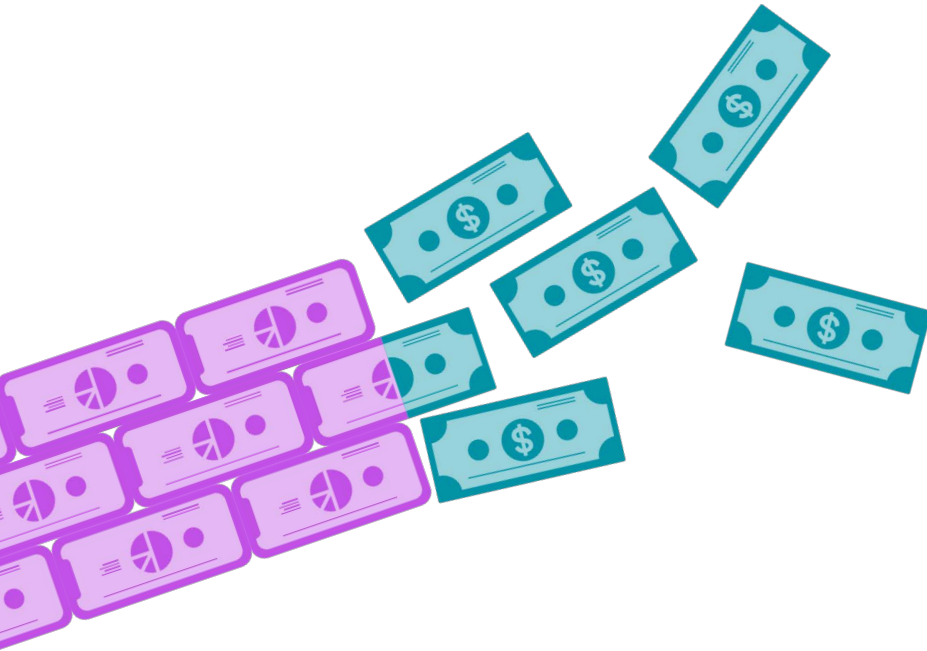




Payrix + Xero

Automated invoice payments and reconciliation

User guide

USA

Updated 07 October 2021



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INTRODUCTION

1. Introduction

Payrix + Xero is a fast and simple way to collect payments for both repeating and single invoices.

It can bring so many benefits to your business, such as:

- It will reduce the time you spend on payment collection and administration, as well as improving your cash flow.
- It's simple to automate repeating payments – ideal for subscriptions and regular fees.
- Having a 'pay now' button on your invoices gives your customers a faster and more convenient way to pay.
- Your customers will get the widest choice of payment options available – credit and debit card, and ACH debit.
- Invoice payments are processed securely – Payrix is certified at the highest compliance level for the Payment Card Industry Data Security Standard (PCI DSS).
- Bank reconciliation is automated – matching bank account and Xero transactions has never been quicker or easier.

1.1. About this guide

This guide explains how to send invoices with online payment options for your customers. We cover six main topics:

1. Creating and sending invoices
2. Paying an invoice: the customer experience
3. Bank reconciliation
4. Overpayments
5. Updating customer payment details
6. Managing and resolving payment issues

INTRODUCTION

Xero's new design and navigation

In December 2018 Xero updated its website design and navigation. Payrix's setup process remains the same, but Xero's navigation has changed slightly within some of our steps.

This setup guide incorporates these changes. It's up-to-date with the latest information you'll need to complete your integration of Payrix and Xero.

1.2. Requirements to get started

Before proceeding, you should have already connected your Xero and Payrix accounts, and configured them for invoice payments.

If you haven't yet, you can follow the steps in our setup guide:

[Payrix + Xero setup guide \[PDF\]](#)

1.3. Important note on importing contacts

In most instances you will not need to import your Xero contacts into Payment Portal. Importing Xero contacts is automatically done for you when a customer agrees to future payments on their first auto debit invoice.

A manual import can be done when faced with these scenarios:

- You already have a debit agreement for your customer(s) – you can import their details from Xero, and then add payment account information BEFORE sending an auto debit invoice.
- You would like your customer(s) to complete a debit agreement BEFORE sending an auto debit invoice.

For audit purposes it is not possible to delete any contacts that are imported. If you need to import your contacts manually, you should [contact our Client Support team](#) before attempting this – they can advise on the best approach for your business.

CREATING AND SENDING INVOICES

2. Creating and sending invoices

2.1. Overview

Xero + Payrix lets you choose the invoice and payments options that work best for your business.

In Xero you can create, schedule and send single or repeating invoices. Our payment options are determined by the branding themes you created during your initial setup of Xero + Payrix.

We recommend using these most common invoice options:

- Single invoice:
 - o Also known as one-off invoices, where a customer makes a payment with no agreement for future payments.
 - o Xero invoice type: single
 - o Branding theme: Payrix Pay Now
- Repeating invoice:
 - o Xero calls them 'repeating' and we refer to them as 'recurring', but they're the same thing. For this guide we'll call them 'repeating'.
 - o The first invoice will include a billing agreement for automatic payments covering future invoices in the repeating cycle.
 - o Xero invoice type: repeating
 - o Branding theme: Payrix Auto Debit

There are different variations of these invoice options. Xero + Payrix caters for a wide range of business needs, such as single invoices with billing agreements for future automatic payments.

To discuss other invoice and payment options [contact our Client Support team](#).

CREATING AND SENDING INVOICES

2.2. Single invoices

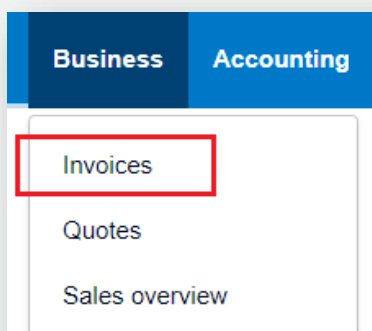
Single invoices with payment options can be created using the **Payrix PayNow** branding, which you created during your initial setup of Xero + Payrix.

Follow these steps to create a single invoice:

- Login to your Xero account: <https://login.xero.com>
- On the navigation bar, click **Business**.



- On the drop-down menu, click on **Invoices**



- Click the down arrow ▼ next to **New Invoice**.



CREATING AND SENDING INVOICES

- On the drop-down menu, select **New Invoice**.



- A **New Invoice** screen will appear.

 A screenshot of the 'New Invoice' form in Payrix. The form includes fields for 'To', 'Date' (7 Oct 2021), 'Due Date', 'Invoice #' (INV-0001), 'Reference', and 'Branding' (Payrix Pay Now). Below these is a table for invoice items with columns: Item, Description, Qty, Unit Price, Disc %, Amount, Tax Rate, and Amount AUD. The table is currently empty. At the bottom right, there is a summary section showing 'Subtotal' as 0.00, 'GST' as 0.00, and a bolded 'TOTAL' of 0.00. At the bottom of the form are buttons for 'Save', 'Approve', and 'Cancel'.

- Enter your invoice details – instructions are provided in the table below.

Invoice field	Instructions
To	This field is connected to your Contacts in Xero.
Reference	Enter your reference for the invoice.
Invoice number	Enter your invoice reference.
Issued date	Enter the date to be displayed on the invoice.
Due Date	Enter the due date for payment.

