Keap Pay - Payments⟨⟩

This article applies to:

Keap Pay is Keap's very own payment solution that helps businesses streamline the payment experience for their customers, obtain clearer financial business insights and follow the entire customer journey directly within their Keap App. Plus, with Keap Pay's concierge support, businesses will be able to handle all of their payment needs directly with Keap. No more logging in and out of different software to piece together your customer journey.

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Payment Methods

Keap Pay will be able to accept the following payment methods

- Major debit and credit cards (Visa, Mastercard, American Express, and Discover)

- ACH (Coming in '24)
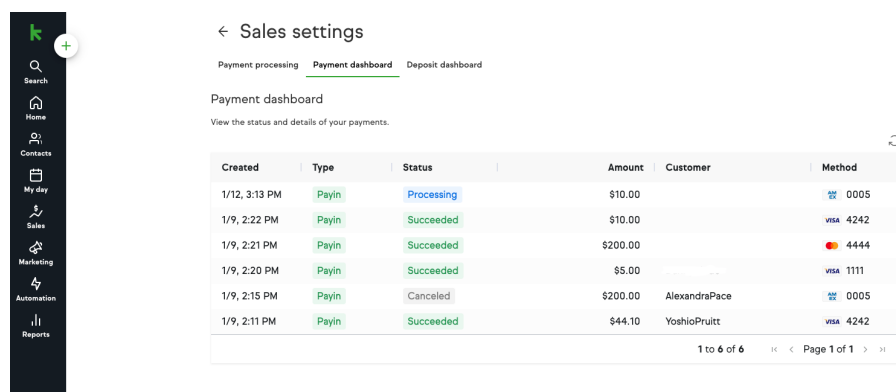
- ApplePay (Coming in '24)

Once you are active with Keap Pay you can accept payment through any of Keap's E-commerce features (Order Forms, Shopping Cart, Invoices, Manual Payments)

> IMPORTANT: Customers who are paying with a card containing an international billing address (outside of US) will be unable to enter letters in the ZIP code field. Please instruct these customers to enter "00000", "11111", or the numeric digits from the postal code followed by 0's into the zip code field.

NOTE to current Ultimate Users who have previously set up Order Forms or Shopping Cart to avoid breaking any previous code you have used to create a theme, any/all themes created prior to April 2023 will not be able to accept payments via Keap Pay and will need to be updated with a newly created theme. Click here to learn more

Payment Dashboard

Keap Pay's Payment Dashboard will allow you to see the status of your incoming payments in real time along with transaction or deposit IDs if support help is required.

Navigating the payments report

Accessing the payments report

1. Navigate to Sales

2. Under Related Shortcuts you will see Payment Dashboard

Items on the Dashboard:

- Date the Payment was created

- Type of Transactions

- Status and Meaning

- Payment Amount

- Customer Name

- Payment Method (Credit Card type with Last 4, ACH, Apple Pay)

Finding a Specific Payment

To Narrow down to a specific Payment in the Dashboard the best way is to

- Start by clicking "Customer" at the top of the dashboard and searching by their name

- Then you can narrow down by date created or by amount

Another method of searching for the payment is by

- Sorting by the date the transaction occurred

- Searching by the amount of the payment

NOTE not all payments will have a name recorded, however the Contact ID as well as the Invoice ID are correct

Clicked into a Payment Details

Getting Support

When on the Payment Dashboard you can click on any individual Payment and see

additional details on the payment including the Payment ID. This ID is critical for our Support team when reaching out for us to narrow down which payment you are looking for help on.

Example: pyi_2ajcJnr5FqywwyptamlESa4Pp2w

Sticker Pricing

Card Processing Fees - Applies to all credit card payments and refunds	
Card Transaction Volume Fee	2.99%
Card Transaction Per item Fee	$0.30
ACH Processing Fees - Applies to All ACH payments and refunds	
ACH Volume Rate	1% up to $10
ACH Transaction Per Item Fee	$0.30
Payout (Deposit) Fees	
Standard ACH Payout (Per batch)	$0.15
Additional Fees	
Account Updater	$0.50
Card/ ACH Refund	$0.30
ACH Return	$15.00
Chargeback (Card or ACH Dispute)	$15.00

Payment Types

Payin - Your client made a payment with you

Refund - You have initiated a partial or full refund

Adjustment - You have adjusted the total owed

Chargeback - This Payment has had a Chargeback initiated on it

Payment Statuses

Processing - Payment was successful and is currently processing

Succeeded - Payment has completed processing and is available for deposit

Failed - Payment Failed to Process (Refusal codes below)

