

Pre-Authorized Debit (PAD) Setup and Processing

Last Modified on 09/19/2026 8:18 am PDT

Overview

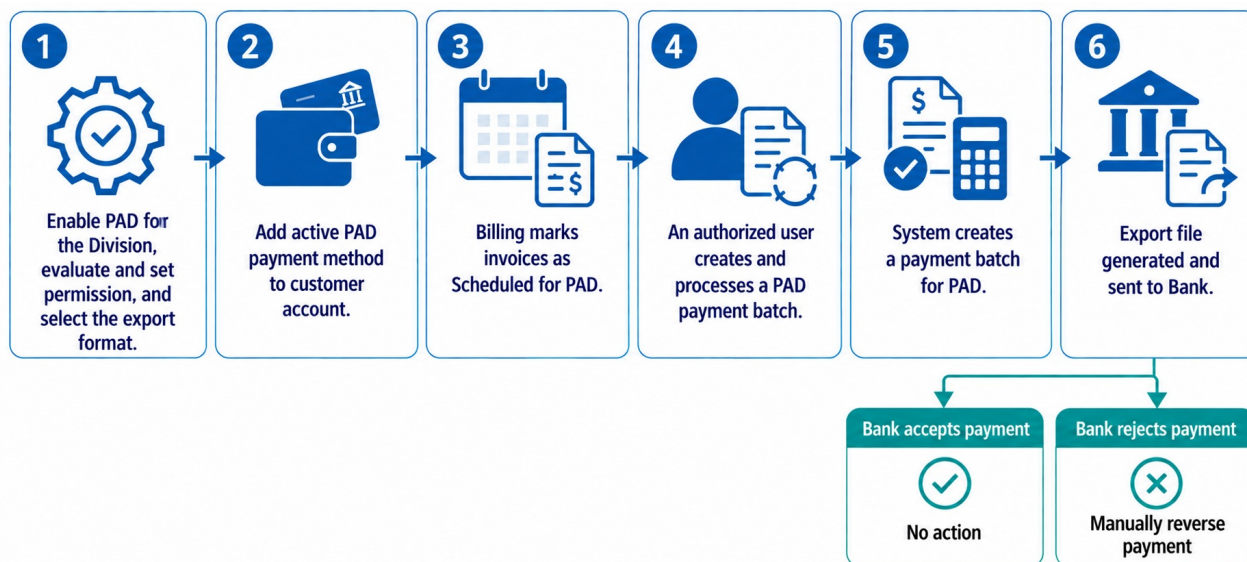
Pre-Authorized Debit (PAD) is a payment method, currently supported only in Canada, that allows customers to authorize withdrawals directly from their bank account. PAD payments are different from credit card, eCheck, and U.S. ACH payments:

- PAD bank information is stored at the customer account level.
- PAD payments are processed through a payment export file that is submitted to the bank, rather than automatically through a merchant payment API. Because accepted file formats may vary by financial institution, submit a Support ticket to confirm and configure the appropriate export format if your bank is not available in the Export Report drop down.
- Billing identifies the invoice as scheduled for payment, but the actual payment is created later through a manually initiated PAD batch.
- The batch amount is based on the account balance at the time the batch is created and the maximum auto pay amount.
- When processing PAD payments, all transactions are assumed to be successful. If a payment is rejected by the financial institution, the payment must be manually reversed in Navusoft.



Navusoft supports one active PAD payment method per account. Adding a new PAD payment method automatically disables other automatic payment methods and inactivates any existing PAD payment method for that account.

Process Flow



Setup

Configuring the system to support Pre-Authorized Debit cards is handled at the Division Level. A system administrator must enable PAD for each applicable division. There is one configuration and one permission that **must** both be enabled to utilize PAD. There is also additional fields provided at the Bank Account level to support PAD.

Enable PAD

Configuring PAD is done at the division level. This process has to be completed for each division that will need to support the use of PAD transactions.