CREATING AND SENDING INVOICES

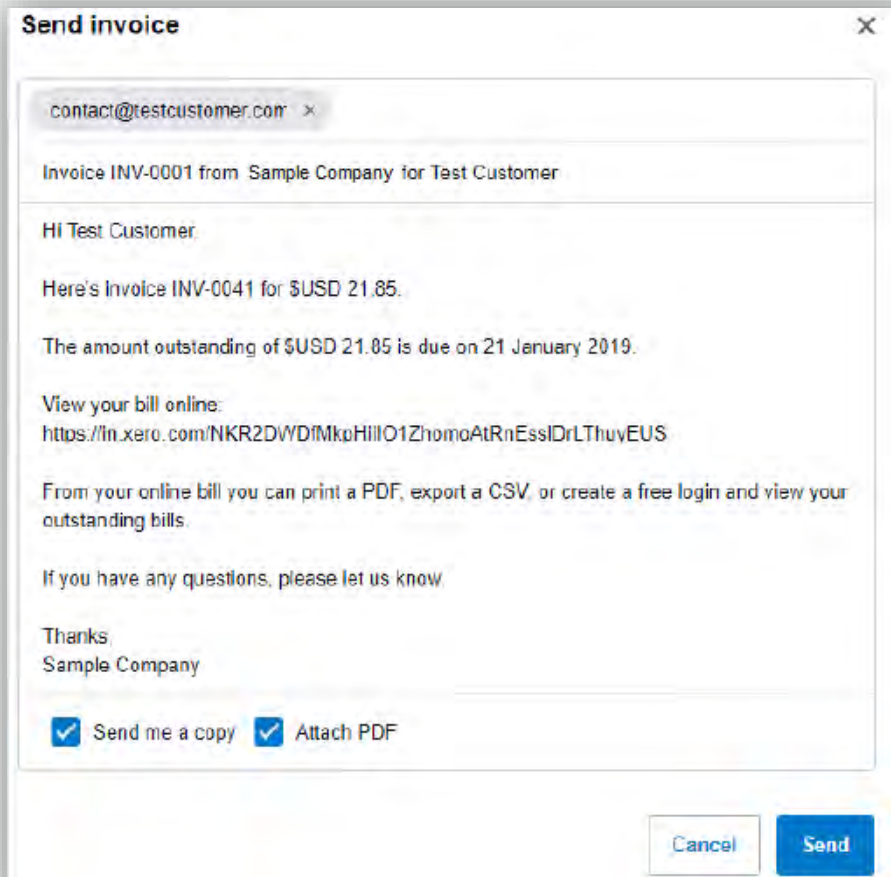
Currency	Select the billing currency.
Invoice branding theme	Select Payrix Pay Now from the drop-down.
Item	Add the products or services that you are selling – this is connected to your Inventory in Xero.
Subtotal tax preference	Select the tax preference – tax already included (including), add tax to each item amount (excluding), or no tax .

- If you have finished the invoice and it's ready to send, click **Approve** at the bottom right of the invoice.



- The **Send Invoice** pop-up will then be displayed.
- You can edit or add to any of the content displayed – recipient email address, subject line and body text.
- At the bottom of the message are two check box options:
 - a. Send a copy of the invoice to yourself
 - b. Attach a PDF version of the invoice, which is automatically done for you.

CREATING AND SENDING INVOICES



Send invoice [X]

contact@testcustomer.com [X]

Invoice INV-0001 from Sample Company for Test Customer

Hi Test Customer,

Here's Invoice INV-0041 for \$USD 21.85.

The amount outstanding of \$USD 21.85 is due on 21 January 2019.

View your bill online:
<https://ln.xero.com/NKR2DWDfMkpHlIO1ZhomoAtRnEssIDrLThuvEUS>

From your online bill you can print a PDF, export a CSV, or create a free login and view your outstanding bills.

If you have any questions, please let us know.

Thanks,
Sample Company

☒ Send me a copy ☒ Attach PDF

Cancel Send

- When you're ready to send the invoice, click **Send**.

CREATING AND SENDING INVOICES

2.3. Repeating invoices

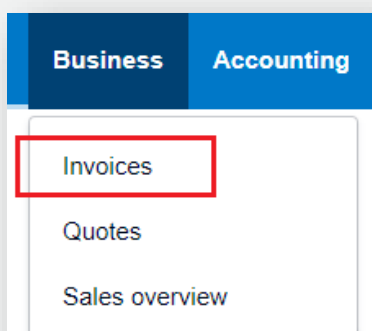
Repeating invoices with payment options can be created using the **Payrix AutoDebit** branding theme – you will have created this during your initial setup of Xero + Payrix.

Follow these steps to create a repeating invoice:

- On the navigation bar, click **Business**.



- On the drop-down menu, click on **Invoices**



- Click the down arrow ▼ next to **New Invoice**.



CREATING AND SENDING INVOICES

- Select **Repeating Invoice**.



- A **New Repeating Invoice** screen will appear.

Create

Repeat this transaction every: 1 Month(s) Invoice Date: 7 Oct 2021 Due Date: Due 14 of the following month End Date (Optional):

☐ Save as Draft ☐ Approve ☐ Approve for Sending Invoice no. and currency rate (when applicable) will be set on invoice creation date.

Invoice to: Reference: Branding: Payrix Auto Debit Online Payments: None. Manage

Amounts are: AUD Australian Dollar Tax Exclusive

Item	Description	Qty	Unit Price	Disc %	Account	Tax Rate	Amount AUD

Add a new line

Subtotal 0.00
GST 0.00
TOTAL 0.00

Preview placeholders Save Cancel

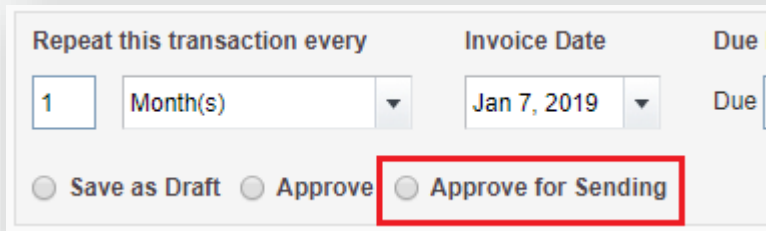
CREATING AND SENDING INVOICES

- Enter your invoice details – instructions are provided in the table below.

Invoice field	Instruction
Repeat this transaction every:	Select the frequency of your invoice.
Invoice date	<p>Enter the date that the first invoice will be issued.</p> <p>Ideally this should be any future date (tomorrow onwards). Avoid setting it as today or earlier as the invoice will not automatically be sent – you will need to send it manually via Sales > Awaiting Payment.</p>
Due date	<p>Select the repeating date that invoices will be due.</p> <p>This will be the date that Payrix will start processing each payment in the repeating cycle.</p>
End date (optional)	Enter the date when repeating invoices should end.
Save as draft: Approve: Approve for sending	Only select an option after you've completed all your other fields. Selecting too early will just send you back to complete all fields.
Invoice to	This field is connected to your Contacts.
Reference	Enter a reference for the repeating invoice.
Branding	Select Payrix Auto Debit from the drop-down.
Amounts are:	<ul style="list-style-type: none"> • Select your billing currency • Select your tax preference – tax already included (including), add tax to each item amount (excluding), or no tax.
Item	Add the products or services that you are selling – this field is connected to your Inventory.
Document icon (Optional)	Upload any files you want attached to the invoice.

CREATING AND SENDING INVOICES

- When you've finished creating the invoice, and it's ready to go to your customer, click **Approve for sending** – you'll find this at the top of the form, underneath the date fields.



