Setting up uCollect

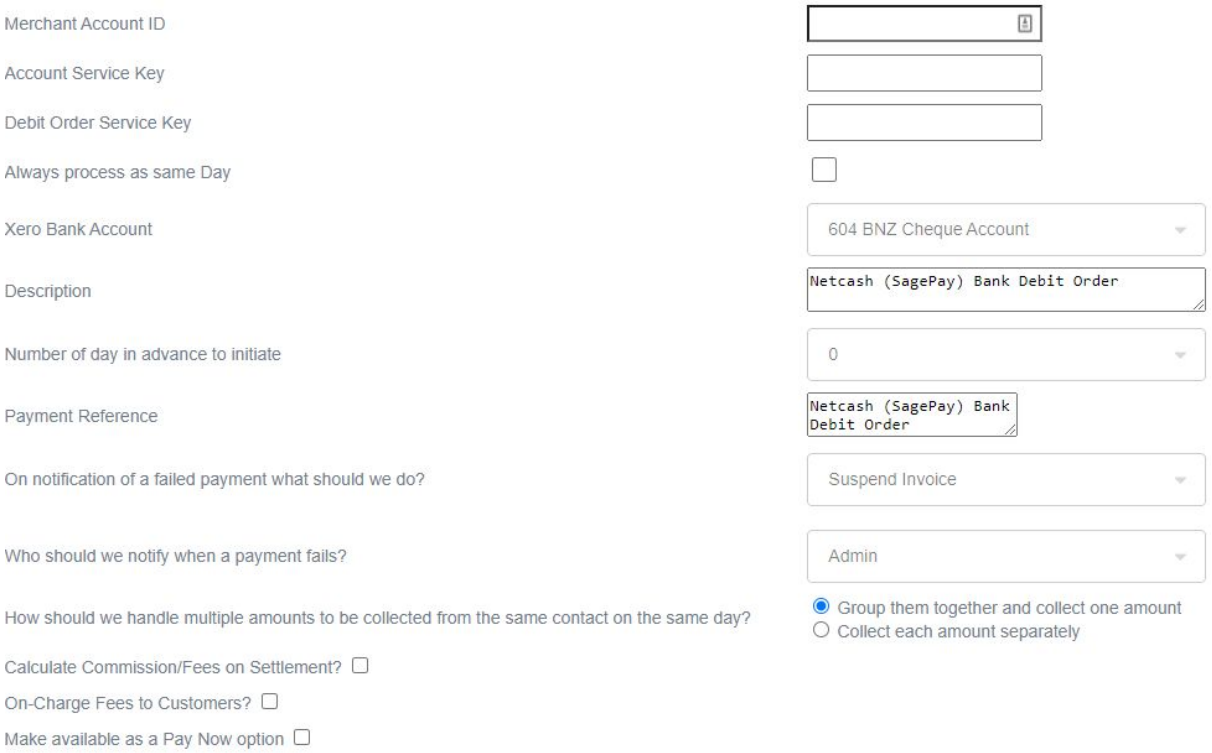
Clients should get their Netcash account created first with their Merchant Account ID, Account Service Key, Debit Order Service Key, Vault Tokenisation Service Key (only needed for processing Credit Cards) and PayNow Service Key (only needed if you will use the PayNow option) on hand. Contact Netcash support if you do not have these values.

uCollect will connect with Xero or Quickbooks Online, and this account should also be in place and working before starting work with uCollect.

To get the uCollect account setup:

1. Go to https://app.ucollect.biz/login/registration
2. Enter your email address - you will receive an email to validate your email address, click on this link
3. Enter your name and password
4. Click to connect to Xero or Quickbooks and select the accounting ledger you want to connect to (this cannot be changed later)
5. Complete your account setup questions and billing data (your card is not charged until the end of your 30 day free trial)
6. In Step 2 select Netcash Bank Debit Order or Netcash Credit Cards

