

ADP Payments Tutorial Series

Understanding Transaction Status

Transactions processed via ADP Payments move through a variety of stages before they are settled and the funds are deposited in your account. At each stage in the process ADP Payments assigns a “Status” to the transaction, which indicates where in the process the transaction currently sits.

How quickly transactions move through the stages depends on the funding time assigned to your account. Funding times are typically different for credit card processing and ACH (e-check) processing. They can also differ for debit (payment) transactions and credit (refund) transactions.

The following sections provide help in identifying and understanding statuses in ADP Payments for both ACH and Credit Card processing.

VIEWING TRANSACTION STATUS IN ADP PAYMENTS

Status is included in most ADP Payments screens and reports where you can view transaction information. The following are the most common locations:

Manage Payments tab

Status	Confirm. #	Customer	Customer last name	Amount paid	Date paid	Invoice #
Authorized	R398993	Sam Pel...	Pell	\$5.00	04/16/12	Action
Authorized	R398989	Sam Pel...	Pell	\$11.00	04/16/12	Action
Posted	R398135	Sam Pel...	Pell	\$8.00	04/14/12	Action
Posted	R398078	Sam Pel...	Pell	\$5.00	04/14/12	Action
Failed	397687	XYZ Com...	Apple	\$26.00	04/13/12	Action
Settled	R397221	Sam Pel...	Pell	\$5.00	04/13/12	Action
Failed	396058	Sam Pel...	Pell	\$10.00	04/11/12	Action
Settled	R395881	Sam Pel...	Pell	\$5.00	04/11/12	Action
Settled	R395874	Sam Pel...	Pell	\$7.00	04/11/12	Action
Settled	R395158	Rose Ty...	Tyler	\$120.00	04/10/12	Action

Transaction Details screen

collect new payment
manage payments
manage recurring payments

Payments

[print](#)

Payment Information

Transaction ID: R59196	Authorization Code: TAS775
Date Entered: 06/26/2010	Settlement Date: 06/29/2010
Amount: \$3.00	Status: Settled
Payment Type: Credit Card Payment	Reason Description:
Can Void Until: 06/26/2010	Transaction Type: MOTO
Credit Card Type: MasterCard	Expiration Date: 12/10
Credit Card Account: *****5454	
Payment description:	

All Transactions Standard Report

Standard Report - All Transactions

Click a Customer ID to view the customer record, click a Transaction ID to view transaction details.

[Export pdf xls csv](#)

Dated within: Last 90 days

SNAPSHOT: Settled transactions: (64): \$451.00 | Unsettled transactions (12): \$136.34 | Unsuccessful transactions (19): \$292.10

Customer ID	Account #	Transaction ID	Amount	Enter Date	Status	Transaction Type	Invoice #	Cust. last name
94696		59311	\$1.00	6/28/2010	Failed	MOTO-Visa		Spade
94696		59259	\$1.00	6/27/2010	Failed	MOTO-Visa		Spade
94274		59280	\$10.00	6/27/2010	Posted	MOTO-Master		Pell
94696		59195	\$1.00	6/26/2010	Failed	MOTO-Visa		Spade
94274		59196	\$3.00	6/26/2010	Settled	MOTO-Master		Pell
94274		59189	(\$1.00)	6/25/2010	Settled	MOTO-MASTER		Pell
94696		59118	\$1.00	6/25/2010	Failed	MOTO-Visa		Spade
94696		59031	\$1.00	6/24/2010	Settled	MOTO-Visa		Spade
94696		58940	\$1.00	6/23/2010	Settled	MOTO-Visa		Spade
94274		58866	\$10.00	6/22/2010	Settled	MOTO-Master		Pell

1 2 3 4 5 6 7 8 9 10

Payments section on the View Customer screen

Payments view all			
Transaction ID	Status	Amount	Date Paid
123939	Failed	\$133.38	8/3/2011
103521	Failed	\$133.38	5/11/2011
103480	Failed	\$33.38	5/10/2011
103481	Settled	\$10.00	5/10/2011
95722	Failed	\$133.38	3/30/2011

Customer Portal Payments tables (this is what your customer will see):

Summary of your account at April Test Company

Dated within:

PAYMENT SNAPSHOT: Settled payments (3): **\$73.00**

Status	Invoice due date	Invoice #	Invoice amount	Amount paid	Payment type	Confirm, #▲	Outstanding balance	Schedule Id
Settled	-----	-----	-----	\$10.00	MASTERCARD	103473	-----	<input type="button" value="Action"/>
Settled	-----	-----	-----	\$3.00	ACH (WEB)	364013	-----	<input type="button" value="Action"/>
Settled	-----	-----	-----	\$60.00	MASTERCARD	367196	-----	<input type="button" value="Action"/>

CREDIT CARD TRANSACTION STATUSES

ADP Payments performs basic validation on credit card transactions—such as making sure the expiration date is in the future and making sure that the card number selected is in the proper format for the card type selected—prior to submitting a transaction for authorization. This pre-check enables you and your customers to correct errors without being charged an authorization fee. If a transaction fails the “pre-check” it will not be recorded in the system.

