

Transaction Statuses

Description: Understand how credit card and/or ACH transaction statuses will appear on the View Transactions report.

Credit Card & ACH Transaction Statuses

Credit card and/or ACH transactions processed in your Studio Director account with PaySimple move through different statuses before the funds are deposited in your bank account. Each stage of the process is assigned a *Status*, which tells you where in the process the transaction is currently.

You can view transaction statuses on the View Transactions report. To learn more about this report, read Credit Card or ACH (EFT) Reports. A status of Returned will also appear on the family ledger.

Success

- The credit card or ACH transaction was successfully sent to the payment processor, is in the process of funding, or has already funded. This does **not** always mean that the transaction will ultimately succeed. For ACH transactions, it can still update to “Returned” at the end of the funding window (see more information about returns below). A status of success on the View Transactions Report, can have the three following meanings:
 - Posted (transaction was successfully authorized to be included in nightly batch)
 - Funding (transaction is processing)
 - Settled (transaction has been funded to your bank account)

Failed/Declined

- The credit card or ACH transaction either immediately failed at the credit card/bank account level or was blocked by the payment processor.

Error

- There was a communication error. Prior to reattempting the transaction, you should confirm that the transaction was unsuccessful with the PaySimple Customer Care team.

Returned

- The ACH transaction was returned by the payment processor. There are several different return reasons a payment can be returned, such as for insufficient funds, an invalid account, or a chargeback. The View Transactions Report in your Studio Director account will display a message associated with the returned transaction, return code and reason, as well as brief instructions on how to resolve the issue.