VALOR PAYTECH

Quick Reference Guide

ACH Authorization

valorpaytech.com

Obtaining ACH Authorization

Adding Customer to Vault

1. Log into Valor Portal
2. Navigate to Vault > Add Customer
3. Enter customer details including ACH information
4. Select Save

Result: Customer receives two emails:

- Confirmation of Vault addition
- ACH authorization request with 'Click Here to Sign' link

Customer Action: Click link, review terms, sign, and select Authorize & Accept.

Editing Customer in Vault

1. Log into Valor Portal
2. Navigate to Vault > Customer List
3. Click the Customer ID to update
4. Add ACH banking details in the ACH Details section
5. Select Update

Note: Valor Vault supports up to 5 ACH profiles per customer.

Virtual Terminal – ACH Sale / Recurring

1. Log into Valor Portal
2. Navigate to Virtual Terminal > ACH tab
3. Enter customer ACH details
4. Select Process Payment

Result: Authorization automatically triggered if not already collected.

Merchant receives: Confirmation notification requesting customer authorization.

Customer receives: Email or text with authorization request and signature link.

E-Invoice with

Prerequisites: ACH enabled on Merchant's Virtual Terminal.

Merchant Action:

- Share E-Invoice link with customer

Customer Process:

- Open E-Invoice link
- View dual pricing options (Credit Card and ACH)
- Select ACH payment option
- Enter ACH banking details on customer-facing screen
- Submit payment details

Result: ACH authorization process initiated automatically.

Managing ACH Transactions

The **Manage** option on the **Virtual Terminal** screen allows you to navigate and access the following sections related to ACH banking.

ACH Auths

View pending and completed authorizations.

Customer Process:

- Send Reminders to customers with pending authorization
- View Authorization forms
- Export authorization records
- Print signed authorization forms for record keeping

ACH Sales

Lists all initiated ACH sale transactions.

Available Actions:

- Select 'Yes' in Auth on File column to view signed authorization
- Click vertical ellipsis (⋮) for transaction options:
- Overview – View transaction details
- Delete – Remove transaction before processing
- Refund – Process refund for approved ACH debit

ACH Recurring

Lists all initiated ACH recurring transactions.

Available Actions:

- Select 'Yes' in Auth on File column to view signed authorization
- Click vertical ellipsis (⋮) for transaction options:
- Overview – View transaction details
- Delete – Remove transaction before processing

Viewing ACH Authorization

Transaction Module

Access ACH Sale and ACH Recurring transactions from main navigation.

Steps to View Authorization:

- Select ACH Sale or ACH Recurring from Transaction module
- Locate the transaction in the list
- Click 'Auth on File' hyperlink to view customer's signed form

ACH Recurring

Alternative access point for ACH management.

Access Path:

- Virtual Terminal > Manage button
- Select ACH Sale or ACH Recurring
- Click 'Auth on File' link to view authorization forms

Key Points

- Authorization is required before processing any ACH transaction.
- Customer consent protects both merchant and customer.
- Multiple access points available: Vault, Virtual Terminal, and Transaction module.
- Track authorization status in real-time.
- Export and print forms for compliance record keeping.

Visit Our Knowledge Base

Scan the QR Code with your mobile device to search for troubleshooting articles.

M: sales@valorpaytech.com
P: 1.800.615.8755

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