

# ACH Debit Test Case Document

Stripe supports accepting ACH payments - direct from bank accounts - alongside credit cards. ACH is currently supported only for Stripe businesses based in the U.S.

So, in Business Manager -> Merchant Tools -> Custom Preferences -> Stripe Configs -> Country Code (Stripe Payment Request Button) should be 'US' in order to be able to use ACH Debit.

Here is how to test it once Stripe is setup based on the SFRA or SiteGenesis Stripe Documentation.

## I. Place ACH Debit Order

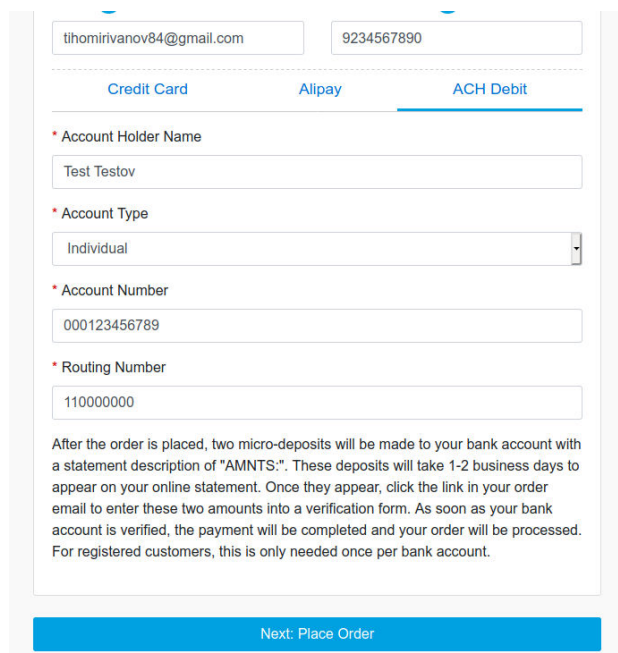
1. Open storefront and add one or more products to the basket
2. Navigate to Checkout
3. On Payment Step, select 'ACH Debit' as payment option
4. For Success, fill 'ACH Debit' form with:

Account Holder Name = some name

Account Type = Company or Individual

Account Number = 000123456789

Routing Number = 110000000



The screenshot shows a payment form with a header containing an email address 'tthomirivanov84@gmail.com' and an account number '9234567890'. Below the header are three tabs: 'Credit Card', 'Allpay', and 'ACH Debit', with 'ACH Debit' being the active tab. The form fields include:

- \* Account Holder Name: Text input with 'Test Testov' entered.
- \* Account Type: Dropdown menu with 'Individual' selected.
- \* Account Number: Text input with '000123456789' entered.
- \* Routing Number: Text input with '110000000' entered.

Below the fields is a paragraph of text: "After the order is placed, two micro-deposits will be made to your bank account with a statement description of 'AMNTS.'. These deposits will take 1-2 business days to appear on your online statement. Once they appear, click the link in your order email to enter these two amounts into a verification form. As soon as your bank account is verified, the payment will be completed and your order will be processed. For registered customers, this is only needed once per bank account."

At the bottom of the form is a blue button labeled "Next: Place Order".

For other test scenarios (i.e. account closed), please refer to <https://stripe.com/docs/ach#testing-ach>

5. Place Order

6. Open Order in Business Manager -> 'Attributes' Tab and verify:

'Stripe payment intent in review' is Checked

'Stripe Bank Account Token' and 'Stripe Customer ID' have values

Stripe Payment Intent	
Stripe payment intent ID:	
Stripe payment intent in review:	<input checked="" type="checkbox"/>
Stripe Bank Account Token:	ba_1GnCXUI7LppFHGlyn599ZBqQ
Stripe Customer ID:	cus_HLuMLspw5IFtkJ

## II. Complete ACH Debit Order (Bank Verify and ACH Debit Charge)

There is a test complete ACH Debit Order form (for both SFRA and SiteGenesis implementations):

<https://your-sandbox-url.com/AchDebit-CompleteOrder>

i.e.

[https://dev01-us-brandname.demandware.net/on/demandware.store/Sites-RefArch-Site/en\\_US/AchDebit-CompleteOrder](https://dev01-us-brandname.demandware.net/on/demandware.store/Sites-RefArch-Site/en_US/AchDebit-CompleteOrder)

For SiteGenesis open:

[https://dev01-us-brandname.demandware.net/on/demandware.store/Sites-SiteGenesis-Site/en\\_US/AchDebit-CompleteOrder](https://dev01-us-brandname.demandware.net/on/demandware.store/Sites-SiteGenesis-Site/en_US/AchDebit-CompleteOrder)

2. Fill:

Order Number = Valid Order Number (from step I.)

First Amount = 32

Second Amount = 45

Please Note: To mimic successful and failed bank account verification, use these meaningful amounts (32 and 45).

## Complete Your ACH Debit Order

Please enter your Order number, first and second amounts to verify. Then click on Submit button to verify your bank account and proceed with ACH Debit charge.

\* Order Number

00005607

\* First Amount

32

\* Second Amount

45

Submit

and Submit the form.

### 3. Verify Successful Message:

\* Second Amount

Amounts (32, 45) were successfully verified and Order (00005610) was successfully charged.

Submit

### 4. Open Order in Business Manager -> 'Attributes' Tab

'Stripe payment intent in review' is now Unchecked

Loyalty Number:

#### Stripe Payment Intent

Stripe payment intent ID:

Stripe payment intent in review: ☐

Stripe Bank Account Token:

ba\_1GnCtJI7LppFHGIya8b8v0kH

Stripe Customer ID:

cus\_HLuiybWqS1Rx5S