7. Enter your API credentials and other options as follows:



- Merchant Account ID, Account Service Key, Debit Order Service Key and Vault Tokenisation Service Key - supplied by Netcash support
- Always process as same day (DO only) - by default we process Debit Orders as 2 day (we provide a way to initiate Same Day payments manually - see below) but if you check this box we will always process them as Same Day instead (Note: addition Netcash fees will apply)
- Bank Account - we recommend that you create a clearing account and post payments to this account
- Number of days in advance - 4
- Payment reference - DD (or CC)
- On notification of a failed payment… (DD only) - Reprocess in selected day (recommend 7 days)
- Who should we notify… (DD only) - Both
- How should we handle multiple amounts - Group them together…
- Calculate Commission/Fees on Settlement - unchecked
- On-Charge Fees to Cistomers? - uncheck
- Make available as a Pay Now option - checked
    - Description for Pay Now Service - Debit Order (or “Credit Card”)
    - Eligible for - recommend the default “Automatic Payments only”
    - Send admin an email - check (recommended)

Integrating with Xero for handling One-Time payments

To integrate uCollect with Xero's Pay Now page follow the instructions here: https://ucollect.helpscoutdocs.com/article/28-pay-now-payment-services

To allow for one-time payments you need to set up the "Netcash Pay Now One-off" gateway options and check the "Make available as a Pay Now option." The standard Debit Order and Credit Card options are not eligible for Pay Now service.

When you send an invoice from Xero to the customer and they click the Pay Now button it will direct them to uCollect's Pay Now page.

Once the payment is processed uCollect will post the payment to your accounting system.

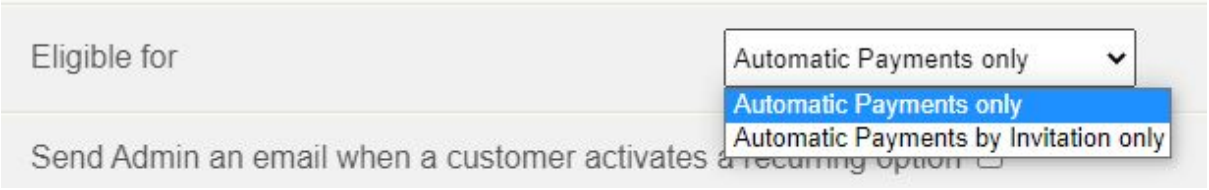
Setting up customers for automatic collection

There are three ways to set up a customer for automatic collection:

