

Payment Processing Manual

EZ-CARE2

A quality product from

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*Softer***Ware**TM

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1. OVERVIEW	7
SafeSave Payments Gateway	7
Secure Internet Connection to Processors.....	7
SafeSave™.....	7
Issuing refunds	8
Transaction research/reporting.....	8
Processors.....	8
Understanding the Transaction Processing Workflow	9
Real Time Credit Card Processing	9
Scheduled Credit Card Processing	9
Bank Draft Processing	10
2. EZ-EFT MODULE	11
EZ-EFT Module Overview	11
EZ-EFT Components.....	11
EZ-EFT Benefits	12
Module Setup and Configuration.....	12
Installing the EZ-EFT Module	12
Setting Up Your Financial Service Accounts	12
Setting Up Your EFT Categories	13
Entering Your Center's EFT Information	14
Enrolling Families	16
EZ-EFT Authorization Form.....	16
Promoting EZ-EFT to Families	17
Entering Account Information	18
Managing Parent Bank/Credit Card Data	18
Setting the Default Account for EZ-EFT	21
Posting Charges.....	22
Processing Transactions	22
Overview	22
Step 1: Setting Criteria and Generating Transactions.....	22
Step 2: Reviewing and Editing Transactions.....	25
Step 3: Submitting Transactions for Processing.....	27
Running the Posting Report after Submission.....	29
Recording of Payments on Ledger	29
Deposit in Your Bank Account	29
Live Feedback at Time of Submission for Credit Card Transactions	29
Handling of unsuccessful transactions.....	30
Obtaining Rejected Transaction Information	30
Correcting for Rejected Transactions	30
EZ-EFT Information Report	31

3.	CLICK-TO-PAY MODULE	34
	Setting Up Click-to-Pay	34
	Registering the Click-to-Pay Module	34
	Configuring Click-to-Pay Settings in Office Administration.....	34
	Email setup	36
	Invoice.....	36
	Emailing Invoices.....	36
	Processing Payments.....	39
	Downloading Submissions from WebLink	40
	Importing Downloaded Submissions into EZ-CARE2	40
	Creating the Revenue Summary Report CTP	42
	Verifying Imported Transactions	43
4.	INSTA-CHARGE MODULE	45
	Module Setup and Configuration.....	45
	Office Administration.....	45
	Verifying Insta-Charge Operation using Test Transactions.....	47
	Processing Transactions	48
5.	HANDLING RECONCILIATION, RETURNS, REFUNDS & VOIDS	52
	Handling Returns	52
	Timing of Returns	52
	Learning About Rejected/Returned Transactions.....	53
	Gateway Generated Email Notices	53
	Retrieving EZ-EFT Reports from the SafeSave Payments Gateway.....	55
	SafeSave Payments Gateway Console Reports.....	56
	Receiving Notices of Change from SofterWare.....	66
	Handling Rejected/Returned Transactions.....	67
	Reconciling Ledgers with Gateway Payment Records	68
	Running Accounts Receivable Reports for Reconciliation	68
	Running Gateway Console Reports for Reconciliation	68
	Comparing Reports.....	69
	Reconciling Discrepancies.....	69
	Issuing Refunds	70
	Refunding a Transaction using the SafeSave Payments Gateway.....	70
	Creating a Refund Record for a Refunded Transaction	74
	Voiding Transactions.....	75
	Voiding a Transaction from the SafeSave Payments Gateway.....	75
	Editing Your Ledger to Match the Voided Transactions	78

6. REVIEWING THE GATEWAY BILLING STATEMENT 80

APPENDIX A: SAFESAVE PAYMENTS GATEWAY RETURN CODES..... 82

INDEX..... 84

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1. Overview

EZ-CARE2 provides users with several different options for processing credit card and electronic bank draft transactions. Each option addresses a particular type of payment situation:

- **Processing one-time payments from within EZ-CARE2** – The Insta-Charge module provides an easy way for users to process payments directly from within the application, instead of through a standard retail credit card terminal or a separate software application.
- **Online payments** – The Click-to-Pay module allows you to use an online payment form for parents to make payments. The online form is hosted on our secure WebLink servers, so that it does not affect or require changes to your website. Payments are automatically deposited directly into your bank account, and payment information can be easily downloaded into your Parent ledgers.
- **Processing recurring, pre-authorized transactions** – The EZ-EFT module allows you to process preauthorized recurring transactions. In this scenario the center initiates the processing of payments on a specified date using securely stored payment method data. This requires parents to have authorized automatic payment for tuition or other expenses as part of a regular collection cycle.

SafeSave Payments Gateway

SofterWare's transaction processing gateway dramatically improves our industry leading solutions for parent electronic payment processing while solving your PCI (Payment Card Industry Data Security Standards) headaches.

The SafeSave Payments Gateway can charge parents' credit cards, or transfer money directly from parent's bank accounts using electronic funds transfer.

Secure Internet Connection to Processors

All data and processing is encrypted and transmitted via a secure internet connection. There is no need for credit card terminals, modems and dedicated phone lines.

SafeSave™

SafeSave™ - Secure hosted storage of credit card and bank account data eliminates PCI compliance concerns associated with storing cardholder data within the child care center's computers. Instead of storing sensitive data locally on your server, where it may be in danger of loss or exposure, SafeSave stores the data within the secure servers of the SafeSave Payments Gateway. A SafeSave™ ID stored in EZ-CARE2 is used to identify the account information stored in the Gateway, allowing you to process future transactions without any exposure of account information, or need to re-enter data.

Issuing refunds

The SafeSave Payments Gateway allows you to issue refunds for credit card payments directly from the Gateway Console. See “Issuing Refunds” page 70 for details.

Transaction research/reporting

The SafeSave Payments Gateway Console is an embedded web interface for the SafeSave Payments Gateway. It is able to display reports on the transactions processed through the Gateway:

- The Transaction Snapshot report (page 58) is a summary of all the transactions that occurred during a specified date range.
- The Transaction Report (page 61) allows you to search for transactions using criteria such as date range, status, customer ID, or amount, and view details for the transactions that matched the specified criteria.

Processors

The SafeSave Payments Gateway provides a PCI-compliant internet-ready gateway that allows the actual processing to be done by other parties.

In order to process transactions, you need an account with one or more of the following transaction processors:

- TransFirst ePayment Services – credit card transactions (Visa, MC, Discover, Amex)
- Solvaris Payment Solutions (SPS) – bank draft transactions (checking, savings)
- Optimal Payments – Canadian transactions (credit card and bank draft)
- Mercury Payment Systems – Canadian credit card transactions

When you sign up for one of the modules that uses the SafeSave Payments Gateway, your SofterWare representative will help you create accounts with the appropriate processors.

Understanding the Transaction Processing Workflow

In order to use the transaction processing features of EZ-CARE2 to their fullest, users should understand the workflow of how transactions are processed. In particular, it is important to understand the difference between real time credit card processing, scheduled credit card processing, and bank draft processing.

Real Time Credit Card Processing

Real time credit card processing refers to one of the following conditions:

- When an EZ-EFT credit card transaction is submitted on the same day that it was scheduled to be processed.
- Any Insta-Charge or Click-to-Pay credit card transaction.

When this happens, the credit card transaction is authorized immediately in real time, and EZ-CARE2 will receive real-time feedback on whether the transaction was accepted or rejected.

If a credit card transaction gets rejected during real-time processing, no payment transaction will be recorded on the Accounts Receivable ledger. This is convenient, as it means that you will not need to delete the failed transaction, or create any kind of refund or return.

The immediate authorization and feedback provided by real time credit card processing make it very advantageous to submit all of your credit card transactions this way.



Note: There is no such thing as real time processing for bank drafts. The way that bank drafts are processed requires a delay of at least a day, and possibly longer, between the time that the transaction is submitted, and the time that it is processed.

Scheduled Credit Card Processing

EZ-EFT allows you to submit credit card transactions that specify a processing date that is in the future. When this happens, the transactions are stored in the SafeSave Payments Gateway until the scheduled processing date, at which time they are processed.

Credit card transactions that are submitted for collection for a future date through EZ-EFT are assumed to be authorized and accepted as soon as they are submitted, and payment transactions are created for them in the Accounts Receivable ledger as soon as they are submitted. If any of the transactions are rejected when they are processed, you must run a report to identify the rejected transaction using the SafeSave Payments Gateway console reports (see page 55), and then post a return transaction to compensate for the failed transaction (see page 67).

Bank Draft Processing

Bank Draft transactions are electronic transactions that can either withdraw funds directly from a person's bank account, or deposit funds directly into a person's bank account. In the US, these are known as Automated Clearing House (ACH) transactions; similar systems exist under other names in other countries.

Although they are submitted electronically, bank drafts transactions do not occur instantaneously the way that credit card transactions do. Instead, bank draft transactions are subject to delays of at least a day after their processing date before the transactions are approved or rejected, and notifications for rejected transactions can take days (or in rare instances even longer) to be reported.

If any of your bank draft transactions are rejected when they are processed, you must run a report to identify the rejected transaction using the SafeSave Payments Gateway console (see page 55), and then create a return transaction to compensate for the failed transaction (see page 67).

When to Process Bank Draft Transactions

You should process your preauthorized bank drafts at least one business day prior to the desired collection date. This accommodates the delay before processing the transactions. Transmit no later than 4:00 P.M. EST to ensure same-day processing. Transactions received after that time (time subject to change) may not be sent for processing until the next business day.

Bank Draft Returns

Most returns will happen within 2-3 business days after the collection date but they can take longer, due to the delays inherent in financial processing. For details on this process, see "Learning About Rejected/Returned Transactions" on page 53.

Once you find out about delayed rejections of EFT transactions, you will need to manually generate return records for the transactions. See "Creating Return Records for Rejected Transactions" on page 67 for details.

2. EZ-EFT Module

The EZ-EFT module allows you to process preauthorized recurring credit card and bank draft transactions. Typical uses involve charging for tuition or other expenses as part of a regular collection cycle. EZ-EFT can charge parents' credit cards, or transfer money directly from parent's bank accounts using electronic funds transfer.

EZ-EFT is an optional module. Please contact your SofterWare representative for information on ordering the module.

EZ-EFT Module Overview

The EZ-EFT module allows centers to manage the information necessary for automatic electronic processing of preauthorized payments from families. Payments are made by electronic funds transfer or automatic credit card drafting. Each collection cycle you can use EZ-EFT to generate and transmit transactions to the appropriate processor. Money is transferred automatically from the family's account on the day it is due.

EZ-EFT can be configured to work with a few different processors. Note that some elements of processing differ depending on whether your organization uses the SafeSave Payments Gateway for processing.

EZ-EFT Components

The components to this module are:

- The EZ-EFT software module provided by SofterWare
- The processing services provided by one of SofterWare's processing partners.

The EZ-EFT module is integrated with the Accounts Receivable function of *EZ-CARE2* and manages preauthorized payments. As with other modules of *EZ-CARE2*, you can obtain any support needed by calling SofterWare's support department at 215-628-0401.

If you require support or have questions regarding the processing of transactions, contact the customer support center for the financial service provider you use:

ACH Transactions (US)	Solvaris Payment Solutions (SPS), formerly Smart Payments	1-800-320-7258
Credit Cards (US)	TransFirst ePayment Services	1-800-571-6199
Credit Cards & EFT (Canada)	Optimal Payments	1-888-709-8753 x2
Credit Cards (US & Canada)	Mercury Payment Systems	1-800-846-4472

EZ-EFT Benefits

EZ-EFT provides you with the following benefits:

- Spend less administrative time handling payments
- Eliminate overdue accounts
- Have more reliable cash flow
- Enhance convenience for families
- Improve security and control of funds

Module Setup and Configuration

Installing the EZ-EFT Module

EZ-EFT is included with the basic installation of EZ-CARE2. You do not need to install EZ-EFT, though you do need to order and register it.

Once you purchase a license for the EZ-EFT module, you will be given a new registration code that you can use to activate the module. See “Registering New Modules” in the *EZ-CARE2 User Manual* for details.

Setting Up Your Financial Service Accounts

In all cases, you will need to set up accounts with various processors before you can begin using EZ-EFT.

Contact SofterWare if you have not yet completed the necessary merchant applications.

Setting Up Your EFT Categories

Since EZ-EFT automatically posts payment transactions to the ledgers, you must create the EZ-EFT payment categories that you want associated with the transactions.

M	Category Name	Type	Rollup Category	G/L Debit	G/L Credit	Default
<input type="checkbox"/>	Activity/Lesson Fees	Revenue	Other Revenue	1100	4900	\$0.00
<input type="checkbox"/>	Additional Hours	Revenue	Tuition	1100	4100	\$0.00
<input type="checkbox"/>	Balance Forward	Revenue	Other Revenue	1150	1150	\$0.00
<input type="checkbox"/>	EZ-EFT Bank Draft	Payment	Payments	1010	1100	\$0.00
<input type="checkbox"/>	EZ-EFT Credit Card Draft	Payment	Payments	1010	1100	\$0.00
<input type="checkbox"/>	Employee Discount	Credit	Discounts	4090	1100	\$0.00
<input type="checkbox"/>	Field Trip Fee	Revenue	Other Revenue	1100	4900	\$0.00
<input type="checkbox"/>	Infant Tuition	Revenue	Tuition	1100	4010	\$0.00
<input type="checkbox"/>	Insta-Charge Payment	Payment	Payments	1010	1100	\$0.00
<input type="checkbox"/>	Kindergarten Tuition	Revenue	Tuition	1100	4040	\$0.00


Buttons: Arrange Categories Picklist, Recalculate Ledger Balances

► To set up categories

1. Open **Office Administration**, and open **Chapter 4—Accounts Receivable**.
2. Double-click **Maintain Categories**, and then open the cabinet for which you want to create the categories.
3. You'll need to create at least three categories—one for EZ-EFT bank draft payments (from checking or saving accounts), one for EZ-EFT refunds, and one for returned items. If you're also offering credit card EZ-EFT payments, you'll probably want to create a separate category for that. A full set of EZ-EFT categories might look like this:

Category Name	Type	Rollup Category	G/L Debit	G/L Credit	Default Amount
EZ-EFT Bank Draft	Payment	Payments			\$0.00
EZ-EFT Credit Card Payment	Payment	Payments			\$0.00
Returned EZ-EFT	Payment	Payments			\$0.00
EZ-EFT Refund	Revenue				\$0.00
Void	Payment	Payments			\$0.00
NSF Fee	Revenue				\$0.00

4. In the **Category Name** field, enter the name for the category (for example, **EZ-EFT Bank Draft**).

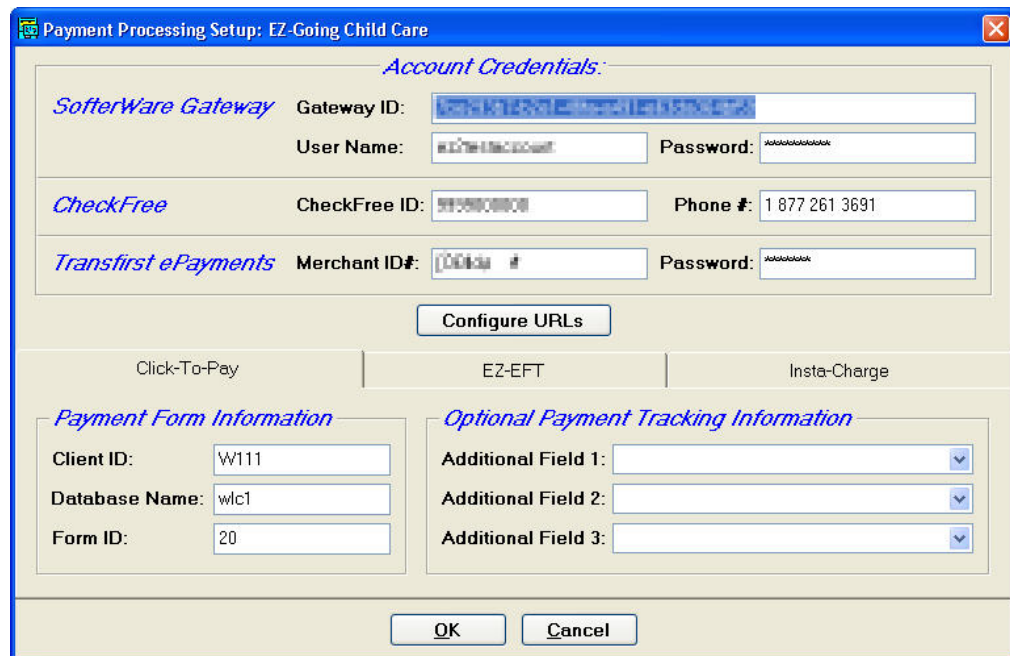
5. From the **Type** list, choose the appropriate type for the category. For payments you receive, choose **Payment**. For returns, choose **Revenue**.
6. From the **Rollup Category** list, choose the appropriate type for the category. For payments you receive, choose **Payments**. For returns, do not select a rollup category.
7. In the **G/L Debit Account** and **G/L Credit Account** fields, enter the appropriate accounts for the category. For more information, see the “Defining GL Accounts in AR Categories” document in the Accounts Receivable folder in our online Document Library (accessible through the Clients Only section of our web site).
8. In the **Default Amount** field, leave the amount as \$0.00.
9. Click the Close button .

Entering Your Center’s EFT Information

After installing the module, you need to configure the system to identify information needed for processing.

► To enter EFT setup information

1. Open **Office Administration**, and open **Chapter 4—Accounts Receivable**.
2. Double-click **Payment Processing Setup**.
3. Select the cabinet for which you want to setup EFT information and click the Setup button. The Payment Processing Setup screen appears:



Payment Processing Setup: EZ-Going Child Care

Account Credentials:

SofterWare Gateway Gateway ID: User Name: Password:

CheckFree CheckFree ID: Phone #:

Transfirst ePayments Merchant ID#: Password:

Click-To-Pay EZ-EFT Insta-Charge

Payment Form Information

Client ID:

Database Name:

Form ID:

Optional Payment Tracking Information

Additional Field 1:

Additional Field 2:

Additional Field 3:

4. Select the **EZ-EFT** tab in the lower part of the screen.

5. If you will be using the SafeSave Payments Gateway to process EZ-EFT transactions, select **Use SafeSave Payments Gateway**, and fill in the following information above:

Gateway ID	Enter the Gateway ID that was provided. If you don't have your Gateway ID, contact SofterWare support.
User Name	Enter the SafeSave Payments Gateway user name here.
Password	Enter the SafeSave Payments Gateway password here.