The screenshot shows a portion of the Xero invoice creation interface. It includes three main sections: 'Repeat this transaction every' with a value of '1' and a unit of 'Month(s)', 'Invoice Date' set to 'Jan 7, 2019', and a 'Due Date' field. Below these fields are three radio button options: 'Save as Draft', 'Approve', and 'Approve for Sending'. The 'Approve for Sending' option is selected and highlighted with a red rectangular box.

- The **Edit Message** pop-up will then be displayed – review your text and options before sending:
 - You can edit or add to any of the content displayed – recipient email address, subject line and text for your message.
 - The **email template** is dependent on what Xero email templates are available to your organisation.
 - At the bottom of the message are four check box options:
 - **Includes files as attachments** - enables you to attach any documents such as contracts, purchase orders etc.
 - **Include PDF attachment** - enables you to attach a PDF copy of the invoice to the email.
 - **Mark as sent** - this will mark the invoice as Sent in your Xero account.
 - **Send me a copy** - a copy of the email plus attachments will be sent to you.

CREATING AND SENDING INVOICES

Edit Message [X]

To:
Separate multiple email addresses with a comma (,) or a semicolon (;)

From: Sample Company

Reply to: contact@samplecompany.com

Email template: Repeating Invoice: Basic [Show placeholder info](#)

Subject: [Current Month] Invoice [Invoice Number]

Message: Hi [Contact First Name],
Here's your [Current Month] invoice [Invoice Number] for [Currency Code] [Invoice Total Without Currency].
The amount outstanding of [Currency Code] [Amount Due Without Currency] is due on [Due Date].
View your bill online: [Online Invoice Link]
From your online bill you can print a PDF, export a CSV, or create a free login and view your outstanding bills.
If you have any questions, please let us know.
Thanks,

☐ Include files as attachments
☐ Include PDF attachment
☒ Mark as sent
☐ Send me a copy

Save **Cancel**

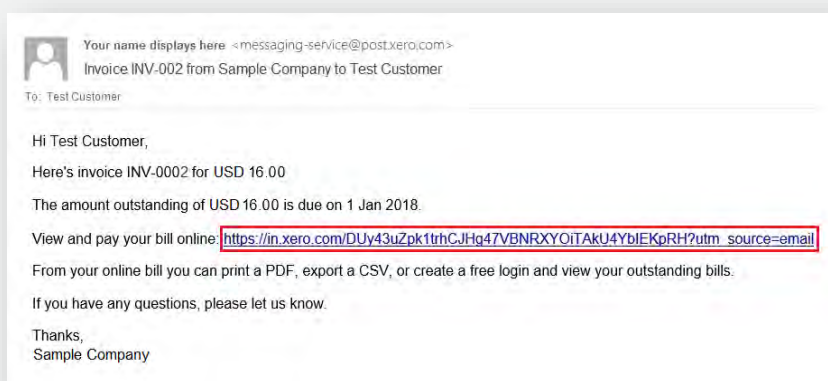
- When you have completed all fields, click **Save**.
- The first invoice in the repeating cycle will be automatically emailed to your customer on the invoice date.

PAYING AN INVOICE: CUSTOMER EXPERIENCE

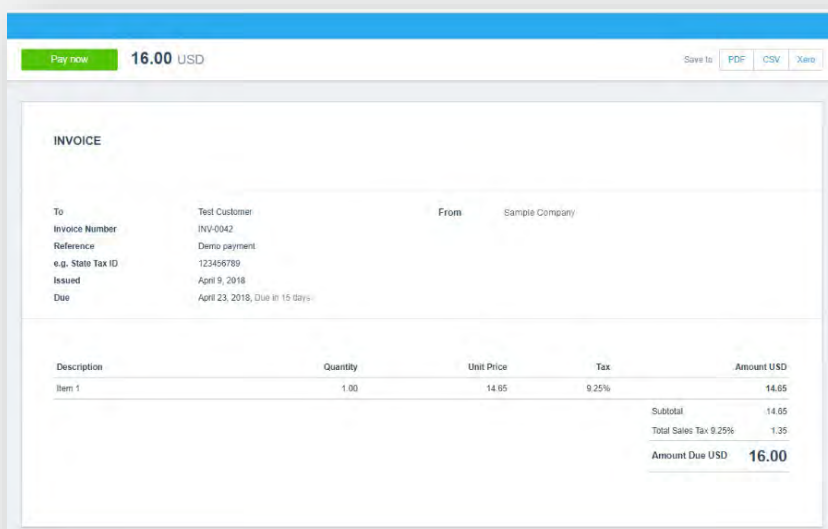
3. Paying an invoice: the customer experience

This section describes the customer experience for paying both single and repeating invoices.

- Your customer will receive an email with a link to view and pay the invoice online.



- This link will open an online version of the invoice in the customer's web browser, featuring the **Pay Now** button.



PAYING AN INVOICE: CUSTOMER EXPERIENCE

- Clicking the **Pay Now** button will direct the customer to your Payrix hosted payment page, where a secure payment can be made.

1. Payment Information

You are paying: **Sample Company**

Due date: **01 Jan 2018**

Payment amount: **\$16.00**

Description: **Xero Invoice #INV-0002**

2. Payment Method

First Name * Last Name *

Address * City / State / Zip * AK

Phone (home) Phone (cell)

At least one phone number is required

Email *

☒ Credit Card ☐ ACH

Card Number *

Supported Cards

Name on Card *

Expiry Date *

Card Security Code *

3. Process Payment

Enter the code shown: *

[Show another code](#)

[Click on Process Payment to complete your payment.](#)

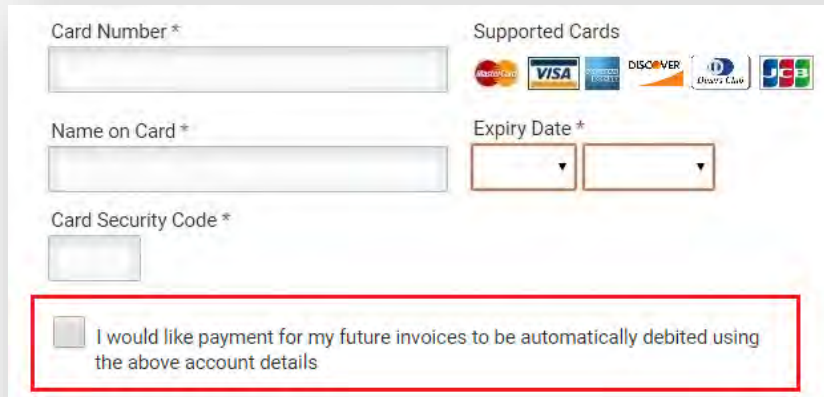
PROCESS PAYMENT **CANCEL**

- The customer is then asked to enter either their credit card or bank account details. Whether or not a customer gets a choice of credit card or ACH depends on your business's configuration with Payrix.

PAYING AN INVOICE: CUSTOMER EXPERIENCE

Additional step for customers paying a repeating invoice

When a customer is submitting payment for their first invoice they will be asked to agree to their account details being used for future payments.