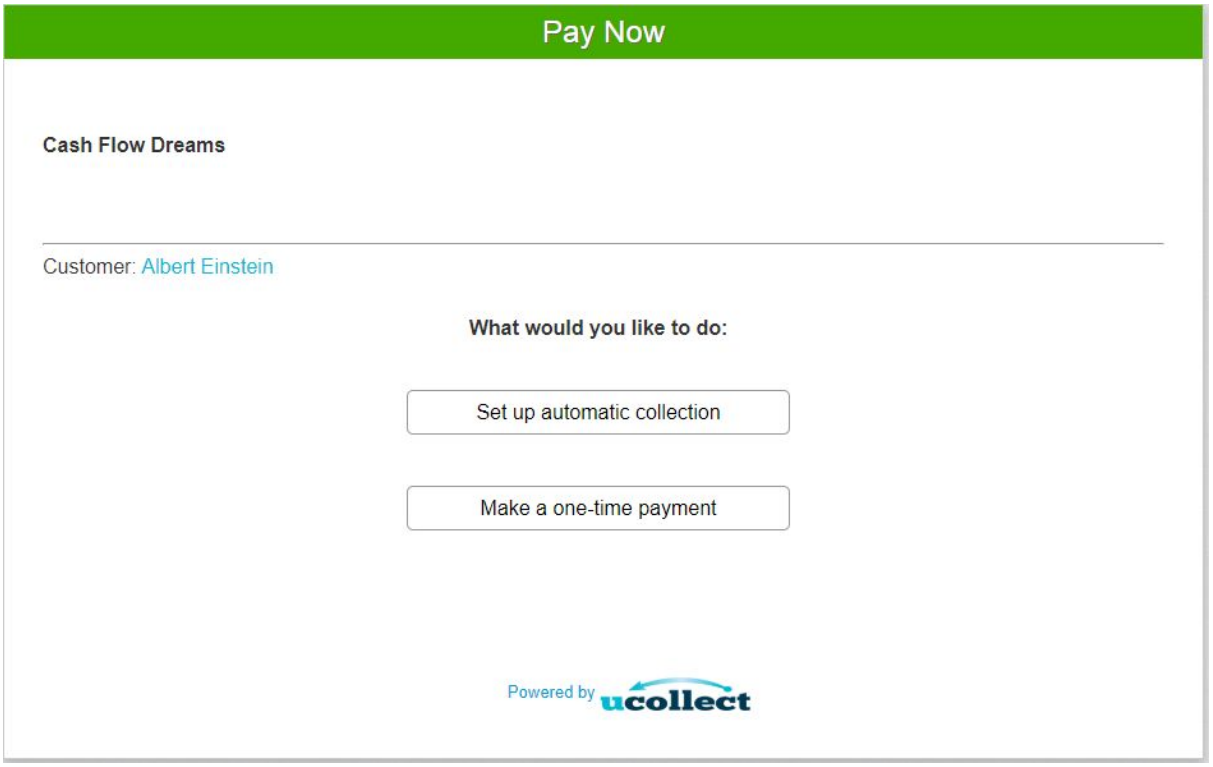
1. Connect to Xero's Payment Services

To integrate uCollect with Xero's Pay Now page follow the instructions here: https://ucollect.helpscoutdocs.com/article/28-pay-now-payment-services

In your uCollect gateway settings (Edit, Organisation Settings, Payment Gateways, edit the selected gateway) ensure that you have chose Pay Now, Eligible as either "Automatic Payments only" or "Automatic Payments by Invitation only" (this option will prevent the gateway showing on the Pay Now options screen unless an invitation has been sent).

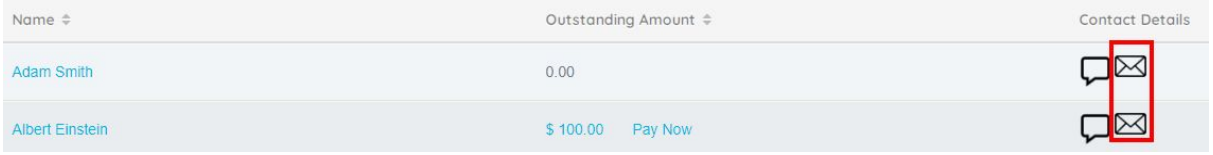


When a user clicks through the Pay Now button on their Xero invoice they will have the option to select a one-time payment or setting up automatic collection (depending on your settings).