6. If you will be using CheckFree to process EZ-EFT transactions, select the **Use CheckFree Account** option, and fill in the following information above:

CheckFree ID	Enter the ID number that was provided to you by CheckFree upon signing up for its service (not to be confused with your SofterWare User ID). The CheckFree ID is a 10-digit number.
Phone #	This is the phone number for electronic communication with CheckFree. It should be pre-configured with a toll-free number. You will only need to change this if your phone system requires dialing a 9 for an outside line or if you have difficulty connecting.

7. Set up the following payment categories:

Draft Payment Category	Select the A/R category you want associated with the automatic bank draft transactions that will be created on the family's Ledger tab. Usually, this will be a category called Bank Draft Payment or perhaps EZ-EFT Payment .
-------------------------------	--

Credit Card Payment Category	Select the A/R category you want associated with the automatic credit card transactions that will be created on the family's ledger tab. This can be the same category as used for drafts or it can be different.
Returned Item Category	Select the A/R category you want associated with returned items. Usually, this will be a category called Return or perhaps EFT Return .

8. Click the **OK** button to save your changes.

Enrolling Families

EZ-EFT Authorization Form

Every family using EZ-EFT must sign an authorization form. This form provides written confirmation that the family has requested his/her payments to be made automatically. This authorization form may be included as part of your standard family contract or agreement signed by the family, or it can be a separate form. The sample form (see below) shows a typical authorization form; however, you can adapt it to your particular circumstances.

<p>Special Offer! Sign up for EZ-EFT today! Add your special offer information here!</p> <p>I hereby authorize my financial institution to make periodic payments on my behalf from the checking, savings or credit account listed below and transfer it to Your Center's Name.</p> <p>CHOOSE ONE:</p> <p><input type="checkbox"/> Checking Account Transfer <input type="checkbox"/> Savings Account Transfer (Voided check must be attached)</p> <p>I understand that I am in full control of my payments and I will notify you if at anytime I decide to make any changes, discontinue this service, or change or close my credit card or bank account.</p> <p>Name _____ Address _____ City _____ State _____ ZIP _____ Signature _____ Date _____</p>	<p><input type="checkbox"/> Credit Card Charge</p> <p>__ Visa __ MasterCard __ AMEX __ Discover</p> <p>_____ (Credit Card Number)</p> <p>_____ (Expiration-month/year)</p>
--	--



Note: You can find an electronic version of the authorization form, along with other EFT resources, in the EZ-EFT folder of our online Document Library (accessible via the **Clients Only** section of our web site).

Credit Cards

If you are not going to accept credit cards, simply omit that option from the form.

Savings Accounts

Although EZ-EFT supports drafting from savings accounts, some financial institutions don't allow it. In addition, obtaining the bank routing number is often difficult. For these reasons you may decide *not* to offer this option to families unless requested.

If you do offer the option of drafting from a savings account, you still need to enter the bank routing number. You can obtain this by calling the financial institution and asking for their ABA number.

Other Considerations

- If a family changes a method of payment (for example, from checking to credit card), you should request that the family complete a new authorization form.
- You should retain a file of these authorization forms.

**Important!**

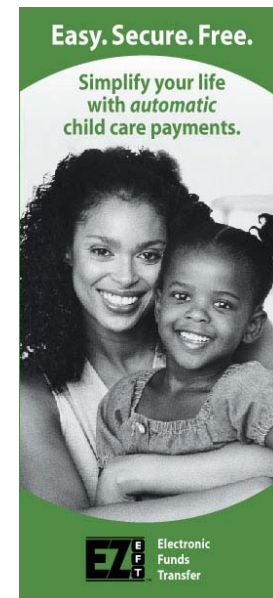
Forms with account data must be stored securely. Alternatively, you can destroy the portion of the authorization forms that contains the account data and retain only the authorization portion.

Promoting EZ-EFT to Families

SofterWare has created a wide variety of materials to help you promote automatic payment to families, including:

- Family Brochure and Literature Stand
- Guide to Introducing EZ-EFT
- Helpful Tips to Sign Up Families
- Frequently Asked Questions document & website
- Sample Authorization Forms
- Sample Newsletter or Letter Text

All of these resources are available in the EZ-EFT folder of our online Document Library, which is accessible through <http://www.ezcare2.com/help>.



Entering Account Information

Managing Parent Bank/Credit Card Data

As you receive authorization forms for participating parents, you need to enter the account data. This is done using the **EFT** button found on the **Ledger** tab.

The screenshot shows the 'Family Drawer: EZ-Going Child Care' window. The 'Ledger' tab is selected. The 'EFT' button is highlighted with a red box. The interface includes fields for Family ID (123586), Balance (\$245.50), Invoice Email (alexkm@aol.com), and YTD Payments (\$445.00). Below these are radio buttons for 'Family Ledger', 'Deposit Ledger', 'Insta-Charge', 'EFT', 'Print Invoice...', and 'Cash Receipts'. A table displays transaction history with columns for Date, Category, Comment, Child, Class, Amount, and Balance.

M	Date	Category	Comment	Child	Class	Amount	Balanc
	01/14/2009	PreSchool Tuition	5 Days/40.00 Hours	Zachary Alexande	Preschool	\$120.00	140.00
	01/14/2009	Activity/Lesson Fee	2 Days/2.00 Hours	Zachary Alexande	Karate	\$100.00	240.00
	01/14/2009	EZ-EFT Bank Draft	EFT			\$245.00	\$5.00
	01/17/2009	PreSchool Tuition	5 Days/40.00 Hours	Zachary Alexande	Preschool	\$120.00	115.00
	01/17/2009	Activity/Lesson Fee	2 Days/3.00 Hours	Zachary Alexande	Karate	\$125.00	240.00
	01/17/2009	EZ-EFT Bank Draft	EFT			\$200.00	\$40.00
	01/24/2009	PreSchool Tuition	5 Days/40.00 Hours	Zachary Alexande	Preschool	\$205.50	245.50

The Payment Account screen allows you to enter and maintain all stored credit card or bank account data. When using the SafeSave Payments Gateway, the account information is stored securely in the Gateway's PCI compliant hosted servers. Only the Vault ID and some limited identifier information such as card type and the last 4 digits of the account number are stored on your computer.

► To enter account information for the SafeSave Payments Gateway

1. From the **Ledger** tab, click the **EZ-EFT** button. The **EFT Information** screen appears.

The screenshot shows the 'EFT Information for: Alexander, Kevin ID# 123587' window. It has two tabs: 'SofterWare Gateway Account Information' and 'CheckFree Account Information'. The 'SofterWare Gateway Account Information' tab is active, showing a table of accounts currently stored in the vault. The table has columns for Account Type, Description, Vault ID, EZ-EFT Default, CTP Use, and Insta-Charge Default. There are buttons for 'Add Bank Account', 'Add Credit Card', 'Edit', 'Remove', and 'Done'.

M	Account Type	Description	Vault ID	EZ-EFT Default	CTP Use	Insta-Charge Default
	VISA	****4242	1146750157	✓	✓	✓
	Checking	****3579	1740925345		✓	


2. Click one of the following buttons:
 - Click the **Add Bank Account** button to add a bank account for payments via bank draft.
 - Click the **Add Credit Card** button to add a credit card account.


A blank **EFT Information** form appears. The form will be slightly different for a bank account versus a credit card account.

Bank Account Form

Credit Card Form

3. Enter the account holder’s name and billing address information under **Billing Information**. By default, these fields are filled out with information from the account holder’s Family record.
4. Enter the following **Account Information** for a bank account:

Payment Method	Select New Bank Account .
Bank Account Type	Select Checking or Savings .
Name on Account	The name on record for the account holder.
Routing Number	This is a nine-digit number that identifies the parent’s bank. Also called an ABA number, it usually can be found on the parent’s check in the lower left corner between the (Ⓜ) symbols (see check sample). When you enter the Routing #, EZ-EFT will perform a validation on the number to ensure that your entry is valid.
 Note: Canadian customers should enter their 5-digit Transit Number and 3-digit Institution Number.	

<p>Account Number</p>	<p>This number identifies the parent's account at his or her financial institution. The account number will also appear on the check in the lower left corner, usually after the Routing Transit # (see below). This number can be any length and may contain dashes and spaces. Dashes within the account number are entered but spaces should be ignored. At the end of the account # is a symbol that looks like a sideways equal sign (⌘).</p> <div data-bbox="565 415 1369 850"> </div> <div data-bbox="565 892 1369 1060"> <p> Note: In order for drafts to be processed successfully, it is vital that the <i>Routing Transit #</i> and <i>Account #</i> be entered correctly.</p> </div>
<p>Make Default?</p>	<p>Check this box to make this account the default account for EZ-EFT preauthorized payments.</p>

5. Enter the following **Account Information** for a credit card:

<p>Payment Method</p>	<p>Select New Credit Card.</p>															
<p>Account Type</p>	<p>Select the type of credit card. The Bank Account type refers to a card that draws from a bank account, such as a debit card.</p>															
<p>Name on Account</p>	<p>The name on the credit card.</p>															
<p>Credit Card Number</p>	<p>The parent's credit card number. It should be entered without dashes or spaces. EZ-EFT will perform a validation to check that it is <i>potentially</i> a valid card. The length of the credit card number will vary as follows:</p> <table border="1" data-bbox="682 1627 1226 1890"> <thead> <tr> <th>Type</th> <th># of Digits</th> <th>Starts With</th> </tr> </thead> <tbody> <tr> <td>Visa</td> <td>13 or 16</td> <td>4</td> </tr> <tr> <td>MasterCard</td> <td>16</td> <td>5</td> </tr> <tr> <td>American Express</td> <td>15</td> <td>3</td> </tr> <tr> <td>Discover</td> <td>16</td> <td>6</td> </tr> </tbody> </table>	Type	# of Digits	Starts With	Visa	13 or 16	4	MasterCard	16	5	American Express	15	3	Discover	16	6
Type	# of Digits	Starts With														
Visa	13 or 16	4														
MasterCard	16	5														
American Express	15	3														
Discover	16	6														

Exp. Date	The credit card expiration date, which you should enter in MM/YY format. If the card includes a specific date of expiration (for example, 10/31/06), just enter the month and year. When you generate transactions via EFT, the system will report any credit cards whose expiration dates have passed. You will need to obtain and enter revised information in order to process transactions for those accounts.
Make Default?	Check this box to make the account the default account for EZ-EFT preauthorized payments.

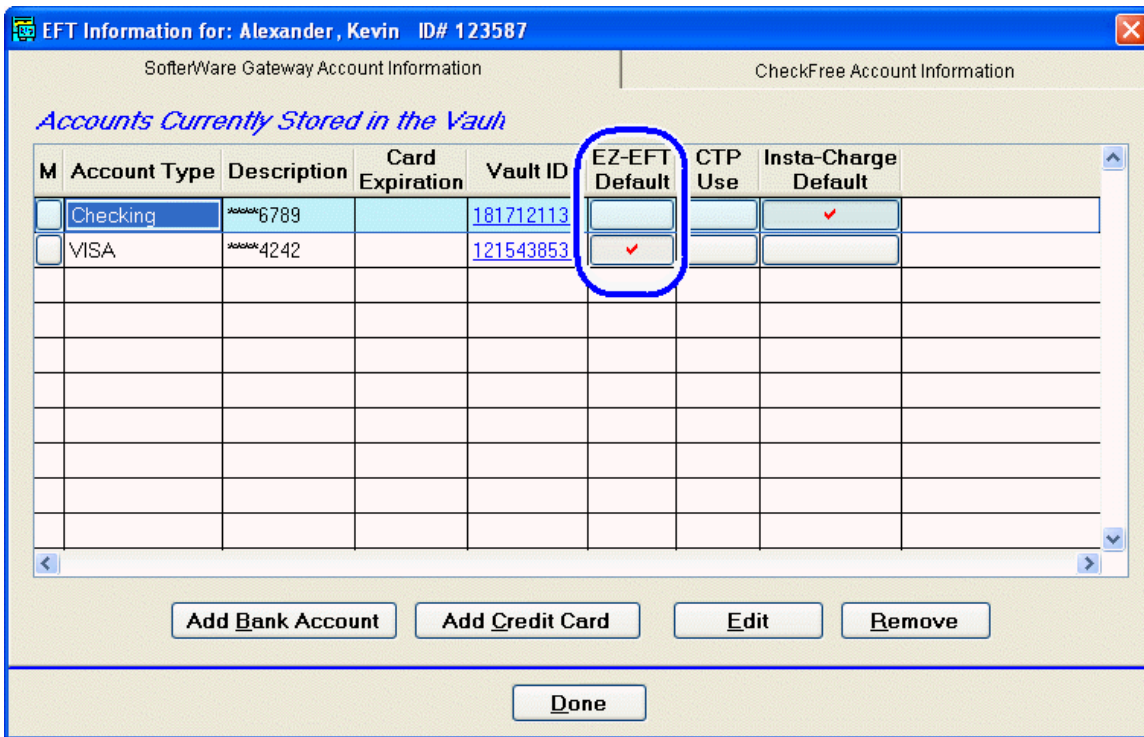
- Click **Add** to save changes and add the bank account to the system.

Setting the Default Account for EZ-EFT

If multiple payment methods have been entered into the system for a family, you must designate which account will be used for preauthorized EZ-EFT payments.

To designate the account that will be selected as the default for this family, click on the button for that account in the **EZ-EFT Default** column of the EFT Information screen.

The default account is marked with a red check mark:



Posting Charges

With the EZ-EFT module, you post charges in the same way you normally do: using the Post Tuition or Group Posting functions, or by making an individual entry in the family ledger. When posting, we recommend you specify a transaction date that corresponds with the date the funds are *due*.

When you **Transmit EZ-EFT Draft** (accessed through the **A/R** menu), the system creates a transaction based on the current balance on each account. This means that the posting must occur *before* you transmit for processing of the electronic transfer.

Consider a simple example:

If your tuition is due to be collected on Friday, you need to transmit the bank draft transactions at least one business day before. Therefore, you need to post tuitions (and make any adjustments) on Thursday or before.

Processing Transactions

Overview

Submitting Electronic Fund Transfers using the SafeSave Payments Gateway

The major steps involved in processing EFT transactions using the SafeSave Payments Gateway are:

1. Select the criteria that will determine which transactions are generated, then generate transactions.
2. Review the transactions for each family and make changes if necessary.
3. Review the totals and submit the transactions for processing.

In general, a transaction will only be created for a family if they have a balance greater than one dollar owed. In addition, they must have at least one stored payment account set up.

If a family has multiple stored payment accounts, the one indicated as the EZ-EFT default account will be used. You can select a different account to charge in the **Step 2 – Payment Transactions** tab.

Step 1: Setting Criteria and Generating Transactions


► **To process the electronic transfer**

1. Click on the **A/R** menu and select **Transmit EZ-EFT**, then **SafeSave Payments Gateway**. The **Transmit EZ-EFT** screen appears.

2. In the **Amount Based on** section, select the criteria that will determine the amount of the transaction for each family.
 - **Balance Through:** The amount of the transaction will be equal to the ledger balance owed by each family as of the date indicated.


This field automatically defaults to today's date, but you have the option to change it if necessary. You can use this to exclude certain transactions by putting in a past date. For example, you can do a transfer for the 1st of the month, but it can be for balances through the 25th (previous week).


If the balance at the indicated date is less than a dollar, no transaction will be created.
 - **Value in a Field:** this option allows you to specify the draft amount using a value contained in a field in your database. Choose the field from the list.



Note: **Value in a Field** is typically used with a user-created field. You might create a field that would store a flat amount to charge each family, for instance, or you could create a formula that would calculate the amount you want to charge.

3. In the **Generate Transactions** section, enter the criteria that will determine which accounts to include, and when the funds will be transferred:
 - a. In the **Date to transfer funds** field, enter the date on which you want the funds to be collected from the parents' accounts.
 - For bank draft transactions, the date should be set at least one business day in the future so that the transactions can be sent to the parents' bank on the desired collection date.

- If you are processing only credit card payments, you should set the date to the current day, so that the transactions are authorized and processed in real-time. This will allow you to get immediate feedback on whether the transactions were processed successfully.
- b. The **Include Bank Accounts** and **Include Credit Cards** checkboxes make it easy to send each type of payment separately on the most appropriate processing schedule.
 - c. If you want to choose a selection filter to further select the families (for instance, those wanting to be drafted on the first of the month), click the  button, choose the selection criteria, and click **OK**. For information on creating and using selections, see the “Selections” section in the *EZ-CARE2 User Manual*.
4. Click the **Next** button to generate a new set of transactions based on the criteria selected in the **Step 1** tab. You will be taken to the **Step 2 – Payment Transactions** tab.

 **Note:** If you have existing transactions that have not been transmitted, the following message will appear:

EZ-CARE2

Do you want to erase all existing payments and generate all new EZ-EFT payments to submit and post?

Normally, you would click **Yes** to overwrite and replace those transactions.

Step 2: Reviewing and Editing Transactions

The **Step 2** tab lists all of the transactions that were generated using the criteria set up in the **Step 1** tab. Transactions are normally sorted by **Category** (to group bank draft and credit card transactions together) and then by **Account Name**, but you can sort the transactions according to the values in other columns if desired, by clicking on the column headers.



Note: You can sort on Account Name when you're reviewing the list of drafts. To do so, double-click on Account Name, make sure **Sort On 1 Column** is set, and then make sure **Account Name** is selected as the **First Sort Column**. You can choose to sort in **Ascending** or **Descending** order. Click **Apply**.

You can also sort by **Amounts** to help identify billing issues before submitting the transactions.

