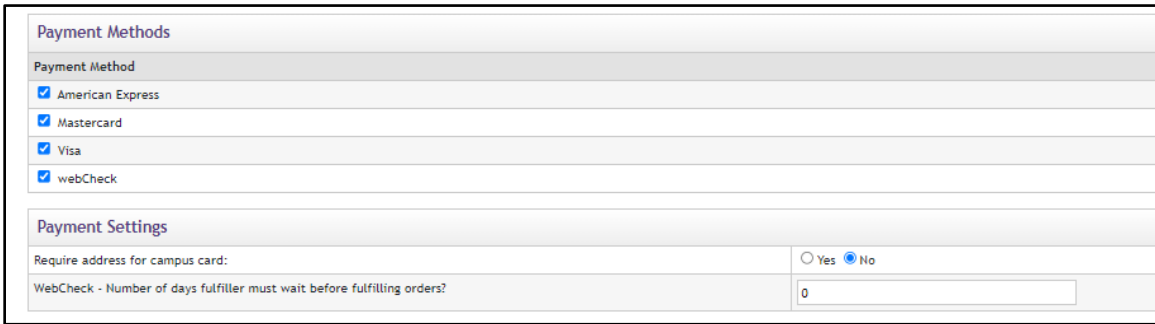


In addition to accepting payment card transactions, uStores within the TouchNet Mason Marketplace have the option of enabling Automated Clearing House (ACH) payments to be made by customers. This means that customers can make a payment using their personal bank routing and account number. TouchNet validates bank routing and account numbers to ensure the ACH is connected to an existing, open bank account. This process helps prevent payers from submitting a payment with an incorrect routing/account number or from closed accounts. If ACH is enabled and a payment is returned for any reason the department is responsible for collection of the original payment amount and an additional \$50 processing fee (ACH Return Fee).

