



ACH Payments

Integration Guide

Version 1.3

Qualpay contact information

For general information about our company and services, go to <http://www.qualpay.com>.

For questions about applying for a Merchant Account with Qualpay, email: sales@qualpay.com.

For integration questions or information contained within this document, email developer@qualpay.com.

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Revision History

Revision	Date	Summary of Change
1.0	Feb 22, 2019	Initial revision
1.1	April 16, 2019	Added consent statement requirement
1.2	July 25, 2019	Added reject reason codes and descriptions and depository account configuration information.
1.3	Feb 15, 2022	Added ACH validation information

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Introduction

Qualpay offers ACH payments in addition to credit card payments with Qualpay Payment Gateway, Qualpay Checkout, Qualpay Virtual Terminal, Qualpay Invoicing, Qualpay Recurring Billing and Qualpay Embedded Fields.

The purpose of this guide is to help you integrate ACH with the following APIs.

- Qualpay Payment Gateway API
- Qualpay Checkout API
- Qualpay Invoicing API
- Qualpay Recurring Billing API
- Qualpay Embedded Fields API
- Qualpay Customer Vault API
- Qualpay Webhooks

There is not a separate API for ACH payments, rather you'll use the existing Qualpay APIs and adjust the fields you're sending with your requests for ACH payments.

Get Started

If you're already a Qualpay Merchant with a live production account processing credit cards and would like to add ACH payments, e-mail support@qualpay.com to begin the application process for ACH.

If you're new to Qualpay, sign up for a [sandbox account](#) to begin testing ACH payments. Once you have set up your sandbox account, follow these [security key steps](#) to retrieve your security keys.

Before you go-live, be sure to contact your bank to confirm that your [depository account is configured properly for Qualpay ACH payments](#).

Consent Statement Requirement

If you're adding ACH payments to your website using Qualpay's Payment Gateway, Recurring Billing or Embedded Fields method, you'll need to add a consent statement to your website. You must include a checkbox for your customer to indicate that they have read and agree to the ACH payment. If you're using Qualpay Checkout or Qualpay Invoicing the consent statement will be added by Qualpay to your checkout page.

Here is a sample consent statement that you may use: *I authorize <name of your business> to initiate a one-time electronic funds transfer for the payment described above from my bank account under the terms of this authorization on <today's date> which will be processed on the next business day. This payment can be revoked by calling at <your business phone number>.*

ACH Validation Requirement

Qualpay has integrated with a NACHA-certified provider to verify first-use account information per the [NACHA WEB Debit Account Validation Rule](#).

Net new requests to tokenize, verify, or transact using full ACH routing and account number data collected via the internet will be sent for verification through our third-party provider.

Any ACH sale request will return the response from the NACHA approved third-party in the *auth_code* field. Details of the ACH auth codes are available in the [Authorization Code Responses](#) table.

ACH payments that do not meet the verification standards set by NACHA will receive a failure with a reason code (*rcode*) of 119, "ACH payment data is invalid", with more detailed information appearing in the *rmsg* field.

Features

Features	Description
Integration Options	Add ACH payments to your existing Qualpay Checkout, Embedded Fields and Payment Gateway Integration.
Customer Vault	Store your customer's ACH account and routing number in Qualpay's Customer Vault for repeat transactions.
Recurring Billing	Schedule recurring or installment ACH payments.
Invoice Payments	Send invoices to your customers that can be paid with ACH or credit card payments.
Webhooks	Create webhooks to create automatic notifications for transaction status changes.
Reporting	Use Qualpay's reporting API to extract your transaction, deposit, and reconciliation data from Qualpay's system.

Testing

The Qualpay sandbox will accept any real routing number (tr_number) and any 5-17 digit account number (dda_number). If you'd like to simulate a failure, you can enter a routing number that does not exist (00000000). Most banks will list their routing number on their website.

Qualpay Payment Gateway API

The Qualpay Payment Gateway supports sale, refund, and void messages for ACH payments.