The screenshot shows the 'DIVISION SETUP' screen with a list of divisions on the left. Division 1017 is selected, and the 'UPDATE DIVISION - 1017' modal is open. The 'Credit Card / ACH Processing' tab is active. The modal contains two main sections: 'Card Not Present' and 'Card Present'. The 'Card Not Present' section includes fields for 'ENABLE' (set to 'Yes (Credit Card & ACH)'), 'PROCESSOR' (set to 'CardPointe'), 'ENVIRONMENT' (set to 'SANDBOX'), 'API KEY / USER NAME' (set to 'testing'), 'TRANS. KEY / PASSWORD' (masked), 'CREDIT CARD MERCHANT ID' (555000000001), 'ECHECK/ACH MERCHANT ID' (BCX200134583642), 'ECHECK/ACH REPORTING MID ID', 'ECHECK/ACH REPORTING USER NAME', and 'ECHECK/ACH REPORTING PASSWORD'. The 'Card Present' section includes fields for 'PROCESSOR' (set to 'CardPointe'), 'MERCHANT ID' (555000000001), 'WAIT FOR TERMINAL TIMEOUT (SEC)' (120), 'ENABLE NON-INTEGRATED CREDIT CARD TERMINAL' (Yes), 'ENABLE PIN-BASED DEBIT' (Yes), 'ENABLE CARD-NOT-PRESENT ON SCALE' (No), 'ENABLE CC NUMBER ENTRY ON TERMINAL' (Yes), 'ENABLE POSTAL CODE PROMPT' (No), 'REQUIRE SIGNATURE' (set to 'CC/ACH Payment Only'), and 'MIN. AMOUNT DUE FOR SIGNATURE REQUIRED' (0.00). At the bottom, there are fields for 'SETTLEMENT TIME' (08:00 PM), 'CREDIT CARD BANK ACCOUNT' (COMERICA - FWS), 'PAYMENT RECEIPT NOTIFICATION TEMPLATE' (CC or ACH Template), 'DECLINED PAYMENT NOTIFICATION TEMPLATE' (Declined Payment Template), 'PAYMENT REFUND NOTIFICATION TEMPLATE' (Payment Refund - Default \$), 'CHARGEBACK NOTIFICATION TEMPLATE' (Chargeback), 'ALLOW AMERICAN EXPRESS CREDIT CARD' (Yes), and 'ALLOW DISCOVER CREDIT CARD' (No). On the right side of the modal, there are two yellow buttons: 'ENABLE PRE-AUTHORIZED DEBIT' (set to 'Yes') and 'PRE-AUTHORIZED DEBIT EXPORT REPORT' (set to 'PAD Payment Batch Export Text').

Pathway: Setup > System > Division

1. Open the Setup > System > Division set up screen.
2. For each division requiring PAD, click on the division and select the **Credit Card / ACH Processing** tab.
3. Set **Enable Pre-Authorized Debit** to "Yes". This will cause the Pre-Authorized Debit Export Format field to be displayed.
4. Select the **Pre-Authorized Debit Export Report** format to use for this division.

Permissions

The following permissions is required to create and export PAD batches and to edit selected PAD batch details.

Permission ID	Permission Name
491	Process and Export Pre-Authorized Debit (PAD)

PAD Bank Accounts

Banks accounts used for PAD transactions can include additional fields for managing the company's PAD information. These fields are optional for all bank accounts and are used only when PAD details are required. The **originator** is the company that authorizes and submits a debit to collect payment form a customer's bank account. It is the business receiving the payment. The originator fields identify the company and do not contain the customer's bank information.

- **Originator Number** - An identifier assigned to the company for submitting PAD transactions.

- **Originator Short Name** - A shortened name of the originating company.
- **Originator Long Name** - The company's full business name.
- **Routing Number** - The routing information for the company's bank account where PAD funds are deposited.
- **Account Number** - The company's bank account number where PAD funds are deposited.

Routing and account numbers are masked when entered and displayed. They can be replaced or explicitly cleared when needed.

UPDATE BANK ACCOUNT

BANK NAME: Bank of Canada

GL ACCOUNT ID:

DESCRIPTION: PAD Service

ACTIVE: Yes

ORIGINATOR NUMBER: 112233

ORIGINATOR SHORT NAME: BoCan

ORIGINATOR LONG NAME: Bank of Canada

ROUTING NUMBER: ****3344 CHANGE REMOVE

ACCOUNT NUMBER: ****4455 CHANGE REMOVE

Pathway: Setup > Accounting > Bank Account

Adding a PAD Payment Method

PAD payment methods are managed and added from an account's wallet similar to a credit card, debit card, or an ACH/bank account.