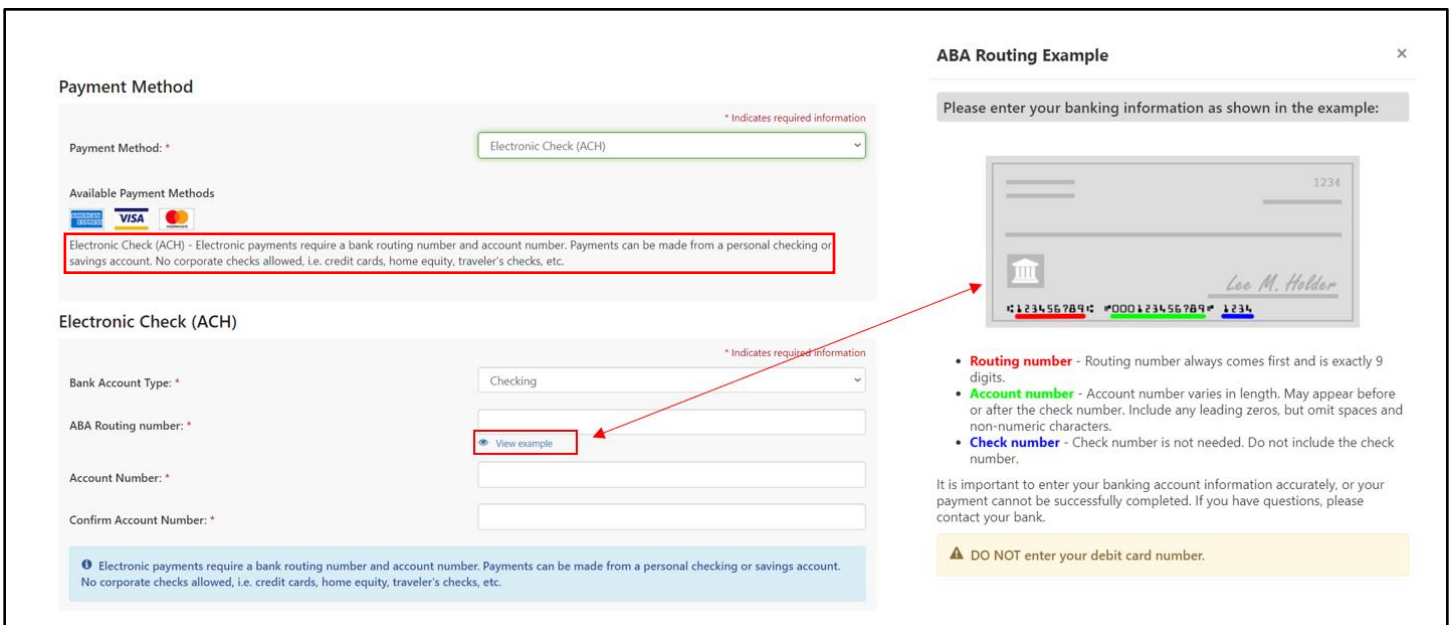
uStore Set Up for ACH

1. By enabling ACH payment transactions the unit agrees to the ACH Payment Terms (link to webpage). The unit should confirm with Fiscal Services that ACH is enabled for the select merchant.
2. Under the **uStore Settings** > *Payment Methods*, check the box for webCheck. This will enable the uStore to accept ACH transactions from customers.



The screenshot shows the 'Payment Methods' section with checkboxes for American Express, Mastercard, Visa, and webCheck, all of which are checked. Below this is the 'Payment Settings' section, which includes a radio button for 'Require address for campus card:' (set to 'No') and a text input field for 'WebCheck - Number of days fulfiller must wait before fulfilling orders?' with the value '0'.

3. Once enabled the customer will see ACH as a payment option and be able to review the example within the uStore. Customers are encouraged to verify authorization with their bank prior to entering savings account information for ACH payments.