Sale

Field	Description	Format
merchant_id	Unique identifier on the Qualpay system.	Variable length, up to 12 N
dda_number	Owner's account number at the bank. Applicable for ACH payments.	Variable length, 5 to 17 N
tr_number	Bank transit/routing number. Applicable for ACH payments.	Fixed length, 9 N
type_id	Bank Account Type. Applicable for ACH payments. Possible values are: C = Personal checking (default) S = Personal savings K = Business checking V = Business savings	Fixed length, 1 AN
amt_tran	The total amount of the transaction including sales tax (amt_tax), convenience fee (amt_convenience_fee), if applicable. For ACH payments, the max transaction amount is \$99,999.99 USD. (USD is the only supported currency for ACH payments.)	Variable length, up to 12,2 N

amt_convenience_fee	Amount of convenience fee. A convenience fee is a fee charged to your customer for the "convenience" of being able to pay using an alternative payment channel outside your merchant's customary payment channel. Must be a flat/fixed fee amount per transaction. This field tracks the convenience fee amount for display purposes, but the amount of the fee must be included in amt_tran.	Variable length, up to 8,2 N, optional
cardholder_name	Your customer's name. When provided in a tokenize request, the cardholder name will be stored in the Card Vault along with the payment account number. For ACH payments, this field is required and must contain the name on the account at the financial institution; if longer than 22 characters, it will be truncated before being sent to the financial institution	Variable length, up to 64 AN
tran_currency	ISO numeric currency code for the transaction. For ACH payments must be set to 840 or omitted.	Fixed length, 3 N
tokenize	In an authorization, credit, force, sale, or verify request the merchant can set tokenize to "true" and the payment gateway will store the cardholder data in the Card Vault and provide a card_id in the response. If the card_number or card_id in the request is already in the Card Vault, this flag instructs the payment gateway to update the associated data (e.g. avs_address, avs_zip, exp_date) if present.	true, false, optional

Sample Sale Request

<https://api-test.qualpay.com/pg/sale>

Request

```
{  
  "merchant_id": "212000464795",  
  "dda_number": "123456789",  
  "tr_number": "026014588",  
  "type_id": "C",  
  "amt_tran": "1",  
  "cardholder_name": "John Doe"  
}
```

Response

```
{  
  "rcode": "000",  
  "rmsg": "ACH Payment accepted",  
  "pg_id": "43eae88e5a5111e99c8b0adff05dfb52"  
  "auth_code": "000"  
}
```

Refund

Refund requests made before batch close time in the same amount of the original sale transaction will be processed as a void. Refund requests made before batch close time in an amount less than the original sale transaction will receive a "Capture Amount Reduced" response. If your batch has already closed and you wish to do a refund you will need to wait until your original sale transaction status is *Deposit Sent*.

Field	Description	Format
merchant_id	Unique identifier on the Qualpay system.	12, N
amt_tran	Total amount to refund. Partial refunds are allowed by providing an amount in this field that is less than the total original transaction amount.	Variable length, up to 12,2 N

Sample Refund Request

<https://api-test.qualpay.com/pg/refund/PGID>

Request

```
{  
  "merchant_id": "214000010168",  
  "amt_tran": "5.00"  
}
```

Response

```
{  
  "rcode": "000",  
  "rmsg": "Refund Request Accepted",  
  "pg_id": "31fab4b65a5311e99c8b0adff05dfb52"  
}
```

Void

Field	Description	Format
merchant_id	Unique identifier on the Qualpay system.	12, N

Sample Void Request

<https://api-test.qualpay.com/pg/void/PGID>

Request

```
{  
  "merchant_id": "214000010168",  
}
```

Response

```
{  
  "rcode": "000",  
  "rmsg": "Transaction voided",  
  "pg_id": "31fab4b65a5311e99c8b0adff05dfb52"  
}
```

Payment Gateway Responses

See the [Payment Gateway Response Codes](#).

The *auth_code* will not appear in the payment gateway response for sales on accounts that are not net-new, because the accounts have already been validated.

Most issues with ACH payments are reported to you with payment gateway response code 119, *Invalid ACH payment*. To locate specific reasons see the *rmsg* field returned in the response.

