ACH

USER GUIDE

VALOR PAYTECH

Contents

Abbreviations and Acronyms

This section provides a list of abbreviations and acronyms with their appropriate full forms to improvise user comprehension.

Abbreviation	Full form
EMV	Europay, Mastercard and Visa
ISO	Independent Sales Organization
POS	Point of Sale
Sub-ISO	Subsidiary Independent Sales Organization
ACH	Automated Clearing House

Introduction

Enabling ACH transaction capabilities on your Valor's Virtual terminal allows you to offer your customers the convenience of ACH payments while ensuring secure and compliant transaction processing. To enable ACH payments through the Valor terminal, it is essential to generate an API key and token from ACH banking platform.

Objective & scope

This user guide provides step-by-step instructions for ISOs and merchants to generate API keys and tokens from the ACH banking platform and configure them within your Valor portal to enable ACH transactions.

Prerequisites

1. Originator Credentials for ACH banking.
2. User credentials of ISO with access to ACH module.
3. Merchant Details for Onboarding.
4. Stable internet connectivity.

Benefits

ACH transactions offer a seamless and cost-effective way for merchants to accept payments directly from a customer's bank account. Additional benefits of integrating ACH payments into the Valor Portal include:

- **Support for recurring billing:** Ideal for subscription-based services or instalment plans, ACH can be linked with Valor's recurring billing system to automate withdrawals.

- **Vault integration:** ACH account details can be securely stored in the Valor Vault, allowing for repeat payments without re-entering banking information.

- **Portal-based management:** Merchants can initiate, manage, and track ACH transactions directly through the **Virtual Terminal** or **E-Invoice** sections of the Valor Portal—no third-party integrations required.

Extracting API Token and Key from ACH platform

1. Navigate to the ACH website.

2. Select Login from the top pane.

3. Enter User credentials and select **Log in.**

4. Select the username from the home screen, to view the user profile.

Figure 1: Home screen of ACH Banking platform.

5. Navigate to **API credentials** under **Add Auth Method** and select the Lock icon.
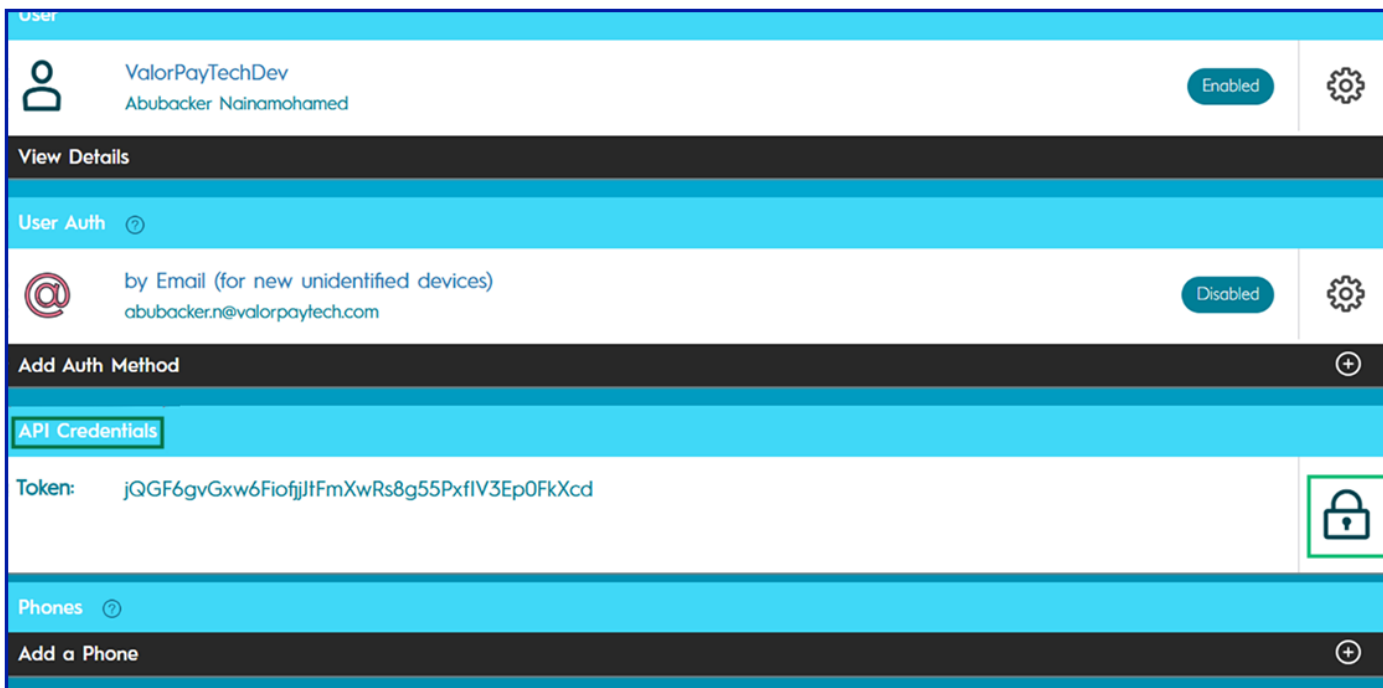