In Review - This payment has been flagged for risk review

Canceled - The payment was canceled and no funds will move

Presenting - Space between card being shown and actually processing

Failed Payment Refusal Codes

CODE	DESCRIPTION	Recommended Cardholder Action
DECLINED	Declined.	Issuer Decline - Call Bank or Try Alternative Payment Method
DO_NOT_HONOR	Do not honor.	Issuer Decline - Call Bank or Try Alternative Payment Method
EXPIRED_CARD	Expired card.	Issuer Decline - Call Bank or Try Alternative Payment Method
FRAUDULENT_CARD	Fraudulent card.	Issuer Decline - Call Bank or Try Alternative Payment Method
INCORRECT_PAYMENT_INFORMATION	Incorrect payment information.	Review Billing and Card Information
INSUFFICIENT_FUNDS	Insufficient funds.	Issuer Decline - Call Bank or Try Alternative Payment Method
INVALID_CARD_SECURITY_CODE	Invalid card security code.	Review Billing and Card Information
INVALID_EXPIRATION_DATE	Invalid expiration date.	Review Billing and Card Information
INVALID_PIN	Invalid PIN.	Review Billing and Card Information
LOST_CARD	Lost card.	Issuer Decline - Call Bank or Try Alternative Payment Method
NO_CARD_NUMBER_ON_FILE_WITH_ISSUER	No card number on file with issuer.	Review Billing and Card Information
NO_SUCH_CARD_ISSUER	No such card issuer.	Review Billing and Card Information
OVER_LIMIT	Over limit.	Issuer Decline - Call Bank

PROCESSING_ERROR	Processing error.	Re-Try Payment
STOLEN_CARD	Stolen card.	Issuer Decline - Call Bank or Try Alternative Payment Method
UNEXPECTED_PAYIN_TOKEN	Unexpected payin token.	Re-Try Payment
UNSUPPORTED_CARD_TYPE	Unsupported card type.	Try Alternative Payment Method

AVS Response Codes

- A: Address matches, ZIP code does not match

- Z: ZIP code matches, address does not match

- Y: Both address and ZIP code match

- N: Neither address nor ZIP code match

[For a full list of all the possible AVS Response codes, click here.](#)

CVV Response Codes

- M: CVV matches

- N: CVV does not match

- P: CVV was not processed

- S: CVV should be on the card but was not provided

[For a full list of all the possible CVV/ CVC Response codes, click here.](#)

FAQ's

Q - Are there any businesses that are prohibited from using Keap Pay?

A - Yes there are some business types that we prohibit from using Keap Pay. Many of these business types are also against our [AUP](#). Here is a [comprehensive list](#) of our prohibited businesses for Keap Pay. If you see your business type on this list but you are allowed to send email via Keap please contact support to see if we can make an exception.

Q - I want to use Keap Pay but I'm looking for a lower rate than what's posted?

A - With Keap Pay we may have some flexibility in our pricing depending on a few factors. If you would like to review please contact your CSM or the payments team using payments@keap.com.

Q - I filled out my Onboarding Form but I'm still not active yet and heard nothing.

   A -   It can take up to 3 business days for onboarding to complete. Your application may require additional documents or information required for verification, please check your email to see if you received communication from the Payments team using payments@keap.com. If 3 business days have passed and you have not received an email, please contact support.

Q - When will my payments show up in my bank account?

Deposits are made from the date of the Transaction plus 1 business day for all Card Transactions, and from the date of the Transaction plus 4 business days for all ACH transactions (coming soon). This will be impacted by bank holidays and weekends.

Card Transactions - 11PM ET Cutoff	
Day of Transaction	**Day of Deposit**
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday
Saturday	Monday
Sunday	Monday
ACH Transactions - 9PM ET Cutoff (coming soon)	
Day of Transaction	**Day of Deposit**
Monday (Includes Transactions entered on Saturday, Sunday, or Monday)	Friday
Tuesday	Monday
Wednesday	Tuesday
Thursday	Wednesday
Friday	Thursday

Q - What does the transaction read on my clients bank statements?

   A - When you apply for Keap Pay you are required to provide a DBA (Doing Business As). When a client makes a transaction through Keap Pay, their bank account will read RF*DBAName.

Q - My Customer made a transaction but its not showing on the Payment Dashboard

   A - First, take a look at the order and check what payment processor was used. You can do this by clicking on the blue hyperlinked text that reads "Credit Card" in the "Payments" section of the order. The popup window will say the merchant account that was used for that Credit Card charge. If it says "Keap Pay" and it has been longer than 1 hour since completing the transaction please contact support.

Q - How do I process refunds?

   A - We will soon be adding the ability to refund right within the Payment Detail on the Payment Dashboard. For now please refer to the current refunding options discussed in these Help Center Articles.

   [Keap Ultimate Edition](#)

   [Keap Pro/ Max Edition](#)

Q - I see I got a Payment but I'm not seeing it in my Deposit Report

   A - First make sure the payment is in the "succeeded" status. Then check the date of the transaction and compare it to the deposit timing. If it's been past that time and it's showing the "succeeded" status, please contact support.

Q - How do I update the Business Information for my Keap Pay Account

   A - If there is a change in your business ownership, name, address, or tax IDs please reach out to the payments team right away using payments@keap.com and we can get those updates done for you.

NOTE updating your business information may require a new application to be submitted, this depends on the information needing to be updated.