ZE GO

Powered by PayLease

Resident Support

Overview & Training Part 2

Level 1

Agenda

- Returned Payments
  - ACH/eCheck
  - Common Returns
  - NSF Fees
- Blocked Accounts
  - Working with blocked accounts
  - Permissions
  - Troubleshooting

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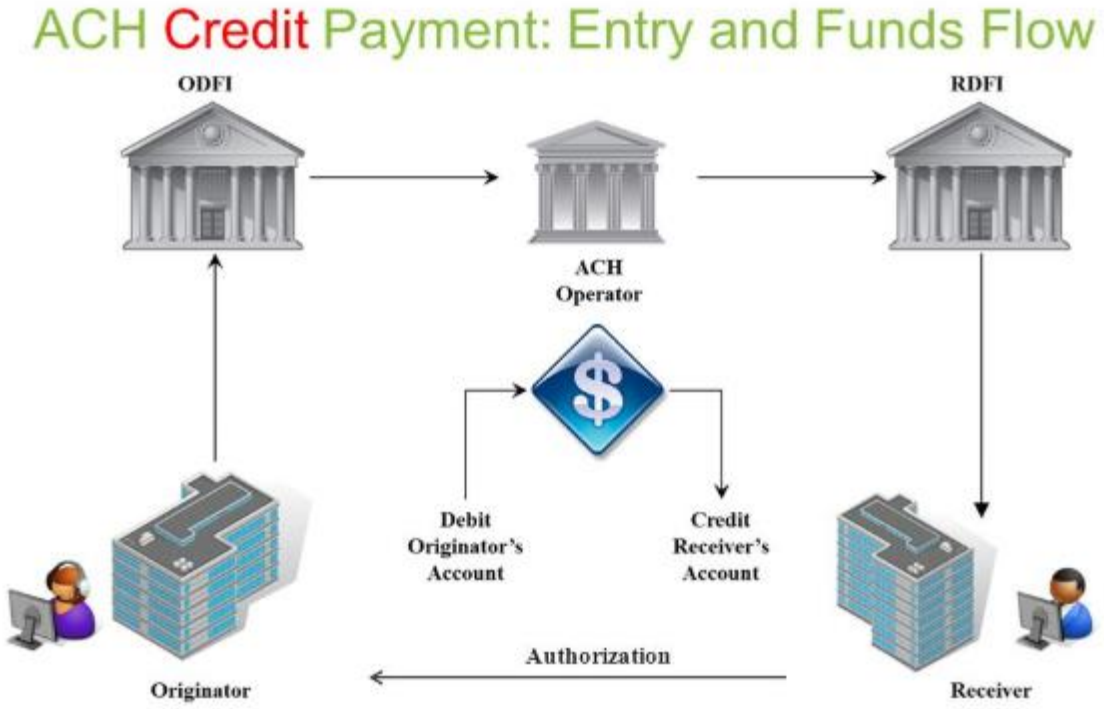
Return ACH Codes

Facts:

- ACH payment processing is the electronic movement of money between banks across the Automated Clearing House Network (ACH Network) to facilitate payments
- ACH payments are a way to transfer money from one bank to another without the use of paper checks, credit card networks wire transfers or cash.
- The ACH Network is managed by NACHA, which is the governing body that establishes and enforces the process and rules for ACH transfers.
- ACH payments can be returned (i.e. fail to process or get reversed) during (or even after) settlement periods for one of 85 reasons.



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Return ACH Codes

Facts:

- Once an eCheck/ACH payment is initiated, the bank has 2-4 days to reject it.
- If an ACH payment gets rejected, your bank will reverse the bank transfer and provide the reason in the form of a Return Code.
- All ACH Return Codes are generated by the Bank, **NOT** by Zego.
- Only eCheck payments can be returned with an ACH Return Code. Return codes do not apply to credit or debit card transactions.
- When a payment is returned, Zego will not attempt to reprocess it.
- If the Resident still owes a balance on their account, they will need to submit a new payment, or their PM may require that they pay direct to them.
- Zego does not have any control over return check or overdraft fees assessed by the account holder's bank or Property Management Company.