Figure 2: Navigating to API keys from ACH Banking platform.

On following the above steps, A pop-up dialog box containing **User's API Details** is visible.
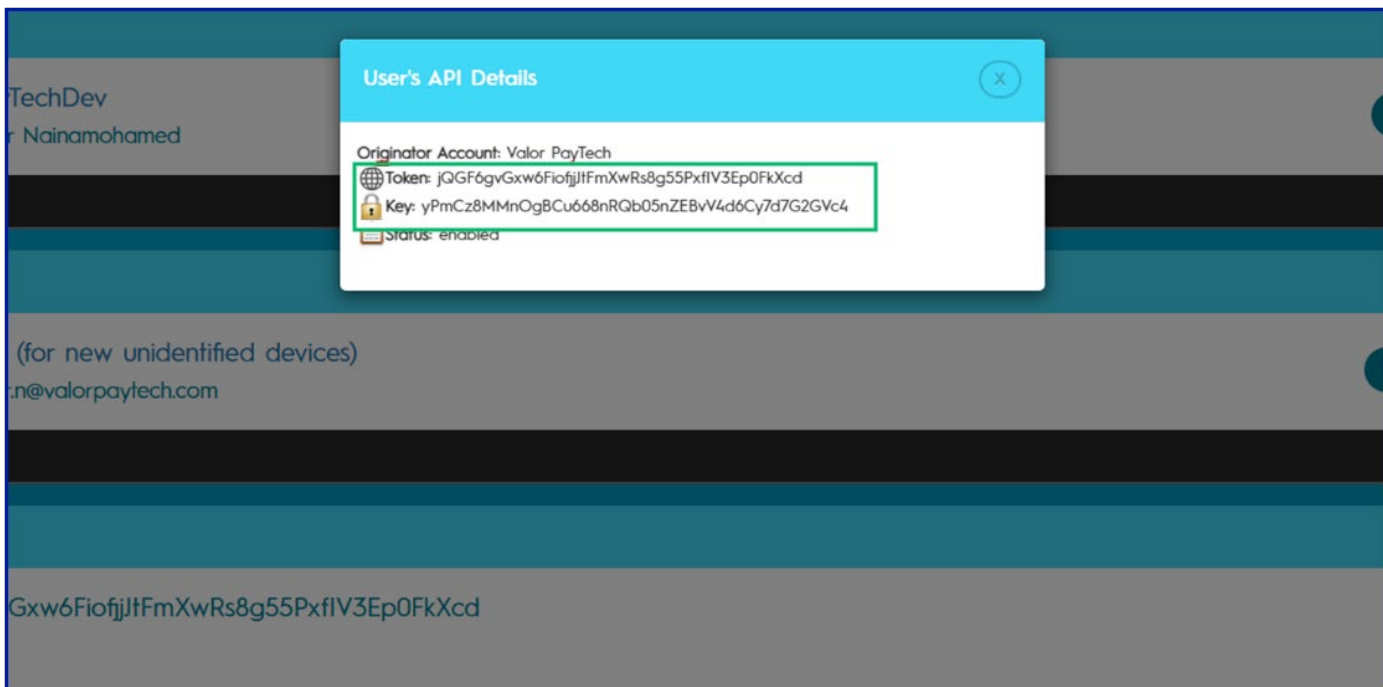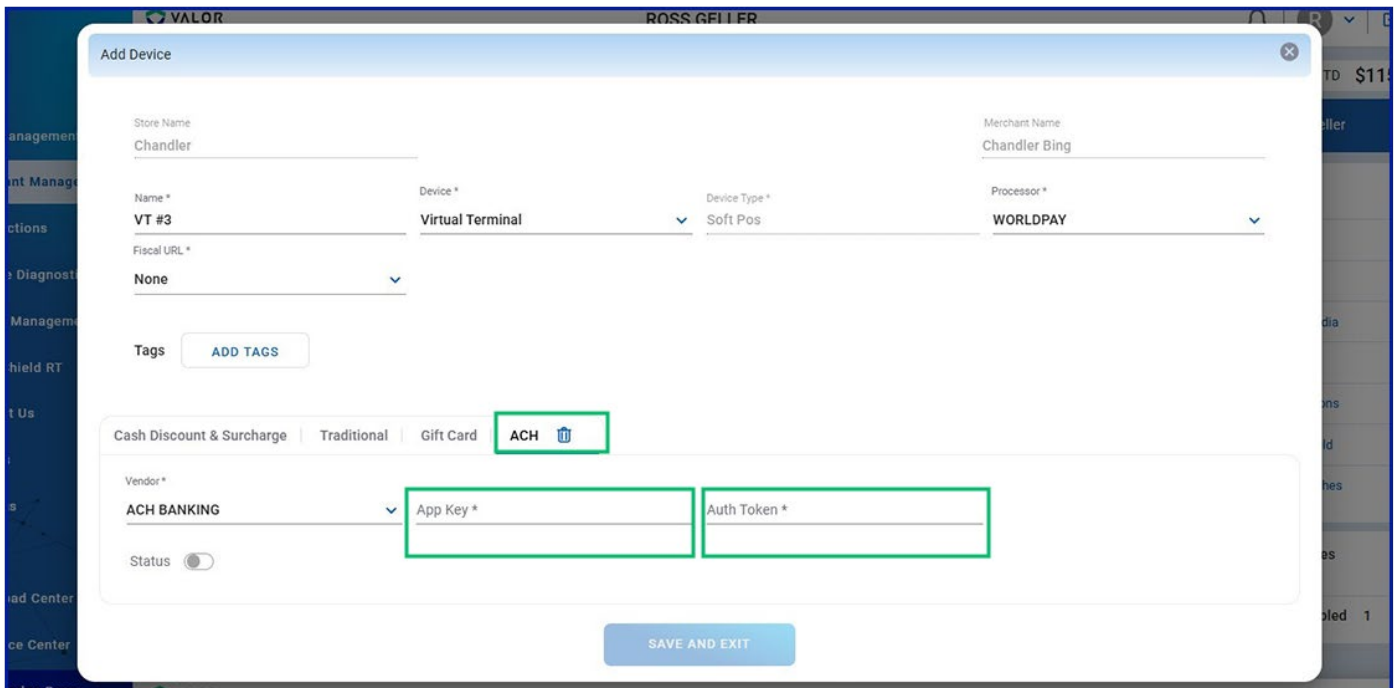