Transmit EZ-EFT - SofterWare Gateway: EZ-Going Child Care

Step 1 - Generate Transactions Step 2 - Payment Transactions Step 3 - Process Transactions

M	Account Name	Amount	Account Type	Category	Comment	Status	Vault ID
<input type="checkbox"/>	Brewer, Sarah	\$221.50	Checking-6789	Preauthorized Bank			165715279
<input type="checkbox"/>	Lawson, Maria	\$45.00	Checking-7890	Preauthorized Bank			40437902
<input type="checkbox"/>	Moore, Arlene	\$100.00	Checking-8112	Preauthorized Bank			887703106
<input type="checkbox"/>	Alexander, Kevin	\$190.00	VISA-4242	Preauthorized Credit			121543853
<input type="checkbox"/>	Dean, Alana	\$256.00	MC-5454	Preauthorized Credit			861721601
<input type="checkbox"/>	Hanson, Lisa	\$27.50	MC-5454	Preauthorized Credit			699428923
<input type="checkbox"/>	Jay, Carolyn	\$520.00	MC-5454	Preauthorized Credit			923529338
<input type="checkbox"/>	Lee, Mae	\$135.00	VISA-4242	Preauthorized Credit			146831799
<input type="checkbox"/>	Martinez, Janet	\$100.00	VISA-4242	Preauthorized Credit			306013628
<input type="checkbox"/>	Zolte, Kelly	\$520.00	VISA-4242	Preauthorized Credit			129159325
<input type="checkbox"/>		\$0.00					

Bank Draft Total: Draft Count:

Credit Card Total: Card Count:

Frozen Expired

Reviewing this list gives you an opportunity to identify any mistakes, such as accounts which should have been deactivated *prior* to the transmission. Each transaction lists the account name, the amount that will be charged, and the payment method. In addition, the total value and number of bank draft and credit card transactions is displayed at the bottom of the screen.



Note: If you seem to be missing transactions for some families, they may have been excluded by your selection, they may not have had a balance greater than a dollar, or they may not have had a stored default EFT payment account set up..

Editing Transactions


- ▶ **To edit the amount that will be charged for a transaction**
 1. Click on the entry in the **Amount** column for that transaction.
 2. Edit the value of the amount.
- ▶ **To select a different account to charge for a transaction**
 1. Click on the entry in the **Account Type** column for that transaction.
 2. Select the account you want to charge.
- ▶ **To enter a comment for a transaction**
 1. Click on the entry in the **Comment** column for that transaction.
 2. Type your comment into the field.
- ▶ **To change the category for a transaction**
 1. Select the transaction.
 2. Click on the entry in the **Category** column to select a different category.



Note: You can add an additional transaction to the list by selecting an Account Name in an empty row at the bottom of the list of transactions. Be careful not to select an account name for which a transaction record already exists, or you will double-charge them.

However, if you need to add individual transactions, it may be a better idea to generate them via Insta-Charge. In addition, if a family has been left off the list of transactions because of some underlying problem, it may be a better idea to correct the issue and rerun Step 1, rather than to add transactions for them every billing cycle.

Deleting a Transaction.

- ▶ **To delete a transaction**
 1. Check the square in the **M** column for that transaction.
 2. Click on the **Cut Rows** button in the main toolbar. 
 3. If a confirmation dialog appears, click the **Yes** button to confirm deletion.

Proceeding to Step 3

Once you have reviewed all of your transactions and made any necessary adjustments, you are ready to submit the transactions for processing. Click the **Next** button. You will be taken to the **Step 3 – Process Transactions** tab.

Step 3: Submitting Transactions for Processing.

Field	Value	Count
Bank Draft Total:	\$366.50	Draft Count: 3
Credit Card Total:	\$1,748.50	Card Count: 7
Total:	\$2,115.00	Total Count: 10

The **Step 3 – Process Transactions** tab is where you will actually submit the transactions for processing. The following information is provided about the pending transactions:

Field	Description
Bank Draft Total	The total value of all transactions that are to be paid via bank draft.
Draft Count	The number of transactions that are to be paid via bank draft.
Credit Card Total	The total value of all transactions that are to be paid via credit card.
Card Count	The number of transactions that are to be paid via credit card.
Total	The total value of all transactions.
Total Count	The total number of transactions to be processed.

Running the Posting Report before Submission

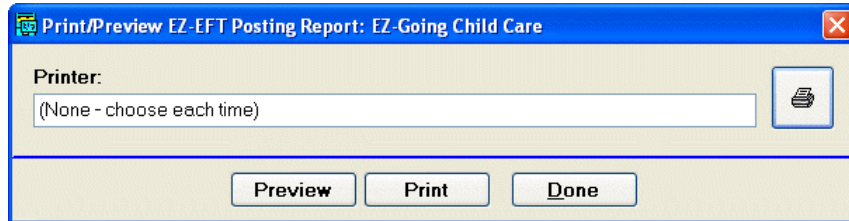
The Posting Report lists all of the transactions that were submitted for processing.

EZ-EFT Posting Report							Date: 10/13/2008
Cabinet: EZ-Going Child Care							Time: 01:34 PM
As of draft date 10/13/2008 - Including transactions through 10/13/2008							Page: 1
Not Submitted							
Ledger ID #	Account Name	Account Type	Vault ID	Trans. ID	Status	Amount	
Family 123587	Alexander, Kevin	VISA-4242	121543853			\$190.00	
Family 312166	Zolte, Kelly	VISA-4242	1291593259			\$520.00	
Family 154831	Lee, Mae	VISA-4242	1468317997			\$135.00	
Family 106566	Brewer, Sarah	Checking-6789	1657152798			\$221.50	
Family 312012	Martinez, Janet	VISA-4242	306013628			\$100.00	
Family 322578	Lawson, Maria	Checking-7890	40437902			\$45.00	
Family 123520	Hanson, Lisa	MC-5454	699428923			\$27.50	
Family 312034	Dean, Alana	MC-5454	861721601			\$256.00	
Family 108884	Moore, Arlene	Checking-8112	887703106			\$100.00	
Family 124946	Jay, Carolyn	MC-5454	923529338			\$520.00	
Sub-Total:						\$2,115.00	
Grand Total:						\$2,115.00	

If the report is run before the transactions are submitted, the words **Not Submitted** appear above the transaction listings, and the report displays the transactions that are pending for submission. Once the transactions have been submitted, the report lists the Transaction ID and status for each transaction.

► **To run the Posting Report**

1. Click the **Posting Report** button on the **Step 3** tab. The following dialog box appears:

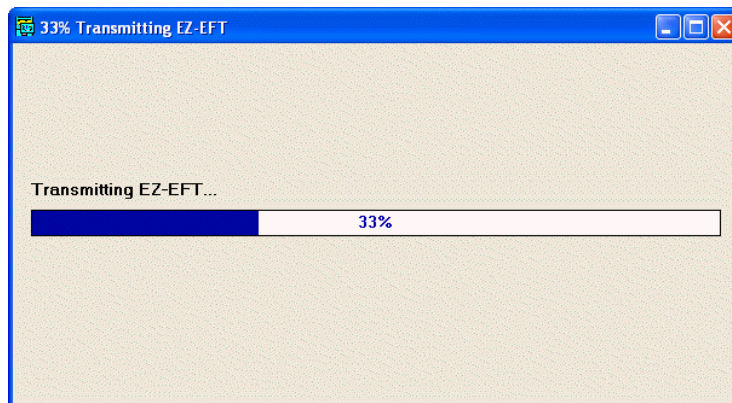


2. To run the report:
 - Click the **Preview** button to view a preview of the report on your computer.
 - Click the **Print** button to select a printer and print out the report.
3. Click **Done** to return to the **Step 3** tab.

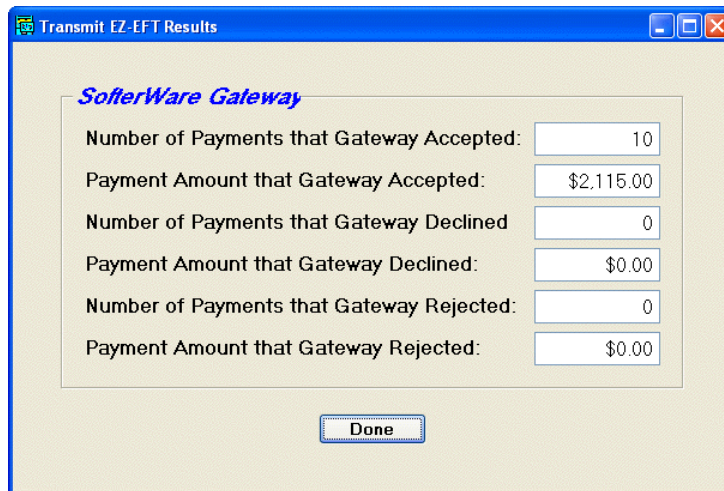
Submitting Transactions for Processing

► **To submit the transactions for processing**

1. Click the **Submit** button to submit the transactions to your financial service provider for processing. A progress bar appears that indicates the progress of the submission:



Once the transactions have been transmitted to the SafeSave Payments Gateway, a screen appears listing the statistics for the submission:



The screenshot shows a window titled "Transmit EZ-EFT Results" with a sub-header "SofterWare Gateway". It contains a table of statistics with input fields for each value:

Category	Value
Number of Payments that Gateway Accepted:	10
Payment Amount that Gateway Accepted:	\$2,115.00
Number of Payments that Gateway Declined:	0
Payment Amount that Gateway Declined:	\$0.00
Number of Payments that Gateway Rejected:	0
Payment Amount that Gateway Rejected:	\$0.00

At the bottom of the window is a "Done" button.



Note: The **Number of Payments that Gateway Declined** entry lists the number of declined payment transactions from the batch. To view details of declined transactions, run the Posting Report (see page 27).

2. Click the **Done** button to return to the 'Transmit EZ-EFT' screen.

Running the Posting Report after Submission

Once the submission has been completed, you can run the Posting Report to see the status of individual transactions. See "Running the Posting Report" on page 27 for details.

Recording of Payments on Ledger

EZ-EFT automatically records payment transactions on the ledgers of all accounts that have been processed. The transactions have a transaction date, which is the collection date you specified.

Deposit in Your Bank Account

On the next business day after the specified collection date, your designated bank account should be credited with a deposit for the entire draft amount.

Live Feedback at Time of Submission for Credit Card Transactions

If credit card transactions are submitted for processing with today's date, they are authorized immediately in real time, and EZ-EFT will receive real-time feedback on whether the transaction was accepted or rejected.

If a credit card transaction gets rejected during real-time processing, no payment transaction will be recorded on the Accounts Receivable ledger.

Handling of unsuccessful transactions

Periodically, you need to check to determine if any of the transactions were unsuccessful. If so, you will need to record that funds were not collected, in the same way as if a paper check is returned as NSF (Non-Sufficient Funds).

Obtaining Rejected Transaction Information

The SafeSave Payments Gateway provides the following ways to obtain information about rejected transactions:

- By reading Email Reports from the SafeSave Payments Gateway
- By using the **Retrieve EZ-EFT Reports** function
- By using the **SafeSave Payments Gateway Console**.

Reading Email Reports from the SafeSave Payments Gateway

The SafeSave Payments Gateway sends out the following reports to clients that can be used to obtain information about rejected transactions:

- **Batch Upload Results** – This email is sent the morning after any activity on your account, such as transmitting a batch, or when a payment transaction is declined.
- **Electronic Check Notifications** - This is an email report that gets sent out every time the status of a bank draft payment transaction changes. You will thus receive an Electronic Check Notification email if a bank draft is declined.

Retrieving EZ-EFT Reports from the SafeSave Payments Gateway

The SafeSave Payments Gateway generates reports which display the results of each transaction in a selected EZ-EFT submission.

For details on retrieving EZ-EFT report from the SafeSave Payments Gateway, see “Retrieving EZ-EFT Reports from the SafeSave Payments Gateway” on page 55.

Using the SafeSave Payments Gateway Console Reports

The SafeSave Payments Gateway Console is an embedded web interface for the SafeSave Payments Gateway. It is able to display reports on all transactions processed through the Gateway.

For details on using the SafeSave Payments Gateway Console reports, see “Viewing Reports Using the SafeSave Payments Gateway Console” on page 55.

Correcting for Rejected Transactions

For details on correcting the ledger when a transaction is returned, see “Handling Rejected/Returned Transactions” on page 67.

EZ-EFT Information Report

This report allows you to easily review information about the banks and credit card accounts entered into your system for use with EZ-EFT.

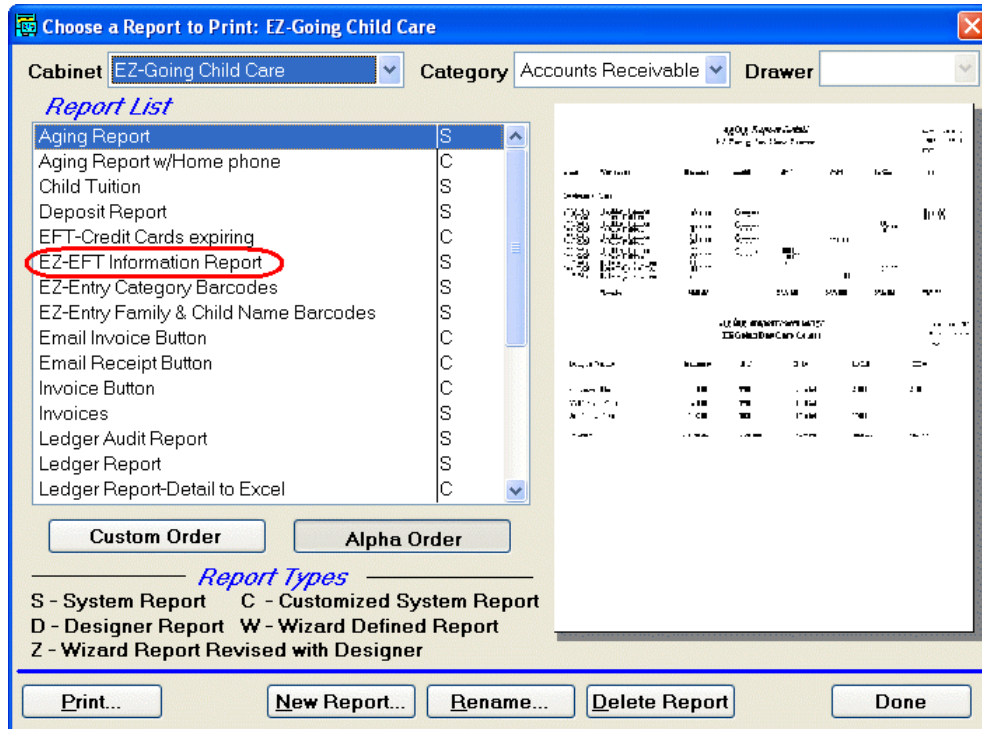
The following are just a few of the uses for this report:

- Reviewing EFT Information:** After having entered your data, you can produce a report on families with stored payment accounts.
- Non-EFT Families:** By selecting only the Non-EFT Accounts, you can identify families you may wish to encourage to participate in the Electronic Funds process.

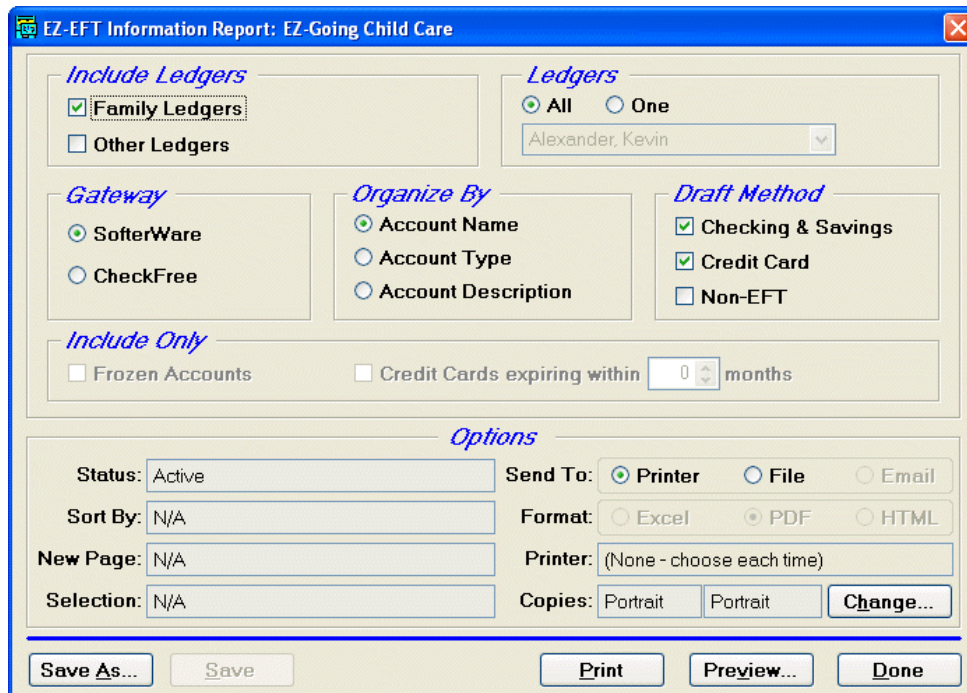
EZ-EFT Information Report					Date: 10/27/2009 Time: 10:59 AM Page: 1
ID: 123587		Ledger Name: Alexander, Kevin		Ledger: Family	
Account Info					
Account Type	Account Description	Payment Category	Status	Vault ID	
* VISA	****4242	EZ-EFT Credit Card Draft		1146750157	
ID: 123587		Ledger Name: Alexander, Kevin		Ledger: Family	
Account Info					
Account Type	Account Description	Payment Category	Status	Vault ID	
Checking	****3579	EZ-EFT Bank Draft		1740925345	
ID: 106566		Ledger Name: Brewer, Sarah		Ledger: Family	
Account Info					
Account Type	Account Description	Payment Category	Status	Vault ID	
* MC	****5454	EZ-EFT Credit Card Draft		1208618186	
ID: 312034		Ledger Name: Dean, Alana		Ledger: Family	
Account Info					
Account Type	Account Description	Payment Category	Status	Vault ID	
* Checking	****8642	EZ-EFT Bank Draft		137427606	
ID: 123520		Ledger Name: Hanson, Lisa		Ledger: Family	
Account Info					
Account Type	Account Description	Payment Category	Status	Vault ID	
* VISA	****4242	EZ-EFT Credit Card Draft		385729254	
ID: 312166		Ledger Name: Zolte, Kelly		Ledger: Family	
Account Info					
Account Type	Account Description	Payment Category	Status	Vault ID	
* Checking	****6789	EZ-EFT Bank Draft		1304261381	
* Default account					

► To run the EZ-EFT Information Report

1. From the A/R menu , choose **A/R Reports**. The Choose a Report to Print screen opens with the **Accounts Receivable** category selected:



2. Select **EZ-EFT Information Report** from the Report List and click on **Print**. The **EZ-EFT Information Report** screen appears:



3. Under **Include Ledgers**, select **Family Ledgers**, **Other Ledgers**, or both.
4. Under **Ledgers**, select **All** to include all ledger accounts in the report, or select **One** to generate the report for only one ledger account, selected from the list underneath.
5. Under **Gateway**, select **SofterWare**.
6. Under **Organize By**, select whether you want the report records organized by **Account Name**, **Account Type**, or **Account Description**.
7. Under Draft Method, select the types of transaction you want to appear in the report:
 - **Checking & Savings** – Bank draft transactions processed through EZ-EFT
 - **Credit Card** – Credit card transactions processed through EZ-EFT
 - **Non-EFT** – Transactions that were not processed through EZ-EFT
8. Click the **Change** button to set the standard report options. See “Processing a Report” in the *EZ-CARE2 User Manual* for details.
9. Click the **Preview** button to view the report in preview mode, or click the **Print** button to output to a printer.
10. Click the **Done** button to return to the Choose a Report to Print screen.
11. Click the **Done** button to exit the Choose a Report to Print screen.