PAD payment methods cannot be used for manual payments, contract payments, or work order prepayments.

AR HISTORY

CURRENT	1-30 DAYS	31-60 DAYS	61-90 DAYS	91-120 DAYS	120+ DAYS	TOTAL
347.14	0.00	0.00	0.00	0.00	0.00	347.14

☒ Limit to open items

STATEMENT

INVOICE

AUTO APPLY

BALANCE WRITE OFF

WALLET (3) / AUTO PAY MAX \$250

Search

DATE	DUE DATE	PERIOD	SITE ID	TYPE	REFERENCE NO	AMOUNT	APPLIED AMOUNT	BALANCE
09/30/26	10/30/26	2026-09	60021001	Invoice	1002463	486.32	(84.18)	402.14
08/03/26		2026-08		Payment - Visa - Credit Card	21553036396_PPS8...	(66.95)	11.95	(55.00)

ACCOUNT WALLET

ACCOUNT HOLDER NAME	TYPE	LAST 4 DIGITS	EXPIRATION DATE	STATUS	AUTOMATIC PAYMENT TYPE	DAY OF MONTH	MAXIMUM AUTOMATIC PAYMENT AMOUNT	CREATED BY	PROCESSOR
Test 2									Raiyani
test									Waterink (n)

ADD ACCOUNT PAYMENT METHOD

Pre-authorized Debit (PAD)

Test PAD

11000

900123456789

900123456789

Scheduled Day

15

200

Joe's Test PAD

SAVE

To make PAD payments, the card must first be added to the wallet.

1. Open the customer account and select the **AR History** icon to open the *AR History* screen.
2. Open **Wallet** and select **Add Payment Method**.
3. Select **Pre-Authorized Debit (PAD)** as the payment method **Type**.
4. Enter the required information:
 - o **Name**
 - o **Bank/Transit Number**
 - o **Account Number**
 - o **Verify Account Number**
5. The system automatically sets these fields:
 - o **Automatic Payment Type** set to **Scheduled**
 - o **Day of Month** set to **15**
6. Enter the **Maximum Automatic Payment Amount**.
7. Optionally enter a **Description**.
8. Click **Save** to save the payment method in the account's wallet.

When the PAD payment method is saved:

- Other active payment methods with **Automatic Payment Type** set to **At Billing** or **Scheduled** are changed to **No**.
- Other active PAD payment methods for the account are made inactive.
- The account therefore has only one active PAD payment method.

ACCOUNT WALLET										
ACCOUNT HOLDER NAME	TYPE	LAST 4 DIGITS	EXPIRATION DATE	STATUS	AUTOMATIC PAYMENT TYPE	DAY OF MONTH	MAXIMUM AUTOMATIC PAYMENT AMOUNT	CREATED BY	PROCESSOR	
Test	Mastercard	0640	01/30	Active	No	15	\$ 111.00	Katie Raterink (Admin)	CardPointe	View History 
Test 2 PAD Testtest	Pre-authorized Debit (PAD)	6789		Active	Scheduled Day	15	\$ 123.00	Katie Raterink (Admin)	CardPointe	View History
Test PAD Joe's Test PAD	Pre-authorized Debit (PAD)	6789		Inactive	No	15	\$ 200.00	Katie Raterink (Admin)	CardPointe	View History
Test 2	Visa	0129	05/30	Active	No			Nikita Raiyani	CardPointe	View History 
test	Visa	1111	03/27	Active	No		\$ 50.00	Katie Raterink (Admin)	CardPointe	View History 

The **Post Payment** (wallet icon) is unavailable for PAD payment methods while in the Account Wallet.

Editing a PAD Payment Method

After a PAD is created and saved, certain fields can be modified. From the account wallet, open the existing PAD payment method to make changes.