Figure 3: User API details from ACH Banking platform

Configuring ACH Keys for Merchants devices

ISO can configure ACH transaction for their merchants in Valor Portal, while adding a Virtual terminal device to the store.

Adding Virtual Terminal with ACH transaction – ISO.

1. Navigate and Select **Add Device** under Merchant Overview screen.
2. Select **Virtual Terminal**, from **Device** dropdown list.
3. Fill all mandated fields, visible in the add device page.
4. Select **ACH** tab, to configure Virtual Terminal for ACH transactions.
5. Select **ACH Banking,** from the Vendor dropdown list.
6. Enter API Token and keys generated from ACH Banking in the fields available.

Figure 4: Configuring API keys to a Virtual device.

7. Select **SAVE AND EXIT**.

The configured device will support ACH transactions.

Executing an ACH Transaction

Virtual Terminal of Valor Portal supports two types of ACH transaction namely **ACH Sale** and **ACH Recurring**. To execute a transaction, merchant shall follow the following procedures:

Figure 5: Navigating to ACH transaction, In Valor Portal.

Processing ACH Sale Transaction

With **ACH Sale** Tag, the Merchant can do both **Debit** and **Credit** sale based on their customer preference. To execute an ACH sale transaction,

1. Select **ACH sale** sub tag, Under **ACH** tag visible in the Virtual Terminal.
2. Fill transaction details, with valid **Account** and **Routing Number**.
3. Select Debit or Credit, from the **TXN Type**.
4. Select **PROCESS PAYMENT**, to execute an ACH sale.
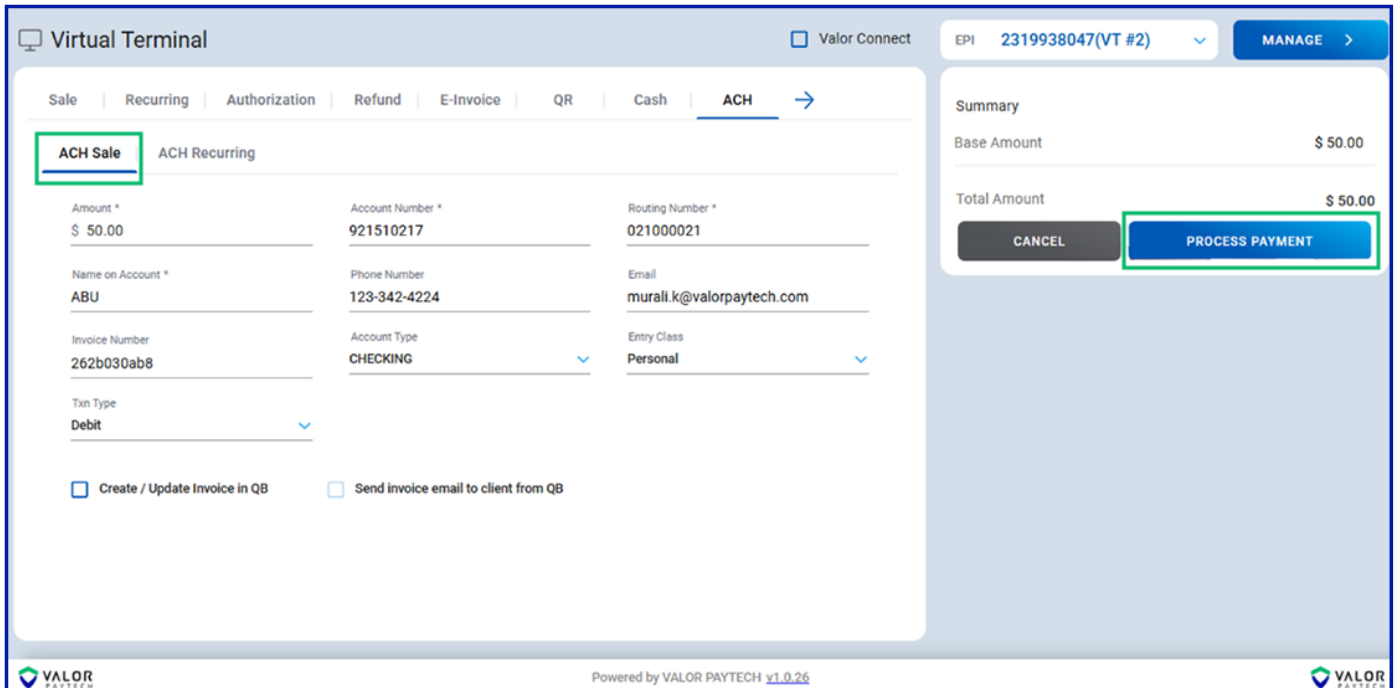
Figure 6: Executing a sample ACH Sale transaction.
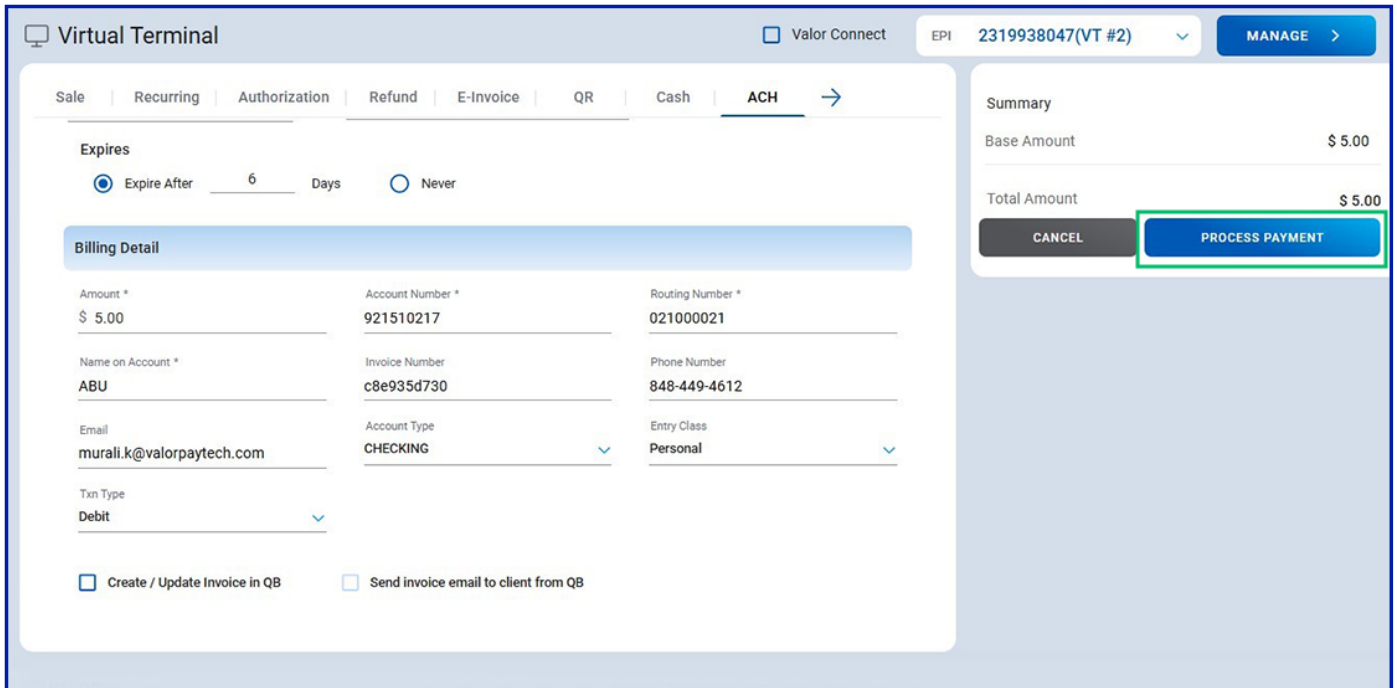
A popup screen appears displaying the status of the transaction, letting the merchant know the execution status.

