

Direct Bank Debit (ACH) Tutorial

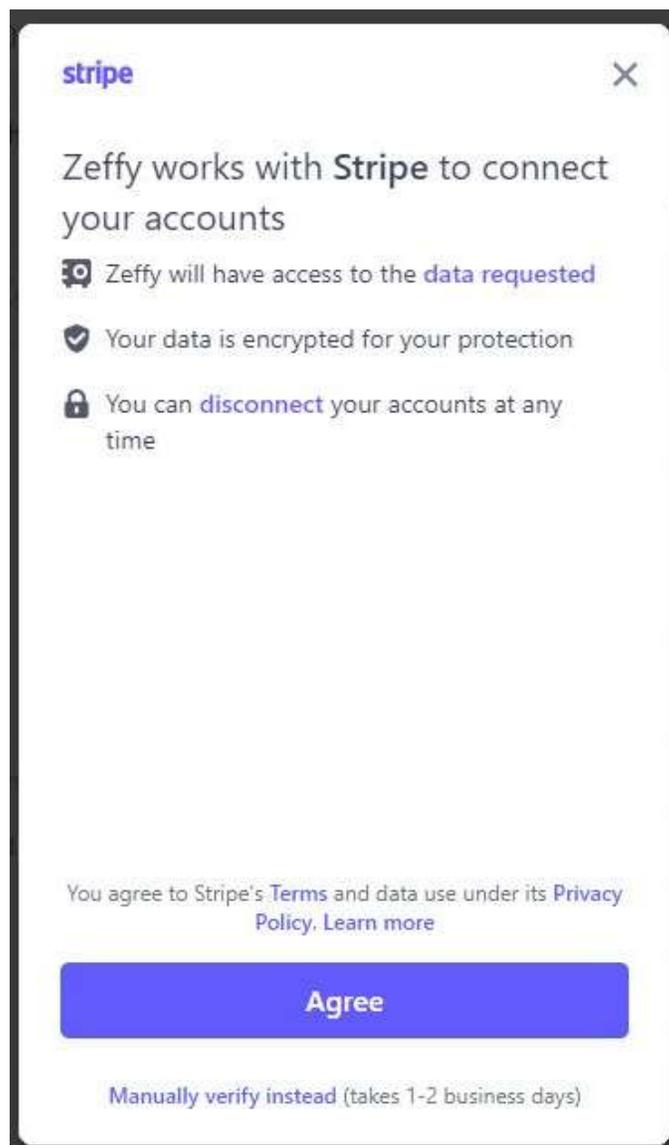
Ritchietown Renaissance, Inc. is accepting online payments through Zeffy, which does not collect any transaction fees. This allows **100% of your donation** to go toward our mission to preserve the historic resources of South Wheeling. Zeffy uses Stripe as its payment processor. Founded in 2011, Stripe is an Irish-American financial services company that has an A+ rating with the Better Business Bureau.

If you choose to make a payment through your bank account, you will see a series of Stripe windows. This tutorial will guide you through the steps to pay directly with your bank account.