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Return ACH Codes

Most Common Returns:

- **R01 Insufficient Funds**
- R02 Account Closed
- **R03 No Account/Unable to Locate Account**
- R04 Invalid Account Number
- R08 Payment Stopped or Stop Payment on Item
- R10 Customer Advises Not Authorized

https://www.vericheck.com/ach-return-codes/

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Return ACH Codes

R01 Insufficient Funds (NSF):

- Zego assesses an NSF fee when an ACH payment is returned by the bank for Insufficient Funds (R01).
- Zego DOES NOT assess a fee for any ACH Return Code other than an R01.
- When a payment is returned with an R01 code, Zego will automatically assess and process a $25 NSF fee to the same account from which the payment was initiated.
- If Zego's first attempt to collect the $25 NSF fee is returned by their bank, Zego will make a second attempt to retrieve the $25 fee. If the second attempt is also unsuccessful, Zego will not make any further attempts to collect the NSF fee.
- Once the bank provides Zego with a Return ACH Code, we will notify the Resident if they have an email address on file.

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DEMO

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Blocked Accounts

Why is my account blocked?

- PM is no longer doing business with Zego
- PM software conversion (update)
- Property sold/deleted
- Property related issue (i.e. pending eviction, returned payment etc.)
- Resident is using wrong email to login, or their email is still registered to an inactive/old account.

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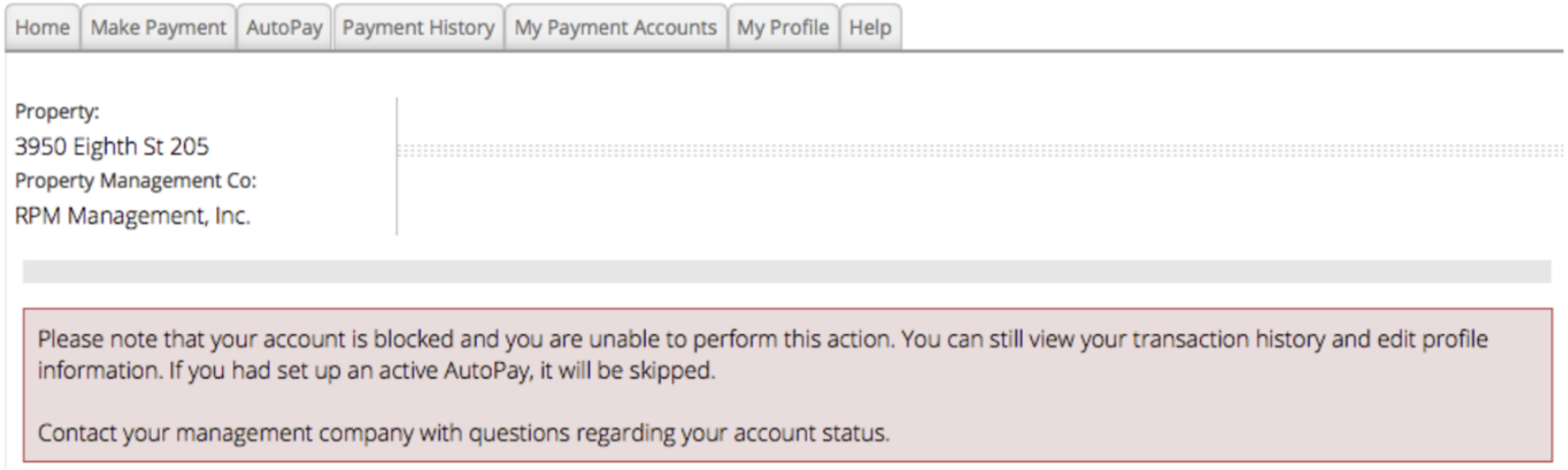
Blocked Accounts

Facts:

- Zego cannot unblock a Resident's account without authorization from the PM.
- Always verify the First and Last Name on the account as well as the Property and PM.
- Always search to see if the Resident has an active updated account that is not blocked.
- There are certain account restrictions if an account is blocked - Agents/Residents have view access only.