Every credit card transaction submitted for authorization is recorded in the system. Credit card transactions can be assigned the following ADP Payments Statuses as they move through processing stages:

Status Name	Description
Pending	<p>The initial stage for every credit card transaction sent for authorization. The system assigns this status while waiting for an authorization response.</p> <p>In some rare cases if communication is disrupted before the system gets a response the transaction will remain in the "Pending" status.</p> <p>If you see a credit card transaction with a status of "Pending" you can be assured that it failed and was not submitted for processing. You can run the transaction again.</p>
Failed	<p>The transaction failed and you will not receive funds for this transaction.</p> <p>If you see this status immediately, it means that the transaction was not authorized. When this happens you will see a pop-up window explaining the reason for the failure. You can also view the failure reason in the Reason Description field on the Transaction Details screen.</p> <p>In some rare cases an initially authorized transaction will be rejected after it is submitted in the processing batch. In this case, the transaction status will be updated to "Failed."</p>
Authorized	<p>The transaction was approved for processing and will be batched and submitted at the end of the day.</p> <p>When you see this status, you have placed a hold for the payment amount against your customer's credit limit.</p>
Voided	<p>You have successfully voided an authorized transaction. It will not be submitted for processing.</p> <p>Voiding a transaction does not automatically clear the hold placed against your customer's credit limit. It can take up to 48 hours for the hold to clear automatically. To remove the hold sooner, you and your customer will need to contact the credit card issuer and provide the Authorization # for the voided transaction.</p>
Posted	<p>The transaction has been submitted for processing but you have not yet received funds. Posted transactions cannot be voided or refunded.</p> <p>It is possible that your customer will see the transaction show-up in online statements when it shows in your ADP Payments system as Posted.</p>
Settled	<p>The payment transaction has been completed and funds have been deposited in your bank account.</p>

Status Name	Description
Refund (Posted)	<p>A transaction crediting your customer.</p> <p>When you issue a credit ADP Payments does not need to have it authorized. The system simply queues the transaction for inclusion in the processing batch submitted each day.</p> <p>When you process a stand-alone refund, or when you refund a credit card transaction in its entirety, that transaction is assigned the "Refund (Posted)" status until it is submitted as part of the batch.</p> <p>You can void a credit with a status of "Refund (Posted)." Once it is submitted, the transaction status will change to "Refund (Settled)" and it cannot be voided.</p>
Refund (Settled)	<p>A settled refund transaction.</p> <p>When you process a stand-alone refund, or when you refund a credit card transaction in its entirety, that transaction is assigned the "Refund (Posted)" status until it is submitted as part of the batch. Once it is submitted, the transaction status will change to "Refund (Settled)."</p>
Refunded	<p>A transaction that has been reversed (refunded).</p> <p>When you issue a refund for a settled credit card transaction, the status of that transaction changes to "Refunded."</p> <p>If you void the refund transaction before it is processed, the "Refunded" transaction will revert to a status of "Settled."</p>



The credit card chargeback dispute process takes place entirely outside the ADP Payments system.

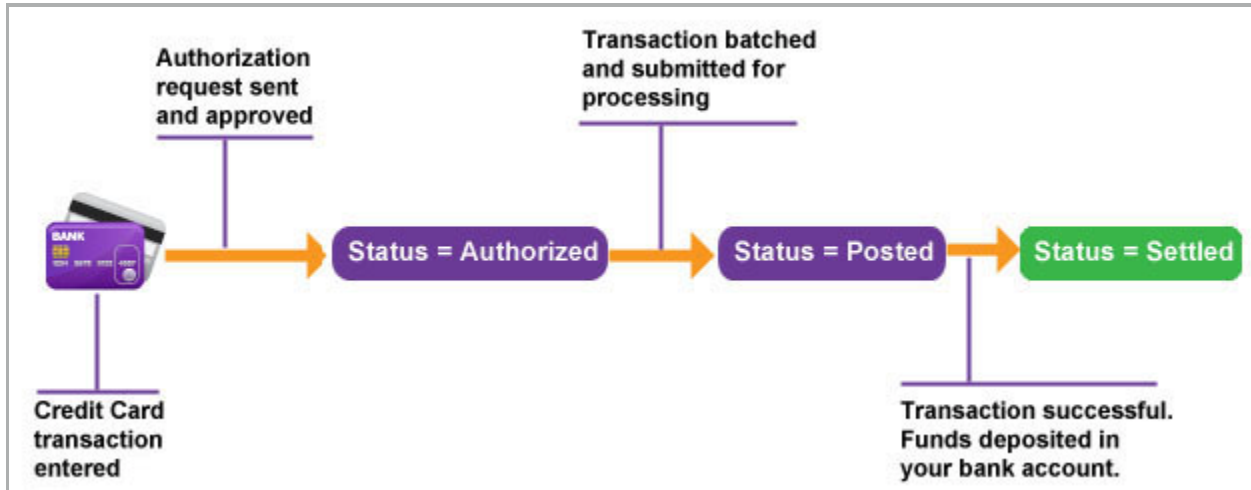
Currently credit card chargebacks are not updated with the "Chargeback" status in ADP Payments, they will retain a status of "Settled" even if you receive a chargeback notice from your merchant processor.

