**Setting up ACH on MAXIO/Chargify**

If a customer wants to pay via ACH, we can set them up in MAXIO/Chargify, but there are some differences from the credit card process:

* Customers cannot sign up for ACH using the standard billing portal. They must be “invited” by us using the “Email Customer to Request Payment Update” button (see below, “Invite Customer to Update Payment”).
* The bank verification process requires the customer to perform several steps to verify their bank account (see below “Bank Verification Process”).
* In MAXIO/Chargify, the customer must either be in the “Trialing” status or have a credit card on file to start this process:
  + For existing customers who want to convert to ACH, the credit card will continue to be charged until the verification process is completed.
  + For customers who do not have a credit card on file:
    - They must be set to “Free Trial” to begin this process.
    - Their “Next billing date” must be a future date (can be the next day).
    - We need to remove their Reference ID (Bryt Tenant ID) temporarily. We will add it to their account after their bank account is verified. We are removing it because the bank verification process is not immediate, like a credit card charge. It is possible that the bank verification process will not be complete before the “next billing date”. If that happens, Maxio/Chargify will set the subscription status to “Past Due,” and the Bryt API will expire the subscription in Bryt. We do not want this to happen.
* The charge to the bank account is not immediate after the verification process is complete. The charge will happen either on the “next billing date” or the next dunning schedule (1, 5 or 10 days).

**Invite Customer to Update Payment**

* Go to Subscription 🡪 Payment Details 🡪 Email Customer to Request Payment Update
* This triggers the following email to the customer:

A screenshot of a computer

Description automatically generated

* The link in the email launches the following page. This page is only available using the “invite email” link (it is not available using the billing portal).

A screenshot of a form

Description automatically generated

* This page collects the customer Banking Information and ACH Authorization. Upon completion, it begins authorizing the customer's banking information.

**Bank Verification Process**

* When the customer completes and updates the New Payment Method page, they will receive the following email:

**Bank Account Verification Email…**

A screenshot of a computer

Description automatically generated

**ACH Authorization Agreement Email…**

A screenshot of a email

Description automatically generated

* In MAXIO/Chargify, you will now have an “unverified” payment account. The payment account will remain unverified until the customer completes the “verification steps”.

A screenshot of a computer

Description automatically generated

* **Verification steps (to be performed by the customer)** - Once a bank account has been created in Advanced Billing and stored in Stripe’s vault, Stripe will initiate two small (less than $1.00) deposits into the account. Before the bank account can be charged, the customer will need to enter the amounts to confirm that they do, in fact, own the bank account. To access the verification page, the customer can click the link in the “Bank Account Verification” email. If the customer cannot locate this email, the email can be resent using the settings email in the payment details section of the subscription. The verification page will look like this:

A screenshot of a bank account

Description automatically generated

* When the verification steps are completed, the payment account will no longer be marked as “unverified”.

So, let's say the customer is a free trial... their paid subscription is supposed to start on 12/25. I send them the "invite", but they don't verify their bank information until 12/30... Does their status change to "past due" on 12/25 and then when they get verified on 12/30, it automatically charges their bank account and switches them back to "active".

The payment will be retried according to the dunning schedule.

ok, they will stay in "past due" until the next dunning email... Is there a way to manually trigger the payment before the dunning?

Rodolfo San Juan

Unless the charge itself is an invoice (not a statement), you would need to record an external payment while making the payment within the gateway itself.



Ok... just a couple of more questions...

Is the "ACH Authorization Text" standard or can I modify it?

Rodolfo San Juan

I believe it is standard and cannot be modified.



ok... I think I need to review the following emails... 1. "Update Payment Request" 2. "Bank Authorization Verification" 3. ACH Authorization Agreement Email... Are there any others that I should review?

Chat ended

Today 9:38 AM

Chat started

are you still there?

Rodolfo San Juan joined the chat

Rodolfo San Juan

Still here!



see my last question... ok... I think I need to review the following emails... 1. "Update Payment Request" 2. "Bank Authorization Verification" 3. ACH Authorization Agreement Email... Are there any others that I should review?

Rodolfo San Juan

I think you are fine with those 3.



Last Question.... At the start of the bank verification process, they receive the "Bank Acct Verification" email. This email contains the link to the verification page... ex... <https://yoursite.example.com/verify_bank_account/123/abc345def>. If the customer cannot find the email with this link, is there a way to resend the email with the link to them?

Rodolfo San Juan

Yes, you can resend the email if needed.



Ok, Thanks. I think that is all I need.

Rodolfo San Juan

You're most welcome! Enjoy the rest of your day, Bob!



Thanks. You too!