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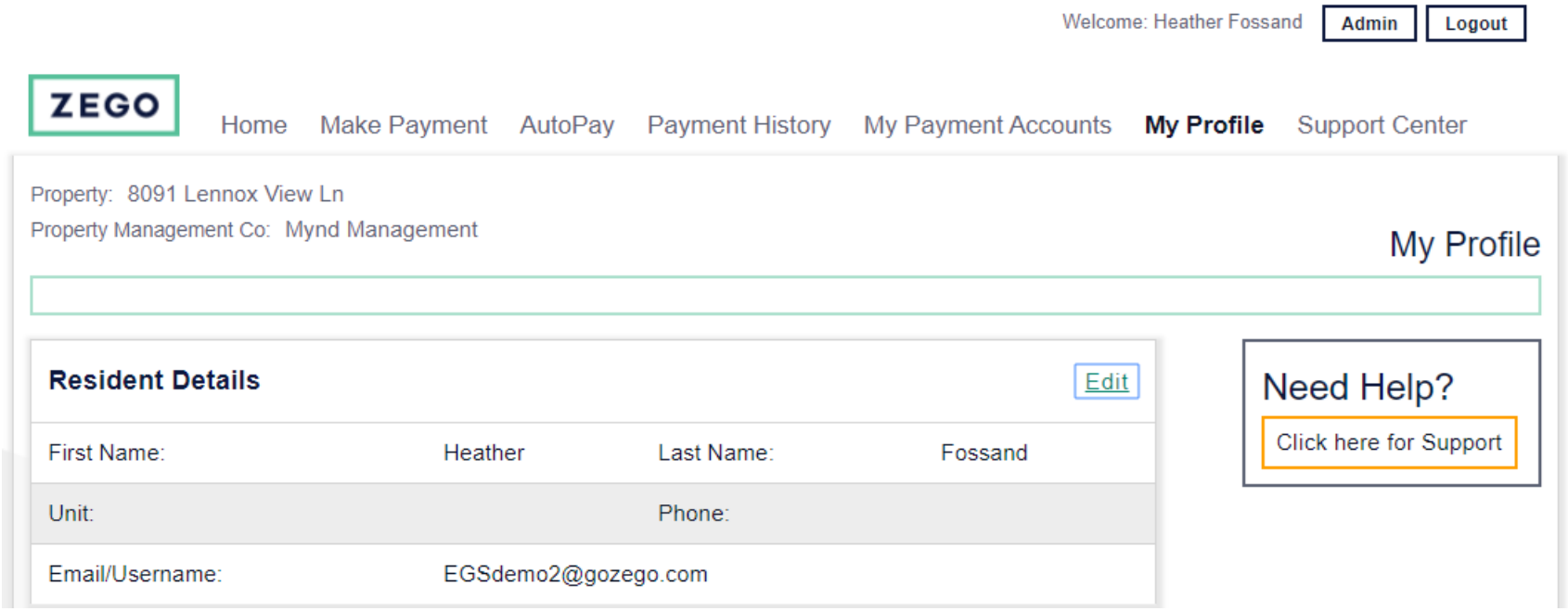
Blocked Accounts

Troubleshooting:

- An email address can only be used as the **username** for one account in Zego admin.
- Always verify the First and Last Name on the account as well as the Property and PM to make sure that you have located the correct account that the Resident needs access to.



