



**CardConnect**

**Failed ACH Payment  
Handling**

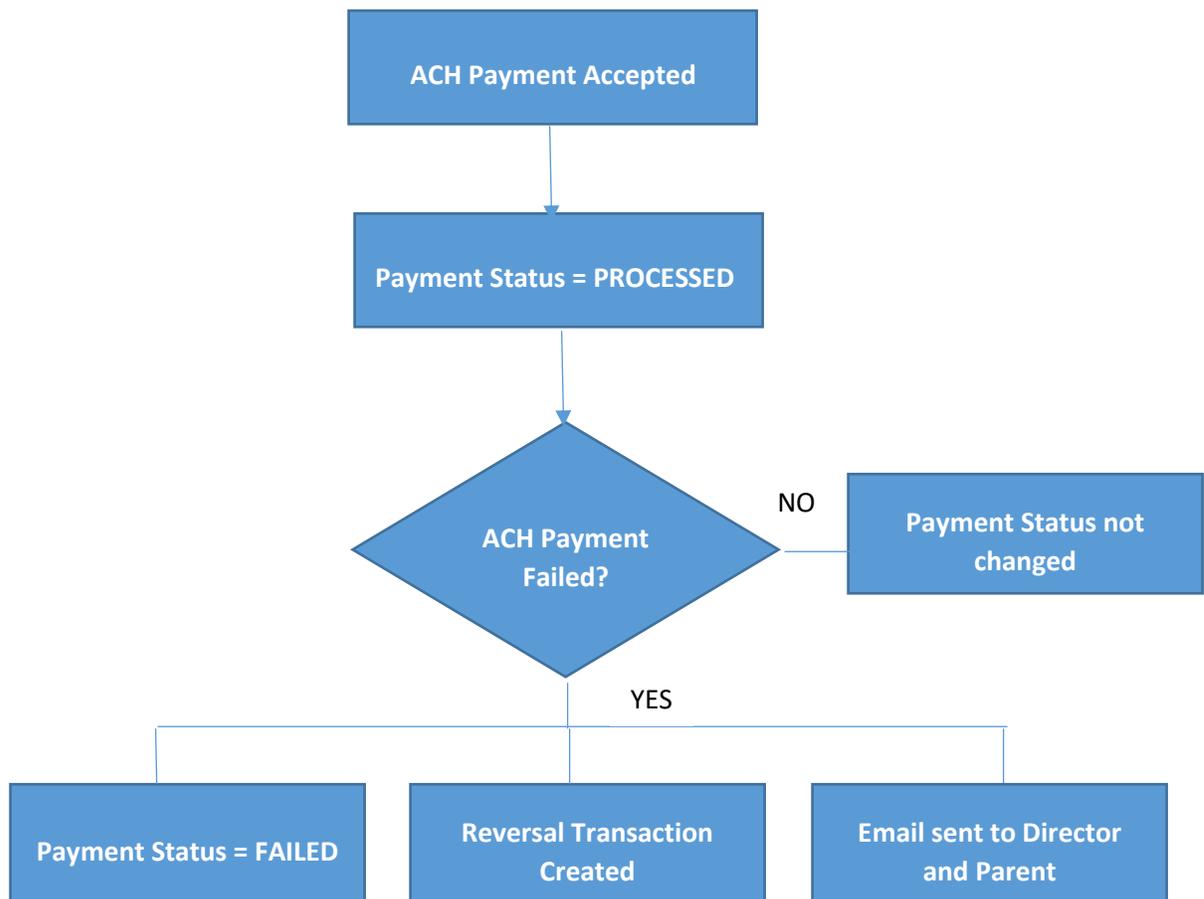
## 1 Introduction

This document explains you in detail how the ACH Payment failure is handled and what is the process after a payment is accepted by OnCare and sent to CardConnect.

## 2 ACH Payment Process

1. Once an ACH payment is made (accepted by OnCare and sent to Cardconnect), the status of that transaction will be 'Processed'.
2. These transactions will be continuously checked for 10 days.
3. The final status of the payment will be updated in OnCare.
4. When a payment is returned as 'Failed' from the payment provider (Cardconnect), the status is updated as 'Failed'.

## 3 ACH Payment Failure Process



Previously the ACH payments were not monitored after being sent to Cardconnect. So, when an ACH payment is failed, the reversal transactions have to be handled manually by users.

Now this process is automated by OnCare as these payments will be checked for 10 days.

When a payment is returned as 'Failed' from the payment provider (Cardconnect):

1. The status of this transaction will be changed to 'Failed'
2. A reversal transaction 'ACH Payment Failed' will be posted to the Family Ledger.
3. The posting date of this reversal transaction will be the date when it was returned as failed.
4. The comments of this reversal transaction will have the 'Reference ID' of the original Payment transaction that is failed.

Sponsor	03/01/2018	TPD ACH Payment	O00040001	\$ 59.95	\$ 77.30	<a href="#">Void</a>
Sponsor	03/06/2018	ACH Payment Failed	O00040001	\$ 59.95	\$ 137.25	<a href="#">Void</a>

5. An alert email will be sent to the Director and respective parent with the details of payment transaction that has been failed.

Note: To add company admin to receive ACH return alert email

OnCare can also carbon copy (cc) the above mentioned alert email to the one company admin (e.g. Controller, Owner, Office Administrator, etc..). To add this additional alert email notification, please send a request with the **company admin email address** to [support@oncarecloud.com](mailto:support@oncarecloud.com).