Card Number *

Supported Cards

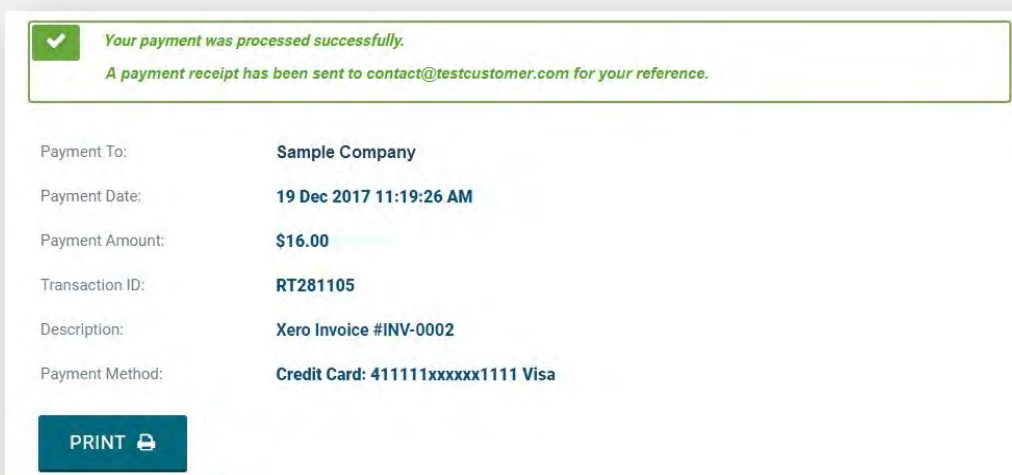
Name on Card *

Expiry Date *

Card Security Code *

☐ I would like payment for my future invoices to be automatically debited using the above account details

- Customers are then asked to enter the characters displayed in the CAPTCHA security feature, and then click **Process payment**.
- A successful payment will take the customer to a receipt page detailing the successful payment.



☒ **Your payment was processed successfully.**
A payment receipt has been sent to contact@testcustomer.com for your reference.

Payment To:	Sample Company
Payment Date:	19 Dec 2017 11:19:26 AM
Payment Amount:	\$16.00
Transaction ID:	RT281105
Description:	Xero Invoice #INV-0002
Payment Method:	Credit Card: 411111xxxxxx1111 Visa

PRINT 

PAYING AN INVOICE: CUSTOMER EXPERIENCE

- Your customer will also receive an email receipt for the successful payment.



Additional information for customers paying a repeating invoice

Customers paying a repeating invoice will have a PDF document attached to their email confirming their authorization for the automatic debit of future invoices.

DEBIT REQUEST	
Business	Sample Company
Name	Test Customer
Phone (mobile)	0412345678
Email	contact@testcustomer.com
Debit From	Debit my credit card Visa 411111xxxxxx1111 Test Customer
IP Address	Please note that your IP Address of 178.123.153.162 will be recorded with your submission.
Agreement Details	
You acknowledged your agreement of the following:	
1. You have read and agree to the Direct Debit Terms & Conditions (see below). 2. The information you have provided is true and correct. 3. You understand that you are signing up for a contract with ongoing payments.	
IP Address	178.123.153.162
Date/Time	Tuesday, 19 December 2017 3:59 PM
Application Reference	8c956784-fa10-4e34-8016-b52563c8bdb2

4. Bank reconciliation

Bank reconciliation is the process of matching transactions in your bank account with your transactions in Xero.

This section guides you through the processes we've automated for you, and the simple steps for completing your bank reconciliation.

Xero + Payrix lets you reconcile your bank account with multiple invoice payments in just one click. Reconciliation has never been quicker or easier.

Here's a summary of how we do it:

1. We give you a head-start by automatically reconciling your payments and invoices. This is all done for you, a big time-saver.
At the same time, we automatically apply this payment amount to your Clearing Account in Xero as a debit.
2. As your payment processor, we deposit cleared funds into your settlement account – this is the same bank account you use in Xero, kept up-to-date with bank feeds and statement imports.
Our funds deposit will include all invoice payments during your settlement period. This gives you just one bank statement line to reconcile, instead of multiple lines for separate payments provided by other Xero add-ons.
3. To reconcile a bank statement line displaying an Payrix deposit, you simply apply our recommended Bank Rule – this automatically credits your Clearing Account in Xero, which returns it to zero balance, and reconciliation is complete.

And that's it – just one click to reconcile your bank account.

Unlike other payment add-ons, there's no need to scroll down the page matching multiple bank statement lines and payments. Using Xero + Payrix lets you can reconcile with just one click.

BANK RECONCILIATION

Below we describe the two main parts of the bank reconciliation process:

- Auto-reconciliation of payments and invoices – this is all done automatically for you, there are no tasks for you in this part unless you are required to manually make a correction.
- Completing your bank reconciliation – we show you how to reconcile multiple payments with your bank account in just one click.

4.1. Auto-reconciliation of payments and invoices

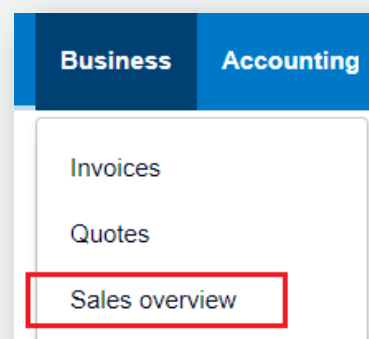
Xero + Payrix automatically reconciles your customer payments and invoices. This cuts out a big task in the bank reconciliation process.

You can follow the steps below to view the updates that have been automated for you. Or you can [skip to 4.2](#) where we explain how to complete your bank reconciliation.

- Login to Xero: <https://login.xero.com>
- On the navigation bar, click **Business**.

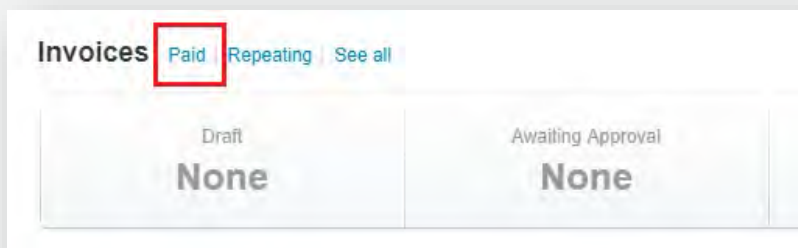


- On the drop-down menu, click on **Sales Overview**



BANK RECONCILIATION

- The sales dashboard will be displayed showing your invoices and payments
- Next to the **Invoices** sub-heading, click **Paid**.



- Your list of paid invoices will be displayed.
- You will see that paid invoices have been updated showing the **Paid Date**, and the **Paid** amount.

Print	Email	Copy to...	No items selected				2 items	Search
☐	Number	Ref	To	Date ▼	Paid Date	Paid	Sent	
☐	INV-0002	Demo 02	Test Customer 002	Jan 22, 2018	Feb 13, 2018	22.00	Viewed	
☐	INV-0001	Demo 01	Test Customer 001	Jan 24, 2018	Feb 13, 2018	22.00	Viewed	

- The content on each paid invoice will also be updated to reflect the details of the payment.
- To open an invoice click anywhere on the invoice row – further details of the invoice will be displayed.
 - At the top of the invoice the **Paid** status will be displayed.
 - On the bottom of the invoice you can click on **Show history and notes** to display these details.

BANK RECONCILIATION

Invoice

To	Reference	Number	Issued	Due date
Test Customer 001	Demo 01	INV-0001	Thu 13 Dec 2018	Sun 23 Dec 2018

Item	Quantity	Price	Tax amount	Amount
Demo item 01	1	20.00	2.00	20.00

Account: Sales • Tax Rate: GST on Income

Subtotal excl. tax	20.00
Total GST	2.00
Total	22.00
<u>Less payment – 13 Dec</u>	<u>22.00</u>
Amount due	0.00

[Switch to classic invoicing](#)

- If you click **Show history and notes**, further details about the invoice will be displayed – such as date created, branding theme used, approval date, and payment date.