ACCOUNT WALLET										
ACCOUNT HOLDER NAME	TYPE	LAST 4 DIGITS	EXPIRATION DATE	STATUS	AUTOMATIC PAYMENT TYPE	DAY OF MONTH	MAXIMUM AUTOMATIC PAYMENT AMOUNT	CREATED BY	PROCESSOR	
Test	Mastercard	0640	01/30	Active	No	15	\$ 111.00	Katie Raterink (Admin)	CardPointe	View History 
Test 2 PAD	Pre-authorized Debit (PAD)	6789		Active	Scheduled Day	15	\$ 123.00	Katie Raterink (Admin)	CardPointe	View History
Test PAD Joe's Test PAD	Pre-authorized Debit (PAD)								CardPointe	View History
Test 2	Visa								CardPointe	View History 
test	Visa								CardPointe	View History 

EDIT ACCOUNT PAYMENT METHOD

BANK/TRANSIT NUMBER

11000

ACCOUNT NUMBER



AUTOMATIC PAYMENT TYPE

Scheduled Day

MAXIMUM AUTOMATIC PAYMENT AMOUNT

123

STATUS

Active



DESCRIPTION

SAVE

Pathway: Customer Service > AR History > Wallet

The following fields can be edited:

- **Bank/Transit Number**
- **Account Number** - masked by default; click on eye icon to view account number
- **Maximum Automatic Payment Amount**
- **Status** - displays Active or Inactive based on the current state
- **Description**

Note:

- **Automatic Payment Type** is read-only and remains set to **Scheduled**.
- **Day of Month** is not displayed but can be viewed in the Account Wallet.

A PAD payment method can be made **Inactive** when it should no longer be used. Setting it to inactive does not create a replacement payment method or process a payment.

Customer Portal

Pre-Authorized Debit (PAD) cards are visible in the customer portal but due to the very nature of using PAD setup, there are no actions that can be taken by the customer to alter it or set it up.

Payment Methods

PAD payment methods are not displayed in Customer Portal Make a Payment or Invoice Quick Pay options. Payment Terms messaging is used to notify customers on how to sign up for PAD.

SELECT ACCOUNT 1 of 10
60021 Highline East Tx

WELCOME TO YOUR NAVUSOFT PORTAL!

\$ 74.14 TOTAL DUE

\$ 0.00 PAST DUE

Make a Payment

Last Payment: 09-03-2026 - Visa
246809037596_PPS527 \$ 61.80

Invoice History

Manage Auto Pay

Automatic payment activated - 15th of each month

Wallet

Invoice by Mail - [Enable Paperless Billing](#)

Reports / Documents

REQUESTS [CLICK HERE TO SUBMIT ONLINE REQUEST](#)

1627 08/13/2026 3:01 pm Driver seen

SELECT SERVICE LOCATION 1 of 1
60021001 Highline 600 N Shepherd Dr, Houston TX

CURRENT SERVICES	FREQUENCY	NEXT SCHEDULED
2 - 4 Yard Trash Service	2x per week	Thu September 10th
2 - 8 Yard Trash Service	2x per week	Thu September 10th
1 - 4 Yard Recycle Service	2x per week	Thu September 10th

Make a Payment

☐ Total Balance \$ 507,217.88

☐ Current Charges \$ 0.00

☐ Fixed Amount

☐ Selected Invoices <select>

Payment Total

Add Wallet

PAD will not be displayed in the drop-down.

*Wallet

Note

Process Payment

Payment Terms and Conditions

TO COVER THE COST OF PROCESSING A CREDIT OR CHARGE CARD TRANSACTION, AND PURSUANT TO SECTION 5-2-212, COLORADO REVISED STATUTES, A SELLER OR LESSOR MAY IMPOSE A PROCESSING SURCHARGE IN AN AMOUNT NOT TO EXCEED THE MERCHANT DISCOUNT FEE THAT THE SELLER OR LESSOR INCURS IN PROCESSING THE SALES OR LEASE TRANSACTION. A SELLER OR LESSOR SHALL NOT IMPOSE A PROCESSING SURCHARGE ON PAYMENTS MADE BY USE OF CASH, A CHECK, OR A DEBIT CARD OR REDEMPTION OF A GIFT CARD. **FOR PAD, CONTACT CUSTOMER SERVICE.**

Cancel

Wallet

PAD payment methods are displayed in the Customer Portal but a customer can not add a new PAD card or edit/remove/deactivate an existing PAD card. Customers will need to contact customer service to change to or disable PAD.