Be sure to take this into account when using ADP Payments reports to reconcile your bank statements.

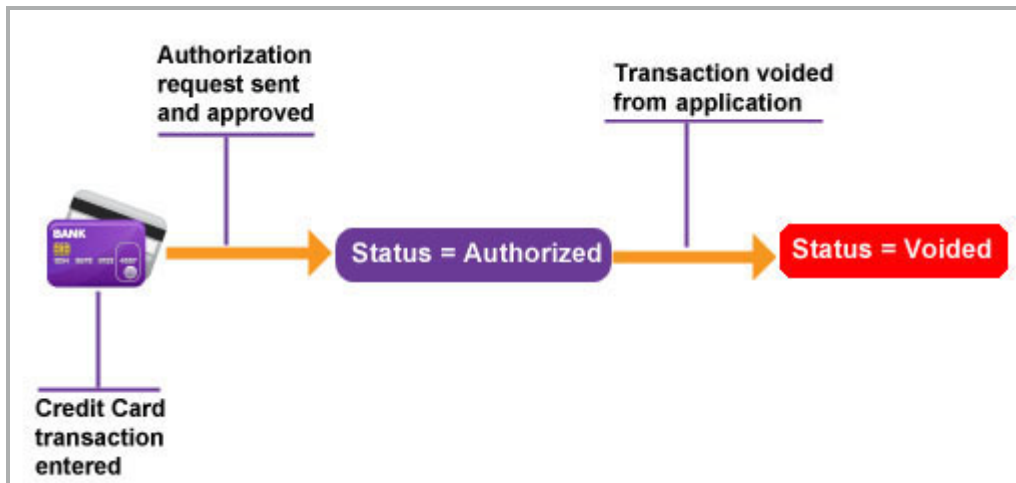
Status Flow Examples

The following provide examples of common credit card transaction flows in ADP Payments. Since the Pending status will only be visible in the unusual circumstance of a system error, that step is omitted from these examples.

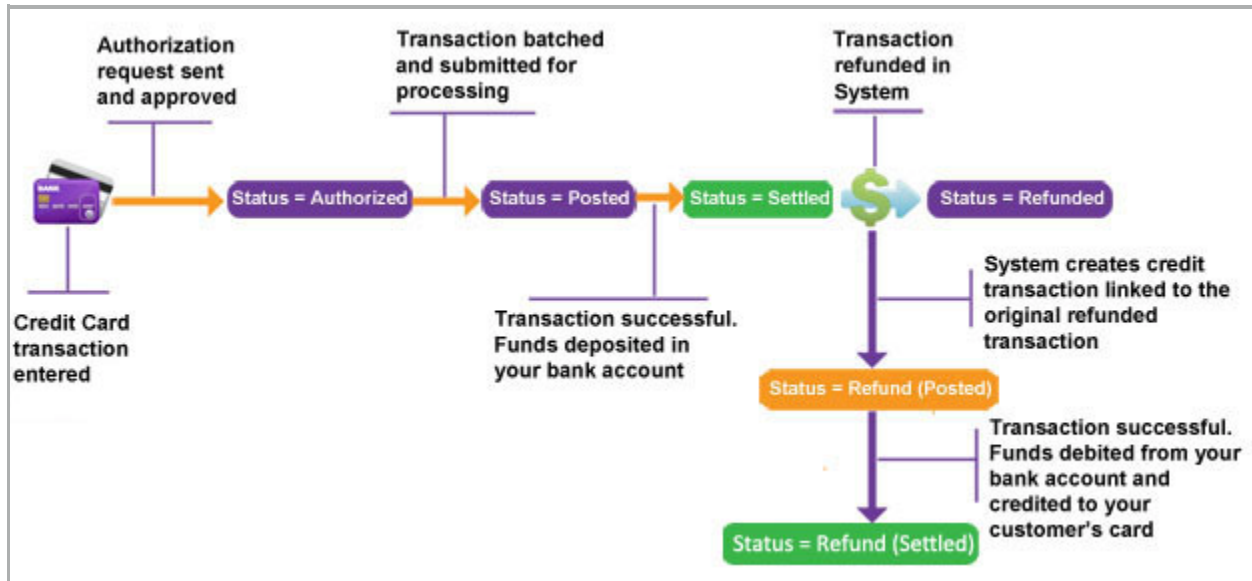
Successfully processed credit card transaction:



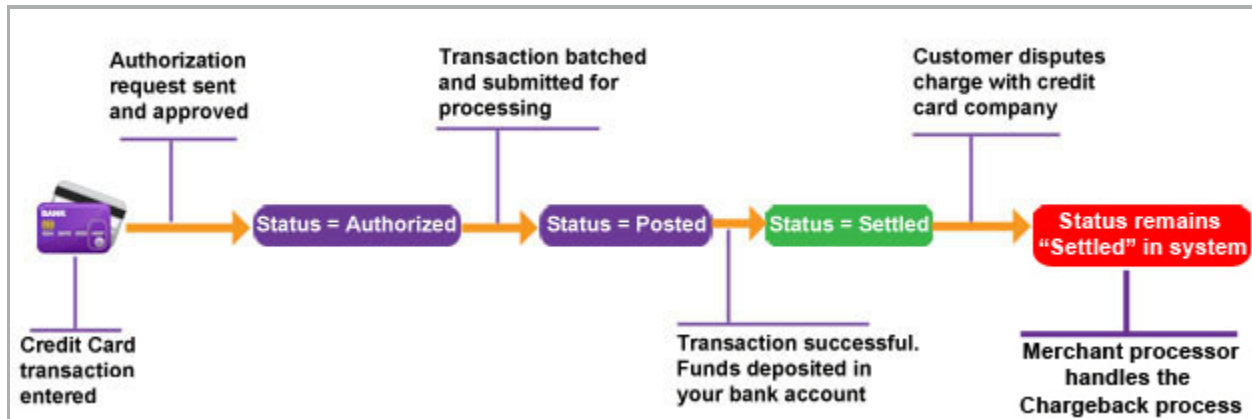
Voided credit card transaction:



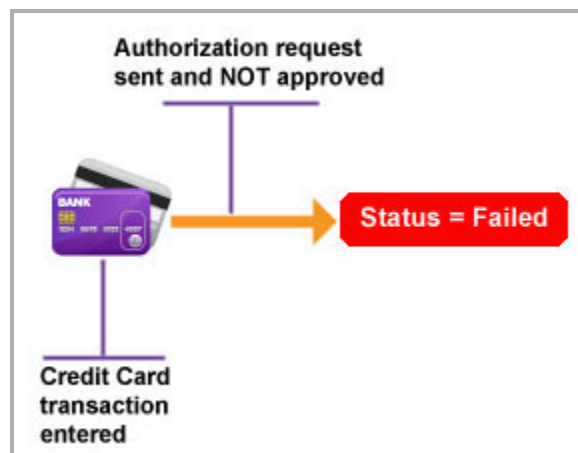
Credit Card Refund:



Credit Card Chargeback:



Failed Credit Card Transaction:



ACH TRANSACTION STATUSES

ADP Payments performs basic validation on ACH transactions-such algorithmic validation to ensure that the routing number belongs to an actual bank-prior to submitting a transaction for authorization. This pre-check enables you and your customers to correct errors without being charged a transaction fee, and potentially an ACH Return fee. If a transaction fails the “pre-check” it will not be recorded in the system.

Every ACH transaction submitted for authorization is recorded in the system. ACH transactions can be assigned the following ADP Payments Statuses as they move through processing stages:

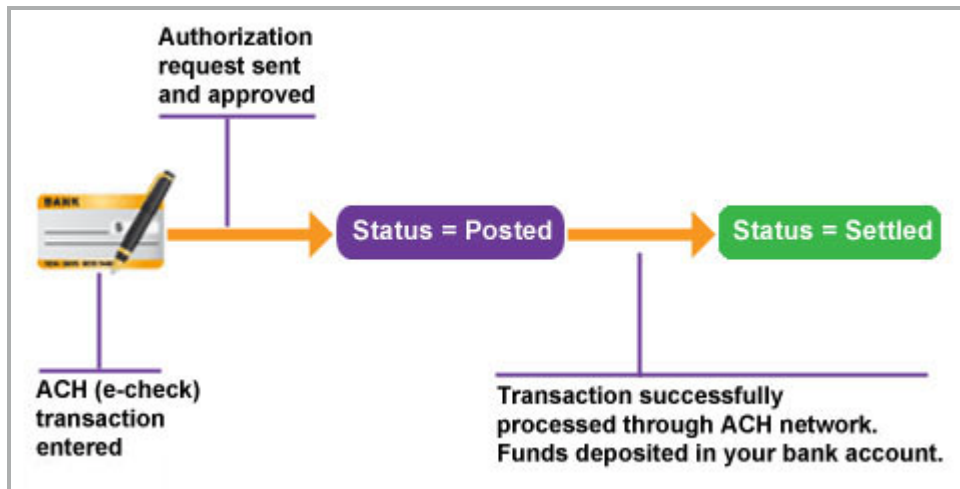
Status Name	Description
Pending	<p>The initial stage for every ACH transaction sent for authorization. The system assigns this status while waiting for an authorization response.</p> <p>In some rare cases if communication is disrupted before the system gets a response the transaction will remain in the "Pending" status.</p> <p>If you see an ACH transaction with a status of "Pending" it is possible that the ACH processor has received it but was not able to communicate this to the system.</p> <p>Watch the transaction until the Expected Settle Date. If the status remains “Pending” for several days after the Expected Settle Date you should contact ADP Payments Customer Care. We can check to determine whether the transaction was processed or whether it failed.</p>
Failed	<p>The transaction failed and you will not receive funds for this transaction.</p> <p>If you see this status immediately, it means that the transaction was not authorized. When this happens you will see a pop-up window explaining the reason for the failure. You can also view the failure reason in the Reason Description field on the Transaction Details screen.</p> <p>In some rare cases an initially authorized transaction will be rejected for processing after it is initially authorized. In this case, the transaction status will be updated to "Failed."</p>
Posted	<p>The transaction has been submitted for processing but you have not yet received funds.</p> <p>Posted ACH transactions can be voided until your current batch . Batch closing time is typically 5:00 PM Eastern Time. ADP Payments will not make the Void feature available once the batch has closed. So if you see an option to void, you can be confident that the batch is still open and the transaction can be successfully voided.</p> <p>ACH transactions typically remain in the Posted status for several days as they work their way through the banking system and are released by your processor.</p> <p>It is possible that your customer will see the funds debited from their bank account while the transaction continues to show in your ADP Payments system as Posted.</p>
Voided	<p>You have successfully voided an authorized transaction. It will not be processed.</p>