History and notes

Payment added by System Generated for 22.00	13 Dec 2018
Approved by Xero	13 Dec 2018
Created by Sample Company Created using repeating schedule.	13 Dec 2018

BANK RECONCILIATION

- To view the reconciled status of the payment, click on **Less Payment** on the right side of the invoice.

Total	22.00
Less payment – 13 Dec	22.00
Amount due	0.00

- Details of this reconciliation will be displayed.

Chart of Accounts >

Transaction: Payment

Reconciled 13 Dec 2018 [View Details](#) [What's this?](#) [Options](#)

Payment Date Reference
13 Dec 2018 Txn#RT491602

Contact	Inv #	Date	Due Date	Total	Payment Amount
Test Customer 001	INV-0001	12 Dec 2018	12 Dec 2018	22.00	22.00

Total 22.00

[Cancel](#)

History & Notes ?

Reconciled by System Generated on 13 Dec 2018 at 11:15a.m.
Credit payment from Test Customer on 13 December 2018 for 22.00.

- At the same time, Payrix automatically applies this payment amount to your Clearing Account in Xero as a **debit**.
- The next part describes how to balance your Clearing Account and complete the bank reconciliation process.

BANK RECONCILIATION

4.2. Completing your bank reconciliation

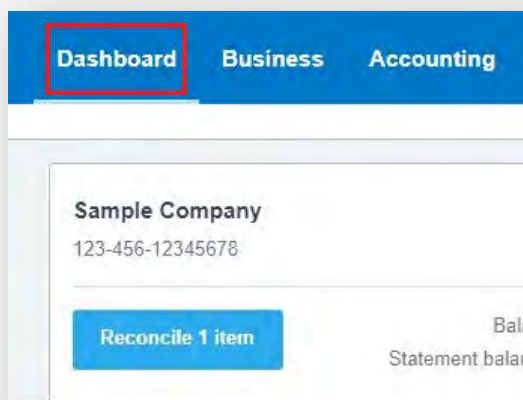
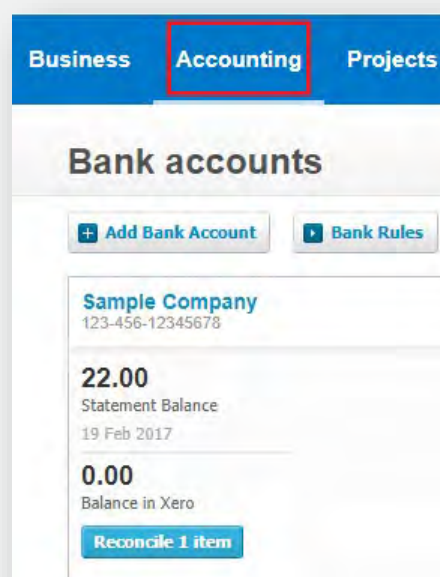
This part explains how to reconcile your bank account in just one click.

Before reconciling your bank account, Xero must be updated with recent transactions in your bank account. This can be done by two methods:

- Bank feeds – some banks automatically update Xero with transactions. For a list of banks offering this visit [Xero Help Centre: direct feeds](#)
- Bank statement import – a manual option if your bank doesn't offer bank feeds. For more information visit [Xero Help Centre: bank statements](#)

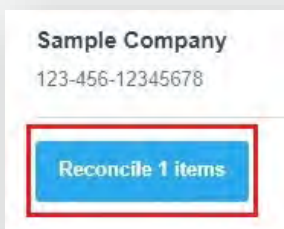
Follow these steps to complete your bank reconciliation:

- Login to Xero: <https://login.xero.com>
- Your bank account in Xero will have been updated (as above) by either your bank feed or bank statement import.
- If Xero finds any new transactions in your bank account that haven't been reconciled yet, it will alert you – a notification button will appear in two places:

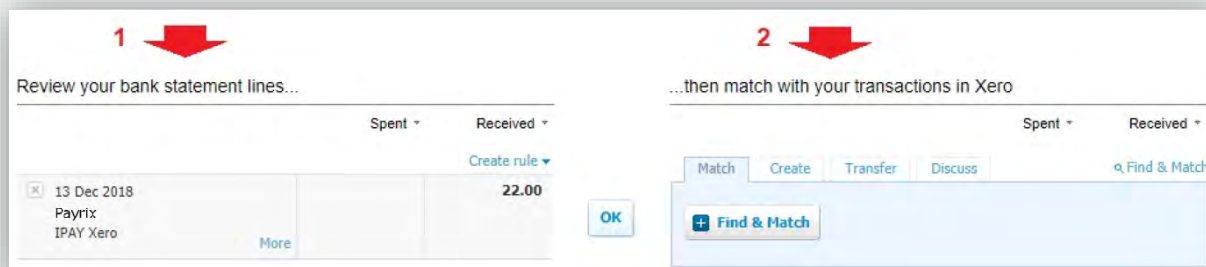


BANK RECONCILIATION

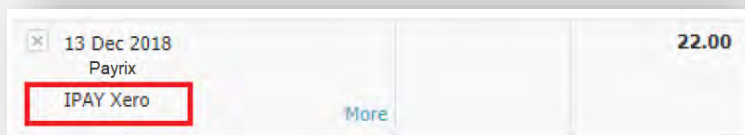
- For either location, click on the **Reconcile [number] items** button.



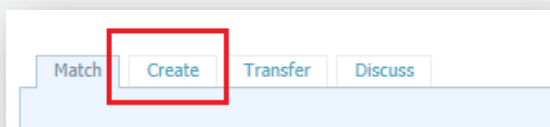
- A table will be displayed with two columns:
 - Transactions from your bank account on the left
 - Transactions in Xero on the right



- Cleared funds that Payrix deposits into your bank account (for invoice payments) will include the reference **IPAY Xero** – this is what you'll be reconciling in the next steps.



- In the right column, click the second option **Create**.



BANK RECONCILIATION

- Your Bank Rule (called **Invoices from Payrix**) will be displayed.

- To confirm that you want to match this bank account transaction with your Bank Rule, click **OK**.

Review your bank statement lines...		...then match with your transactions in Xero	
	Spent	Received	
19 Feb 2018 Test Customer Payment for item 1 IPAY Xero		88.00	OK

- The Bank Rule applies a credit to your Clearing Account, and the balance will return to zero. You have now reconciled all transactions in your bank account.
- A final confirmation message will be displayed – reconciliation is now complete.

**Great job!**

You've reconciled all the transactions for this account

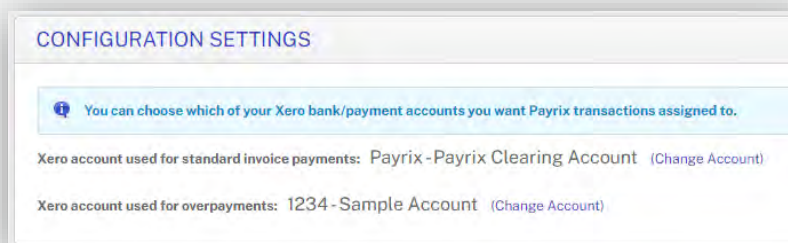
Statement Balance	13 Dec 2018	22.00
--------------------------	-------------	--------------

OVERPAYMENTS

5. Overpayments

- An overpayment is when a customer's payment is more than the invoice total.
- Two common reasons for overpayment are:
 - o The customer paid more than was required.
 - o The invoice was updated by you (the biller) to **paid** or **void** after a payment had already been scheduled.
- Payrix will automatically update Xero with any overpayments.