Automatic Verification

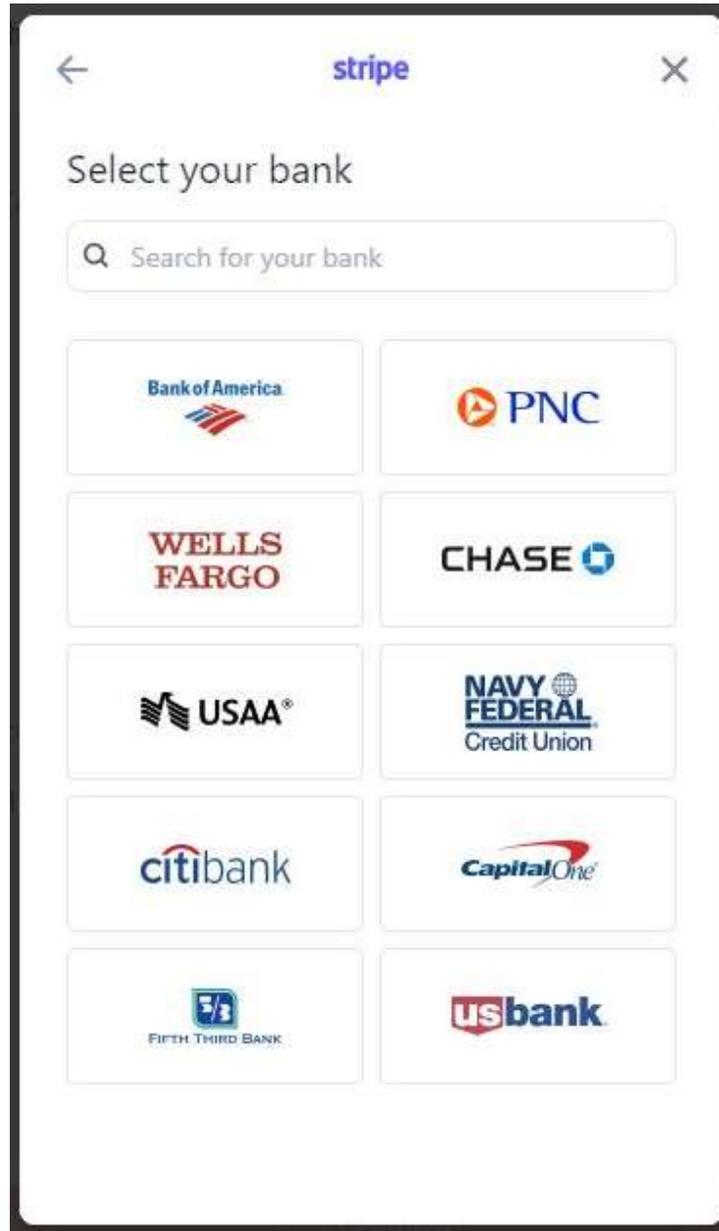
Step 1

You can choose to have Stripe try to verify your bank account, or you can click “Manually verify instead” at the bottom of this window (skip to [Manual Verification](#) below).