Status Name	Description
Settled	The payment transaction has been completed and funds have been deposited in your bank account.
Returned (NSF)	<p>An ACH transaction that failed because your customer had insufficient funds in the account to cover the payment. The Reason Description field on the Transaction Details screen will display an R01 return code for this payment.</p> <p>You will not receive any funds for this transaction, and you will be billed an ACH Return fee.</p> <p>You can manually re-process this payment again to attempt to collect. Note that if the payment is returned again, you will be billed the ACH Return fee again.</p>
Returned	<p>An unsuccessful ACH transaction for which you will not receive funds and for which you will be billed an ACH Return fee.</p> <p>When an ACH transaction is returned the reason for the return will be shown in the Reason Description field on the Transaction Details screen.</p> <p>All returned ACH transactions, except for those returned with the NSF (R01) Return Code (see above) or the Chargeback Return Codes (see Chargeback below), will have a status of Returned.</p> <p>Complete documentation on ACH Return Codes and what you should do about them can be found in <i>Appendix B of the ADP Payments User Guide</i>.</p>
Refund (Posted)	<p>An ACH refund transaction crediting your customer.</p> <p>When you refund an ACH payment a new credit transaction is created with the Refund (Posted) status. It will remain in this status until the money has been debited from your account, at which point it will be assigned a status of "Refund (Settled)."</p> <p>Refund (Posted) ACH transactions can be voided until your current batch . Batch closing time is typically 5:00 PM Eastern Time. ADP Payments will not make the Void feature available once the batch has closed. So if you see an option to void, you can be confident that the batch is still open and the transaction can be successfully voided.</p>
Refund (Settled)	<p>A settled refund transaction.</p> <p>When you process an ACH refund that transaction is assigned the "Refund (Posted)" status until it is submitted as part of the batch. Once it is submitted, funds will be withdrawn from your account and the transaction status will change to "Refund (Settled)."</p> <p>A refund is considered Settled once funds have been debited from your account--not when the funds have been deposited into your customer's account. Thus it is possible that a refund may show in ADP Payments as "Refund (Settled)" for several days before your customer sees the refund reflected on their bank statement.</p>

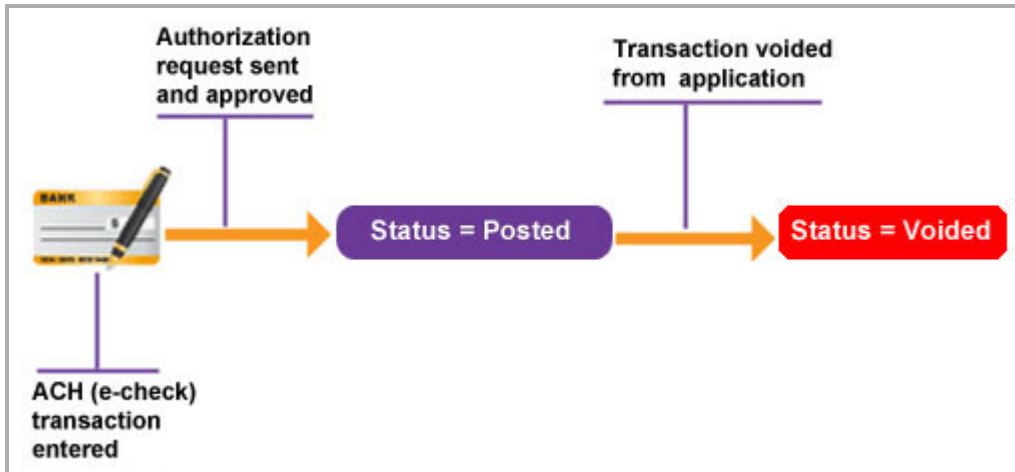
Status Name	Description
Refunded	<p>A transaction that has been refunded (reversed).</p> <p>When you issue a refund for a settled ACH transaction, the status of that transaction immediately changes to "Refunded."</p> <p>If you void the refund transaction before it is processed, the "Refunded" transaction will revert to a status of "Settled."</p>
Chargeback	<p>An ACH transaction that your customer, or your customer's bank, claims was not properly authorized. The funds for this transaction will have been removed from your bank account and you will be charged an ACH Chargeback fee.</p> <p>ACH transactions Returned with a Code of R05, R07, R08, R10, R29, and R37 are considered to be unauthorized Chargebacks. You can see the ACH Return code in the Reason Description field on the Transaction Details screen.</p> <p>Your customer has up to 90 days after the transaction was processed to dispute it, so you may see a transaction that settled weeks ago change to the Chargeback status.</p>