An overpayment amount is applied to your bank account within Xero – you selected this account during your initial setup of Xero + Payrix.
- This account is listed in Payment Portal via **Xero > Config Settings**.



- Details of any overpayments paid into your account will be emailed to you.



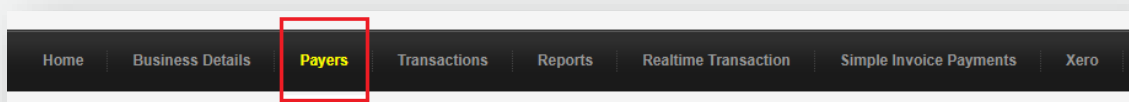
UPDATING CUSTOMER PAYMENT DETAILS

6. Updating customer payment details

Your customers can request a change to their card or bank account details.

For such requests, you will need to send the customer an **eAmendment form**. They will need to complete this form to authorize the changes.

- Login to Payment Portal: <https://Portal.Payrix.com.au>
- On the main menu, click **Payers**.



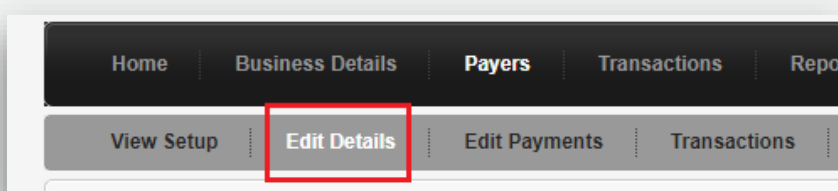
- A list of all your customers will be displayed.

You may also want to use the **Payer Search** fields to find your customer.

- To select a customer, click on the ID link in the **Payer #** column.

Payer #	Unique Ref	Display Ref	Surname	First Name	Payment Status
223779	c374cefe-41b6-4946-b0b6-2b7a96a9bab6	Test Customer 001	Brown	Sandy	Active
225623	6c6717b9-b3bd-4299-bcc8-6ff5de4b1306	Test Customer 011	Red	Ruby	Active
225624	fa44d5ef-cdea-400f-8fba-0c229bd2a0a8	Test Customer 003	White	Dutch	Active

- Your customer's details will be displayed on a **Payer Setup** page.
- Click on **Edit Details**.



UPDATING CUSTOMER PAYMENT DETAILS

- Near the bottom of the page, click **Send eAmendment Email**.

Payer Setup

Payer ID: 223779 Business: Sample Company

Contract Start Date: 18 Jan 2018 *

Unique Internal ID: c374cefe-41b6-4946-b0 * Display Internal ID: Test Customer 001 *

First Name: Sandy Surname/Business Name: Brown *

Contact Details

Address: Sample Street
Sample City PA
USA

Home Phone: Mobile: Work Phone: 215-123-4567 Email: contact@testcustomer.com

Debit Account

Debit From: ☐ Bank Account ☒ Credit Card

Credit Card Number: *
 411111xxxxxx1111

Credit Card Expiry Date: 1 2019

Credit Card Name: Test Customer *
☐ Change Card

eAmendments: [Send eAmendment Email](#)

 Enable invoice auto-debiting: ☒

- Your customer will receive an email with a link to a secure online form.

S contact@samplecompany.com | contact@testcustomer.com
Sample Company eAmendment

Dear Test,

You are currently making payments to **Sample Company** and have requested to update your payment details.

Please enter your new details on our PCI secure site by clicking the button below.

[Update Payment Details](#)

Please note that this may only be used once. Should you have any questions or concerns, or wish to change your payment details again, please contact us on 0412 345 678.

Regards,
Sample Company

UPDATING CUSTOMER PAYMENT DETAILS

- The customer can then update their details and authorize ongoing payments.

The screenshot shows a web form titled 'eAmendment' with a sub-header 'Your Details'. Below this, customer information is listed: Name: Test Customer, Email: contact@testcustomer.com, and Phone: 215-123-4567. The main section is 'Update Payment Details', which has two radio buttons: 'Debit my bank account' (selected) and 'Debit my credit card'. Below these are input fields for 'Account Name', 'Routing Number', and 'Account #'. A 'Check' button is next to the Routing Number field, and a 'Re-enter Account#' field is next to the Account # field. A paragraph of text states: 'By checking "I Agree" below and clicking the "Continue" button you acknowledge and agree that:'. This is followed by three bullet points: 'You have read and agree to the [Direct Debit Terms & Conditions](#)', 'The information you have provided is true and correct.', and 'You understand that you are agreeing to a contract with ongoing payments.' Below this is a checkbox labeled 'I Agree' and a dashed box for a signature with the text 'Please sign your name in the space below:'. At the bottom right of the signature box is a 'Please sign.' label with a signature icon. At the bottom left is a 'Continue and Confirm' button.

- When finished, the customer will click **Continue and Confirm**.
- A confirmation page will then be displayed with their updated details – the customer then clicks on **Complete Authorization**.

The screenshot shows a confirmation page titled 'PAYMENT METHOD DETAILS'. It contains the following information: Business: Sample Company, Name: Test Customer, Email: contact@testcustomer.com, Ongoing Debits From: Account Name: TEST CUSTOMER, Account number: 123456-xxxx321, Terms and Conditions: You confirmed acceptance of the terms and conditions, IP Address: Please note that your IP Address of 153.189.121.162 will be recorded with your submission. A confirmation email will be sent to contact@testcustomer.com upon completing the authorization below. At the bottom are two buttons: '<< Back' and 'Complete Authorization' (which is highlighted with a red box).

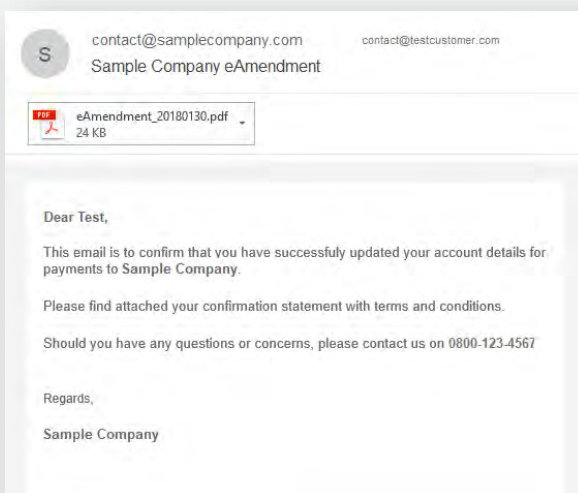
UPDATING CUSTOMER PAYMENT DETAILS

- An 'amendment complete' message is then displayed.

AMENDMENT COMPLETE

 Your amendment has been saved successfully. A confirmation email has been sent to contact@testcustomer.com.

- A confirmation email will also be sent to your customer – this will include a PDF document detailing their updated authorization for the automatic debit of future invoices.



- The customer's new payment details will be updated automatically in Payment Portal.