SELECT ACCOUNT1 of 10

60021 Highline East Tx

WELCOME TO YOUR NAVUSOFT PORTAL!

\$ 74.14

TOTAL DUE

\$ 0.00

PAST DUE

\$

Make a Payment

Last Payment: 09-03-2026 - Visa
246809037596_PP5527 \$ 61.80

Invoice History

Manage Auto Pay

Automatic payment activated - 15th of each month

\$

Wallet

Invoice by Mail - [Enable Paperless Billing](#)

Reports / Documents

REQUESTS

[CLICK HERE TO SUBMIT ONLINE REQUEST](#)

1627 08/13/2026 3:01 pm

SELECT SERVICE LOCATION1 of 1

60021001 Highline 600 N Shepherd Dr, Houston TX

CURRENT SERVICES

FREQUENCY

NEXT SCHEDULED

2 - 4 Yard Trash Service2x per weekThu September 10th

2 - 8 Yard Trash Service2x per weekThu September 10th

1 - 4 Yard Recycle Service2x per weekThu September 10th

PRINT CALENDAR

RECENT SERVICES

ID

SERVICE

Tue Sep 8, 2026120942334 Yard Trash Service

Manage Wallet

ACCOUNT HOLDER NAME

TYPE

LAST 4 DIGITS

EXPIRATION DATE

PORTAL USER

Test 2 PADPre-authorize...6789

TestCredit Card064001-2030

Test 2Credit Card012905-2030

testCredit Card111103-2027

Add Wallet

Close

Creating a PAD Batch

A billing administrator must create, export, and process a separate PAD batch. Pre-Authorized Debit payments are not processed during a billing run.

PAD Batch Eligibility

A PAD payment batch includes accounts that meet all of the following criteria:

- Match the selected division, account class, and bill group.
- Have an active PAD payment method type.
- Have a balance greater than zero.

PAD payment methods are excluded from scheduled payment processing because they are handled through the manually created PAD batch.

Create a PAD Batch

The screenshot shows the 'AR PAYMENT BATCH' screen. At the top, there are filters for PERIOD (Sep 2026), DIVISION (All), and BANK ACCOUNT (All). Below these are checkboxes for 'Open 0 \$ 0.00', 'Posted 0 \$ 0.00', and 'Voided 0 \$ 0.00'. A search bar is also present. The main area is a table with columns: BATCH #, DIVISION, TYPE, SOURCE, STATUS, DATE, BANK CLEARED DATE, BANK ACCOUNT, COUNT, TOTAL, CREATED ON, and GL BATCH. A modal dialog box titled 'CREATE PRE-AUTHORIZED DEBIT BATCH' is open in the center. It has fields for:

- DIVISION: Select Division
- ACCOUNT CLASS: All Account Classes
- BILL GROUP: All Bill Groups
- DATE: 09/02/2026
- PERIOD: (empty)
- BANK ACCOUNT: Select Bank Account
- NOTE: (empty)

 A green 'PROCESS' button is at the bottom of the dialog. A red arrow points from a green '+' icon in the bottom right corner of the main screen to the dialog box.

Pathway: Accounting > AR Payment Batch

1. Open the **Accounting > AR Payment Batch List** screen.
2. Select the **green +** icon in the lower right corner .
3. On the **Create Pre-authorized Debit Batch** screen. enter the batch criteria:
 - **Division** - required and limited to the divisions available to the user.
 - **Account Class** – optional.
 - **Bill Group** – optional and limited by division. Bill groups with no division can still be selected when applicable.
 - **Date** – required; defaults to today's date.
 - **Period** – populated automatically based on the date selected.
 - **Bank Account** – required.
 - **Note** – optional.
4. Select **Process**.

PAD Batch Processing and Payment Application

Keep the following considerations in mind:

- The batch uses the account balance when the batch is created, not necessarily the balance shown during the original billing run.
- Only accounts with a balance due are included.
- If an Account balance exceeds the payment method's Maximum Automatic Payment Amount, the account is charged only up to that limit.
- PAD batches are posted immediately.
- PAD batches cannot be un-posted.
- PAD batches are excluded from standard scheduled payment processing.