3. Click-to-Pay Module

EZ-CARE2 also offers the option to let families pay their bills online. Emailed invoices can include an online payment hyperlink. Families just click the link, which takes them to a secure online payment form set up for your organization. Parent information (such as their name and amount due) will automatically be filled in. Families only need to enter and confirm their account information to make a payment. Payments are automatically deposited into your designated bank account, and a simple download posts the payment data to the family ledger.

The Click-to-Pay feature is powered by our WebLink technology and requires some setup. Your payment form is hosted on our servers, providing security for all transactions, as well as real-time validation and authorization of credit card transactions.

This section contains the following information:

- Setup steps for Click-to-Pay
- How to enable Click-to-Pay in EZ-CARE2
- How to email invoices to parents
- Processing payments made through Click-to-Pay

For more details on how to use WebLink with EZ-CARE2, see the *WebLink Manual*.

Setting Up Click-to-Pay

To use the Click-to-Pay feature, you must have the EZ2-Import Module, a WebLink payment form, and an online merchant account with our partner. Call your sales representative for an application and pricing.

Registering the Click-to-Pay Module

Click-to-Pay is included with the basic installation of EZ-CARE2. You do not need to install Click-to-Pay, though you do need to order and register it.

Once you purchase a license for the Click-to-Pay module, you will be given a new registration code that you can use to activate the module. See “Registering New Modules” in the *EZ-CARE2 User Manual* for details.

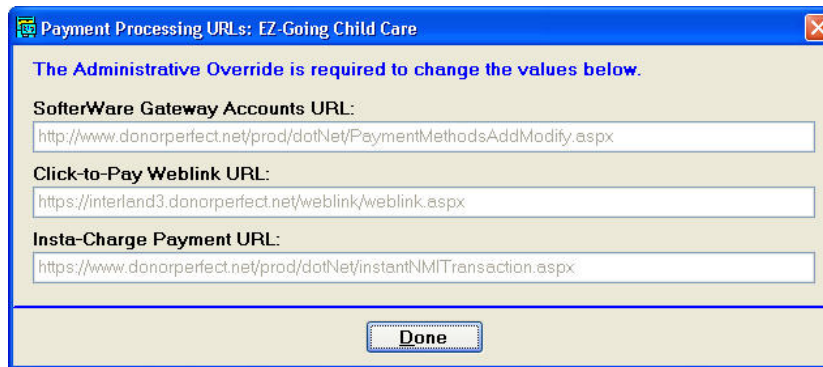
Configuring Click-to-Pay Settings in Office Administration

Once your WebLink form has been created and activated, you will need to configure a few Click-to-Pay settings in Office Administration, so that your emailed invoices will link to your Click-to-Pay form.

► To set up Click-to-Pay in Office Administration

1. Double-click Office Administration, double-click **Chapter 4 - Accounts Receivable**.
2. Double-click **Payment Processing Setup**.
3. Select the cabinet you want to set up Click-to-Pay for, and click the **Select** button. The Payment Processing Setup screen appears:

4. Select the **Click-to-Pay** tab in the lower part of the screen.
5. Set **Client ID** to your SofterWare Client ID.
6. Enter the **Database Name** and **Form ID** you received from SofterWare.
7. The **Optional Payment Tracking Information** section allows you to select up to three additional fields from the database that can be passed to your Click-to-Pay form and then downloaded along with the other payment data. For example, if you manage multiple sites in your cabinet and want to track payments by site you could add a site field. Note that the import mapping would also need to reflect this field. Support can help you set this up correctly.
8. To view the Click-to-Pay WebLink URL:
 - a. Click the **Configure URLs** button. The Payment Processing URLs screen appears:



- b. The **Click-to-Pay Weblink URL** field displays the URL for your Weblink online form. This field is there for your reference, and is not editable.
 - c. Click the **Done** button to close the screen and return to the Payment Processing Setup screen.
9. Once you are finished making changes, click the **OK** button to save your changes and close the screen.

Email setup

EZ-CARE2 must be configured to work with your email system.

For instructions on how to set up EZ-CARE2 to work with your email system, see the *EZCARE2 & EZ-CAMP2 Email Setup Guide* in the SofterWare Knowledgebase.


Invoice

For instructions on how to customize your invoices, see “Printing Customized Invoices” in the *EZ-CARE2 User Manual*.

Emailing Invoices

After you’ve set up your payment form and worked with SofterWare to make sure it’s working and processing payments correctly, you are ready to email the invoices with payment links to parents.

► To send a Click-to-Pay link

1. Click the Reports button . The **Report Library** appears.
2. From the **Category** picklist, choose **Accounts Receivable**.
3. From the **Report List**, double-click **Invoices** for a customized version of the Invoices Report.

Invoices: EZ-Going Child Care

Include Ledgers
 Family Ledgers
 Other Ledgers

Ledgers
 All One
 Alexander, Kevin

Transaction Dates
 Start: 01/01/1980
 End: 12/31/2079

Print Invoices with no Balance Show Class
 Statement Date: 07/22/2009

Message on the bottom of invoice: Center the message
 EZ-Going Child Care thanks you for your continued financial support.

Options
 Status: Active, Inactive
 Sort By: (None - no sort)
 New Page: N/A
 Selection: (None - all records)
 Send To: Printer File Email
 Format: Excel PDF HTML
 Email:
 Copies: 1 Portrait **Change...**

Save As... Save Email Preview... Done

4. Make your selections for what information you want to include in the invoice and to which parents you want to send it (see “Invoices” in the “Reports” chapter of the *EZ-CARE2 User Manual* for details).
5. Do not select the **Center the message** option.
6. If desired, enter a message that you want to appear underneath the invoice for all emails in the **Message on the bottom of invoice** field.
7. In the **Send To** line, click the **Email** option.
8. In the **Format** line, choose **HTML**. You **must** choose HTML in order for the Click-to-Pay feature to work. When you choose to email invoices, the Print button changes to **Email**.
9. To ensure that you only attempt to email invoices to valid email addresses of families with a nonzero balance, you should use a selection filter similar to the following:

This will take you to the WebLink portion of our website.

13. If you want to save a copy of every invoice you send on your hard drive, click the **Save a copy of each emailed invoice** check box, and then enter the path where you want to save them. You may want to do this if you want to be able to audit all invoices sent, for instance.
14. Define the **Email Subject** and the **Additional email message text** for the email. You may want to periodically include text that explains and promotes the online payment process to parents.
15. Click the **OK** button. Your email program emails invoices to the parents you selected.

Payment is due by the 15th of the month.

If you have any questions, please give us a call at 215-629-0400.

[Pay your bill online](#)

ABC Child Care Center
 540 Pennsylvania Ave.
 Fort Washington, PA 19034
 Federal ID 23-4752315

Invoice

367
 Page #: 1

Kevin Alexander
 654 Walnut Street
 North Wales, PA 19385

July 22, 2009

				PREVIOUS BALANCE:	\$0.00				
Date	Category	Child	Description	Charges	Credits & Payments	Balance			
01/13/2003	Activity/Lesson Fees	Zachary Alexander	2 Days/2.00 Hours	\$100.00		\$100.00			
01/13/2003	PreSchool Tuition	Zachary Alexander	5 Days/40.00 Hours	\$120.00		\$220.00			
01/14/2003	Payment		Check 345		\$220.00	\$0.00			
01/20/2003	Activity/Lesson Fees	Zachary Alexander	2 Days/2.00 Hours	\$100.00		\$100.00			
01/20/2003	PreSchool Tuition	Zachary Alexander	5 Days/40.00 Hours	\$120.00		\$220.00			
01/21/2003	Payment		Check 348		\$220.00	\$0.00			
02/13/2007	PreSchool Tuition	Zachary Alexander		\$120.00		\$120.00			
02/13/2007	Payment	Zachary Alexander	Check Check 505		\$120.00	\$0.00			
Current Totals				\$560.00	\$560.00	\$0.00			
Previous Balance		Total Charges		Total Credits		Total Payments		Current Balance	
\$0.00		\$560.00		\$0.00		\$560.00		\$0.00	

EZ-Going Child Care thanks you for your continued financial support.

Processing Payments

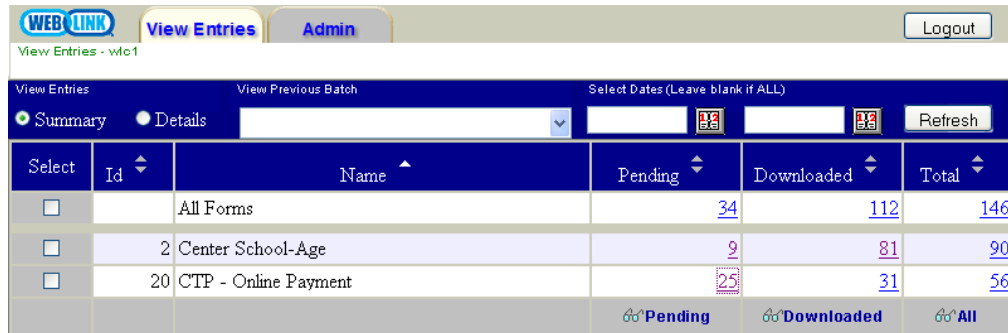
There are three steps to processing Click-to-Pay payments:

1. Downloading the payment submissions from Click-to-Pay to your computer
2. Importing the downloaded submissions into EZ-CARE2.
3. Verifying the posted information.

Downloading Submissions from WebLink

Processed online payments can be reviewed and downloaded through WebLink's administrative interface. See the *WebLink Manual* for detailed instructions.

- ▶ To download the Click-to-Pay form submissions from WebLink
 1. Start up Internet Explorer and enter the following URL into the **Address** field:
<https://Internetand3.donorperfect.net/weblinkprod/login.asp>
 2. Log in using your Click-to-Pay ID and password. You will see the Review and Acceptance Center (RAC):



Select	Id	Name	Pending	Downloaded	Total
<input type="checkbox"/>		All Forms	34	112	146
<input type="checkbox"/>	2	Center School-Age	9	81	90
<input type="checkbox"/>	20	CTP - Online Payment	25	31	56
			Pending	Downloaded	All

3. Select the Click-to-Pay Form from the list of forms
4. Click on the link in the **Pending** column, which will take you to the list of pending payments (*Pending* means “not yet downloaded”).
5. Use your browser to print out the page containing the list of pending transactions. This will be used later in the verification process
6. Click the **Download** button.
7. Click **OK**.
8. Select **Save** and **Save** again and put the file in the `\data\weblink` sub-folder of the EZ-CARE2 installation folder using the file name created for you especially. *Always say Yes to the question to overwrite.*



Important! If you do not put the file in the correct folder, you will not be able to import the data into EZ-CARE2.

Importing Downloaded Submissions into EZ-CARE2

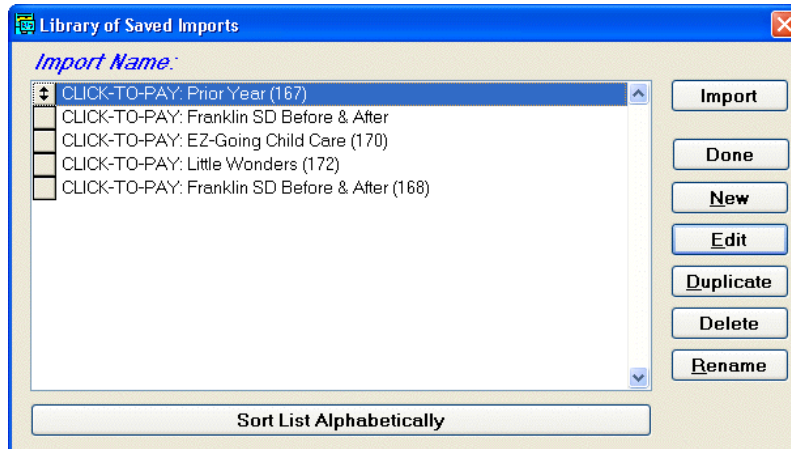
- ▶ To import downloaded submissions into EZ-CARE2



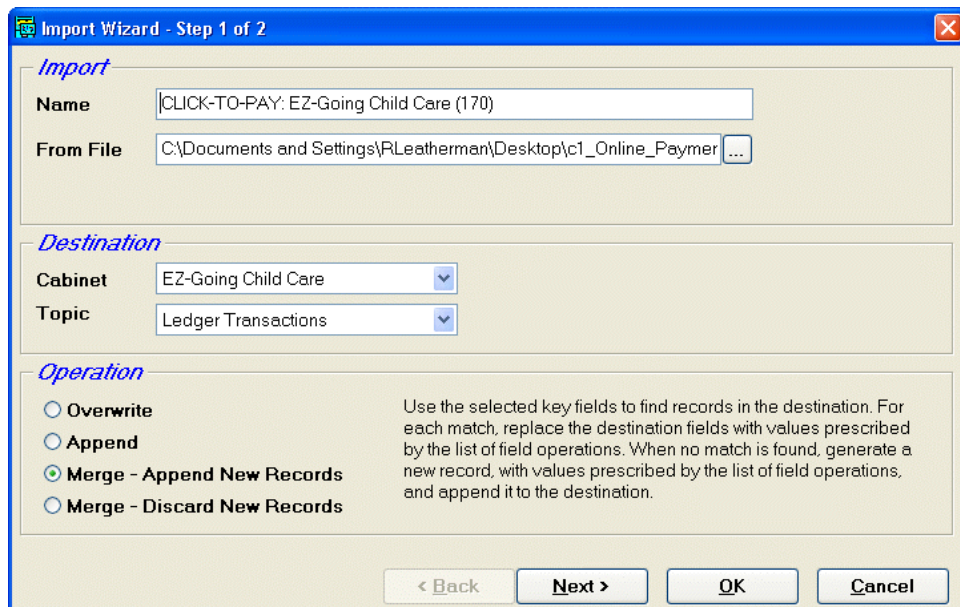
Warning! Before importing any data, you should always back up all of your cabinets using the **Backup Cabinets** feature in Office Administration. See “Backing Up Your System” in the *EZ-CARE2 User Manual* for details.

1. In EZ-CARE2, double-click on the **Office Administration** icon.

2. Double-click on **Chapter 2 – Cabinets and Drawers** to open it.
3. Double-click on **Import Data**. The Library of Saved Imports appears:



4. Premade CLICK-TO-PAY imports are provided for all your cabinets, but you will need to specify the data file that you downloaded from Click-to-Pay:
 - a. Select the import for your cabinet and click the **Edit** button. Step 1 of the Import Wizard appears:



- b. Enter the file name and path of the data file that you downloaded from Click-to-Pay in the **From File** field, or click the **...** button to select the file.
 - c. Click the **OK** button to exit the Import Wizard and return to the Library of Saved Imports.
5. Select the import for your cabinet and click the **Import** button.
6. Once the data has been imported, click the **Done** buttons to exit out of the Library of Saved Imports and the Office Administration screen.

Creating the Revenue Summary Report CTP

When verifying the imported data against the list of pending transactions, you will need to use the Revenue Summary Report to view the list of transactions from the last import. Since you will be doing this often, it is helpful to create a copy of the Revenue Summary report that is preset for the report options you will need. This specialized report is called the Revenue Summary Report CTP.

► To set up the Revenue Summary Report CTP

1. From the **A/R** menu, select **A/R Reports**.
2. Select your **Cabinet**.
3. Select the **Revenue Summary Report** and click the **Print** button.
4. In the report options, select the following settings:
 - a. Check **Family Ledgers**, and include all classes.
 - b. Leave the **Transaction Dates** blank.
 - c. Check the **Print Transaction Detail** option.
 - d. Set **Summarize By** to **Category**.
 - e. Click the **Clear** button to deselect all categories, and then check only the **Click to Pay Payment** category.



Note: The **Click to Pay Payment** category will automatically be created when you import data from Click-to-Pay, if it did not exist in the system before import.

5. Click the **Done** button. You will be prompted to save the report as a new Customized Report. Click the **Yes** button.
6. Enter **Revenue Summary Report CTP** in the **Description** field of the Save Report As box, and click the **OK** button. You will now see the Revenue Summary Report CTP in your list of Accounts Receivable reports.

Once you have created the Revenue Summary Report CTP, you can reuse it every time you import Click-to-Pay data.

Verifying Imported Transactions

Once you have imported the Click-to-Pay transaction data into EZ-CARE2, you will need to verify that information to make sure that everything was imported correctly. You can do this by comparing the list of pending transactions that you printed out while downloading the transaction from Click-to-Pay with the Revenue Summary Report CTP.

- ▶ **To verify the transactions that were imported from Click-to-Pay**
 1. From the **A/R** menu, select **A/R Reports**.
 2. Select your **Cabinet**.
 3. Select the **Revenue Summary Report CTP** and click the **Print** button.
 4. Set the report to use the same date range as the list of transactions that you printed out from Click-to-Pay.
 5. Print or preview the report.
 6. Compare the totals on the Revenue Summary Report CTP to the total amount from the list of transactions you printed out from Click-to-Pay. They should match exactly.
 7. If they do not match exactly, you must compare the list of transactions in the Revenue Summary Report CTP with the list of transactions you printed out from Click-to-Pay and manually enter any missing transactions.

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4. Insta-Charge Module

Module Setup and Configuration

Before you begin using Insta-Charge, you must already have an appropriate Merchant processing account. Contact your account representative for assistance.