Processing ACH Recurring Transaction

With **ACH Recurring** Tag, the Merchant can set a recurring transaction for their customers.

1. Select **ACH Recurring** sub tag, Under **ACH** tag visible in the Virtual Terminal.
2. Fill transaction frequency and other details, with valid **Account** and **Routing Number**.
3. Select **PROCESS PAYMENT**, to execute an ACH recurring transaction.

Figure 7: Executing a sample ACH Recurring transaction.

A popup screen appears displaying the status of the recurring transaction, letting the merchant know the execution status.

ACH Settings – Merchant

ACH settings in the Valor Portal allow merchants to select the preferred mode for sharing transaction receipts with their customers.

Figure 8: Merchant ACH settings – Email receipt.

ACH Threshold – ISO & Merchant

ISO can set an ACH Threshold for their merchant, based on which an ACH transaction is executed.

Merchant can view the set ACH Threshold under this tag and align their transactions, accordingly.
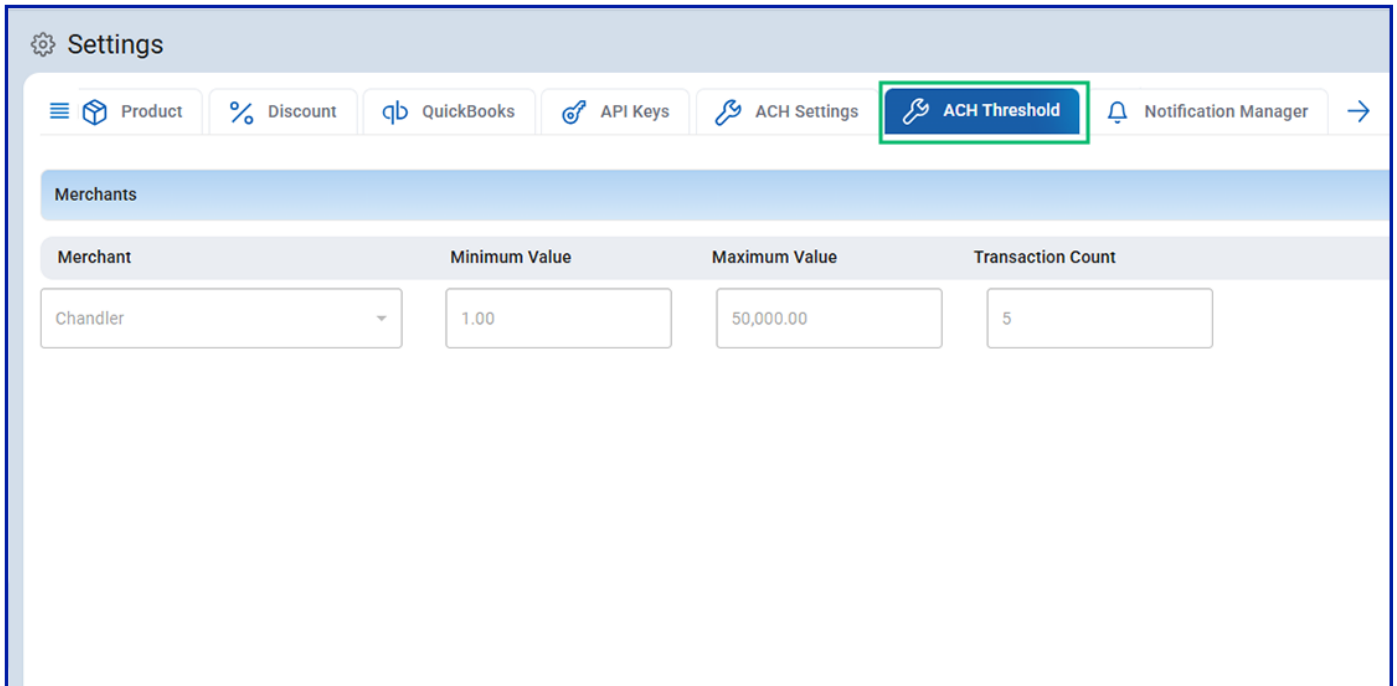

Figure 9: Merchant view on set ACH Threshold.

Transaction Module

Valor provides separate tabs to view and manage all types of ACH Transactions, under the transaction module.

Figure 10: Transaction Module, Transaction log for ACH transactions.

Figure 11: Transaction log for ACH sale.

Figure 12: Transaction log for ACH Recurring.

On navigating to the vertical ellipses of a specific executed transaction, the merchant can either delete or see an overview of the transaction.

Conclusion & contact details

As we conclude our user guide, we are committed to creating a positive impact in delivering precision and perfection across all Valor platforms. This API integration for ACH transaction is one of Valor's recent innovations aimed at providing a secure and reliable electronic payment. We truly believe that this user guide serves as an indispensable source for your regular operations, and we are delighted to be a vital stakeholder in your business. We are immensely grateful for your encouragement and look forward to unwavering support.

At Valor, we are extremely glad to assist you with your questions and queries. Please e-mail us at sales@valorpaytech.com or dial 1.800.615.8755 to get in touch with our support team. Make sure to visit www.valorpaytech.com/kb for additional resources on Valor products and solutions. We anticipate your unwavering support for all our future endeavors and wish to remain a loyal partner in your business, leading towards a successful journey in your business.

Version history

Document Name	Version	Date (MM/DD/YYYY)
ACH User Guide 2025	1.0	31/03/2025

THANK YOU

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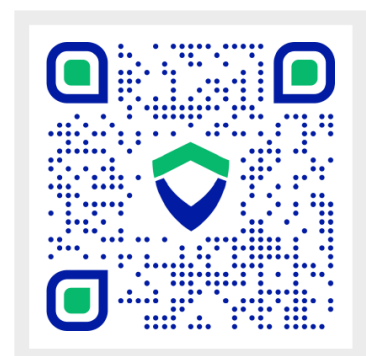
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