select discount:** A text input field.
- Tax:** A text input field with '0%' pre-filled.
- Include trial period:** A radio button for 'Duration' followed by a text input field and the word 'days'.
- Subscription ends:** Radio buttons for 'Never' and 'ends after' followed by a text input field and 'billing cycle(s)'. 'Never' is selected.
- Billing type:** Radio buttons for 'Automatic' and 'Manual'. 'Automatic' is selected.
- payment due:** A text input field followed by 'days after invoice is sent'.
- Memo:** A large text area for notes.
- Customer ID:** A text input field.
- Email:** A text input field.
- Plan ID:** A text input field.
- Amount:** A text input field.
- Trial period:** A text input field.
- Discount ID:** A text input field.
- Redeemed:** A text input field.

At the bottom right of the form, there are 'Cancel' and 'Save' buttons. A preview section at the bottom left shows 'This will appear on invoices' and 'Amount due on first invoice will be \$0.00 USD'.

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.

Add new subscription

Customer has no source attached, please attach a source first.

Select customer: *	<input type="text"/>	Customer ID: <input type="text"/>
Payment Type: *	<input checked="" type="radio"/> Card <input type="radio"/> ACH	Email: <input type="text"/>
Select plan: *	The Latest Scoop (\$104.00 USD / month) - 10th of Every Mc	Plan ID: 10th of Every Month
Select discount:	<input type="text"/>	Amount: \$104.0 every 1month(s)
Tax:	0%	Trial period: 0 day(s)
Include trial period:	<input checked="" type="radio"/> Duration <input type="text" value="0"/> days	Discount ID: <input type="text"/>
Subscription ends: *	<input type="radio"/> Never <input checked="" type="radio"/> ends after <input type="text" value="1"/> billing cycle(s)	Redeemed: <input type="text"/>
	(A billing cycle is 1 month(s))	
Billing type:	<input checked="" type="radio"/> Automatic <input type="radio"/> Manual	
	payment due: <input type="text"/> days after invoice is sent	
Memo	<input type="text"/>	
This will appear on invoices		
Preview		
Amount due on first invoice will be \$104.00 USD		

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.

Invoice from Payarc Test

Billed to test
Invoice #NFFD-0016

\$104.00 USD due on
10/26/2023 01:42 PM

Pay By ACH

Account number Routing number

First name Last name

Address

City Zip code

[Pay Invoice](#)

[Download Invoice](#)

10/25/2023 01:42 PM - 11/24/2023 12:42 PM

Description	Qty	Unit price	Amount
The Latest Scoop	1	\$104.00 USD	\$104.00 USD
		Sub Total	\$104.00 USD
		Total	\$104.00 USD
		Amount Paid	\$0.00 USD
		Amount Due	\$104.00 USD

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.

ACH Transactions + New

Card Transactions **ACH Transactions** Batch transactions History Create invoice

Search From To Export

AMOUNT	TYPE	CHARGE ID	ACC TYPE	STATUS	AUTHORIZATION ID	ACCOUNT NUMBER	ACC HOLDER NAME	TRANSACTION
\$1.00 USD	debit		Business Checking	Validated	199761941			10/10/2023 12
\$1.00 USD	debit		Personal Checking	Failed by gateway	199755907			10/10/2023 10
\$1.00 USD	debit		Business Checking	Validated	199479677			10/05/2023 11
\$0.50 USD	credit		Business Savings	Validated	198140961			09/19/2023 0
\$0.50 USD	debit		Business Savings	Validated	198140958			09/19/2023 0
\$1.00 USD	debit		Business Checking	Validated	198137970			09/19/2023 12
\$1.00 USD	debit		Personal Checking	Retried	198135085			09/19/2023 10
\$2.00 USD	debit		Personal Checking	Failed by gateway	198135084			09/19/2023 10
\$3.00 USD	debit		Personal Checking	Failed by gateway	198135082			09/19/2023 10
\$5.00 USD	debit		Personal Checking	Failed by gateway	198134089			09/19/2023 10

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.

Create invoice

+ New
Filter

Card Transactions
ACH Transactions
Batch transactions
History
Create invoice

Export

NAME	AMOUNT	DESCRIPTION	INVOICE TYPE	PAYMENT OPTION	STATUS	CREATED DATE
	\$1.04 USD	Test Sale	EMAIL	--	Pending	10/24/2023 11:32 AM
	\$20.80 USD	Test Zach	Multi Use	--	Pending	10/24/2023 09:33 AM
	--	45646	Multi Use	card,ach	Pending	10/23/2023 12:52 PM
	--	Dynamic Amount Test	Multi Use	--	Pending	10/19/2023 11:41 AM
	\$1.04 USD	Test Sale	Multi Use	--	Pending	10/19/2023 11:40 AM
	\$0.52 USD	Test Sale	EMAIL	--	Pending	10/19/2023 11:37 AM
	--	Sky Test	Multi Use	--	Pending	10/18/2023 03:08 PM
	--	Test Test	Multi Use	--	Pending	10/16/2023 03:55 PM
	\$1.04 USD	Test Sale	EMAIL	--	Pending	10/16/2023 03:45 PM
	\$1.04 USD	Testt	EMAIL_SMS	--	Pending	10/13/2023 12:26 PM
	--	Test Rob	Multi Use	--	Pending	10/12/2023 06:55 PM
	--	Pay Me	Multi Use	--	Pending	10/12/2023 06:54 PM
	--	Pirate	Multi Use	--	Pending	10/10/2023 01:10 PM
	--	Test Invoice	Multi Use	ach,card	Pending	10/10/2023 12:21 PM

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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.

Create invoice

Create invoice

Name: *

Email: *

Phone: +1 (000) 000-0000

Description: *

Amount: * \$ 0.00

Surcharge: 4%

Total amount: \$ 0.00

Send invoice via: * SMS EMAIL

Payment Type: * Card ACH

Multi use: Allow Multi Use

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Pay with

Card Details

Card number

Expiration date CVC/CVV

This charge will appear as the following on your credit card statement: "The Latest Scoop"

Billing Address

First Name Last Name

Address Line 1 Address Line 2

City State

ZIP code

Merchant has applied a Convenience fee of \$0.04 USD to this transaction.

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Pay with

Bank Account Details

Account number

Routing number

Account Type

First Name Last Name

City State

Merchant has applied a Convenience fee of \$0.04 USD to this transaction.

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Amount

\$100

Pay with

Card Details

Card number

Expiration date CVC/CVV

This charge will appear as the following on your credit card statement: "The Latest Scoop"

Billing Address

First Name Last Name

Address Line 1 Address Line 2

City State

ZIP code



To learn more, please contact PAYARC support.

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