Office Administration

You can set up a different Insta-Charge configuration for each cabinet in your system.

► To set up Insta-Charge

1. Open **Office Administration**, and open **Chapter 4—Accounts Receivable**.
2. Double-click **Payment Processing Setup**.
3. Select the cabinet you want to set up Click-to-Pay for, and click the **Select** button. The Payment Processing Setup screen appears:


The screenshot shows a window titled "Payment Processing Setup: EZ-Going Child Care". It is divided into several sections:

- Account Credentials:**
 - SofterWare Gateway*: Gateway ID, User Name, Password
 - CheckFree*: CheckFree ID, Phone # (1 877 261 3691)
 - Transfirst ePayments*: Merchant ID#, Password
- Configure URLs** button
- Tabs:** Click-To-Pay, EZ-EFT, Insta-Charge
- Payment Form Information:** Client ID (W111), Database Name (wlc1), Form ID (20)
- Optional Payment Tracking Information:** Three dropdown menus for Additional Field 1, 2, and 3.
- Buttons:** OK, Cancel

4. Select the **Insta-Charge** tab in the lower part of the screen.

5. If you will be using the SafeSave Payments Gateway to process Insta-Charge transactions, select **Use SafeSave Payments Gateway**, and fill in the following information in the **SafeSave Payments Gateway** section above:

Gateway ID	Enter the Gateway ID that was provided. If you don't have your Gateway ID, contact SofterWare support.
User Name	Enter the SafeSave Payments Gateway user name here.
Password	Enter the SafeSave Payments Gateway password here.



Note: If you have already filled out this section for EZ-EFT, you can skip this step.

6. If you will be using Transfirst ePayments to process Insta-Charge transactions, select Use Transfirst Payments, and fill in the following information in the **Transfirst ePayments** section above.

Merchant ID #	The merchant ID number given to you by your transaction processor as a result of your application for merchant processing.
Password	The password given to you by your transaction processor.

7. Select the following categories to use with Insta-Charge transactions:

Use Category	Select the transaction category that will be applied to all Insta-Charge transactions by default.
Use Canteen Category	Select a category that will be applied to Canteen Insta-Charge transactions. If no canteen category is selected, the default Insta-Charge category will be used.

8. Click the **OK** button to finish setting up Insta-Charge. You can choose a different cabinet and click **Select** to set up its Insta-Charge settings, or click the **Done** button to return to the Office Administration screen.

Verifying Insta-Charge Operation using Test Transactions

If the **Only submit test transactions for this account** option is selected on the Insta-Charge Setup and Configuration screen, all credit card transactions will be processed as test transactions.

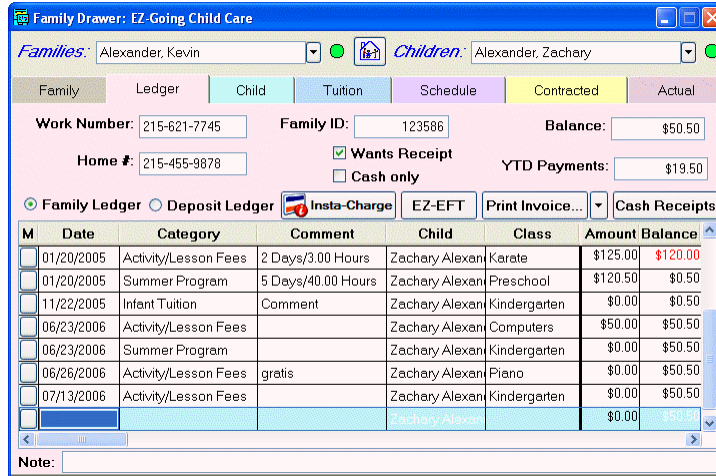
A test transaction is handled identically to a real transaction, except for two things:

- The credit card is not billed for the amount of the transaction.
- The receipt page for the transaction shows that it was a test transaction.

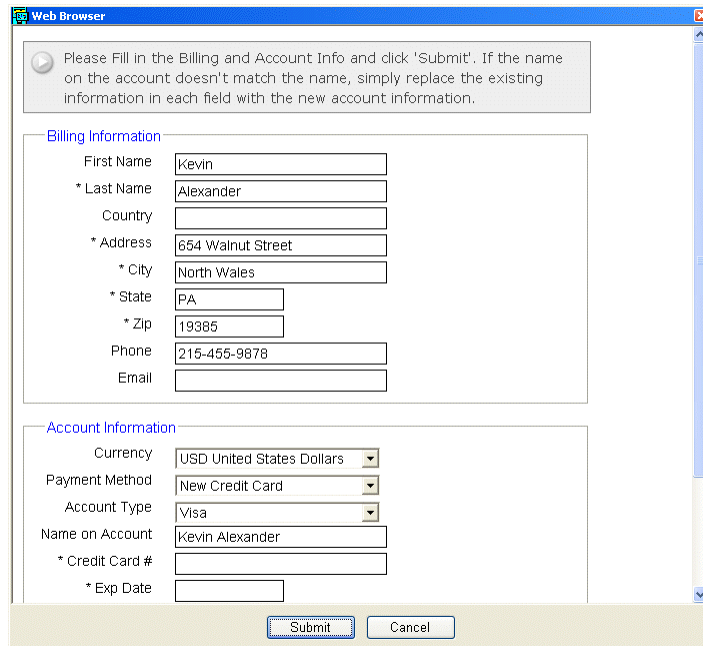
Although the credit card is not billed for a test transaction, test transactions affect ledger balances as though they were real transactions.

Processing Transactions

- ▶ To process a payment using Insta-Charge
 1. Open the file cabinet for the desired center.
 2. Open the Family drawer and select the **Ledger** tab.



3. Select the family and camper the transaction applies to from the **Families** and **Campers** lists.
4. Click the **Insta-Charge** button. 



5. Confirm that the **Billing Information** is correct.
6. In the **Account Information** section, you can specify the payment method you want to use for the gift in one of two ways:

- a. To specify a new payment method:
 - i. Select **New Credit Card** or **New Bank Account** from the **Payment Method** list. The **Account Information** section changes to allow you to enter the information for the new payment method:

Account Information

Currency:

Payment Method:

Account Type:

Name on Account:

* Credit Card #:

* Exp Date:

Amount:

Save? secure storage for future use

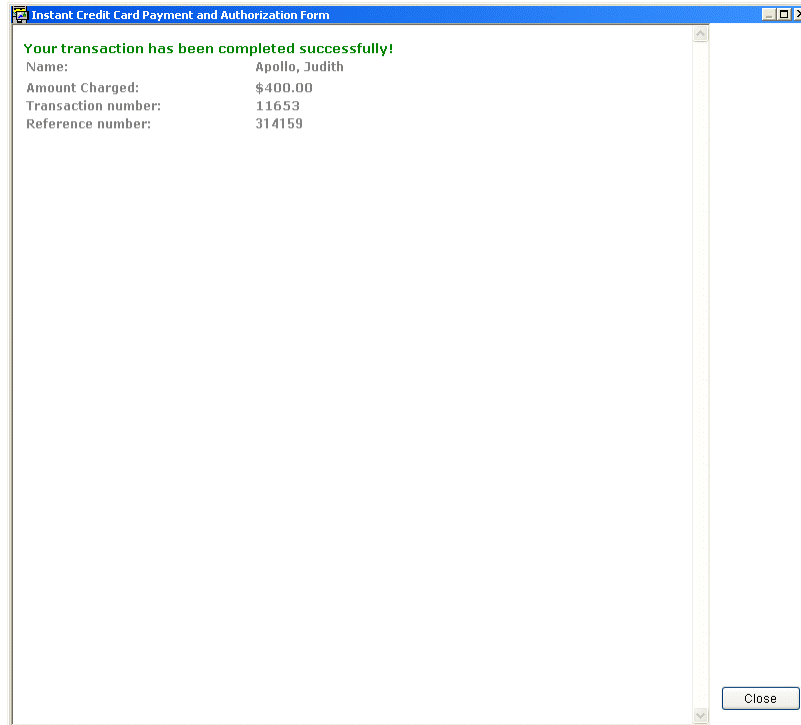
* Represents a required field
 * To secure the lowest possible discount rate, make sure to fill out all required fields

- ii. Enter the information for the new payment method in the fields provided. See “Managing Parent Bank/Credit Card Data” page 18 for details on entering a new credit card or bank account.
 - iii. Check the **Save** checkbox to save the payment method for future use using **SafeSave**.
 - b. To use an existing payment method that has already been entered into the system, simply select it from the **Payment Method** list.
7. After you’ve entered the information, click the **Process Transaction** button.

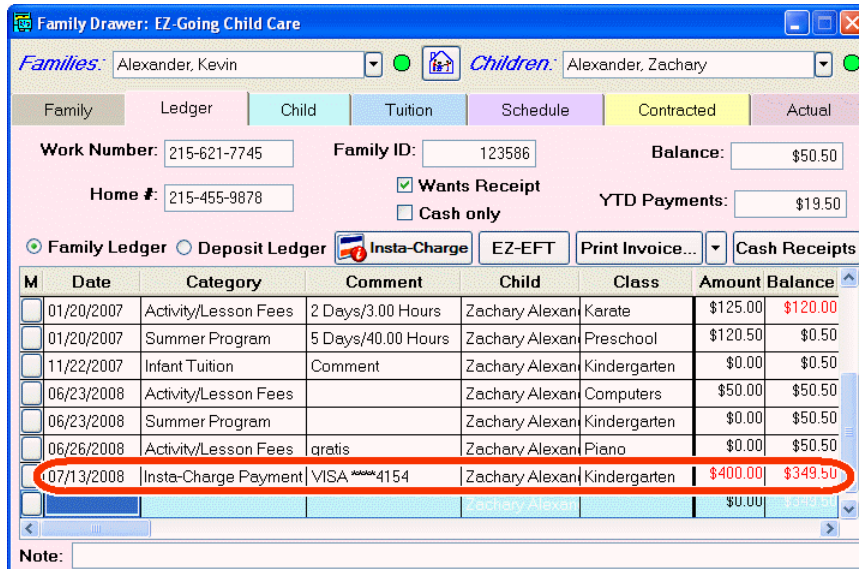
If the information you submitted is incorrect or missing, you will see one of the following error messages. Make the appropriate change, and click **Submit** again.

Error	How to Fix
Missing credit card information —you will be told what is missing and prompted to complete it.	Complete the missing information.
Expired credit card —if the expiration date has passed, you will see a message telling you the credit card has expired.	Enter a valid expiration date that has not passed yet.
Invalid credit card number —the number you entered is either: <ul style="list-style-type: none"> • not a valid credit card number • too long or too short based on the Credit Card Type you selected • not in the required format (it contains dashes or spaces) 	Confirm you have the right number and re-enter it (without dashes or spaces) into the Credit Card # field. Also confirm that you’ve selected the right Credit Card Type for the number you’re entering.

- Once the credit card transaction has been run successfully, you will see a receipt for the transaction:



- Click the **Close** button to return to the Ledger tab of the Family drawer. You will see that an entry for the credit card transaction has been added to the system.



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5. Handling Reconciliation, Returns, Refunds & Voids

There are several administrative tasks that are important, the most critical of which are monitoring for any returned transactions and reconciling differences between the Gateway and your ledgers. In addition, this section covers, issuing refunds and voiding transactions.

Handling Returns

It is in the nature of payment processing that some transactions will be rejected at some point after they are submitted for processing. This is called a *return*. When this happens, it is necessary to first find out about it, and then to create a return record in your ledger to compensate for the failed transaction.

Timing of Returns

Credit Card Transactions Submitted for Immediate Processing

Credit card transactions processed via Insta-Charge or Click-to-Pay are always processed in real-time, as are EZ-ET credit card transactions submitted for same-day processing.

In these cases, EZ-CARE2 knows immediately that a transaction is rejected and no payment transaction will be recorded on the Accounts Receivable ledger.

Credit Card Transactions Submitted for Future Processing

EZ-EFT-processed credit card batches that are sent for collection at a future date are not processed until that date. In that case, EZ-EFT has to assume all transactions are successful and posts the payments to each ledger. Therefore, any failed credit card transactions need to be handled similarly to bank draft transactions (see below).

Bank Draft Returns

There is no realtime authorization of bank drafts, so like a physical check a small percentage of bank draft payments will return, either for NSF (Non-Sufficient Funds) or if account information was entered incorrectly.

Most returns will happen within 2-3 business days after the collection date but they can take longer, due to the delays inherent in financial processing. For details on this process, see “Obtaining Rejected Transaction Information from the SafeSave Payments Gateway” on page 26.

Once you find out about delayed rejections of EFT transactions, you will need to manually post return transactions. See “Creating Return Records for Rejected Transactions” on page 28 for details.

Learning About Rejected/Returned Transactions

You can learn about rejected/returned transactions in two ways:

- Email notices will automatically be sent to email addresses designated to receive notices in the gateway. See “Return Notice Emails” below for details.
If you’re not receiving notices, contact EZ-CARE support for assistance.
- By reviewing transaction activity using the SafeSave Payments Gateway Console: See “Obtaining Rejected Transaction Information from the SafeSave Payments Gateway” page 30.

Gateway Generated Email Notices

Recurring Transaction Report Email

Once a scheduled transaction has been processed, an email message similar to the following will be sent to you:

<p>From: support@softerware.com [mailto:support@softerware.com] Sent: Friday, October 31, 2008 9:37 AM To: Your Name Subject: EZ-CARE2 Recurring Transaction Report for Your Center</p> <p>A total of \$4,278.20 has been charged to your customers.</p> <p>No. of Transactions Charged: 20 Transaction Amount Charged: \$4,278.20</p> <p>No. of Transactions Declined: 1 Transaction Amount Declined: \$37.30</p> <p>No. of Transactions Errors: 0 Transaction Amount Errors: \$0.00</p>

Status Update Report Email

If there is a change in the status of a transaction (i.e. a return or rejected scheduled transaction), an email message similar to the following will be sent to you:

From: support@softerware.com [mailto:support@softerware.com]
Sent: Thursday, November 06, 2008 10:41 AM
To: Your Name
Subject: EZ-CARE2 Electronic Check Status Update Report for Your Center
A total of \$0.00 has been settled.

Total No. of Electronic Check Charges Settled: 0
Total Electronic Checks Charges Settled: 0.00

Total No. of Electronic Check Refunds Settled: 0
Total Electronic Checks Refunds: 0.00

Total No. of Failed Electronic Check Charges: 1
Total Failed Electronic Checks Charges: 67.00

Total No. of Failed Electronic Check Refunds: 0
Total Failed Electronic Check Refunds: 0.00

Total No. of Electronic Check Notifications: 0

Failed Transactions

Failure: R01: INSUFFICIENT FUNDS
Date: 11/05/2008 12:00:00
Transaction ID: 846510910
Customer Name: Mary Ellen Rose
Account Number: ****9321
Order ID: 2122
Amount: \$67.00

Retrieving EZ-EFT Reports from the SafeSave Payments Gateway

The SafeSave Payments Gateway generates reports which display the results of each transaction in a selected EZ-EFT submission. The Retrieve EZ-EFT Reports screen allows you to retrieve reports for each batch submission. This provides you with reports for each batch that do not contain Insta-Charge or Click-to-Pay records.



Important! The contents of the EZ-EFT Reports for each submission will change over time as returns come back from the financial transaction processors. You will need to check the reports periodically to look for updates.

► To retrieve EZ-EFT Reports from the SafeSave Payments Gateway

1. From the **A/R** menu, select **Retrieve EZ-EFT Reports** and then select **SafeSave Payments Gateway**. The Retrieve EZ-EFT Reports screen appears:

Batch	Date Posted	Amount Posted	# Posted
137	08/04/2008 12:09:22 PM	\$914.00	5
138	08/05/2008 12:47:46 PM	\$100.00	1
140	08/06/2008 10:50:15 AM	\$949.00	5
141	08/08/2008 03:33:44 PM	\$1419.00	6
142	08/11/2008 03:17:58 PM	\$1087.50	7
143	08/12/2008 04:42:46 PM	\$782.50	4
144	08/12/2008 05:22:12 PM	\$81.00	1
148	08/11/2008 05:34:08 PM	\$100000.00	1
149	08/14/2008 03:08:36 PM	\$27.50	1
150	09/03/2008 03:45:30 PM	\$280.00	2

Each EZ-EFT submission is listed as a batch in the screen.

2. Select the batch that corresponds to the submission you want to examine.
3. Click the **Retrieve** button. The transaction report appears:

1 - 4 of 4 Transactions

Type	Status	ID	Customer	Details	Time	Amount
Check Sale	Approved	788967316 144	Arlene Moore	5...6222	8/14/2008 10:19:57 AM	1.00
Check Settle					8/15/2008 8:00:00 AM	1.00
Check Sale	Failed	788967354 144	Mary O'Brien	123	8/14/2008 10:19:58 AM	1.00
Check Settle					8/15/2008 8:00:00 AM	1.00
Check Late Return					8/19/2008 8:00:00 AM	1.00
Card Sale	Approved	804477358 703	Joshua Gardner	5...2697	9/2/2008 5:01:50 PM	1.00
Card Settle					9/2/2008 8:16:04 PM	1.00
Check Sale	Approved	804478653 704	Joshua Gardner	6...5120	9/2/2008 5:08:48 PM	1.00
Check Settle					9/2/2008 8:00:00 AM	1.00

1 - 4 of 4 Transactions

Microsoft Excel (.xls)
 Comma Separated Value (.csv)


Download Transactions

Close

- When you are finished viewing the transactions, click the **Close** button to close the report.