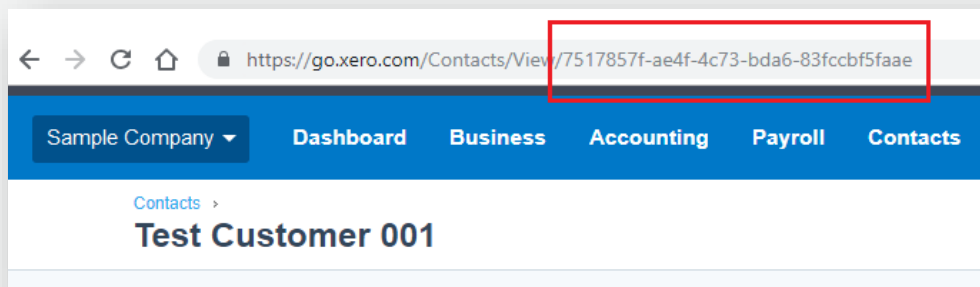
UPDATING CUSTOMER PAYMENT DETAILS

6.1. Editing a customer ID in Payment Portal

This part explains how you can update a customer ID in Payment Portal so that it matches the same customer's ID in Xero.

Both Xero and Payrix share the same identifier for contacts.

Each Xero contact has a Globally Unique Identifier (GUID) – the characters at the end of the URL (web address) of that customer's details page in Xero.



Payment Portal automatically uses this GUID for each contact's **Business Unique ID** when a payer record is created.

Payer ID:	269261
Bus. Unique ID:	7517857f-ae4f-4c73-bda6-83fccbf5faae
Bus. Display ID:	Test Customer 001

The GUID cannot be edited in Xero, but the Business Unique ID can be edited in Payment Portal – this is useful for ensuring both systems have the same ID for a customer.

UPDATING CUSTOMER PAYMENT DETAILS

Follow these steps to change a Business Unique ID in Payment Portal:

- Login to Payment Portal: <https://Portal.Payrix.com.au>
- Click **Payers**.
- From the list of customers, click on the ID link in the **Payer #** column.
- Your customer's details will be displayed.
- Click Edit Details.
- On the Payer Details page, the **BusinessUniqueID** is referred to as the **UniqueInternal ID** – they're exactly the same thing.



Payer Setup

Payer ID: 269261

Contract Start Date: 13 Dec 2018  *

Unique Internal ID: 7517857f-ae4f-4c73-bd. * Display Internal ID: Test Customer 001 *

- Edit the **Unique Internal ID** field to match your customer's GUID in Xero.
- Click **Save**.

MANAGING AND RESOLVING PAYMENT ISSUES

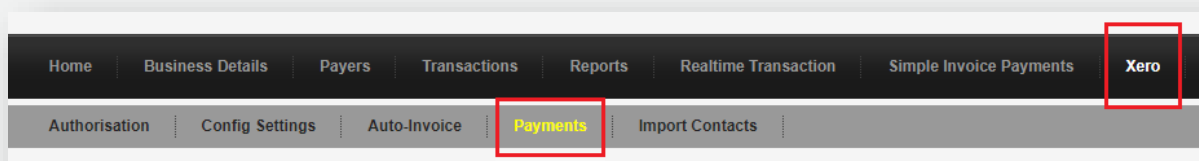
7. Managing and resolving payment issues

In this section we outline common payment management tasks within Payment Portal:

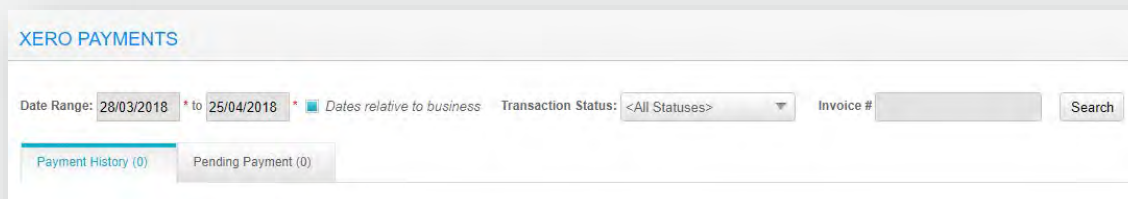
- Viewing payment records
- Reattempting failed transactions
- Requesting a new transaction limit
- Resolving an invalid Xero account

7.1. Viewing payment records

- Login to Payment Portal: <https://portal.payrix.com.au>
- On the main menu, click on **Xero**, and then **Payments**.



- The list of payment has two main elements:
 - A search function covering **date range**, **transaction status**, and **invoice #**.
 - Two tabs: **payment history** and **pending payment**.



MANAGING AND RESOLVING PAYMENT ISSUES

- Details of a payment are given in nine columns.

ID	Type	Date/Time	Payer	Transaction Description	Amount	Status	Payment Method	
642548	Bank Account Debit <small>(previously Auto Debit)</small>	Tuesday, 23 January 2018 10:50 AM	225841 <small>Test Customer 001</small>	Xero Invoice #INV-0052	\$16.00	Settled	 123456 12xxx78 TEST CUSTOMER	View Receipt View in Xero
654111 <small>ATC000000000</small>	Real-time Credit Card <small>(previously Pay Now)</small>	Monday, 29 January 2018 9:47 AM	225841 <small>Test Customer 002</small>	Xero Invoice #INV-0050	\$16.68	Settled	 411111xxxxxx1111 Test Customer	View Receipt View in Xero

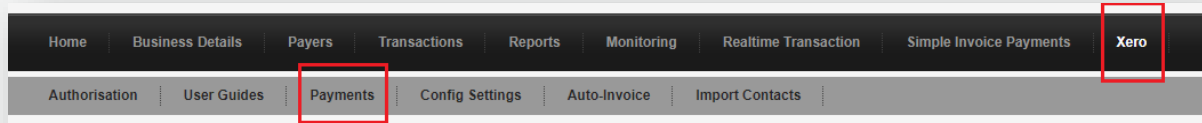
- The table below summarizes these columns.

Column	Description
ID	This is assigned when a payment has been made, and is different to the invoice number in Xero.
Type	This column tells you two things: <ul style="list-style-type: none"> Payment type – credit card or bank account. The Xero branding theme you used for the invoice – Payrix Auto Debit or Payrix Pay Now.
Payer	The reference and name of your customer. This link takes you to details about the customer.
Transaction description	The Xero invoice number.
Status	The status of payment.
Amount	The invoice's total amount.
Payment method	Gives an indication of a customer's card/bank details – these are masked for security reasons.
Link to View Receipt	Opens the payment receipt with full details of a transaction.
Link to View in Xero	Opens the original invoice within Xero.

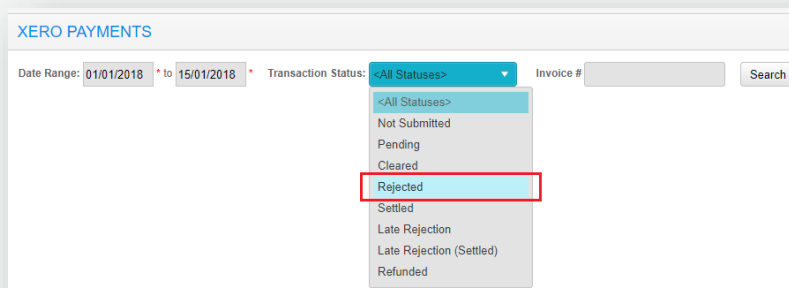
MANAGING AND RESOLVING PAYMENT ISSUES

7.2. Reattempting failed transactions

- Login to Payment Portal: <https://Portal.Payrix.com.au>
- On the main menu, click on **Xero**, and then **Payments**.



- A list of all your Xero payments will be displayed.
- Using the search function above the list:
 - Select a **Date Range**.
 - On the **Transaction Status** drop-down menu select **Rejected**.



- Any failed transactions will then be displayed, with details in the **Status** column.