Status Flow Examples

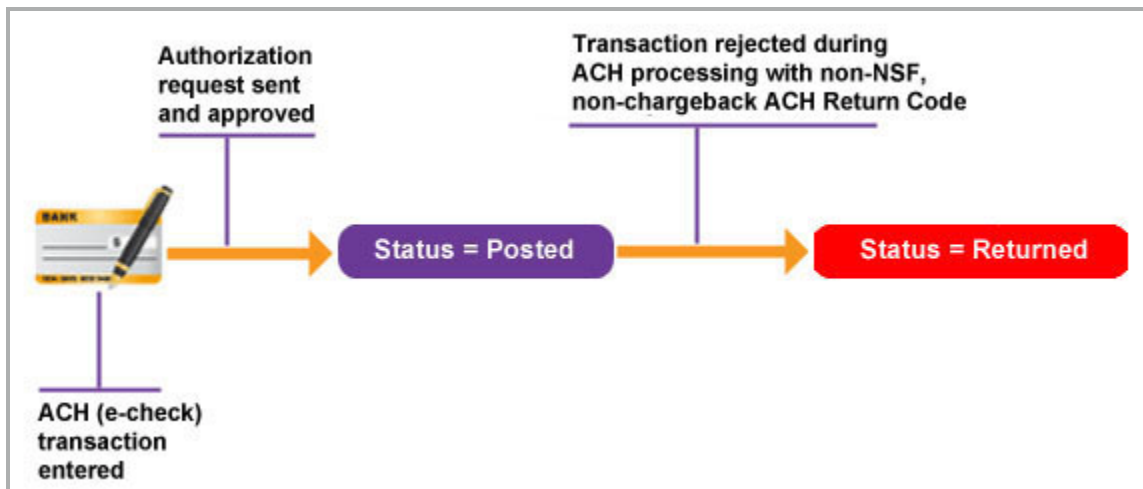
Successful ACH Transaction:



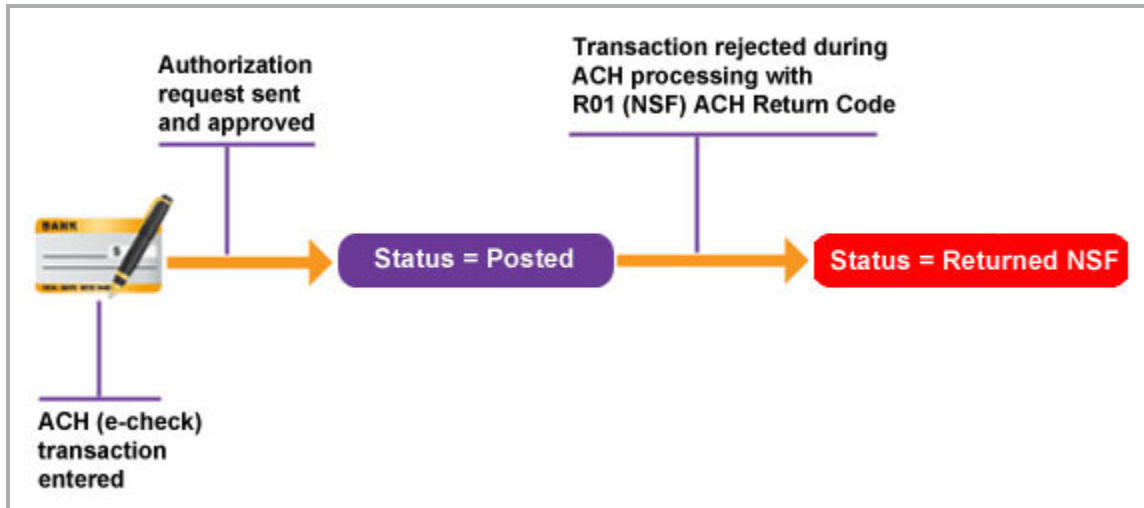
Voided ACH Transaction:



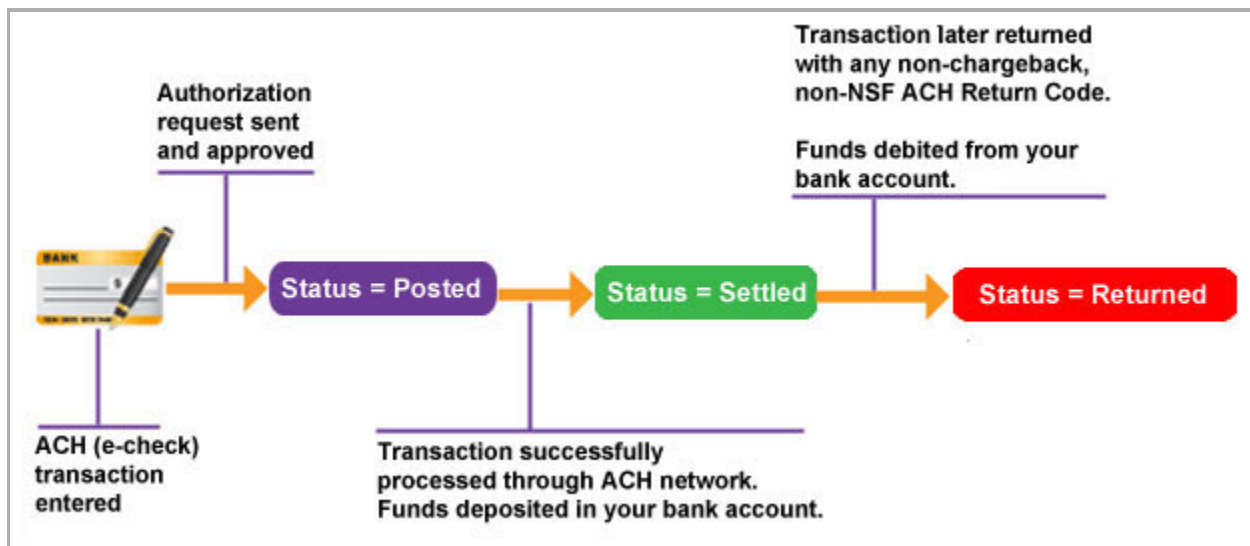
Returned ACH Transaction (immediate-- never settled):



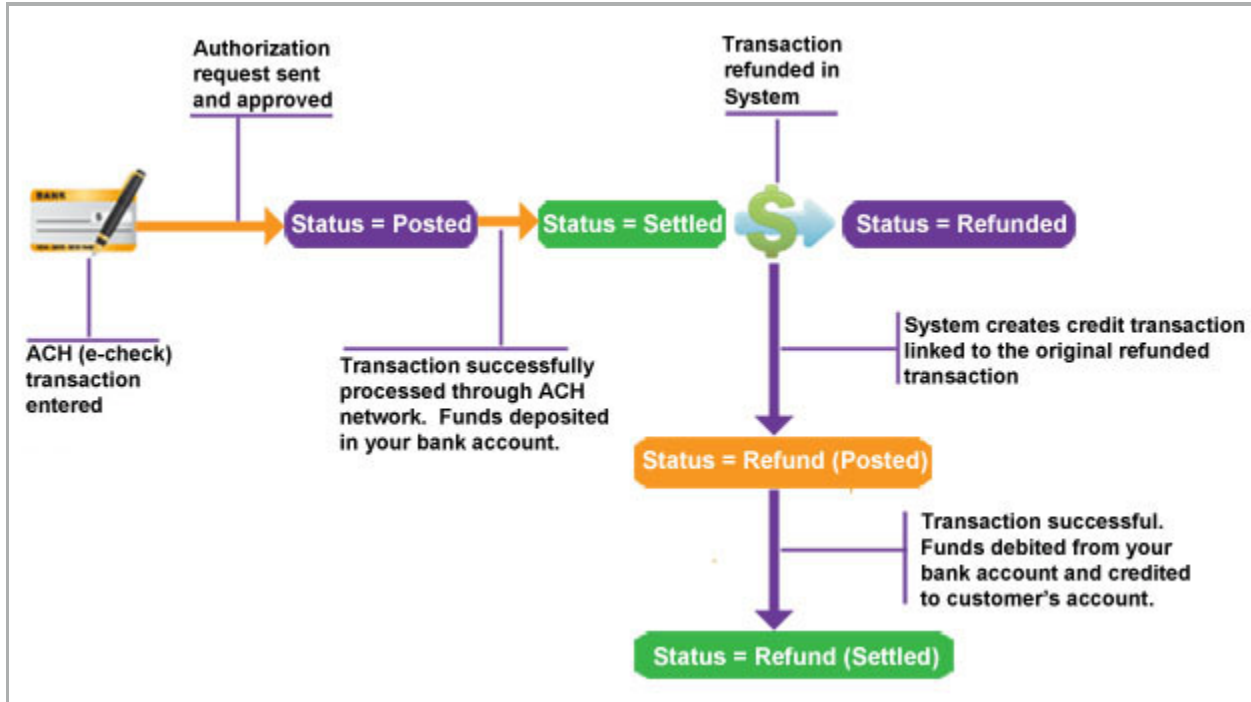
Returned NSF ACH Transaction (immediate-- never settled):