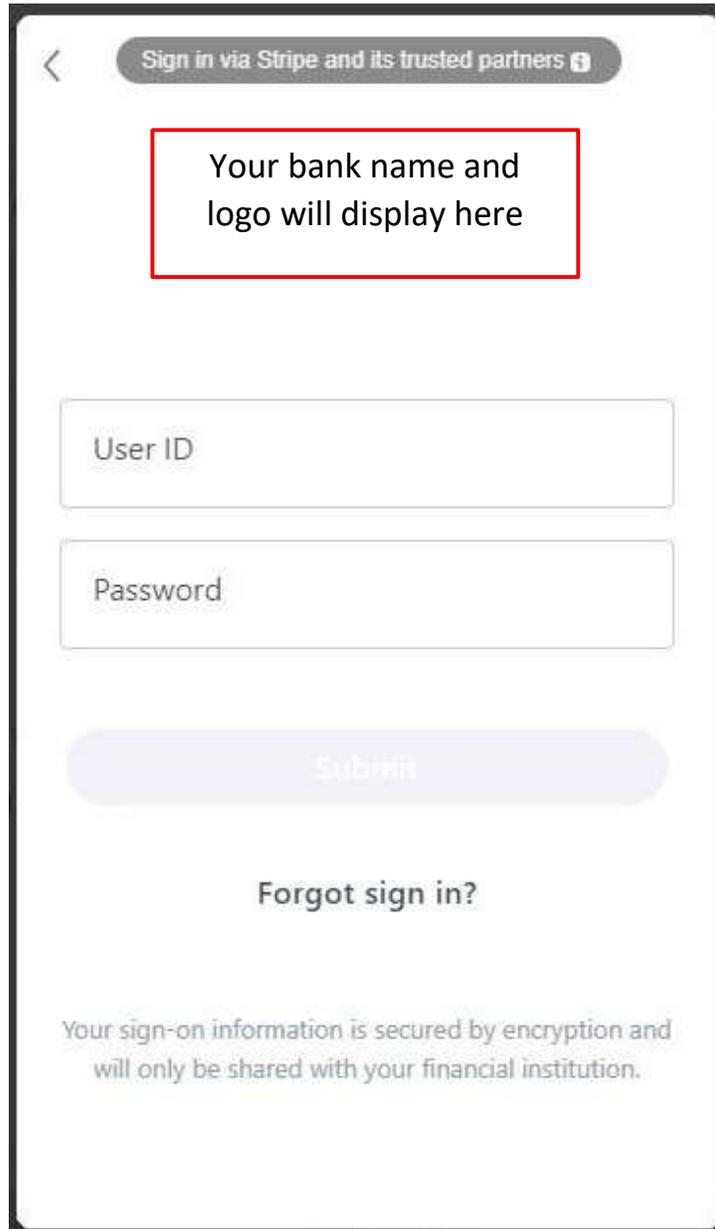
Step 2

If you click Agree, you will be prompted to select your bank.



Step 3

Then you will be prompted to enter your Online Banking login and password.



The image shows a mobile application login screen. At the top left is a back arrow. To its right is a header bar with the text "Sign in via Stripe and its trusted partners" and an information icon. Below this is a red-bordered box containing the text "Your bank name and logo will display here". Underneath are two input fields: "User ID" and "Password". A light blue "Submit" button is centered below the fields. Below the button is the text "Forgot sign in?". At the bottom, a security notice reads: "Your sign-on information is secured by encryption and will only be shared with your financial institution."

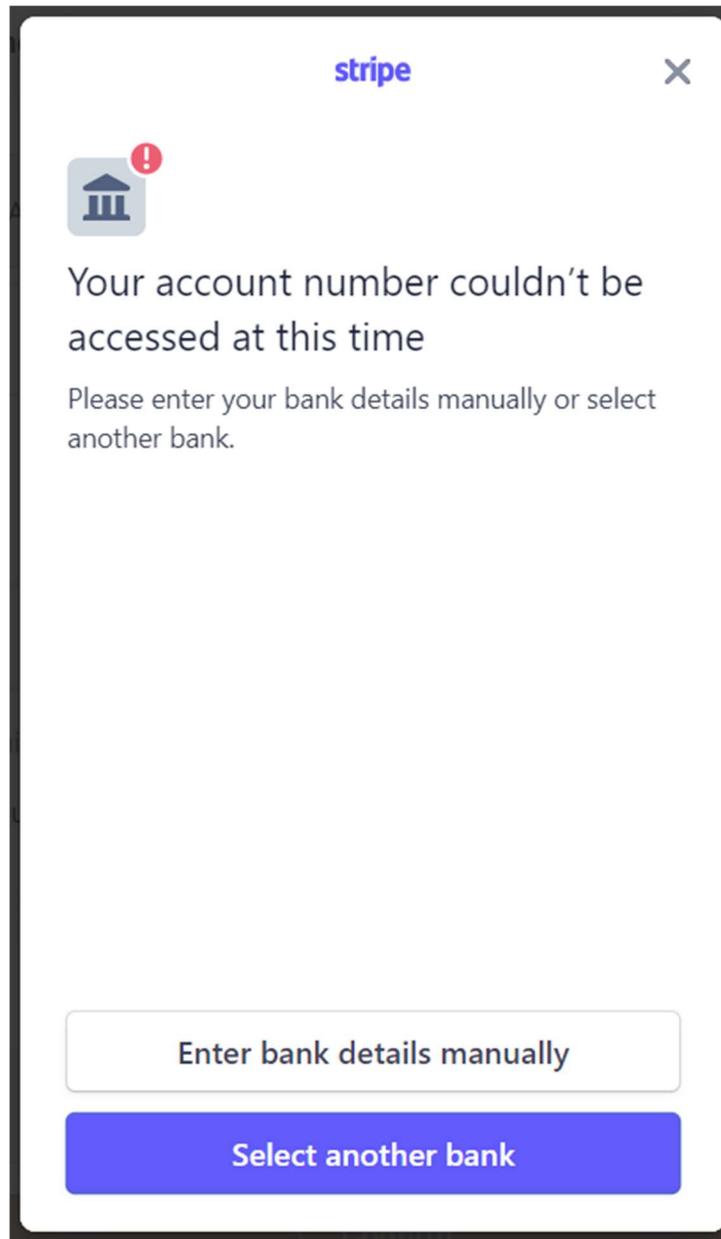
Step 4

After you enter your login information, you will see a series of windows indicating that Stripe is trying to connect to your bank.