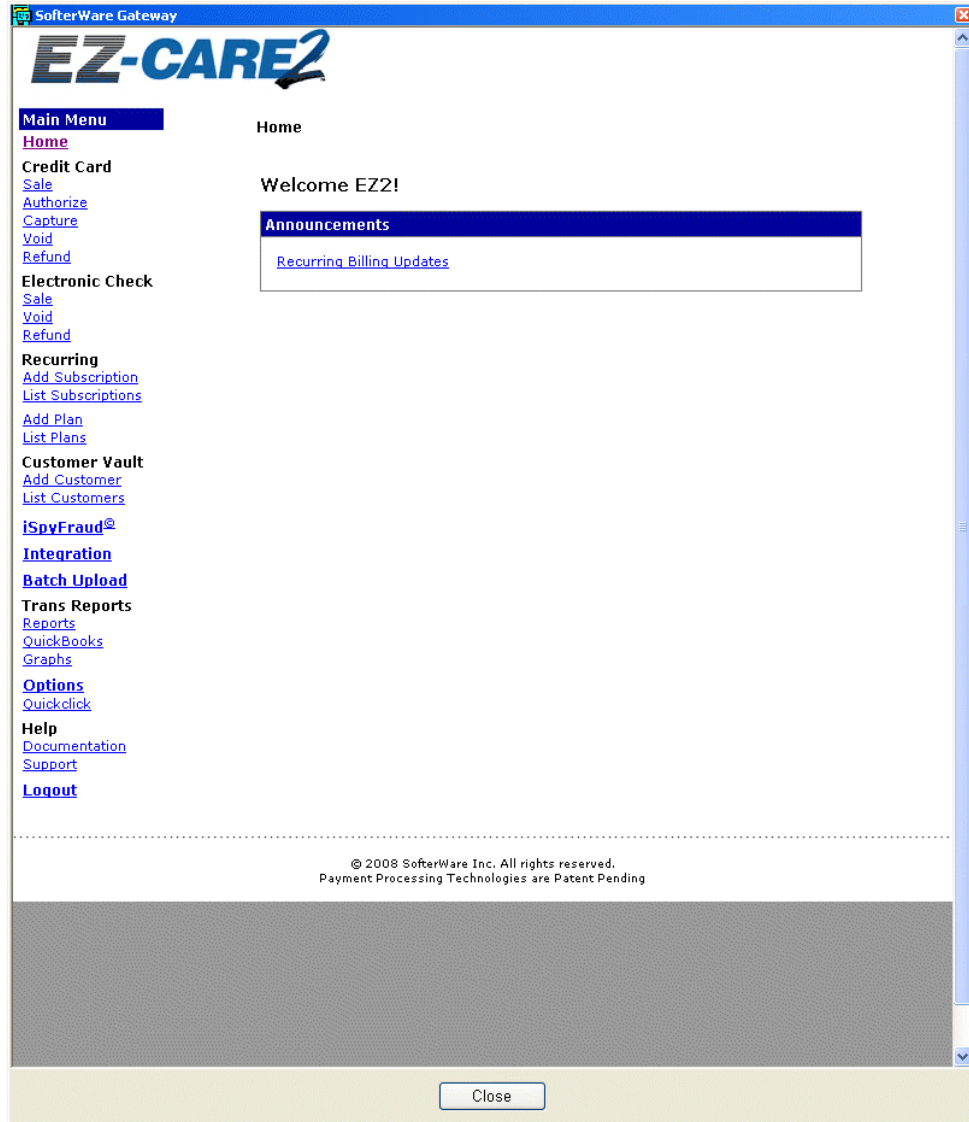
SafeSave Payments Gateway Console Reports

While most transaction processing functions can be performed directly from within EZ-CARE2, there are a few times when you will want to access the Gateway Console since it can provide more detailed data about transactions processed and can also be used to issue a refund.



Note: If you do not process your payment transactions through the SafeSave Payments Gateway, reporting and other functions described in this section should be done through some other method such as ePaySecure. Contact TransFirst ePayments for assistance.

- ▶ **To access the SafeSave Payments Gateway Console**
 - From the **A/R** menu, select **Access SafeSave Payments Gateway Console**. The console screen will appear:



Note: The Console provides a full range of processing features including the ability to process a credit card sale. We do not recommend using the Gateway Console for purposes other than those described here since transactions initiated directly through the console will not be reflected in EZ-CARE2.

The Gateway Console provides a very convenient way to report on processing activity in Summary (Transaction Snapshot) or in detail (Transactions Report). Both methods allow you to specify a start and end date.



Note: Transactions that were submitted with a future processing date will not appear in the Transaction Snapshot or Transactions Report until after they are processed. You can view pending transactions using the [List Subscriptions](#) link under **Recurring**.

Transaction Snapshot Report

Transaction Snapshot

01/01/2009 12:00 AM To 07/27/2009 11:59 PM

[\(Return To Reports\)](#)

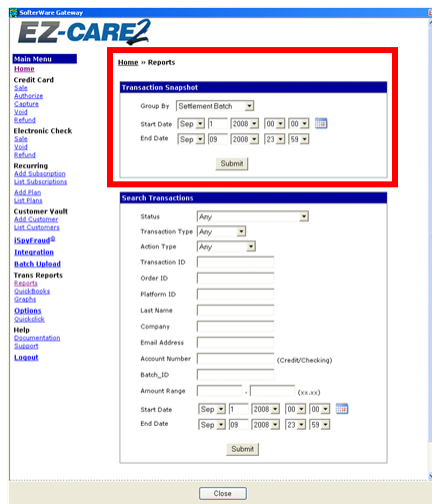
Grouped By	Filters
Payment Method	

	Pending Authorizations		Charges		Refunds		Returns		Voids		Declines		Totals	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Aprvl Pct	Count	Amount
CTP	0	\$0.00	3	\$703.00	0	\$0.00	0	\$0.00	0	\$0.00	0	100%	3	\$703.00
EZ-EFT	0	\$0.00	132	\$38,506.76	0	\$0.00	0	\$0.00	0	\$0.00	1	99%	133	\$38,506.76
Insta-Charge	0	\$0.00	36	\$11,421.60	0	\$0.00	0	\$0.00	2	\$345.00	0	100%	38	\$11,421.60
Totals	0	\$0.00	171	\$50,631.36	0	\$0.00	0	\$0.00	2	\$345.00	1	99%	174	\$50,631.36

The Transaction Snapshot report is a summary of all the transactions that occurred during a specified date range, grouped in one of several different ways (Settlement Batch, Card/Payment Type, etc.)

► **To run the Transaction Snapshot**

1. Access the SafeSave Payments Gateway Console.
2. From the list of links running down the left side of the Console screen, under **Trans Reports**, click on the **Reports** link.



The controls for the Transaction Snapshot report are listed under **Transaction Snapshot**:

Transaction Snapshot

Group By: Settlement Batch ▼

Start Date: Sep ▼ 1 2008 ▼ 00 ▼ 00 ▼

End Date: Sep ▼ 09 2008 ▼ 23 ▼ 59 ▼

3. Select the option you want to use to group the transaction summaries from the **Group By** list. The available grouping options are:

Settlement Batch	Transactions are grouped by the day of settlement.
Card/Payment Type	Transactions are grouped by the type of credit card or bank account used.
Payment Processor	Transactions are grouped by the payment processor used to actually process the transactions (TransFirst, SPS, etc.).
User Account	Transactions are grouped by the user account used to submit them for processing. Obviously, this is only relevant for organizations in which multiple users are submitting transactions for processing.
Transaction Source	Transactions are grouped according to the programming interface used to transmit the transactions to the SafeSave Payments Gateway. Since Click-to-Pay, EZ-EFT and Insta-Charge all use the same API interface, this option is not useful to most users.
Day / Week / Month	Transactions are grouped according to the Day , Week or Month in which they were processed.
Payment Method	Transactions are grouped according to the module used to generate the transactions: Click-to-Pay (CTP), EZ-EFT or Insta-Charge.
Batch ID	Transactions are grouped according to the batch ID of the batch in which they were submitted for processing.

4. Enter a **Start Date** and **End Date** for the report.
5. Click the **Submit** button to display the report.

Drilling Down into the Transaction Snapshot Report

You can use the Transaction Snapshot report to “drill down” to view more detail.

► To drill down into the Transaction Snapshot Report




1. Display the Transaction Snapshot Report using the instructions in the previous section.

Transaction Snapshot

01/01/2009 12:00 AM To 07/27/2009 11:59 PM

[\(Return To Reports\)](#)

Grouped By	Filters
Payment Method	

	Pending Authorizations		Charges		Refunds		Returns		Voids		Declines		Totals	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Aprvl Pct	Count	Amount
 ETP	0	\$0.00	3	\$703.00	0	\$0.00	0	\$0.00	0	\$0.00	0	100%	3	\$703.00
 EZ-EFT	0	\$0.00	132	\$38,506.76	0	\$0.00	0	\$0.00	0	\$0.00	1	99%	133	\$38,506.76
 Insta-Charge	0	\$0.00	36	\$11,421.60	0	\$0.00	0	\$0.00	2	\$345.00	0	100%	38	\$11,421.60
Totals	0	\$0.00	171	\$50,631.36	0	\$0.00	0	\$0.00	2	\$345.00	1	99%	174	\$50,631.36

- Click on one of the magnifying glass icons located in the leftmost column to drill down into a category. You will be given the option to view the individual transactions or group them by sub-category:



If you select **View these transactions**, the transactions for the selected category will be displayed using the Search Transactions Report (see page 61). The other sub-categories function identically to the ones in the **Group By** list (see previous page).


- If desired, you can continue to drill down by continuing to click on magnifying glasses. The report will list each sub-category at the top of the report, and you can remove a sub-category filter by clicking on the **remove filter** link.

Transaction Snapshot

01/01/2009 12:00 AM To 07/27/2009 11:59 PM

[\(Return To Reports\)](#)

Grouped By	Filters
Settlement Batch	Not Settled (remove filter)
Payment Processor	CK Processor A (remove filter)
Transaction Day	05/15/2009 (remove filter)
User	ez2testaccount (remove filter)
Transaction Source	API System (remove filter)
Payment Method	EZ-EFT (remove filter)
Batch_ID	(remove filter)
Card/Payment Type	

	Charges		Refunds		Totals	
	Count	Amount	Count	Amount	Count	Amount
American Express	0	\$0.00	0	\$0.00	0	\$0.00
Visa	0	\$0.00	0	\$0.00	0	\$0.00
Master Card	0	\$0.00	0	\$0.00	0	\$0.00
Discover	0	\$0.00	0	\$0.00	0	\$0.00
 E-Checks	26	\$14,081.31	0	\$0.00	26	\$14,081.31
Totals	26	\$14,081.31	0	\$0.00	26	\$14,081.31

Transaction Report

Transaction Report

08/01/2008 12:00 AM To 09/09/2008 11:59 PM

1 - 10 of 13 Transactions

◀ Start | ◀ Prev | 10 per page | Next ▶ | End ▶▶

TRANSACTION REPORT						
Type	Status	ID	Customer	Details	Time	Amount
Card Authorization	Pending Capture	784528520		4...7122	8/8/2008 4:20:47 PM	1.00
Card Sale	Approved	786705443 136	Kevin Alexander	4...0544	8/11/2008 4:28:39 PM	1.00
Card Settle					8/11/2008 8:21:33 PM	1.00
Card Sale	Approved	786707084 138	Mary McClelland	4...1168	8/11/2008 4:33:29 PM	1.00
Card Settle					8/11/2008 8:21:33 PM	1.00
Check Sale	Pending Approval	786708274 139	Arlene Moore	8...4905	8/11/2008 4:38:50 PM	1.00
Check Sale	Pending Approval	787551596 140	Mary O'Brien	123	8/12/2008 4:05:01 PM	1.00
Card Sale	Failed	788259653 141	Kevin Alexander	4...4242	8/13/2008 11:10:34 AM	5.00
Card Sale	Failed	788399919 142	Kevin Alexander	4...4242	8/13/2008 4:48:40 PM	2.00
Card Sale	Approved	788400117 142	Kevin Alexander	4...1227	8/13/2008 4:49:47 PM	3.00
Card Settle					8/13/2008 8:19:15 PM	3.00
Card Sale	Failed	788400374 143	Kevin Alexander	4...4242	8/13/2008 4:50:59 PM	3.00
Check Sale	Approved	788967316 144	Arlene Moore	5...6222	8/14/2008 10:19:57 AM	1.00
Check Settle					8/15/2008 8:00:00 AM	1.00

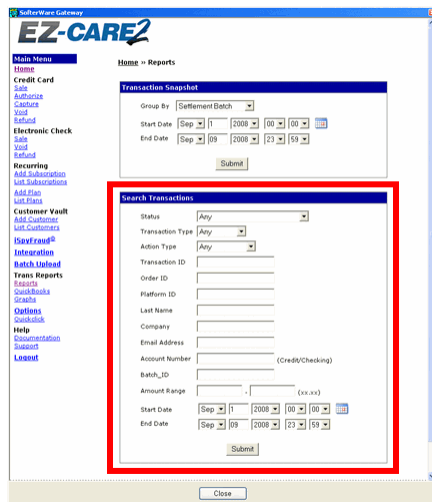
1 - 10 of 13 Transactions

◀ Start | ◀ Prev | 10 per page | Next ▶ | End ▶▶

The Transaction Report allows you to generate a list of transactions that meet the criteria you specify, such as date range, status, customer ID, amount, etc. You can then view details for the transactions that matched the criteria.

► To run the Transaction Report

1. Access the SafeSave Payments Gateway Console.
2. From the list of links running down the left side of the Console screen, under **Trans Reports**, click on the **Reports** link.



The criteria for the Transaction Report are listed under **Search Transactions**.

3. Enter information into one or more of the criteria fields to narrow the focus of the report. Only transaction records that match the criteria you enter will appear in the report. The available optional criteria fields are:

Field	Description
Status	The current status of the transaction. Select Any to ignore the status of records when searching. For credit card transactions, the possible statuses are Approved or Failed . For bank draft transactions, the possible statuses are Approved/Complete , Pending Approval , Pending Return/Returned , or Failed .
Transaction Type	Credit Card or Check . Select Any to ignore transaction type when searching.
Action Type	Select the type of action you want to appear in the report. Action types include Sales, Voids, Refunds, Authorizations, and Captures. Select Any to ignore transaction type when searching.
Transaction ID	Each transaction is assigned an ID number when it is processed.
Order ID	The order ID contains a reference assigned by EZ-CARE2, such as the EZ-EFT batch number.
Customer ID	This field contains the SafeSave Vault ID for the customer (if there is one).
Last Name	The last name associated with the account.
Company	There is no transaction data that corresponds with this field. Do not use.
Email Address	There is no transaction data that corresponds with this field. Do not use.
Account Number	The bank account or credit card number used in the transaction.
Processing Method	How the transaction was initiated (Insta-Charge, EZ-EFT, Click-to-Pay, WebLink).
Amount Range	Merchants can search between a specified amount range. All transactions processed within this amount range will be displayed.

4. Enter a **Start Date** and **End Date** for the report.
5. Click the **Submit** button to display the report.

Transaction Report

01/01/2009 12:00 AM To 07/27/2009 11:59 PM

1 - 10 of 171 Transactions

[Start](#) | [Prev](#) | per page | [Next](#) | [End](#)

TRANSACTION REPORT						
Type	Status	ID	Customer	Details	Time	Amount
Card Sale	Approved	940895610136	Kevin Alexander	4...4242	4/6/2009 2:17:25 PM	115.00
Update					6/3/2009 3:47:48 PM	115.00
Update					6/5/2009 4:47:03 PM	115.00
Card Sale	Approved	947788697	Kevin Alexander	4...4242	4/17/2009 12:40:26 PM	190.00
Card Sale	Approved	947789958	Sarah Brewer	5...5454	4/17/2009 12:43:30 PM	50.00
Card Sale	Approved	947818395	Kevin Alexander	4...4242	4/17/2009 1:20:48 PM	50.00
Card Sale	Approved	949167651	Kevin Alexander	3...1154	4/20/2009 11:40:00 AM	1550.00
Card Sale	Approved	949171010	Kevin Alexander	5...5454	4/20/2009 11:41:31 AM	1550.00
Card Sale	Approved	949180475	Kevin Alexander	5...5454	4/20/2009 11:45:32 AM	50.00
Card Sale	Approved	949180637	Kevin Alexander	5...5454	4/20/2009 11:45:52 AM	100.00
Card Sale	Approved	949180766	Kevin Alexander	5...5454	4/20/2009 11:46:09 AM	1100.00
Card Sale	Approved	949181057	Kevin Alexander	5...5454	4/20/2009 11:46:51 AM	1399.00

1 - 10 of 171 Transactions

[Start](#) | [Prev](#) | per page | [Next](#) | [End](#)
 Microsoft Excel (.xls)

 Comma Separated Value (.csv)

- Use the **Start**, **Previous**, **Next** and **End** buttons to navigate through the report. You can also select the number of transactions that display on a page.

Exporting the Transaction Report to a File

You can easily download transaction details to Excel (or as a CSV file) for additional reporting & analysis.



Tip: Exporting can also be useful since the export includes all data on the transaction allowing you to quickly scan without needing to drill down.

► To export the Transaction Report to a file

- Run the Transaction Report using the instructions on page 61. The controls for exporting the report to a file appear at the bottom of the report:


 Microsoft Excel (.xls)


 Comma Separated Value (.csv)

2. Select the format you want to export the report in (**Microsoft Excel** or **Comma Separated Value**).
3. Click the **Download Transactions** button. You will be prompted to save the export file to your computer or open it in the appropriate application.

Drilling Down into the Transaction Report to Display Transaction Details

Clicking on an entry in the ID column of the Transaction Report displays the Transaction Detail report for the selected transaction. This allows you to see all available information for that transaction:


 [Create Subscription](#)

Transaction Detail			
Void Refund Charge Again : (Auth Sale) Back Print Receipt E-Mail Receipt			
Merchant:	EZ2 - (Chicago, IL)		
Date/Time:	04/06/2009 2:17:25 PM EDT		
Transaction ID:	940895610		
Transaction Type:	Card Sale		
Status:	Pending Settlement		
Credit Card Information			
CC Type:	Visa		
CC Number:	424242*****4242 		
CC Expiration:	12/11		
Auth. Code:	123456		
AVS Status:	No address or ZIP match (N)		
CVV Status:			
Processor:	CC Processor A		
Currency:	USD		
Billing Information	Shipping Information		
Kevin Alexander 654 Walnut Street North Wales PA, 19385			
Order Information			
Customer ID:	612802859		
Order ID:	136		
Merchant Defined Fields			
Payment Method:	EZ-EFT		
Transaction History			
Type	Status	Transaction Time	Amount
Card Sale	Success	04/06/2009 2:17:25 PM EDT	115.00
		SUCCESS	API [ez2testaccount@70.91.9.193]
Update	Success	06/03/2009 3:47:48 PM EDT	115.00
			API [ez2testaccount@70.91.9.193]
Update	Success	06/05/2009 4:47:03 PM EDT	115.00
			API [ez2testaccount@70.91.9.193]

In addition to displaying transaction information, the Transaction Detail screen also allows you to carry out a number of operations:

- For details on voiding a transaction from this screen, see “Voiding a Transaction from the Transaction Detail Screen” on page 75.
- For details refunding a transaction from this screen, see “Refunding a Transaction from the Transaction Detail Screen” on page 70.