Qualpay Checkout API

Upon creating a checkout payment link, specify whether you would like to display ACH payments option to your customer.

Field	Description	Format
allow_ach_payment	Applicable only if ACH payments are enabled on your merchant account. If set to true, the checkout page will present ACH along with Credit Card as payment method choices to the customer. Default: false, set to true to allow ACH payments	boolean
request_type	Identifies the type of request, either <i>sale</i> or <i>auth</i> . For ACH payments, this must be set to <i>sale</i> as <i>auth</i> is not a supported transaction type for ACH payments.	

Qualpay Invoicing API

Qualpay's Invoicing API uses Qualpay Invoice settings. If you'd like to display ACH payments option to your customer set your Qualpay Invoice option accordingly.

Field	Description	Format
allow_ach_payment	Applicable only if ACH payments are enabled on your merchant account. If set to true, the invoice checkout page will present ACH along with Credit Card as payment method choices to the customer. Default: false, set to true to allow ACH payments	boolean

Qualpay Recurring Billing API

Qualpay's recurring billing service will invoke scheduled payments using the default or primary payment method stored in the Qualpay Customer Vault. If the default payment method is ACH, an ACH *sale* will be processed. There are no changes needed to the Recurring Billing API to process ACH payments. Instead, use the Customer Vault API to add ACH payment methods to your customer's billing cards.

Qualpay Embedded Fields API

Specify whether you would like to display ACH payments option to your customer when embedded fields is invoked.

Field	Description	Format
achConfig	If your account is enabled to process ACH payments, use this JSON to control the display of ACH tab on the embedded form. Refer to the ACH Configuration section for more information.	JSON, optional

Qualpay Customer Vault API

Add Customer with Billing Method

Field	Description	Format
customer_first_name	Customer's first name.	Variable length, up to 32 AN
customer_last_name	Customer's last name.	Variable length, up to 32 AN
customer_ID	Unique ID established by merchant to identify a customer. The customer ID can be used to add subscriptions using the Recurring Billing API or make payments using the Payment Gateway API. Once established, this ID cannot be updated. This field is case sensitive. Only letters and numbers are allowed in a Customer ID. Conditional Requirement: Either customer_id or auto_generate_customer_id is required to add a new customer	Variable length, up to 32 AN
billing_cards	An array of billing cards. One of the cards should be designated as the default billing card, if not, the system will choose one of the cards to be the default.	

Billing Card Array

Field	Description	Format
billing_first_name	Description: Billing last name. Conditional Requirement: Billing last name is required when adding an ACH account number.	Variable length, up to 32 AN
billing_last_name	Description: Billing last name. Conditional Requirement: Billing last name is required when adding an ACH account number.	Variable length, up to 32 AN
dda_number	Owner's account number at the bank. Applicable for ACH payments.	Variable length, 5 to 17 N
tr_number	Bank transit/routing number. Applicable for ACH payments.	Fixed length, 9 N
type_id	Bank Account Type. Applicable for ACH payments. Possible values are: C = Personal checking (default) S = Personal savings K = Business checking V = Business savings	Fixed length, 1 AN

Add Customer with Billing Method sample

<https://api-test.qualpay.com/platform/vault/customer>

Request

```
{
  "customer_first_name": "new",
  "customer_last_name": "customer1234",
  "customer_id": "999999999999",
  "billing_cards" : [
    {
      "dda_number": "123456789",
      "tr_number": "121000358",
      "type_id": "S",
      "billing_first_name": "new",
      "billing_last_name": "customer1234"
    }
  ]
}
```