Step 4a

If you see this window, Stripe was not able to link to your account. You will need to use [Manual Verification](#) below, or select another bank.



Step 5

If Stripe is successful, you will likely be asked the verification question that you previously set up on your bank account. You may also have to go through the normal phone call/text verification if your browser is not recognized by your bank.

< Sign in via Stripe and its trusted partners ⓘ

Your bank information will display here

Verify it's you

To protect the privacy of your account, answer the security challenge question.

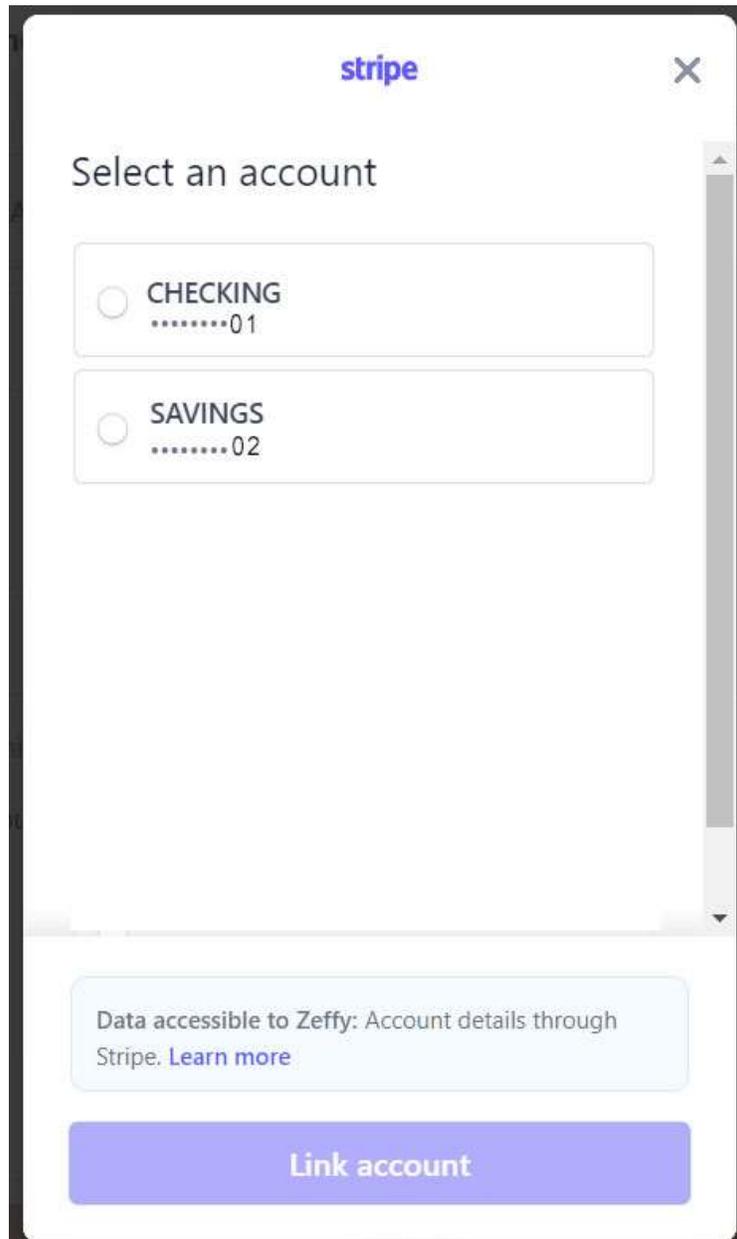
Your security question will display here.

Answer here

Continue

Step 6

If you answer the Verification Question correctly, you will then see a list of your accounts. Choose the account that you want to use and click “Link Account.”



The screenshot shows a mobile interface for selecting an account. At the top, the Stripe logo is on the left and a close button (X) is on the right. Below the logo, the heading "Select an account" is displayed. There are two account options, each in a rounded rectangular box with a radio button on the left:

- CHECKING
.....01
- SAVINGS
.....02

At the bottom of the screen, there is a light blue informational box containing the text: "Data accessible to Zeffy: Account details through Stripe. [Learn more](#)". Below this box is a prominent purple button with the text "Link account".