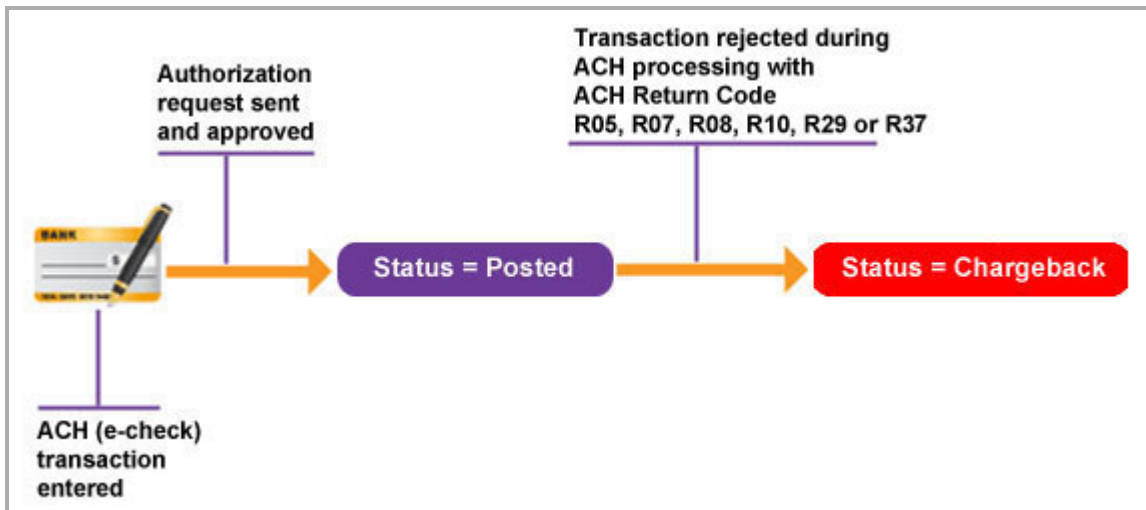
Returned ACH Transaction (settled and later returned):



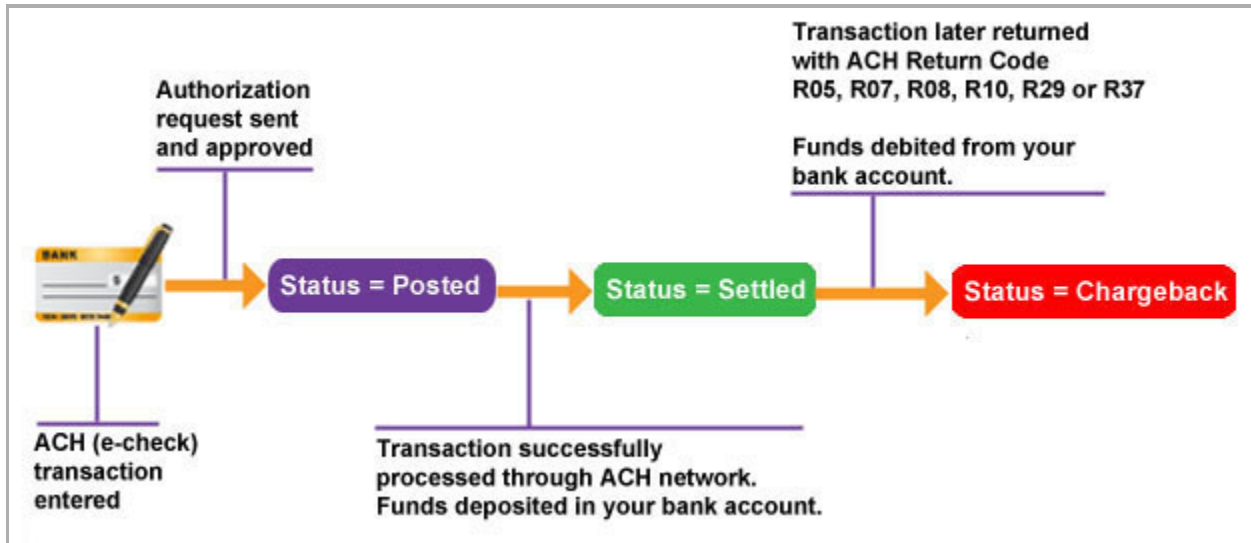
Refunded ACH Transaction:



ACH Chargeback (immediate):



ACH Chargeback (settled and later returned as Chargeback)



Failed ACH Transaction