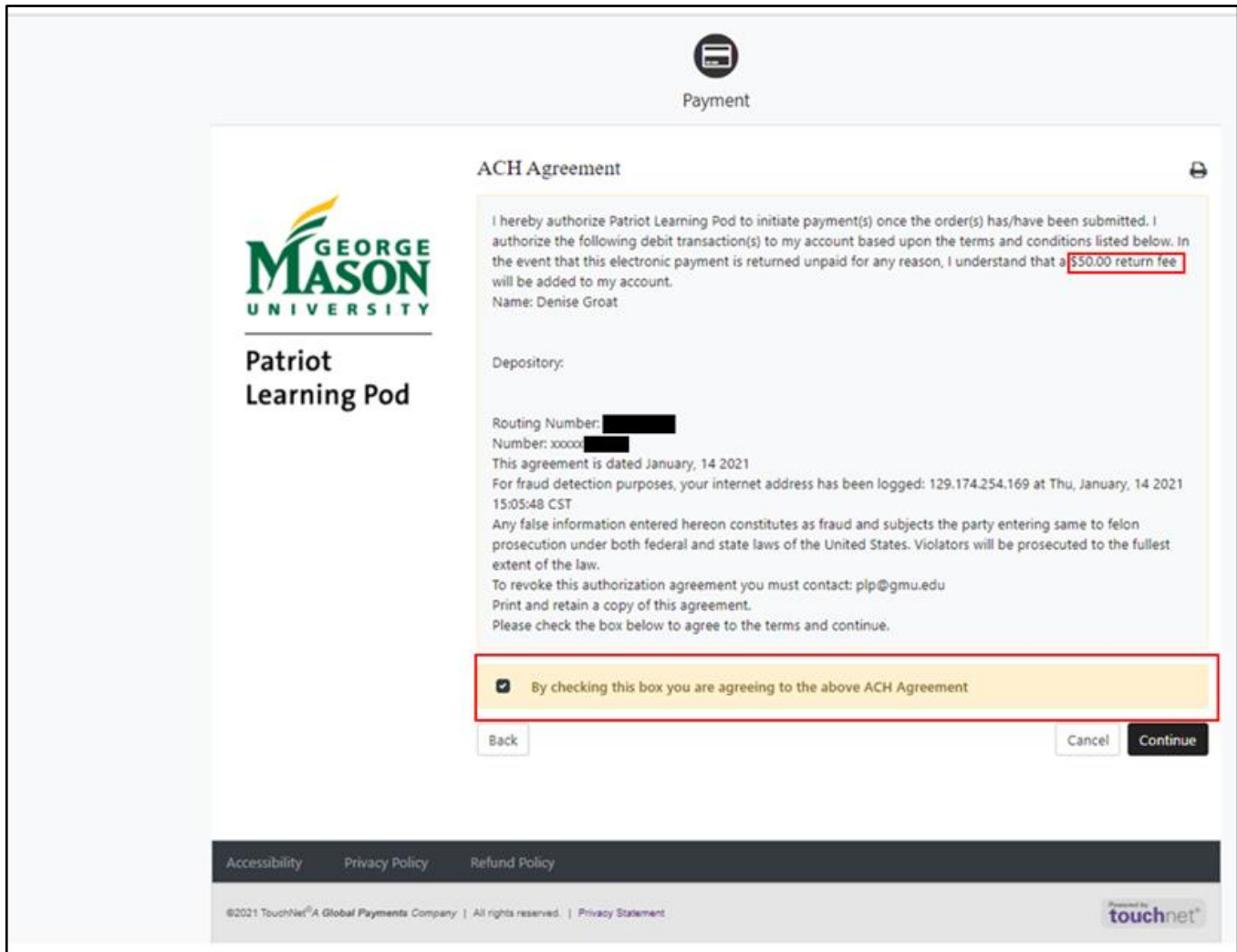


The screenshot displays the 'Payment Method' selection screen where 'Electronic Check (ACH)' is chosen. A red box highlights the explanatory text for ACH: 'Electronic Check (ACH) - Electronic payments require a bank routing number and account number. Payments can be made from a personal checking or savings account. No corporate checks allowed, i.e. credit cards, home equity, traveler's checks, etc.' Below this, the 'Electronic Check (ACH)' form fields are shown: 'Bank Account Type:' (Checking), 'ABA Routing number:', 'Account Number:', and 'Confirm Account Number:'. A 'View example' link is highlighted with a red box. To the right, an 'ABA Routing Example' window shows a check image with the routing number 123456789, account number 123456789, and check number 1234. A legend explains:

- Routing number** - Routing number always comes first and is exactly 9 digits.
- Account number** - Account number varies in length. May appear before or after the check number. Include any leading zeros, but omit spaces and non-numeric characters.
- Check number** - Check number is not needed. Do not include the check number.

 A yellow warning box at the bottom states: 'DO NOT enter your debit card number.'

4. When ACH is the chosen payment method, the customer will have to agree to the terms of use. *Example below.*



Returned ACH Procedures

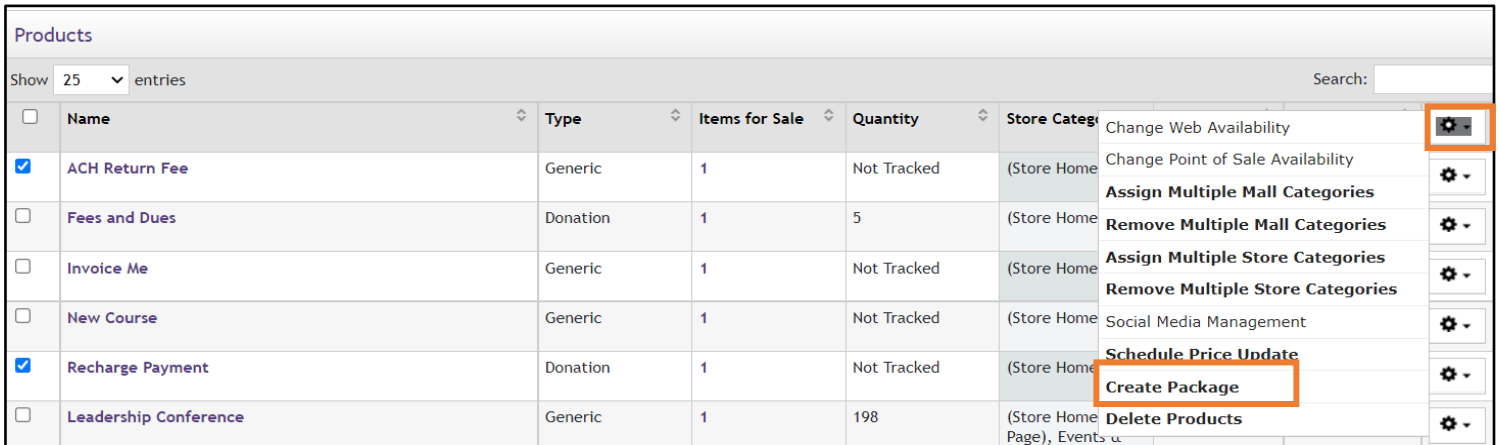
The Fiscal Services Treasury Accountant will notify the department each time an ACH transaction is rejected for any reason. The department is responsible for identifying the returned transaction, communicating with the customer, and ensuring that repayment is remitted and included the mandatory \$50 returned ACH fee. **When a payment is returned the following guidelines and procedures must be completed by the unit.**