After processing is complete, the creation dialog closes and the **Batch Detail** window opens with the new batch listed.

BATCH - 12040 DIVISION - EAST_Texas

DATE: 09/02/2026 BANK ACCOUNT: BANK OF NAVU Fort Knox SOURCE: Select Source

NOTE: CREATED BY: Katie Raterink (Admin) - 09/02/2026 2:54 pm POSTED BY: Katie Raterink (Admin) - 09/02/2026 2:54 pm STATUS: Posted

+ SORT: Entry Order | DEFAULT PAYMENT TYPE: COUNT: 1 Search for Payment in Batch

ACCOUNT ID	NAME	STATUS	BALANCE	TYPE	REFERENCE	AMOUNT	APPLIED DEPOSIT AMOUNT	AUTO APPLY
60021	Highline East Tx	Active	\$ 224.14	Pre-authoriz...		\$ 123.00	\$ 123.00	☒

PAYMENT SUMMARY

Search

PAYMENT TYPE	CREDIT CARD TYPE	SUB TOTAL
Pre-authorized Debit (PAD)	Pre-authorized Debit (PAD)	123.00

Max Payment Amount

Un-post batch is not allowed.
Batch has been processed by a Pre-Authorized Debit (PAD) merchant.

UN-POST PRINT REPORT VOID IMPORT EXPORT PRE-AUTHORIZED DEBIT CONTROL TOTAL Amount \$ 123.00

Pathway: Accounting > AR Payment Batch > Batch details

For each qualifying account:

- The payment amount is the lesser of the account balance and the payment method's **Maximum Automatic Payment Amount**.
- The payment is automatically applied to the account's open items, beginning with the oldest invoice and progressing to the newest.
- The payment batch is posted immediately.

In the above example, one account met the criteria for this PAD batch. The account had a balance of \$312.93 but its **Maximum Automatic Payment Amount** was set at \$123.00 in the Account Wallet. As a result, \$123.00 was charged and applied to the account.

AR HISTORY

CURRENT

1-30 DAYS

31-60 DAYS

61-90 DAYS

91-120 DAYS

120+ DAYS

TOTAL

224.14

0.00

0.00

0.00

0.00

0.00

224.14

Limit to open items

STATEMENT

INVOICE

AUTO APPLY

BALANCE WRITE OFF

WALLET (4) / AUTO PAY MAX \$284

Search

DATE	DUE DATE	PERIOD	SITE ID	TYPE	REFERENCE NO	AMOUNT	APPLIED AMO...	BALANCE	RUNNING SUM
09/30/26	10/30/26	2026-09	60021001	Invoice	1002463	486.32	(207.18)	279.14	224.14
09/02/26		2026-09		Payment - Pre-authorized Debit (PA...		(123.00)	123.00		(262.18)

Billing

During billing, an account with an active scheduled PAD payment method is marked as being scheduled for payment.

The invoice submission serves as communication of the amount that is expected to be withdrawn.

Pending and In Process													
History													
+ DIVISION EAST_TEXAS Search													
BILL GROUP	DIVISION	BATCH ID	TYPE	STATUS	INVOICE DATE	TO DATE	INVOICE COUNT	PRINT COUNT	NOTIFICATION COUNT	AUTO PAY ENROLLED	AUTO PAY PROCESSED	INVOICES WITH MESSAGE	AMOUNT
East Tx Anniversary 4WK Ad...	EAST_TEXAS	27165	All Charges	Processed	08/01/2026		1	1					\$ 210.71
East Tx Comm ARREARS	EAST_TEXAS	27197	All Charges	Processed	08/01/2026	09/30/2026	1	1		0/1			\$ 312.93
East Tx Comm Monthly Adv...	EAST_TEXAS	27196	All Charges	Posted	08/01/2026	08/31/2026	2	1	1				\$ 1,048.19

