



Payouts and reconciliation

Topics

- Stripe connection
- Payout process and timing
- Transaction fees
- Payment reports
- Reconciliation

Stripe connection



Connect bank account to Stripe



Firm sits under **Aiwyn's** Stripe umbrella



Payment interface is through **Aiwyn**

Payments

Payment History | Payment Plans | Portal Users

03/20/2025 to 06/20/2025 Only show Aiwyn payments

RECEIVED ↓	CLIENT ID	CLIENT	INVOICE(S)	BILL AMOUNT	TOTAL PAID
6/20/25	11111	Acme Enterprises	2676730	\$3,635.63	\$1,500.00
6/5/25	33333	Leffler, Bogisich and Hessel	2676742	\$73.12	\$74.58
6/1/25	33566	Alex Enterprises	2676741, 2676743	\$28,672.00	\$4,789.50
6/1/25	12345	Crepe Palace (DuBose)	2676722	\$625.72	\$10.00
6/1/25	33566	Alex Enterprises	2676705	\$210.50	\$210.50
5/21/25	88888	Reinger-Larkin	--	--	\$15,300.00
5/21/25	88888	Reinger-Larkin	--	--	\$5,000.00
5/20/25	11111	Acme Enterprises	(5 invoices ...)	\$5,008.28	\$1,500.00
5/16/25	89562356	Retainers	--	--	\$100.00

Payout process and timing

Reports

- Reports emailed to firm at time of deposit
- Identifiable and itemized clients, invoices, and amounts

Deposits

- Daily deposits
- Real time monitoring

Refunds/failures

- Full amount refunded to original payment method
- Subtracted from payout on day it clears
- If payout is not enough to cover the amount, the remainder is withdrawn from the bank account connected through Stripe

Refunds and failed payments

Refund parameters

- Full amount must be refunded
- Made to original payment method
- Done through Aiwyn
- ACH cannot be refunded until it has been deposited

Failed payments

- Amount refunded or failed is subtracted from the payout on the day it is cleared
- Daily reports display these as negative amount values
- Refund/failed payments cannot be imported
- Manually void/unallocate

Deposits

- If your payout is not enough to cover the amount, the remainder is withdrawn from the bank account connected through Stripe
- Transaction fees for failed ACH are refunded to firm

Payout timing (ACH)

Payment day	Payment before 19:00 UTC - deposit day	Payment after 19:00 UTC - deposit day
Monday	Wednesday	Thursday
Tuesday	Thursday	Friday
Wednesday	Friday	Monday
Thursday	Monday	Tuesday
Friday	Tuesday	Wednesday
Saturday	Wednesday	Wednesday
Sunday	Wednesday	Wednesday

Payout timing (CARD)

Payment day	Payment before 23:59 UTC - deposit day	Payment after 23:59 UTC - deposit day
Monday	Wednesday	Thursday
Tuesday	Thursday	Friday
Wednesday	Friday	Monday
Thursday	Monday	Tuesday
Friday	Tuesday	Wednesday
Saturday	Wednesday	Wednesday
Sunday	Wednesday	Wednesday

Transaction fees

ACH

- Fee swept from transaction amount
- Swept fee prints on transaction fee report
- Cash/import files for practice management system includes full amount paid
- ACH fee returned if ACH failed

Debit cards

- Fee cannot be passed to client
- Fee rate is your CARD rate
- Fee swept from transaction amount
- Swept fee prints on transaction fee report
- Cash/import files for practice management system includes full amount paid

Waived credit cards

- Excluded states (CT, ME)
- Firm admin reduce/removed
- Difference of amount passed and CARD rate
- Cash/import files for practice management system includes full amount paid

Transaction fees

Fee Amount	Fee Details	Orig. Payment Method	Payer Client Name	Payer Client Number	Orig. Payment ID	Orig. Transaction Date	Deposit Date
20.16	Transaction fee	ACH	Initech Solutions	11111	98742	2025-07-01	2025-07-03
-1.60	Failed ACH	ACH	Crepe Palace	22222	98624	2025-06-28	2025-07-03
39.00	Transaction fee	DEBIT	Acme Co	333333	98745	2025-07-01	2025-07-03
12.00	Waived (state in CT)	CREDIT	Cupcake Co	444444	98654	2025-07-01	2025-07-03

Determine total *fee amount*
on report

Payment reports

Invoice payments

- Sent daily based on deposit
- Optional transaction based report
- Formatted for import
- Total up this report, it is a “cash file”

Non-invoice payments

- Non-invoice payments
- Recurring payments
- Quick payments
- Refunds or failed payments (negative values)
- Finance charges
- Total up this report and add to invoice payments, it is a “cash file”

Transaction fee

- Total up this report, it is a subracter file
- Cost of business that day
- Difference between cash reports and fee report equals deposit

Invoice payment report

Date	Client #	Client Name	Invoice #	Amount	Reference	Type
2025-07-03	111111	Initech Solutions	45778	1000	AIW-98742-89741	Invoice-ACH
2025-07-03	111111	Initech Solutions	45789	1500	AIW-98742-89687	Invoice-ACH
2025-07-03	333333	Acme Co	45863	1300	AIW-98745-88742	Invoice-Debit
2025-07-03	444444	Cupcake Co	45889	400	AIW-98654-89142	Invoice-CC
2025-07-03	555555	CM Consulting	45223	500	AIW-98336-89258	Invoice-CC

Total: \$4,700

Non-invoice payment report

Date	Client #	Client Name	Note	Amount	Reference	Type
2025-07-03	111111	Initech Solutions	Finance charge	10	98742-89741	Latefee-ACH
2025-07-03	111111	Initech Solutions	Finance charge	10	98742-89687	Latefee-ACH
2025-07-03	555555	River Inc	Please pay towards Invoice 12344	500	97763-89264	NonInvoice-CC
2025-07-03	222222	Crepe Palace	Invoice-47783	-200	98624-84772	Failed ACH

Total: \$320

Transaction fees

Fee Amount	Fee Details	Orig. Payment Method	Payer Client Name	Payer Client Number	Orig. Payment ID	Orig. Transaction Date	Deposit Date
20.16	Transaction fee	ACH	Initech Solutions	11111	98742	2025-07-01	2025-07-03
-1.60	Failed ACH	ACH	Crepe Palace	22222	98624	2025-06-28	2025-07-03
39.00	Transaction fee	DEBIT	Acme Co	333333	98745	2025-07-01	2025-07-03
12.00	Waived (state in CT)	CREDIT	Cupcake Co	444444	98654	2025-07-01	2025-07-03

Total: \$69.56

Payment reconciliation

\$ 4,700 (*invoice payment*)

\$ 320 (*non-invoice payment*)

\$5,020 (total cash)

-\$69.56 (total fees)

\$5,020 - \$69.56 = \$4,950.44

\$4,950.44 (*bank deposit*)

Thanks for watching!

support@aiwyn.ai