Response

```
{
  "code" : 0,
  "message" : "Success",
  "b" : 474,
  "data" : {
    "billing_cards" : [ {
      "card_id" : "c01ffefe5b0f11e99c8b0adff05dfb52",
      "primary" : true,
      "type_id" : "S",
      "exp_date" : "",
      "card_type" : "AP",
      "billing_zip" : "",
      "card_number" : "xxxxxxxxxxx6789",
      "billing_city" : "",
      "billing_zip4" : "",
      "payment_type" : "ACH",
      "billing_addr1" : "",
      "billing_addr2" : "",
      "billing_state" : "",
      "verified_date" : ""
    }
  ]
}
```

```

"billing_country" : "",
"billing_firm_name" : "",
"billing_last_name" : "customer1234",
"billing_first_name" : "new",
"billing_country_code" : ""
}],
"rec_id" : 1558656,
"shipping_addresses" : [],
"customer_id" : "99999999999",
"node_id" : 214000010168,
"customer_first_name" : "new",
"customer_last_name" : "customer1234",
"customer_phone" : "",
"customer_email" : "",
"primary_card_number" : "xxxxxxxxxxx6789",
"comments" : ""
}
}

```

Add Billing Method to an Existing Customer

Field	Description	Format
type_id	<p>Bank Account Type. Applicable for ACH account numbers. Possible values are:</p> <ul style="list-style-type: none"> ● C = Personal checking account ● S = Personal savings account ● K = Business checking account ● V = Business savings account <p>Default: C</p>	Fixed length, 1 AN
dda_number	Owner's account number at the bank. Applicable for ACH account numbers.	Variable length, 5 to 17 N

	Conditional Requirement: The tr_number and dda_number are required when adding an ACH account number.	
tr_number	Bank transit/routing number. Applicable for ACH account numbers. Conditional Requirement: The tr_number and dda_number are required when adding an ACH account number.	Fixed length, 9 N
billing_first_name	Billing first name. Conditional requirement: Billing last name is required when adding an ACH account number.	Variable length, 32 AN
billing_last_name	Billing last name. Conditional requirement: Billing last name is required when adding an ACH account number.	Variable length, 32 AN

Add Billing Method to an Existing Customer Sample

https://api-test.qualpay.com/platform/vault/customer/{customer_id}/billing

Request

```
{
  "dda_number": "123456789",
  "tr_number": "121000358",
  "type_id": "S",
  "billing_first_name": "new",
  "billing_last_name": "customer1234"
}
```

Response

```
{
  "code": 0,
  "message": "Success",
  "b": 474,
```

```

"data": {
  "billing_cards": [
    {
      "card_id": "c01ffefe5b0f11e99c8b0adff05dfb52",
      "primary": true,
      "type_id": "S",
      "exp_date": "",
      "card_type": "AP",
      "billing_zip": "",
      "card_number": "xxxxxxxxxxx1112",
      "billing_city": "",
      "billing_zip4": "",
      "payment_type": "ACH",
      "billing_addr1": "",
      "billing_addr2": "",
      "billing_state": "",
      "verified_date": "",
      "billing_country": "",
      "billing_firm_name": "",
      "billing_last_name": "test",
      "billing_first_name": "vault",
      "billing_country_code": ""
    },
    {
      "card_id": "a4b9b2265b1311e99c8b0adff05dfb52",
      "primary": false,
      "exp_date": "",
      "card_type": "AP",
      "billing_zip": "",
      "card_number": "xxxxxxxxxxx6789",
      "billing_city": "",
      "billing_zip4": "",
      "billing_addr1": "",
      "billing_addr2": "",
      "billing_state": "",
      "verified_date": "",
      "billing_country": "",
      "billing_firm_name": "",
      "billing_last_name": "customer1234",
      "billing_first_name": "new",
      "billing_country_code": ""
    }
  ],

```

```

"rec_id": 1558653,
"shipping_addresses": [],
"customer_id": "9999999999",
"node_id": 214000010168,
"customer_first_name": "vault1234",
"customer_last_name": "test1234",
"customer_phone": "",
"customer_email": "",
"primary_card_number": "xxxxxxxxxxx6789",
"comments": ""
}

```

Webhooks

Subscribe to the *transaction* webhook to be alerted to any ACH payment status updates, such as a reject or late return.

Event	Event Schema	Description
transaction	transaction_status_updated	Status of the transactions that have been updated. The request will contain a list of transactions whose status has been updated by the nightly settlement and funding runs.