Step 7

You can save the connection to Link. This is optional.

stripe ×

Save your account to Link

↔ Connect your account faster on Zeffy and everywhere Link is accepted.

✔ Link encrypts your data and never shares your login details.

Email address
your email

Mobile number
 ▼

⚠ Please provide a mobile phone number.

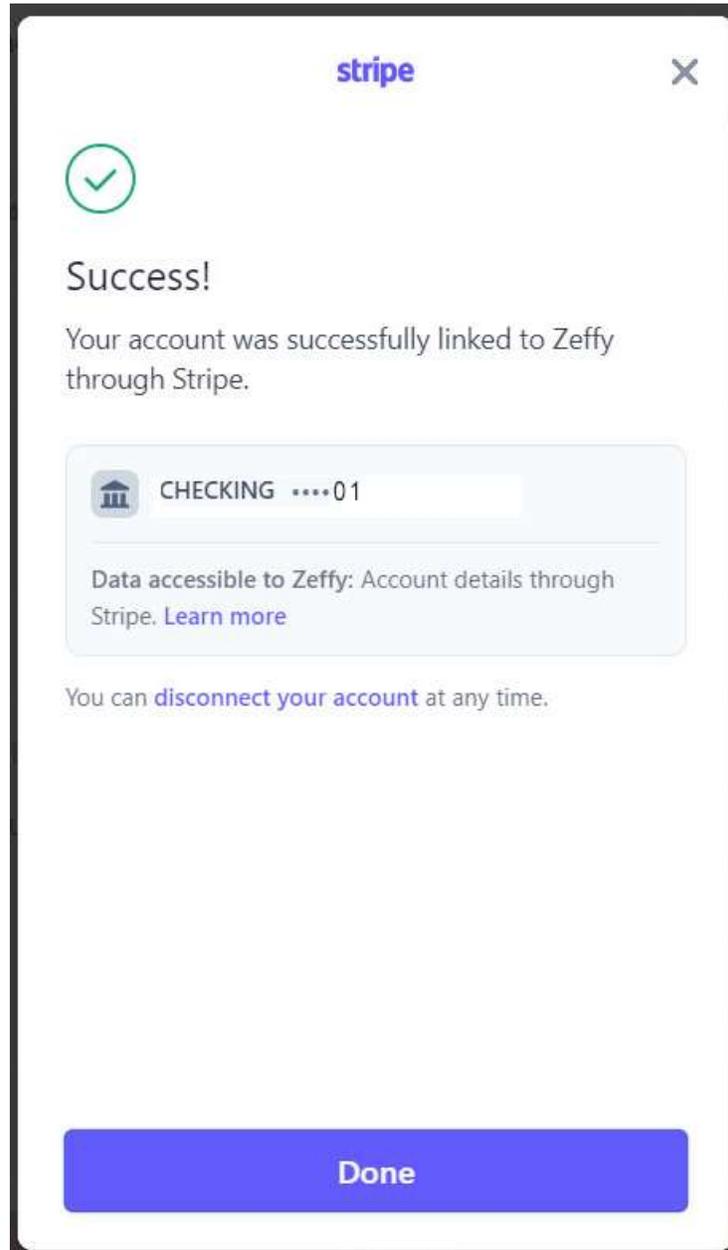
By saving your account to Link, you agree to Link's [Terms](#) and [Privacy Policy](#)

Save to Link

Not now

Step 9

Your connection is complete. Click the Done button.



Step 10

IMPORTANT! You must accept the authorization for your payment to be processed.

Ritchietown Renaissance, Inc. leverages Zeffy to process the transfer ✕

By clicking [accept], you authorize Zeffy to debit the bank account specified above for any amount owed for charges arising from your use of Zeffy' services and/or purchase of products from Zeffy, pursuant to Zeffy' website and terms, until this authorization is revoked. You may amend or cancel this authorization at any time by providing notice to Zeffy with 30 (thirty) days notice.

Accept

You will receive a message similar to this:



**Thank
you for
your
support!**

Spread the word
about this
campaign!

[Link](#) [Facebook](#) [Twitter](#) [WhatsApp](#) [Email](#)

Your donation
receipt is on its
way.