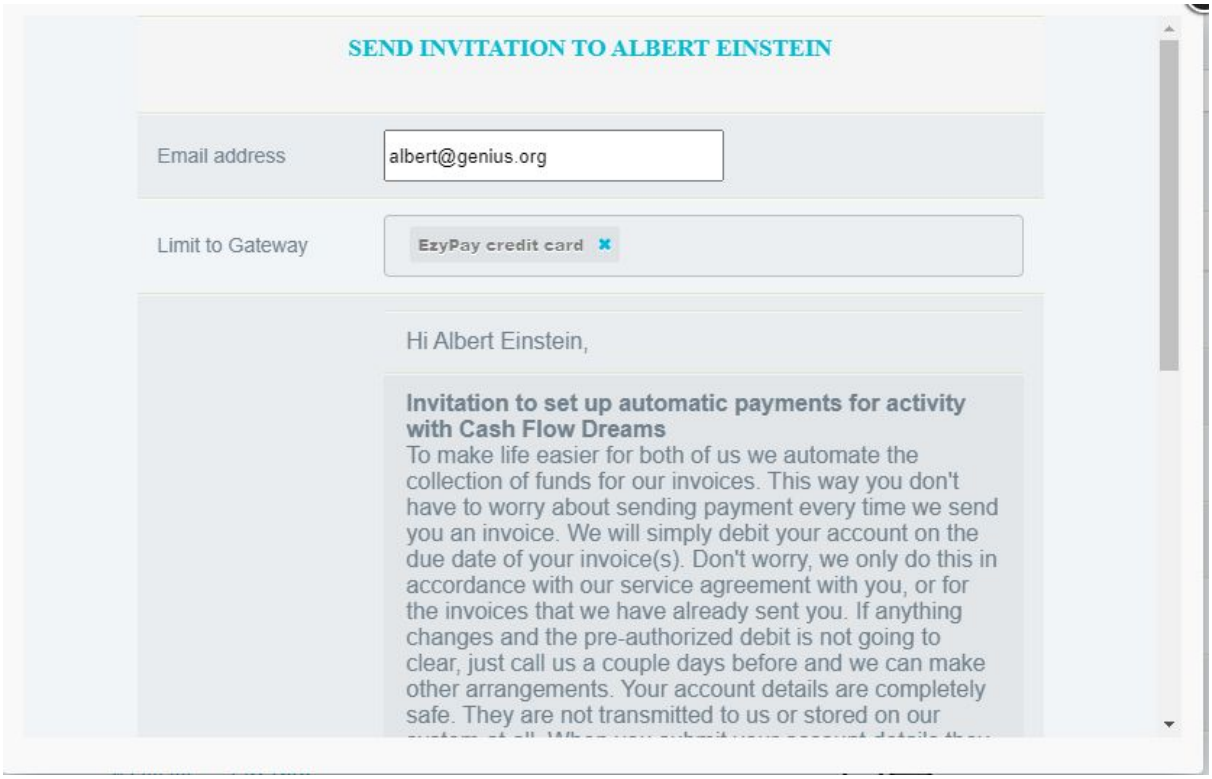


2. Send an Invitation

From the uCollect Search Contacts screen click the envelope icon to the right of the contact.



Enter/edit their email address and choose the gateway(s) that you want invite them to choose from.

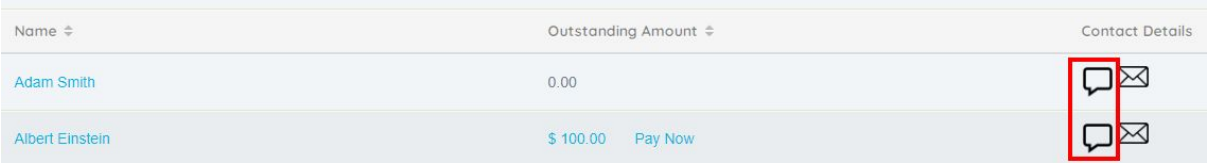


This will send them an email with a unique URL that will allow them to setup a customer profile in Netcash. If the customer has overdue invoices in the accounting system they will be prompter to collect these up front as well.

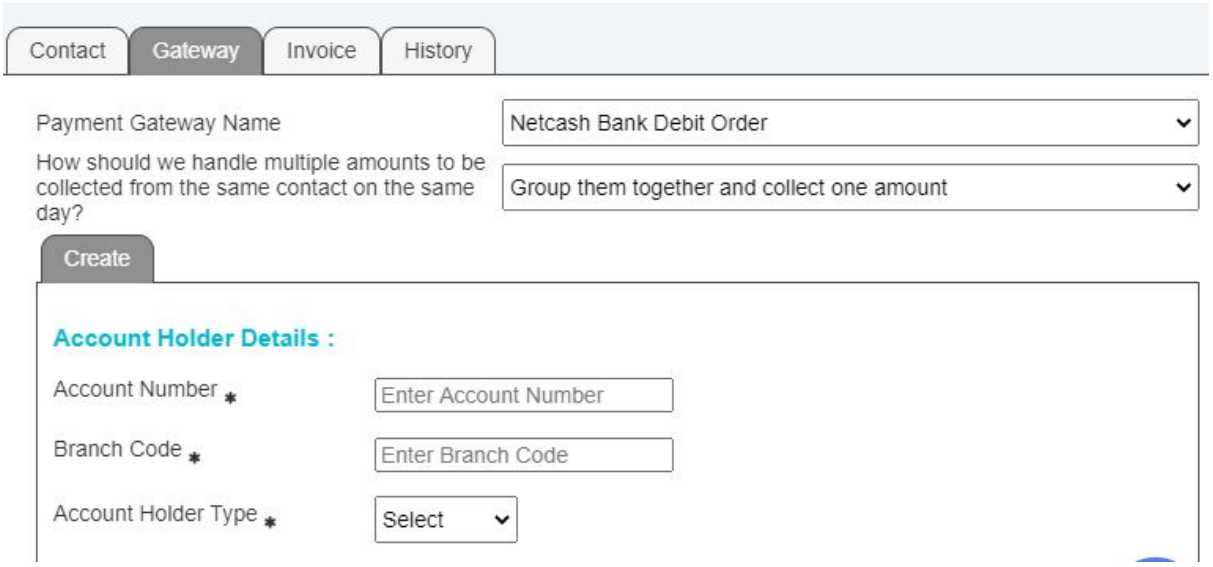
3. Enter details manually

This option is for the merchant administrator to enter details from a paper form or if the customer is on the phone.

