

# Kilwin's Quality Confections, Inc.

## FAQ for Making Payments via ACH Tools on the Franchise Site

### **If I complete the payment process by 2:00pm when will I see the money deducted from my checking account?**

The following business day, as displayed during the payment process. ACH payments are processed by our bank between 3:00pm and 8:00am after we submit them, so payments need to be requested the business day before the funds are moved from your account to KQC's account.

### **What is the cutoff for submitting the payment to receive the discount?**

Payments must be submitted the day before the discount date to receive the discount. For example, if the discount date is the 16<sup>th</sup> of the month, the online payment must be completed by 2:00pm on the 15<sup>th</sup>.

### **If the discount date is a Saturday or Sunday, do I have to submit the payment earlier?**

No. As long as the online payment process is completed by 2:00pm, the discounts available will be applied just like any other day.

### **Can I pay a portion of an invoice?**

No, invoices paid with the ACH process must be paid in full. We are not allowing partial payment of invoices through the online process.

### **Can I apply credits that are on my account to invoices that are due?**

Yes, however the full credit must be used, not just part of the credit memo or On-Account balance.

### **Can I apply a portion of a credit that is on my account to invoices that are due?**

No, credits must be used in full.

### **What if I start a payment but am interrupted and don't finish it by 2:00pm?**

The information is not saved and the payment process needs to be started over. If you start before 2:00pm but finish after 2:00pm, the system will notify you at that time, and the payments will be delayed until the new date indicated.

### **Can I choose a future date for the payment to be processed?**

No, at this time we have programmed for payments being selected are initiated that same day for funds to be withdrawn from your account the following day. For example, if you want to be out of town later in the week, you cannot go onto the website on Monday and select payments to be made but ask that the effective date be Thursday.

### **What if I process a payment by 2:00pm only to discover at 2:30 that I don't have enough money in my checking account?**

You will need to call Helen. There are a few steps that take place after you process your payment and when you call determines what action we can take. If the payment information has already been sent to the bank, we need to wait for the ACH return notice to come back from the bank the following day, similar to a returned check notice. If Helen has not uploaded the ACH files to the bank, she may be able to void and reverse the payment on your account.

Obviously it is best if you verify your account balance before initiating an ACH payment online.

### **When will my account activity be updated on the website so that I can see remaining outstanding invoices after I have made an ACH payment?**

As soon as you approve the payment, those transactions that you have selected will be marked as 'Pending'. The account payments will be reflected online the next business day.