To return to the Transaction Report, click the **Back** link at the top of the screen.

	<p>Warning! We recommend that you do not use the Auth, Sale, Print Receipt or E-Mail Receipt functions at the top of the screen. These functions are not integrated with EZ-CARE2.</p>
---	---

Subscriptions Report

The Subscriptions Report allows you to view payment transactions that have been submitted to the SafeSave Payments Gateway with a future processing date. Each future transaction is set up as a separate “subscription.”

► **To run the Subscriptions Report**

1. Access the SafeSave Payments Gateway Console.
2. From the list of links running down the left side of the Console screen, under **Recurring**, click on the **List Subscriptions** link. By default, the report will list all of the active subscriptions in the system.

[Home](#) » [Recurring - List Customers](#)

Search Recurring Transactions

Order ID

Last Name

Credit Card Number

Amount Range - (xx.xx)

Date Entered -

Include Completed Schedules

Only Show Expiring Credit Cards

Payment Method

Batch_ID

Credit Card Expires Within 30 Days

Credit Card Expired

1 - 4 of 4 Subscriptions

Customer	Order ID/SKU	Details	Entry Time	Payments
Lisa Hanson	197	Check 3...4482	10/27/2009 3:17:11 PM	0 @ \$50.00 0 attempted 1 Left
Alana Dean	197	Check 6...9412	10/27/2009 3:17:11 PM	0 @ \$156.00 0 attempted 1 Left
Sarah Brewer	197	Check 3...6598	10/27/2009 3:17:10 PM	0 @ \$121.50 0 attempted 1 Left
Kevin Alexander	197	Check 0...8978	10/27/2009 3:16:38 PM	0 @ \$140.00 0 attempted 1 Left

1 - 4 of 4 Subscriptions

3. To search for specific transactions, enter one or more of the following criteria into the Search Recurring Transactions form:

Field	Description
Order ID	The Order ID contains a reference assigned by EZ-CARE2, such as the EZ-EFT batch number.
Last Name	The last name associated with the account.
Credit Card Number	The credit card number associated with the transaction.

Field	Description
Amount Range	You can search for all transactions that lie within a specified range of dollar amounts.
Date Entered	The date on which the transaction was submitted to the SafeSave Payments Gateway.
Include Completed Schedules	If checked, transactions that were submitted for future processing and have already been processed will appear in the report.
Only Show Expiring Credit Cards	If checked, the report will only list credit card transactions for which the credit cards are due to expire within 30 days, or have already expired.
Payment Method	Transactions are grouped according to the module used to generate the transactions: Click-to-Pay (CTP), EZ-EFT or Insta-Charge.
Batch_ID	The batch ID of the batch in which the transactions were submitted for processing.

4. Click the **Submit** button to display the report.

You can also download the contents of the report as an Excel spreadsheet or comma-separated value (CSV) file. This works identically to the similar feature on the Transaction Report. See “Exporting the Transaction Report to a File” on page 63 for details.

Receiving Notices of Change from SofterWare

Occasionally a bank will send a Notice of Change back to the SafeSave Payments Gateway that warns of a change in the account information for an account. This is typically a change to a bank account used for bank draft transactions, such as a change in the routing or account number.

When this happens, you will receive an email message from SofterWare notifying you of the change to the account, so that you can update the information stored so that future transactions process correctly.

Please be sure to make the indicated changes promptly, as failure to update your account information could lead to transactions being failed once the grace period for the change expires. Simply access the stored information using the EZ-EFT button on the ledger and update the necessary information.

Handling Rejected/Returned Transactions

Creating Return Records for Failed Transactions

Once you know that a transaction has failed to process, you will need to create return transactions to offset the payment that was recorded in the EZ-CARE2 ledger.

This is done by simply going into the ledger and entering a return transaction onto the account grid.

► To add a return transaction to the system

1. Open the Family drawer for the relevant cabinet, and select the Ledger tab.
2. Select the family with the failed transaction.
3. Check to see if a return transaction already exists.
4. If no return record already exists, create a return transaction:
 - a. In the empty entry line at the bottom of the **Ledger** tab grid, type the date of the failed transaction into the **Date** column.
 - b. Select **Returned Bank Draft** from the **Category** list.
 - c. Enter a brief **Comment** identifying the failed record being negated. For best results, reference the **Gateway Trans ID** number of the failed transaction.
 - d. Set the **Child** and **Class** to be identical to the failed record.
 - e. Set the **Amount** to be the exact negative of the amount from the failed transaction.
 - f. Press the **ENTER** key on your keyboard. The record is entered into the system, and a new blank entry line appears underneath.

Resolving Rejected Transactions

In addition to creating a return record for a failed transaction, you will usually want to contact the parent to arrange for a payment by check and/or to correct the problem that caused the transaction to be rejected.

The Return Code identifies the cause of the rejected transaction. See “Return Codes” on page 41 for details.

For more information on handling returns, go to www.software.com, login to the **Clients Only** section, and go to the Document Library. In the Accounts Receivable folder, see the *Handling Returned Checks* document.

Once you have resolved the cause of the failed transaction, you can do one of the following:

- Arrange for a replacement payment using your normal process.
- Allow the amount of the failed transaction to be billed as part of your next collection cycle. If your billing reflects the current balance on the account, this will happen automatically.

Reconciling Ledgers with Gateway Payment Records

Reconciliation is the process of keeping the ledgers in your filing cabinets matched up with your official bank statements. This process typically consists of the following steps:

1. Running local Accounts Receivable reports in EZ-CARE2
2. Running reports from the Gateway Console.
3. Comparing the reports to make sure that the transactions match up.
4. Reconciling any discrepancies between the Gateway Console reports and the local A/R reports.

Running Accounts Receivable Reports for Reconciliation

We recommend using the Revenue Summary Report to generate a list of the payment transactions over a given time period.

► **To generate a list of transactions over a given time period**

1. From the **A/R** menu, select **A/R Reports**.
2. Select your **Cabinet**.
3. Select the **Revenue Summary Report** and click the **Print** button.
4. In the report options, select the following settings:
 - a. Check **Family Ledgers**, and include all classes.
 - b. Set the **Transaction Dates** to beginning and end of the time period that you want to examine.
 - c. Check the **Print Transaction Detail** option.
 - d. Set **Summarize By** to **Category**.
 - e. Click the **Clear** button to deselect all categories, and then click the **Payments** button to select only payment categories that you process through the SafeSave Payments Gateway.
5. Click the **Print** button to print out the report.

Running Gateway Console Reports for Reconciliation

To view the transactions on the SafeSave Payments Gateway, we recommend that you use the Transaction Snapshot report available from the Gateway Console. For full details on the Gateway Console Reports, see “SafeSave Payments Gateway Console Reports” on page 56.

► **To generate a list of transactions using the Transaction Snapshot report**

1. From the **A/R** menu, select **Transmit EZ-EFT** and then select **SafeSave Payments Gateway Console**.
2. From the list of links running down the left side of the Console screen, under **Trans Reports**, click on the **Reports** link.

3. In the **Transaction Snapshot** form, set the following report options:
 - a. Set **Group By** to **Payment Processor**.
 - b. Set **Start Date** and **End Date** to the starting and ending dates of the time period that you want to examine.
4. Click the **Submit** button in the **Transaction Snapshot** form. The Transaction Snapshot report will display, listing a summary of the transactions processed during the specified time period, organized by payment processor:

Transaction Snapshot
09/01/2009 12:00 AM To 09/26/2009 11:59 PM
[\(Return To Reports\)](#)

Grouped By		Filters	
Payment Processor			


	Pending Authorizations		Charges		Refunds		Returns		Voids		Declines		Totals	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Aprvl Pct	Count	Amount
SPS	0	\$0.00	8	\$3,598.40	0	\$0.00	1	\$523.00	0	\$0.00	0	100%	9	\$3,598.40
TransFirst	0	\$0.00	29	\$10,611.55	0	\$0.00	0	\$0.00	0	\$0.00	0	100%	29	\$10,611.55
Totals	0	\$0.00	37	\$14,209.95	0	\$0.00	1	\$523.00	0	\$0.00	0	100%	38	\$14,209.95

Comparing Reports

Once you have run the Revenue Summary Report and the Transaction Snapshot report, you can compare them to spot discrepancies that need to be reconciled.

First, compare the totals for each payment category in the Revenue Summary Report with the total amounts for each payment processor in the Transaction Snapshot report. They should match up 1 to 1. For instance, your EZ-EFT Bank Draft totals from the Revenue Summary Report should match the totals for your bank draft processor in the Transaction Snapshot Report. If the totals match up, no further reconciliation is necessary.

If the totals do not match up, you will need to compare the transaction details from the Revenue Summary Report with the transaction details in the Transaction Summary Report to see where the discrepancy occurred.

In the Transaction Snapshot report, you can drill down into the transactions for each processor by clicking on the  icon next to the listing for that processor. You will be prompted to either view all of the individual transactions (**View these transactions**), or group them according to some other value. Selecting to group the transactions by **Settlement Batch** may make things easier by allowing you to compare one batch of transactions at a time.

Reconciling Discrepancies

Once you have discovered which transactions caused the discrepancies between the totals, you need to correct your ledgers to eliminate the discrepancy. Typically this means adding a return record to compensate for a failed transaction. See “Creating Return Records for Failed Transactions” on page 67 for details.

Issuing Refunds

EZ-CARE2 allows you to issue refunds to both credit cards and bank accounts. Issuing a refund consists of two steps:

- Refunding the Transaction using the SafeSave Payments Gateway Console.
- Creating an adjustment record in the parent ledger to record the refund.



Warning! The SafeSave Payments Gateway Console allows access to numerous settings that affect the operation of the SafeSave Payments Gateway. Caution should be exercised in order to avoid making unwanted changes.

Refunding a Transaction using the SafeSave Payments Gateway

You can refund a transaction from two locations in the SafeSave Payments Gateway: from the Transaction Detail screen, or from the main menu that runs down the left side of the screen.

Refunding a Transaction from the Transaction Detail Screen

- ▶ To refund a transaction from the Transaction Detail screen

1. Run the Transaction Report (see page 61) then click on the **ID** for the transaction you want to refund. The Transaction Detail screen appears:

Create Subscription

Transaction Detail			
Void Refund Charge Again: (Auth Sale) Back Print Receipt E-Mail Receipt			
Merchant:	E22 - (Chicago, IL)		
Date/Time:	04/06/2009 2:17:25 PM EDT		
Transaction ID:	940895610		
Transaction Type:	Card Sale		
Status:	Pending Settlement		
Credit Card Information			
CC Type:	Visa		
CC Number:	424242*****4242		
CC Expiration:	12/11		
Auth. Code:	123456		
AVS Status:	No address or ZIP match (N)		
CVV Status:			
Processor:	CC Processor A		
Currency:	USD		
Billing Information	Shipping Information		
Kevin Alexander 654 Walnut Street North Wales PA, 19385			
Order Information			
Customer ID:	612802859		
Order ID:	136		
Merchant Defined Fields			
Payment Method:	EZ-EFT		
Transaction History			
Type	Status	Transaction Time	Amount
Card Sale	Success	04/06/2009 2:17:25 PM EDT	115.00
	SUCCESS	API [ez2testaccount@70.91.9.193]	
Update	Success	06/03/2009 3:47:48 PM EDT	115.00
		API [ez2testaccount@70.91.9.193]	
Update	Success	06/05/2009 4:47:03 PM EDT	115.00
		API [ez2testaccount@70.91.9.193]	

2. Click the **Refund** link at the top of the screen. The Refund Transaction screen appears:

Enter the transaction ID of the original transaction and the amount to be credited.

Transaction Information	
Transaction ID	947788697
Amount	190.00 (nn.nn)
Merchant Defined Fields	
Payment Method	Insta-Charge
Batch_ID	
Send Receipt Email <input type="checkbox"/>	
Refund	

The Transaction ID and Amount are automatically entered for you.



Note: The **Send Receipt Email** checkbox will not work since email addresses are not normally recorded for transactions.

- Click the **Refund** button to refund the transaction. A Transaction Receipt page will appear for the refund:

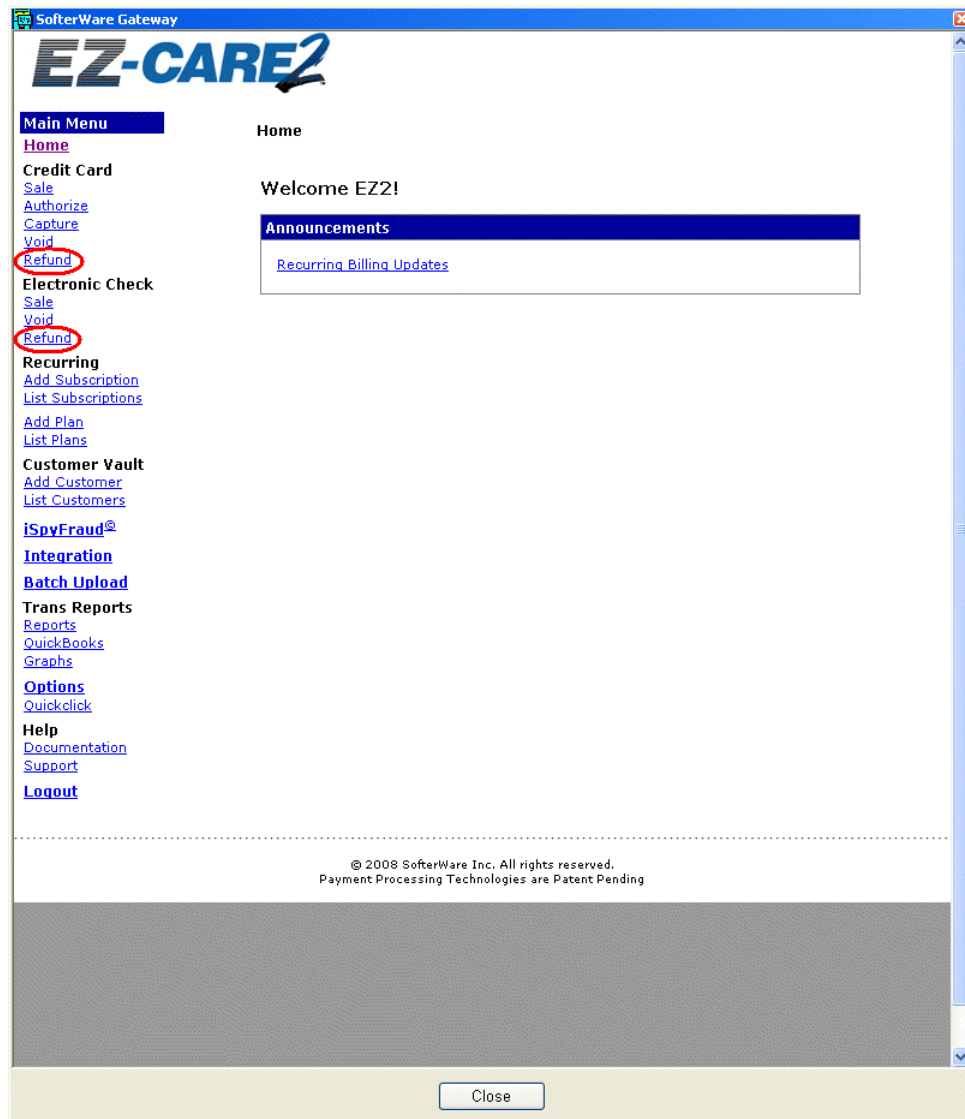
Transaction Successfully Refunded

[Create Subscription](#)

Transaction Receipt	
Print Receipt E-Mail Receipt	
Merchant:	EZ2 - (Chicago, IL)
Date/Time:	07/28/2009 2:31:03 PM EDT
Transaction ID:	1024436218
Transaction Type:	Card Refund
Amount:	-190.00
Credit Card Information	
CC Type:	Visa
CC Number:	424242*****4242
CC Expiration:	06/11
AVS Status:	
CVV Status:	
Processor:	CC Processor A
Currency:	USD
Billing Information	Shipping Information
Kevin Alexander 654 Walnut Street North Wales PA, 19385 US	
Order Information	
Customer ID:	612802859
Merchant Defined Fields	
Payment Method:	Insta-Charge
Merchant Defined Field 2:	E99999


Refunding a Transaction from the Gateway Console Main Menu


- ▶ To issue a refund for a transaction from the main menu of the SafeSave Payments Gateway console
 1. Before attempting to issue a refund, you should first know the Transaction ID for the transaction.
 2. From the **A/R** menu, select **Transmit EZ-EFT** and then **SafeSave Payments Gateway Console**. The SafeSave Payments Gateway Console appears:



3. From the list of links running down the left side of the Console screen, under either **Credit Card** or **Electronic Check**, click on the **Refund** link. The refund form appears:

Enter the transaction ID of the original transaction and the amount to be credited.

Transaction Information	
* Transaction ID	<input type="text"/> 
* Amount	<input type="text"/> (nn.nn)
Merchant Defined Fields	
Payment Method	<input type="text"/>
Batch_ID	<input type="text"/>
Send Receipt Email <input type="checkbox"/>	
<input type="button" value="Refund"/>	

4. Enter the **Transaction ID**, and **Amount** for the transaction you are issuing a refund for. If you do not know the Transaction ID, you can click the  icon to look up the transaction using the Transaction Report (at which point you could also refund the transaction using the Transaction Detail Screen, see p. 70).



Note: The **Send Receipt Email** checkbox will not work since email addresses are not normally recorded for transactions.

5. Click the **Refund** button. A Transaction Receipt page will appear for the refund:

Transaction Successfully Refunded

Transaction Receipt	
Print Receipt E-Mail Receipt	
Merchant:	E22 - (Chicago, IL)
Date/Time:	07/28/2009 2:31:03 PM EDT
Transaction ID:	1024436218
Transaction Type:	Card Refund
Amount:	-190.00
Credit Card Information	
CC Type:	Visa
CC Number:	424242*****4242 
CC Expiration:	06/11
AVS Status:	
CVV Status:	
Processor:	CC Processor A
Currency:	USD
Billing Information	Shipping Information
Kevin Alexander 654 Walnut Street North Wales PA, 19385 US	
Order Information	
Customer ID:	612802859
Merchant Defined Fields	
Payment Method:	Insta-Charge
Merchant Defined Field 2:	E99999

Creating a Refund Record for a Refunded Transaction

Once you have refunded a transaction, you will need to create a refund record to adjust the balance in the ledger by the amount of the refund.