From the uCollect Seach Contact screen, click the empty speech bubble to the right of the contact.



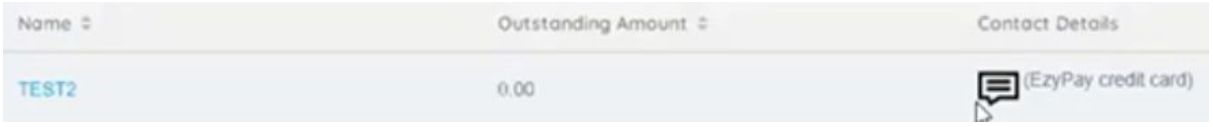
Enter their details and click submit.



If you already have a customers in Netcash we can assign them behind the scenes. Contact uCollect Support.

Getting Paid on Automatic Collection

Once your contact is setup for automatic collection you don't need to do anything other than create invoices in your accounting system. You can tell that a customer is setup by looking at the speech bubble in the Search Contact screen (it is filled in and displays the gateway name):



Each day uCollect will check your accounting system and initiate collection against the stored customer payment profile for any customer with invoices that are due or past due. The default time is 2pm in your time zone (merchant can choose to have a different collection time by going to Edit, Organisation Settings, Edit Organisation - you should change it to no later than 10 am if you set the default to Same Day payments).

IMPORTANT: YOU NEED TO AUTHORISE THE BATCH IN NETCASH

uCollect will send the payment batch direct to Netcash. You will receive an email notification. You need to log into Netcash and approve the batch. You should NOT edit the batch or you will be out of sync with your accounting data.

At present uCollect will collect ALL invoices for a nominated contact.

If you want to have more control over what is collected check out:

- Suspending a Contact
- Installment Plans

- Manually triggering a payment

Failed Payments

Credit card results are real time. If a scheduled credit card payment fails it will be automatically tried in the next automatic cycle.

Debit Order payments may fail several days after initial processing. Netcash alerts uCollect when a DO payment has failed after initial processing. The handling method for this is specified in the gateway settings. Merchants can choose:

1. Do Nothing - the payment will remain in the accounting system
2. Suspend Invoice - the payment will be reversed in the accounting system and suspended in uCollect so that no further payment attempts are made automatically. You need to use an Installment plan to restart collection.
3. Re-process in selected day (up to 10 days after) - the payment will be reversed in the accounting system and the invoice will have an installment plan to re-process it in full x days later (based on the settings)

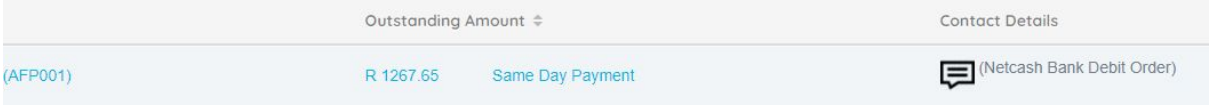
In addition, the gateway settings allow for an email to be sent to the Merchant Admin, Customer or both to let them know of the failed payment.

Same Day Debit Order Payments

The Debit Order gateway processes using the 2-day standard by default. However, if you have a late invoice or a failed payment that you want to process same day you can still do so.

You must first set the customer up using the Netcash Bank Debit Order gateway. If you don't have the details to do so then you'll have to send the invoice with a Pay Now button and the Netcash Pay Naw now option activated.

From the Search Contact screen find your customer and click the "Same Day Payment" option.



A list of invoices will be displayed and you can enter the amount to collect. The batch will be sent to Netcash and you will need to log in and approve it before 11am.

Reconciling your Netcash account

Netcash will settle your Debit Orders but will deduct fees and a retention amount. The amount deposited will not agree with the total of the payments uCollect has sent to your accounting system. For this reason we recommend that you set up a "fake" bank account to act as a clearing account for your Netcash payment transactions.

You can download your Netcash Statement from uCollect's Reports menu. Then download as a CSV file and import into Xero as a bank statement. You will be able to match the statement against the payments and use the create tab to account for fees. For the funds received from Netcash you should create a Transfer transaction between your main bank account and the clearing account.

Notes for Quickbooks Online users

QBO does not allow access to it's Pay Now page, so we recommend that you switch this off. uCollect offers a Pay Now URL that you can include on your invoices, statements and emails that will allow your customers to get to our Pay Now page.