1. Identify the Detail code of the initial transaction (Org/Acct) (link to file in TN Teams Group of department orgs using ACH payments for lookup purposes). If the Detail code (Org/Acct) of the initial transaction and the default Org/Acct, where the returned payment is recorded, are different the department must submit a Journal Voucher (JV) to appropriately move the funds.
2. Contact the customer and provide instructions for repayment of the initial returned amount and the \$50 returned ACH fee. The department should reconcile returned transactions on a monthly/bi-monthly basis.
3. Quarterly, the department must submit a Journal Voucher (JV) to move 50% of the total ACH return fees collected to Org:713006 Acct:.06108. This is a cost share between the department and Fiscal Services.

Product Set Up: ACH Payment and Return Fee

In order to capture the initial transaction amount plus the \$50 ACH return fee, units should create a package product in each uStore where ACH may be accepted. Creating a package product, using a **Generic** and **Donation** payment type, allows the customer to enter the amount of their initial payment (rejected amount) and then automatically add the \$50 return fee for a final total due. Different detail codes may be used to capture the initial transactions and the return fee if desired.

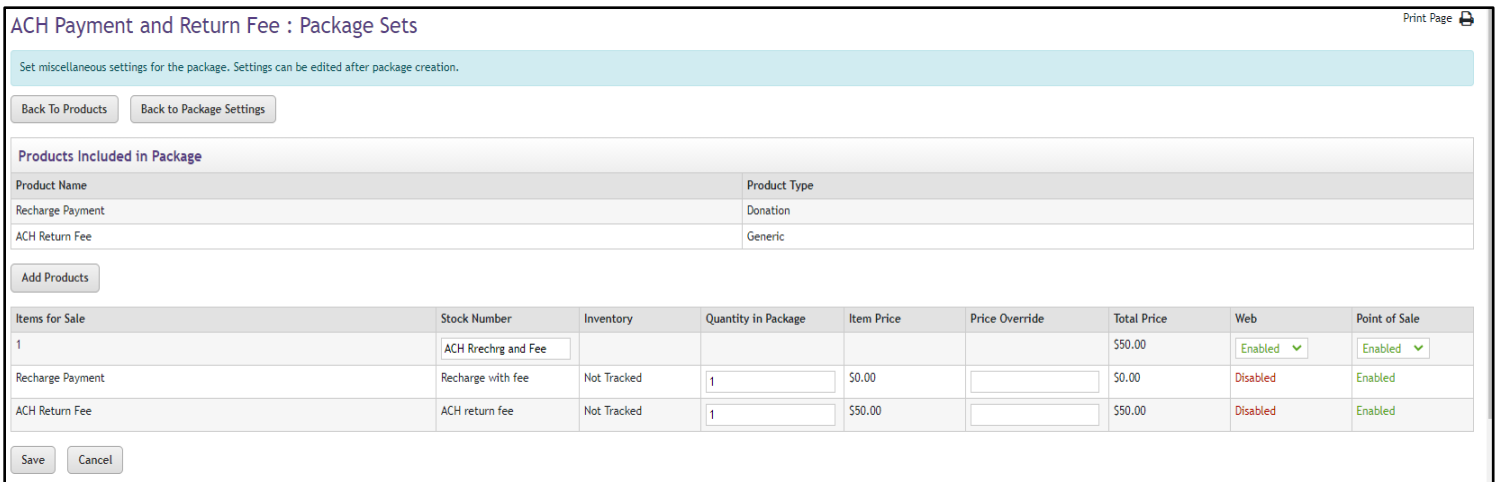
1. First, create a **Generic Product** for the ACH Return Fee. The price should be set to \$50.
2. Then, create a **Donation Product** for the initial transaction repayment. This will be a customer entered field. Add any modifiers to this product for easy tracking if desired. For example, departments may want to ask the customer to enter the confirmation number of the initial transaction.
3. Next, from the *Products* page, click to select both the **Generic Product** and the **Donation Product**. On the top gear menu select **Create Package**.