This is done by going into the ledger and creating the refund record by hand.



Note: Before you can add a refund record to the system, you must first have created a **Refund** category in **Office Administration**. See "Setting Up Your EFT Categories" page 13 for details.

► **To add a refund record to the system**

1. Open the **Family** drawer for the relevant cabinet, and select the **Ledger** tab.
2. Select the family with the refunded transaction.
3. Create a return record:
 - a. In the empty entry line at the bottom of the **Ledger** tab grid, type the date of the EFT refund transaction into the **Date** column.
 - b. Select **Refund** from the **Category** list.
 - c. Enter a brief **Comment** identifying the reason for the refund. It is often helpful to record the **Gateway Trans ID** number of the original transaction for future reference.
 - d. Set the **Child** and **Class** to be identical to the original transaction.
 - e. Set the **Amount** to be the exact negative of the amount from the original transaction.
 - f. Press the **ENTER** key on your keyboard. The record is entered into the system, and a new blank entry line appears underneath.

M	Date	Category	Comment	Child	Class	Amount	Balan
<input type="checkbox"/>	01/14/2009	Activity/Lesson Fee	2 Days/2.00 Hours	Zachary Alexande	Karate	\$100.00	240.00
<input type="checkbox"/>	01/14/2009	EZ-EFT Bank Draft	EFT			\$245.00	\$5.00
<input type="checkbox"/>	01/17/2009	PreSchool Tuition	5 Days/40.00 Hours	Zachary Alexande	Preschool	\$120.00	115.00
<input type="checkbox"/>	01/17/2009	Activity/Lesson Fee	2 Days/3.00 Hours	Zachary Alexande	Karate	\$125.00	240.00
<input type="checkbox"/>	01/17/2009	EZ-EFT Bank Draft	EFT			\$200.00	\$40.00
<input type="checkbox"/>	01/24/2009	PreSchool Tuition	5 Days/40.00 Hours	Zachary Alexande	Preschool	\$205.50	245.50
<input type="checkbox"/>	04/06/2009	EZ-EFT Refund	947788697	Zachary Alexande	Preschool	\$-115.00	360.50
<input type="checkbox"/>	//						

Voiding Transactions

If you have initiated a transaction in error you can void it if the transaction has not been processed. For credit cards, this usually means within two hours, while for bank drafts you usually have until 11 PM on the day of submission.

Once transactions are processed you must issue a refund instead of voiding.

Like refunds, voided transactions must also be manually recorded to reflect the correct information on the parent ledger.

Voiding a transaction consists of two steps:

- Voiding the transaction using the SafeSave Payments Gateway Console.
- Editing the transaction record in your ledger to match the voided record in the Gateway.

Voiding a Transaction from the SafeSave Payments Gateway

You can void a transaction from two locations in the SafeSave Payments Gateway: from the Transaction Detail screen, or from the main menu that runs down the left side of the screen.

Voiding a Transaction from the Transaction Detail Screen

► Voiding a Transaction from the Transaction Detail Screen


1. Run the Transaction Report (see page 61) then click on the **ID** for the transaction you want to refund. The Transaction Detail screen appears:

Transaction Detail			
Void	Refund Charge Again : (Auth Sale) Back Print Receipt E-Mail Receipt		
Merchant:	EZ2 - (Chicago, IL)		
Date/Time:	04/06/2009 2:17:25 PM EDT		
Transaction ID:	940895610		
Transaction Type:	Card Sale		
Status:	Pending Settlement		
Credit Card Information			
CC Type:	Visa		
CC Number:	424242*****4242		
CC Expiration:	12/11		
Auth. Code:	123456		
AVS Status:	No address or ZIP match (N)		
CVV Status:			
Processor:	CC Processor A		
Currency:	USD		
Billing Information	Shipping Information		
Kevin Alexander 654 Walnut Street North Wales PA, 19385			
Order Information			
Customer ID:	612802859		
Order ID:	136		
Merchant Defined Fields			
Payment Method:	EZ-EFT		
Transaction History			
Type	Status	Transaction Time	Amount
Card Sale	Success	04/06/2009 2:17:25 PM EDT	115.00
	SUCCESS	API [ez2testaccount@70.91.9.193]	
Update	Success	06/03/2009 3:47:48 PM EDT	115.00
		API [ez2testaccount@70.91.9.193]	
Update	Success	06/05/2009 4:47:03 PM EDT	115.00
		API [ez2testaccount@70.91.9.193]	

- Click the **Void** link at the top of the screen. The Void Transaction screen appears:

Enter the transaction ID you wish to void.

Transaction Information

Transaction ID 


The Transaction ID is automatically entered for you.

- Click the **Void** button to void the transaction. A Transaction Successfully Cancelled page will appear:

Transaction Successfully Cancelled

[Create Subscription](#)

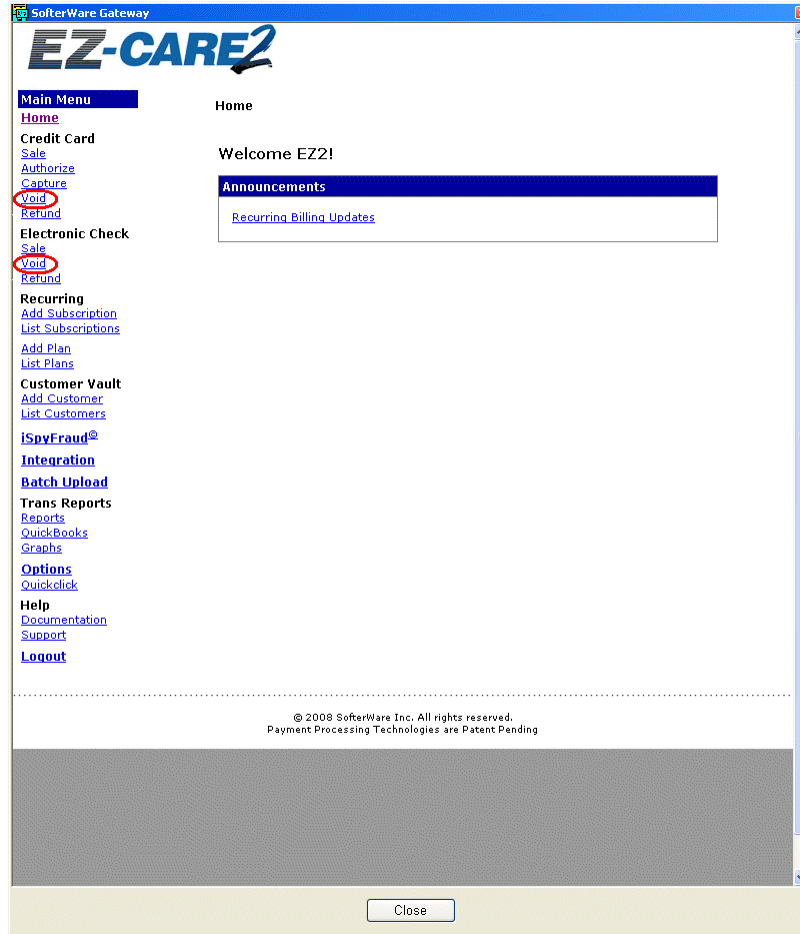
Transaction Receipt [Print Receipt](#) | [E-Mail Receipt](#)

Merchant:	E22 - (Chicago, IL)
Date/Time:	07/28/2009 4:17:29 PM EDT
Transaction ID:	947789958
Transaction Type:	Card Void
Amount:	50.00
Credit Card Information	
CC Type:	Mastercard
CC Number:	545454*****5454 
CC Expiration:	11/09
Auth. Code:	123456
AVS Status:	No address or ZIP match (N)
CVV Status:	
Processor:	CC Processor A
Currency:	USD
Billing Information	Shipping Information
Sarah Brewer 123 Main St Bryn Mawr PA, 19088	
Merchant Defined Fields	
Payment Method:	Insta-Charge
Merchant Defined Field 2:	E99999

- Once you have voided out the transaction, click the **Close** button at the bottom of the console screen to exit out of the SafeSave Payments Gateway Console.

Voiding a Transaction from the Gateway Console Main Menu


- ▶ To void out a transaction from the Gateway Console Main Menu
 1. From the **A/R** menu, select **Transmit EZ-EFT** and then **SafeSave Payments Gateway Console**. The SafeSave Payments Gateway Console appears:




2. From the list of links running down the left side of the Console screen, under either **Credit Card** or **Electronic Check**, click on the **Void** link. The Virtual Terminal CC/Check Void form appears:

Enter the transaction ID you wish to void.

Transaction Information

* Transaction ID 

3. Enter the **Transaction ID** of the transaction that you want to void, or click the  button to search for the transaction.
4. Click the **Void** button to void out the transaction. Once the transaction is voided out, you will see a report similar to the following:

[Home](#) » Virtual Terminal CC Void

Transaction Successfully Cancelled

Transaction Receipt	
Print Receipt E-Mail Receipt	
Merchant:	EZ2 - (Chicago, IL)
Date/Time:	04/29/2009 5:38:52 PM EDT
Transaction ID:	943596147
Transaction Type:	Card Void
Amount:	60.00
Credit Card Information	
CC Type:	Visa
CC Number:	424242*****4242 🔒 🔍
CC Expiration:	11/11
Auth. Code:	123456
AVS Status:	No address or ZIP match (N)
CVV Status:	
Processor:	CC Processor A
Currency:	USD
Billing Information	Shipping Information
Dept of Human Services . 2245 Whiting Blvd Philadelphia PA, 19102	
Order Information	
Customer ID:	675742207
Merchant Defined Fields	
Merchant Defined Field 1:	Insta-Charge
Merchant Defined Field 2:	E99999

- Once you have voided out the transaction, click the **Close** button at the bottom of the console screen to exit out of the SafeSave Payments Gateway Console.

Editing Your Ledger to Match the Voided Transactions

- ▶ To edit the transaction record in your ledger to match the voided transaction stored in the SafeSave Payments Gateway
 - Select the transaction record in your ledger tab that matches the voided transaction from the SafeSave Payments Gateway. It will have the same Transaction ID as the voided transaction.
 - Set the amount of the transaction to zero.
 - Add “VOID” to the **Comment** field.

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6. Reviewing the Gateway Billing Statement

The Gateway Billing Statement allows you to review the monthly processing charges that are billed to you by the SafeSave Payments Gateway. You can also drill down to review the details of each month's charges.

► To view the Gateway Billing Statement:

1. From the A/R menu, select **Transmit EZ-EFT** and then **SafeSave Payments Gateway Console**. The SafeSave Payments Gateway Console appears:

The screenshot shows the SofterWare Gateway Console interface. On the left is a navigation menu with the following items: Main Menu (Home), Credit Card (Sale, Authorize, Capture, Void, Refund), Electronic Check (Sale, Void, Refund), Recurring (Add Subscription, List Subscriptions, Add Plan, List Plans), Customer Vault (Add Customer, List Customers), CertifyPCI™, iSpyFraud®, Integration, Batch Upload, Trans Reports (Reports, QuickBooks, **Options**, Unassigned), and Help (Documentation, Support, Logout). The 'Options' link is circled in red. The main content area shows 'Home', 'Welcome EZ2!', and an 'Announcements' box with a link to 'Recurring Billing Updates'. The footer contains the text: © 2009 SofterWare Inc. All rights reserved. Payment Processing Technologies are Patent Pending.

2. From the list of links running down the left side of the Console screen, click on the **Options** link.
3. Click on the **Billing Statement** link in the list of options that displays. The Billing Statement appears:

[Home](#) » [Gateway Options](#) » [Billing Statement](#)

Gateway Billing Statement

(Past 6 months)

	Date	Description	Amount	Balance
	04/01/2009	Invoice: 03/01/2009 through 03/31/2009	\$25.50	\$25.50
	04/02/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-25.50	\$0.00
	05/01/2009	Invoice: 04/01/2009 through 04/30/2009	\$22.80	\$22.80
	05/04/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-22.80	\$0.00
	06/01/2009	Invoice: 05/01/2009 through 05/31/2009	\$24.80	\$24.80
	06/02/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-24.80	\$0.00
	07/01/2009	Invoice: 06/01/2009 through 06/30/2009	\$24.00	\$24.00
	07/02/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-24.00	\$0.00
	08/01/2009	Invoice: 07/01/2009 through 07/31/2009	\$29.50	\$29.50
	08/04/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-29.50	\$0.00
	09/01/2009	Invoice: 08/01/2009 through 08/31/2009	\$27.90	\$27.90
	09/01/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-27.90	\$0.00
Outstanding Balance:			\$0.00	

4. If desired, you can click on the button next to a monthly invoice record to display details from that invoice:

Gateway Billing Statement

(Past 6 months)

	Date	Description	Amount	Balance
	04/01/2009	Invoice: 03/01/2009 through 03/31/2009	\$25.50	\$25.50
	04/02/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-25.50	\$0.00
	05/01/2009	Invoice: 04/01/2009 through 04/30/2009	\$22.80	\$22.80
	05/04/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-22.80	\$0.00
	06/01/2009	Invoice: 05/01/2009 through 05/31/2009	\$24.80	\$24.80
	06/02/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-24.80	\$0.00
	07/01/2009	Invoice: 06/01/2009 through 06/30/2009	\$24.00	\$24.00
	07/02/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-24.00	\$0.00
	08/01/2009	Invoice: 07/01/2009 through 07/31/2009	\$29.50	\$29.50
	08/04/2009	ACH Debit submitted. Account: xxxxxxxxx0387	\$-29.50	\$0.00
	09/01/2009	Invoice: 08/01/2009 through 08/31/2009	\$27.90	\$27.90
	09/01/2009	Date: 09/01/2009 Invoice 246725453		Close
		TransFirst	Per Transaction Fee	152.00000000 @ \$0.10
		SPS	Per Transaction Fee	25.00000000 @ \$0.10
			Monthly Fee	1.00000000 @ \$10.00
			Per Transaction Fee	1.00000000 @ \$0.20
		Total Amount:		\$27.90

Appendix A: SafeSave Payments Gateway Return Codes

The following pages contain a complete list of the return codes that indicate why a transaction was rejected.

Return Code	Description
100	Transaction was Approved.
200	Transaction was Declined by Processor.
201	Do Not Honor
202	Insufficient Funds
203	Over Limit
204	Transaction not allowed
220	Incorrect Payment Data
221	No Such Card Issuer
222	No Card Number on File with Issuer
223	Expired Card
224	Invalid Expiration Date
225	Invalid Card Security Code
240	Call Issuer for Further Information
250	Pick Up Card
251	Lost Card
252	Stolen Card
253	Fraudulent Card
260	Declined with Further Instructions Available (See response text)
261	Declined Stop All Recurring Payments
262	Declined Stop This Recurring Program
263	Declined Update Cardholder Data Available
264	Declined Retry in a Few Days
300	Transaction was Rejected by Gateway
400	Transaction Error Returned by Processor
410	Invalid Merchant Configuration
411	Merchant Account is Inactive

Return Code	Description
420	Communication Error
421	Communication Error with Issuer
430	Duplicate Transaction at Processor
440	Processor Format Error
441	Invalid Transaction Information
460	Processor Feature Not Available
461	Unsupported Card Type

Index

A/R categories	13	retrieving EZ-EFT reports from the SofterWare Gateway	55
account number	20	reviewing transactions	25
authorization form	16	set default account	21
bank draft processing	10	setting criteria	23
compensating for delays in processing	10	setup	12
delays	10	submitting transactions	27
returns	10	failed transactions	67
billing for failed transactions	67	future processing date	9, 65
categories	13	Gateway ID	15, 46
Center drawer	14	handling rejected/returned transactions	67
center information	14	Insta-Charge module	45
Click-to-Pay module	34	Office Administration settings	45
emailing invoices	36	processing transactions	48
Office Administration settings	34	setup	45
processing payments	39	test transactions	47
registering	34	verifying operation	47
setup	34	invoices	36
console reports	57	issuing refunds	70
creating return records for failed transactions	67	Mercury Payment Systems	8, 11
credit card payment category	16	Notices of Change	66
credit card processing		Optimal Payments	8
real time	9	overview	7
scheduled	9	posting charges	22
credit card validation	20	Posting Report	27
default account	21	preauthorized transactions	11
default categories	15	processors	8, 12
delays in bank draft processing	10	real time credit card processing	9
downloading Click-to-Pay payments	40	reconciliation	68
draft payment category	15	discovering returned transactions	53
editing EZ-EFT transactions	25	handling returned transactions	67
EFT categories	13	Recurring Transaction Report	53
electronic funds transfer	11	recurring transactions	11
email	36	refunds	70
entering account information	18	resolving rejected transactions	67
EZ-EFT Information Report	31	retrieving EZ-EFT reports	55
EZ-EFT module	11	return codes	82
components	11	returned item category	16
deleting transactions	26	returns	10
deposit date	29	delays in receiving	52
editing transactions	25	discovering	53
entering account information	18	email notices	53
EZ-EFT Information Report	31	reviewing EZ-EFT transactions	25
handling unsuccessful transactions	30	routing number	19
live feedback	29	SafeSave Payments Gateway	
overview	11, 22	Gateway ID	15, 46
posting charges	22	SafeSave™	7
Posting Report	27	scheduled credit card processing	9
processing transactions	22	setting default account	21
promoting to families	17	SmartPay	See Solvaris Payment Solutions
recording payments on ledger	29	SofterWare Gateway	

connection	7	transactions	
console reports	57	creating a refund record for a transaction	74
overview	7	handling rejected/returned transactions	67
refunding a transaction	72	issuing refunds	70
voiding transactions	77	preauthorized	11
Solvaris Payment Solutions	8, 11	recurring	11
Status Update Report	54	voiding a transaction	75
submitting EZ-EFT transactions	27	TransFirst ePayment Services	8
Subscriptions Report	65	view future payment transactions	65
timing of bank draft submissions	22	voiding transactions	75
Transaction Report	61	when to process bank draft transactions	10
Transaction Snapshot Report	58	workflow	9