BILLING DETAILS - BATCH 27197									
DISPLAY	DIVISION	ACCOUNT CLASS	ACCOUNT STATUS						
All Invoices	All	All	All						
☐ INVOICE #	ACCOUNT ID	ACCOUNT NAME	SITE ID	SITE NAME	AMOUNT	AUTO PAY	NOTIFICATION / PRINT	VIEW DETAILS	
☒ 1012339	60021	Highline East Tx			\$ 312.93	Scheduled	Print		

Pathway:
 Accounting > Billing

Exporting a PAD Batch

An exported PAD Batch file must be delivered to the financial institution for processing. Posting the batch relieves accounts receivable in Navusoft; however, PAD transactions are assumed to be successful and posting the batch does not confirm that the financial institution successfully processed each withdrawal. If an issue with a payment is returned, it must be manually reversed in Navusoft.

Export a PAD Batch

AR PAYMENT BATCH

ACCOUNTING > AR PAYMENT BATCH

+

PERIOD

Sep 2026

DIVISION

All

BANK ACCOUNT

All

☒ Open 0
\$ 0.00

☒ Posted 0
\$ 0.00

☒ Voided 0
\$ 0.00

Search

BATCH #	DIVISION	TYPE	SOURCE	STATUS	DATE	BANK CLEARED DATE	BANK ACCOUNT	COUNT	TOTAL	CREATED ON	GL BATCH
---------	----------	------	--------	--------	------	-------------------	--------------	-------	-------	------------	----------

BATCH - 12040 DIVISION - EAST_TEXAS

DATE

09/02/2026

BANK ACCOUNT

BANK OF NAVU

Fort Knox

SOURCE

Select Source

NOTE

CREATED BY:

Katie Raterink (Admin) - 09/02/2026 2:54 pm

POSTED BY:

Katie Raterink (Admin) - 09/02/2026 2:54 pm

STATUS

Posted

+

SORT

Entry Order ↓

DEFAULT PAYMENT TYPE

COUNT

1

Search for Payment in Batch

ACCOUNT ID	NAME	STATUS	BALANCE	TYPE	REFERENCE	AMOUNT	APPLIED DEPOSIT AMOUNT	AUTO APPLY
60021	Highline East Tx	Active	\$ 224.14	Pre-authoriz...		\$ 123.00	\$ 123.00	☒

Un-post batch is not allowed.

Batch has been processed by a Pre-Authorized Debit (PAD) merchant.

UN-POST

PRINT REPORT

VOID

IMPORT

EXPORT PRE-AUTHORIZED DEBIT

CONTROL TOTAL

Amount \$ 123.00

Pathway: *Accounting > AR Payment Batch*

From the **AR Payment Batch Detail** window:

1. Confirm the batch details.
2. Select **Export Pre-authorized Debit**.
3. Save or send the generated export file according to your organization's bank-processing procedures.

The file that is generated is a .txt file and will follow this naming convention:

`preauthorized_debit_{arbatchId}_{export_sequence}_{YYYYMMDD_HHMMSS}.txt` where:

- `arbatchId` is the Batch number.
- `export_sequence` is a system generated number assigned to PAD Batch when it is created.
- `YYYYMMDD_HHMMSS` is the timestamp when the file was generated.

The export can be generated multiple times if the original file is lost or needs to be resent.



Currently, our export format is only built for BMO. Please submit a support ticket if an additional format is needed. We will need to verify the export matches the requirements of their bank.

Rejected or Returned PAD Payments

PAD payments are initially assumed to be successful when the batch is posted. If a financial institution rejects or returns a payment:

- Identify the rejected customer payment.
- Manually reverse the payment in the application.
- Follow your organization's standard customer communication and collection procedures.

The system does not automatically reverse rejected PAD payments through the merchant payment API.

PAD Batch Status and Permissions

There are a few considerations to keep in mind when working with PAD Batches.

- PAD batches cannot be unposted.
- The **Bank Account**, **Source**, and **Note** fields can be edited.
- The batch displays the PAD-specific batch source.
- The appropriate permission is required to export a PAD batch. (491)
- PAD transactions are assumed to be successful and posting the batch does not confirm that the financial institution successfully processed each withdrawal.
- If an issue with a payment is returned, it must be manually reversed in Navusoft.

Related Articles

[Accounts - Add Payment Method / Make Payment Method Inactive Division Setup](#)