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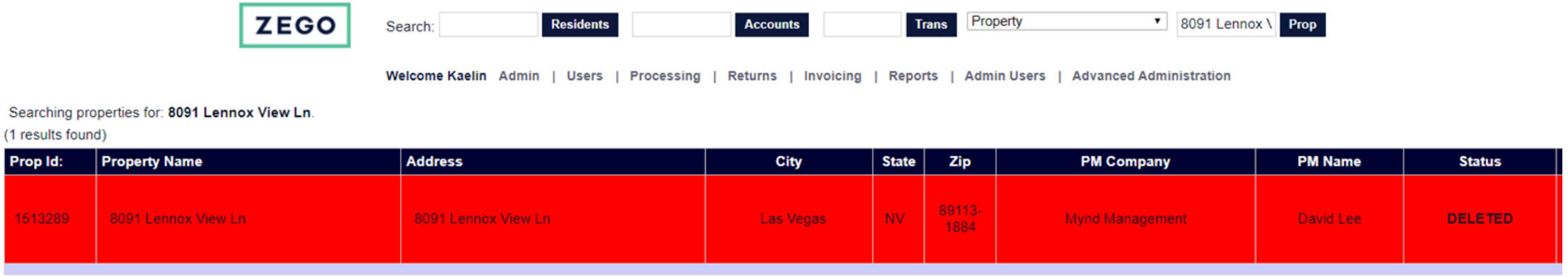
Blocked Accounts

Troubleshooting:

- Search by Property to see if it has been deleted from our database.



Prop Id:	Property Name	Address	City	State	Zip	PM Company	PM Name	Status
1513289	8091 Lennox View Ln	8091 Lennox View Ln	Las Vegas	NV	89113-1884	Mynd Management	David Lee	DELETED

- ALWAYS search again to check if the Resident has an updated active account in our database before sending them back to their PM for further assistance.

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Blocked Accounts

Troubleshooting:

- Account Blocked message indicates that the PM is no longer doing business with Zego, or that they recently went through a software conversion.
- ALWAYS search again to check if the Resident has an updated active account in our database before sending them back to their PM for further assistance.

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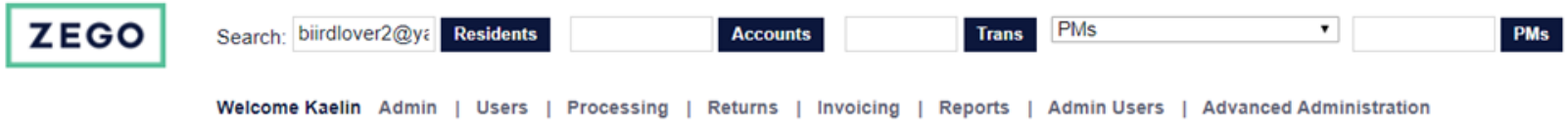
Blocked Accounts

Troubleshooting:

- If a Resident's email is registered as the username on a blocked account, we can remove the email so they can use it on an active account (if they have one).
- XX out the email address in the username field under My Profile.



Welcome Kaelin Admin | Users | Processing | Returns | Invoicing | Reports | Admin Users | Advanced Administration

Searching users for: **biirdlover2@yahoo.com**.

If the results below do not contain what you're looking for, please try the advanced search.

User ID	UUID	First Name	Last Name	Emails	Phone Numbers	Acc #	Secondary Acc #	Type	Master	Status	Property	PM Company	Actions
37196806		Sandra	Ritchy	biirdlover2@yahoo.com		9696@1@0510@4@11162428	2018-11-01	Resident		Blocked	The Park at Palermo	Blue Roc Premier Properties, LLC> AMSI	• Log As • Unblock • Clear Login Lockout
31307268		Sandra	Ritchey	biirdlover2@yahoo.comxxxx		9696@1@0511@1@11149855	1952-09-24	Resident		Blocked	The Park at Palermo	Blue Roc Premier Properties, LLC> AMSI	• Log As • Unblock • Clear Login Lockout

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