Manual Verification

Step 1

If you chose Manual Verification, or if Stripe is not able to connect to your account, you will be prompted to enter your routing and account numbers.

← stripe ×

Enter bank account details

Your bank information will be verified with micro-deposits to your account.

123456789 000123456789 1234

Routing number

Account number

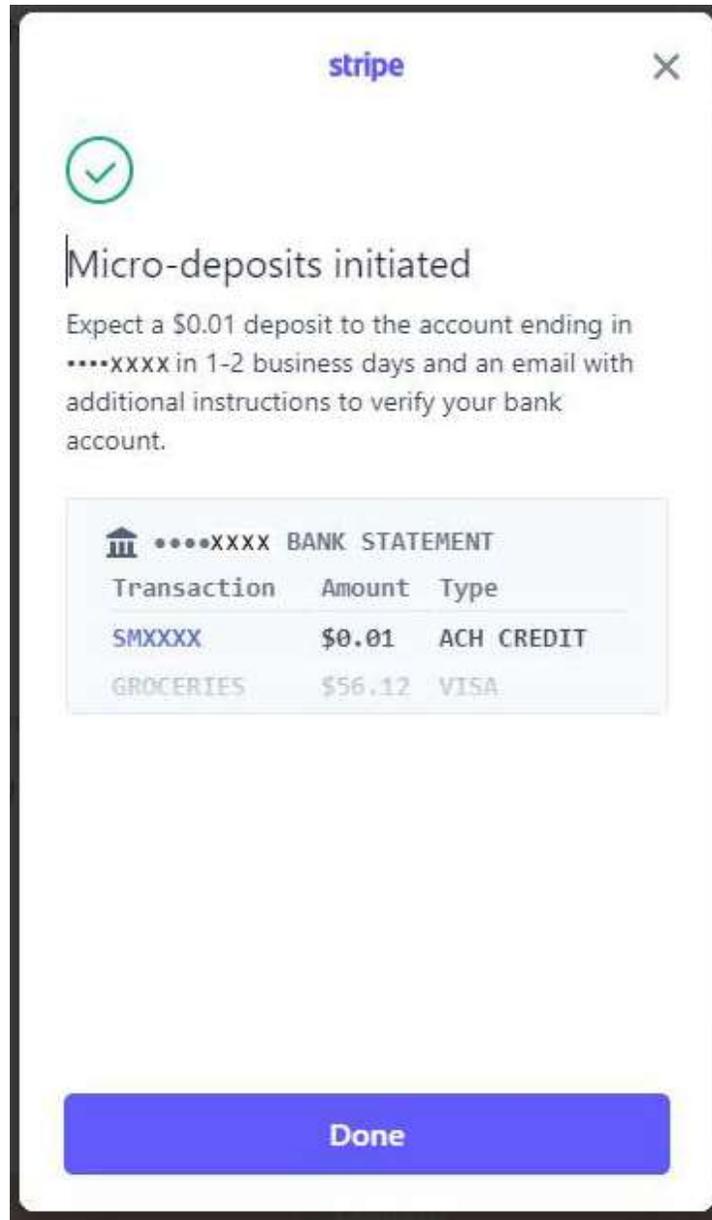
Your account can be checking or savings.

Confirm account number

Continue

Step 2

In order to manually verify your account, Stripe will make a micro deposit of \$.01 (1 cent) into your account. This process will take 1-2 business days. You will receive an email with instructions on how to complete the verification. Once the verification is complete, your payment will be processed. You should only have to do this one time.



Step 3

IMPORTANT! You **must accept the authorization** to initiate the verification and ultimately, the payment.

