



IntelliPay Payment Suite Users Guide

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Credit Card



ACH



Invoices



Help

Dale's Demo Company

*Home / Dashboard



Dashboard



0/0 Alerts



Research



Reports



Terminals



Users

Credit Cards

8

ACH/Echeck

5

Cash

0

Volume

\$8,755.75

Total

13



Payment Trend

Period ▾

10,000

\$ Vol

Payments by Origin

ONE TERMINAL

7

ONLINE PAYMENT PAGE/PORTAL

4

LIGHTBOX

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ACH Processing

I ACH/ECHECK Processing

A. Overview

The IntelliPay Payment Suite connects to one Bank and two third-party processors for all ACH/ ECheck Processing. The platform compiles all the day's transactions into NACHA Format and sends them via SFTP to the bank or partners.

Depending on credit worthiness, merchants will receive their funds between 2-5 business days. If the merchant is processing with our direct bank, we control the disbursements; however, if the merchant (for whatever reason) is processing with one of our partners, they control the disbursements and our system "estimates" when the disbursement will happen and updates the payment records in IntelliPay to match their status.

We receive "Payment Return" files from the bank and partners by 9:00 am MST. When the IntelliPay Payment Suite receives this file, it updates the customer records, sends a notification to the authorized user regarding the returns, and provides a report for the user in our "Payment Alerts" section. The following is a screen shot of our Payment Alerts Section:

ACH Returns Declined Cards Expiring Cards										
<p>Below are all records of returned ACH payments for Commutible - Dollar Parking DC</p> <p>Select Delete/Ignore to remove the record from showing on this page.</p> <p>Select Retry to resubmit the payment. You can edit the bank account, routing number and payment date information as needed.</p> <p>N/A indicates the payment is not eligible for the selection.</p>										
Item	Return Date	# of Resubs	Account	Name	Returned Amount	Fee	Return Code	Return Reason	Retry	Delete/Ignore
1	02/01/2017	0	36	David Bule	\$1.00	\$0.00	R24	Duplicate Entry	Retry	Delete/Ignore
2	02/01/2017	0	65	David Bule	\$2.00	\$0.00	R24	Duplicate Entry	Retry	Delete/Ignore
3	02/01/2017	0	65	David Bule	\$1.00	\$0.00	R24	Duplicate Entry	Retry	Delete/Ignore
4	02/01/2017	0	45	David Bule	\$2.00	\$0.00	R24	Duplicate Entry	Retry	Delete/Ignore
5	02/01/2017	0	4b	David Bule	\$1.02	\$0.00	R24	Duplicate Entry	Retry	Delete/Ignore
6	02/03/2017	0	000003	David Bule	\$2.00	\$0.00	R03	No Account/Unable to Locate Account	Retry	Delete/Ignore
7	02/06/2017	0	000004	David Bule	\$2.00	\$0.00	R03	No Account/Unable to Locate Account	Retry	Delete/Ignore
8	02/06/2017	0	48	David Bule	\$2.00	\$0.00	R03	No Account/Unable to Locate Account	Retry	Delete/Ignore
9	02/09/2017	0	0001BA	David Bule	\$1.71	\$0.00	R24	Duplicate Entry	Retry	Delete/Ignore
10	02/14/2017	0	323	David Bule	\$1.00	\$0.00	R03	No Account/Unable to Locate Account	Retry	Delete/Ignore
11	02/14/2017	0	366	David Bule	\$1.71	\$0.00	R03	No Account/Unable to Locate Account	Retry	Delete/Ignore
12	02/14/2017	0	0001BE	Test 2-14	\$1.54	\$0.00	R03	No Account/Unable to Locate Account	Retry	Delete/Ignore

The Payment Alerts Section in IntelliPay provides the user with a simple process for handling returned payments. From the image above, you will see three tabs: 1) ACH Returns, 2) Declined CC Cards, and 3) Cards Expiring in 60 days.

ACH Processing

The user who has permission to view this section of the application, can process the returns by either:

1. **Retry** – the user can select the “Retry” Button to reprocess the returned payment.

When the user selects to “Retry” the payment return, they are taken to the following screen

Commutable - Dollar Parking DC Payment Alerts

ACH Returns Declined Cards Expiring Cards

This payment was returned due to **Duplicate Entry (R24)**.
You must edit the payment information before the payment can be resubmitted.

Bank Account Number:4249

Routing Number: 254070116

Bank Account Type:

Payment Date:

On this page, the user has the ability to:

- Update or edit the bank account
- Update or edit the Routing Number
- Change the Bank Account Type
- Change the Payment Date. **

**Changing the payment date will modify the customer's future payments dates if they are on a recurring payment plan.

2. **Delete/Ignore** – the user can choose to delete/ignore the returned payment alert and it will be removed from the report.

B. ACH Deadlines

Our ACH cutoff time for sending files to the bank is 4:00 pm MST. Our “End of Day” process runs at 3:45 pm MST and compiles the file for submittal. If there is a problem with the file, Internet connectivity or software application, we have until 4:45 pm MST to send the final file. All files sent after that time will be treated as if they were submitted the following day.

C. ACH Voids & Refunds

The same procedures used to find credit card payments for voids and refunds apply to ACH payments for voids and refunds. The user must find the payment to be voided or refunded by using a payment report or the Research Section. For more details, please review the “Voids and Refunds” Section of the User’s Guide.

VOIDS – Once our end-of-day process has completed and we have sent the NACHA file to the bank, a payment can no longer be voided. Any payment can be voided up until that time.

REFUNDS – Refunds on ACH payments are more complex.

PLEASE NOTE: In order to protect our clients from issuing a refund and then finding out that the payment failed, we do not allow our merchants to issue a refund until the payment is deemed “settled.” This is four business days from the effective date, which is the date that the funds actually came out of the customer’s bank account.

In the past, some Clients have issued a refund two days after the payment was submitted only to receive a Payment Alert informing them that the payment was returned. In this case, the merchant gave the customer their money back twice. If a customer has been processed by mistake, our Clients will have to wait to confirm that the payment was successful before they are allowed to issue the refund. This is a precautionary measure to protect our Clients.