The screenshot shows the 'Products' page with a table of items. The 'Recharge Payment' and 'ACH Return Fee' rows are checked. A gear icon in the top right corner is highlighted with an orange box, and a dropdown menu is open, with 'Create Package' also highlighted with an orange box.

Name	Type	Items for Sale	Quantity	Store Category
<input checked="" type="checkbox"/> ACH Return Fee	Generic	1	Not Tracked	(Store Home)
<input type="checkbox"/> Fees and Dues	Donation	1	5	(Store Home)
<input type="checkbox"/> Invoice Me	Generic	1	Not Tracked	(Store Home)
<input type="checkbox"/> New Course	Generic	1	Not Tracked	(Store Home)
<input checked="" type="checkbox"/> Recharge Payment	Donation	1	Not Tracked	(Store Home)
<input type="checkbox"/> Leadership Conference	Generic	1	198	(Store Home)

4. Continue to create the package, add image, and ensure package displays on the *Homepage* of the uStore.



The screenshot shows the 'Package Sets' configuration page. It includes a table of 'Products Included in Package' and a table for 'Items for Sale' with columns for Stock Number, Inventory, Quantity in Package, Item Price, Price Override, Total Price, Web, and Point of Sale.

Product Name	Product Type
Recharge Payment	Donation
ACH Return Fee	Generic

Items for Sale	Stock Number	Inventory	Quantity in Package	Item Price	Price Override	Total Price	Web	Point of Sale
1	ACH Rrechng and Fee					\$50.00	Enabled	Enabled
Recharge Payment	Recharge with fee	Not Tracked	1	\$0.00		\$0.00	Disabled	Enabled
ACH Return Fee	ACH return fee	Not Tracked	1	\$50.00		\$50.00	Disabled	Enabled

Customer View: ACH Payment and Return Fee

From the uStore Homepage, the customer will select the "ACH Payment and Return Fee" product. The customer will enter the amount of the original payment and the \$50 fee will automatically be added.

ACH Payment and Return Fee

Home / ACH Recharge/Fee / **ACH Payment and Return Fee**

Enter the original Check payment amount that was returned by customer's bank. A \$50 return fee will be added to your entered payment amount during checkout. This payment must be paid by credit card only.

Price: \$50.00


Enter your original payment amount: *


\$ 200


Other


Complete Payment


*If the Product included added modifiers (such as, original confirmation number, event date, or other) those indicators will show up here and be available for unit review. Adding modifiers will help with reconciliation of the original transaction and repayment transaction.


My Cart



Delivery


Payment


Confirmation


Receipt

Items in your Checkout

Item Name		Remove	Amount
ACH Payment and Return Fee			
			\$250.00
Recharge Payment	1		\$200.00
Purchaser Full Name:	Denise Groat		
Purchaser email address:	dgroat2@gmu.edu		
Purchaser phone number:	555-555-5555		
Department requiring \$50 rejection fee:	Fiscal Services		
ACH Return Fee	1		

Total: \$250.00

[Continue Shopping](#)
[Checkout](#)

*At checkout the customer will enter their credit card payment information. Once completed, the customer will receive a confirmation email.

For assistance with ACH payment set up please contact commerce@gmu.edu. Question about returned ACH payments should be directed to General Acct email.