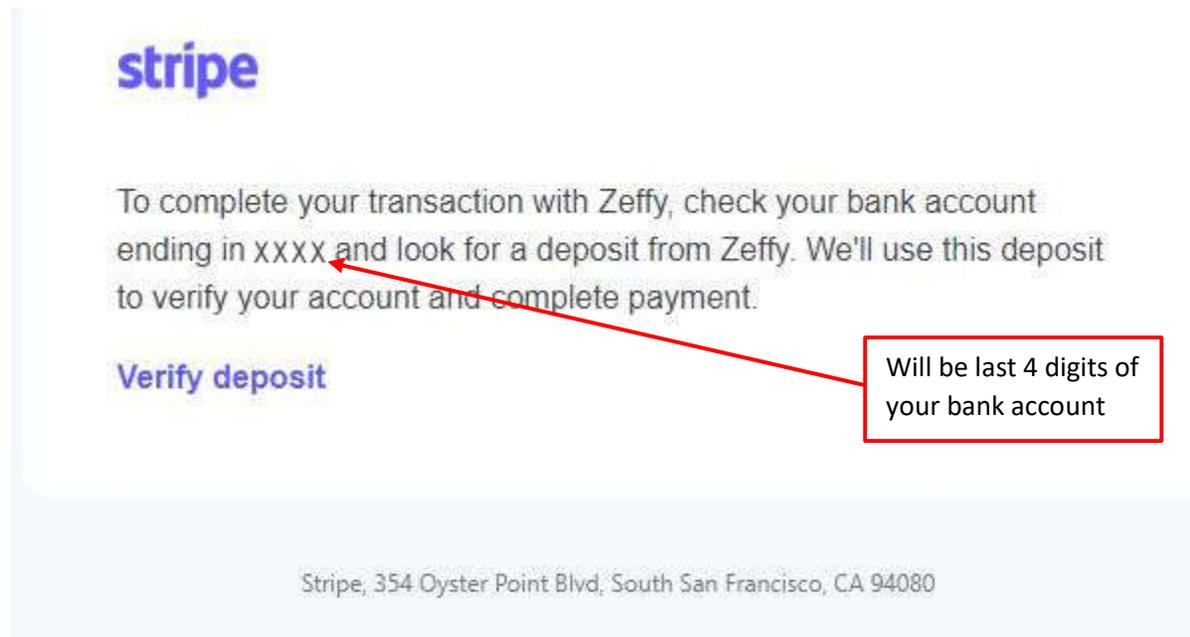
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Accept

Step 4

You will receive an email from Stripe asking you to verify your account. This could take 1-2 business days from when you initiated the process. The email will look similar to this:



At this point, you should check your on-line bank statement. You should see a deposit from Zeffy for \$.01 (1 cent), and you may also see a minus \$.01. The next screen will ask for a piece of information from your on-line bank statement, so do not close the window yet. Click "Verify deposit" in the email.

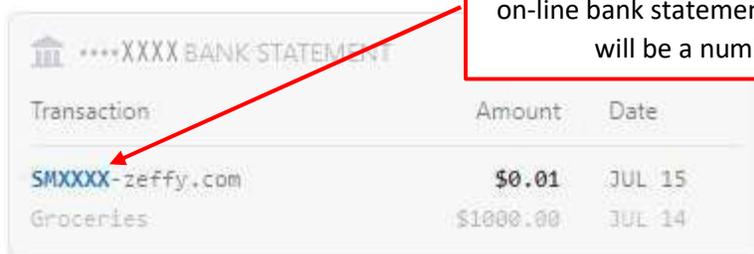
Step 5

After you click “Verify deposit” in the email, you will see this window. You will need to enter the 6-digit code from the Zeffy transaction shown on your on-line bank statement.

zeffy Zeffy

Enter the 6-digit code from your bank statement to complete payment

Stripe deposited \$0.01 to ****XXXX on (DATE) . To complete your payment, enter the 6-digit code starting with “SM” from that deposit.



Bank statement snippet showing a Zeffy transaction. A red arrow points from the transaction description to the code input field below.

Transaction	Amount	Date
SMXXXX-zeffy.com	\$0.01	JUL 15
Groceries	\$1000.00	JUL 14

Find the Zeffy transaction on your on-line bank statement. The XXXX will be a number.

Enter code

Enter the 4 numbers after the “SM” on the statement

Verify and pay 

Can't find your code? [Send another deposit.](#)

Powered by  | [Terms](#) [Privacy](#)

Then click “Verify and pay” at the bottom of the window.

Step 6

You should receive a confirmation of your payment.



Thanks for your payment

You completed a payment of \$ XXX.XX.

You may now close this page.

Powered by **stripe** | [Terms](#) [Privacy](#)

The next time you use this account to make a payment, you should be able to follow the [Automatic Verification](#) procedure above.