Payer	Transaction Description	Amount	Status
225623 - Test Customer Test Customer	Xero Invoice #INV-0031	\$17.60	Rejected (Insufficient Funds)

The process for re-attempting a transaction differs for single and repeating invoices, as described below.

MANAGING AND RESOLVING PAYMENT ISSUES

1. Single invoice transaction re-attempt

- In most instances a single invoice will use the **Payrix Pay Now** branding theme –and this is marked in the **Type** column.

ID	Type	Date
830304	Bank Account Debit (Payrix Pay Now)	Mon

- Re-attempting single payments is done by the customer, not by you (the biller)
- You should advise your customer that they can re-attempt payment by clicking on the link in their email invoice.

2. Repeating invoice transaction re-attempt

- In most instances a repeating invoice will use the **Payrix Auto Debit** branding theme – and this is marked in the **Type** column.

ID	Type	Date
830305	Bank Account Debit (Payrix Auto Debit)	Mon

- For the first invoice only, a re-attempt is done by the customer, and not by you (the biller) – they can do this by clicking on the link in their email invoice.
- For all invoices after the first one, you (the biller) can re-attempt the transaction by clicking the **Re-attempt Xero payment**.

This button will only be visible for 60 days after the original transaction.

Payer	Transaction Description	Amount	Status
225624 - Test Customer Test Customer	Xero Invoice #INV-0032	\$35.20	Rejected (Insufficient Funds) Re-attempt Xero Payment

MANAGING AND RESOLVING PAYMENT ISSUES

7.3. Requesting a new transaction limit

- Payrix clients all have different transaction limits, depending on characteristics such as industry sector, organization size and type, and geolocation.
- A customer payment will fail if your invoice is more than your transaction limit.
- If this happens, Payrix will send you an email advising you on next steps.

Dear Sample Company

We have detected an unsuccessful payment attempt of Invoice #INV-0035 for customer - Test Customer.

The invoice amount exceeds the transaction limit.

To request a review of your transaction limits, please contact us via return email

Kind Regards,

Client Support Team

- As outlined in the email, you will need to [contact Payrix](#) to request a review of your limit.
- Payrix will assess your request, and you will be advised on the outcome.

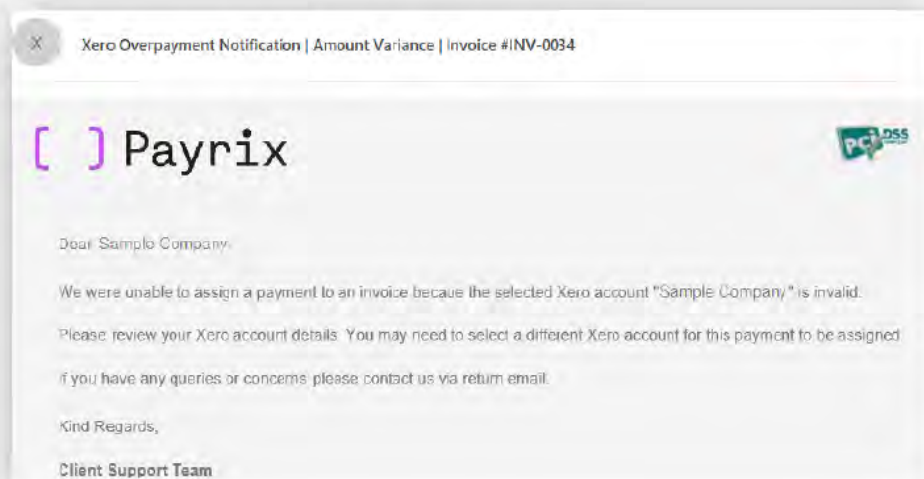
MANAGING AND RESOLVING PAYMENT ISSUES

7.4. Resolving an invalid Xero account

During your initial setup of Xero + Payrix you created two accounts in Xero:

- **Bank Account** – your bank account in Xero should be the same as the settlement account you use with Payrix for your ongoing funds deposits
- **Clearing Account** – within Xero this is classed as a ‘current asset’ account, and is used in our reconciliation process.

If there is a problem with either of these accounts, you will receive an email notification.



Follow the steps below to ensure both Xero and Payrix details are correct.

Review your accounts in Xero:

- Login to Xero: <https://login.xero.com>
- Click on **Settings > Accounting > General Settings > Chart of Accounts**.
- Click on the account that you have been notified about.

MANAGING AND RESOLVING PAYMENT ISSUES

- For **Payrix Clearing Account**, make sure that the last field is ticked (**Enable payments to this account**).

Edit Account Details

Account Type
Current Asset

Code
A unique code/number for this account (limited to 10 characters)
Payrix

Name
A short title for this account (limited to 150 characters)
Payrix Clearing Account

Description (optional)
A description of how this account should be used.

Tax
The default tax setting for this account
Tax Exempt (0%)

☐ Show on Dashboard Watchlist

☐ Show in Expense Claims

☒ Enable payments to this account

Save **Cancel**

- For your **Bank Account**, make sure that your **Bank** name and **Bank Account Number** are correct.

Your Bank
Demo Bank

Account Name
Sample Company
As you would like it to appear in Xero (limited 30 characters)

Account Type
Everyday (day-to-day)

Code
123
A unique code/number for this account (limited to 10 characters)

Currency
USD United States Dollar

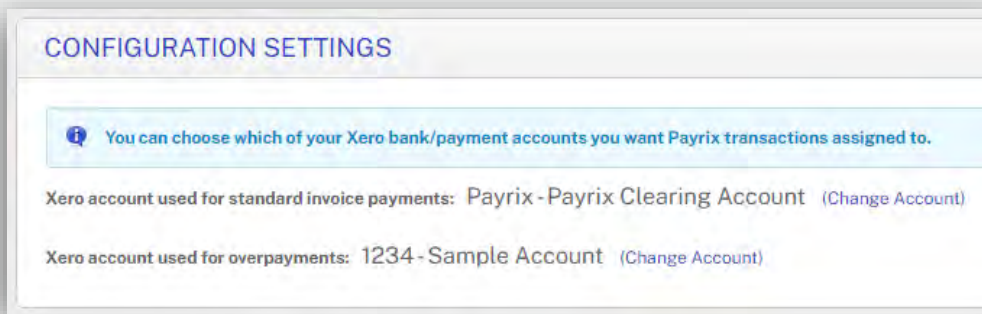
Bank Account Number
Account Number
132435465

Save **Cancel**

MANAGING AND RESOLVING PAYMENT ISSUES

Review your accounts in Payment Portal:

- Login to <https://portal.payrix.com.au>
- On the main menu, click on **Xero** and then **Config Settings**.
- You will see your two accounts listed.



- Both accounts must be exactly the same as your two accounts in Xero, otherwise invoice payments and reconciliation will not function
 - o The first option (standard invoice payments) must be the **Payrix Clearing Account** that you're using in Xero
 - o The second option (overpayments) must be the **Bank Account** you're using in Xero – and this is the same as your settlement account you use with Payrix for ongoing funds deposits
- If you need to change either account listed in Payment Portal to make it consistent with Xero, click one of the **Change Account** link, select the correct account and click **Save Account**.

For further information about setting up your accounts, refer to our setup guide:

[Payrix + Xero setup guide \[PDF 0.7MB\]](#)

8. Help and support

If you require further assistance with your invoice payments and reconciliation, please contact Payrix Client Support:

Phone: 844-517-5981

Email: support@payrix.com.au