

EFT Processing

(Automatic Electronic Payment Processing)

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EFT Processing Overview

SedonaOffice has partnered with ACH Direct (a Merchant Bank) for processing of Credit Card and ACH transactions. To take advantage of this partnership contact Michael Marks or April Misseri at SedonaOffice (440) 247-5602 and Wayne Akey at ACH Direct (518) 581-7662 for complete details.

ACH Direct, one of the premier third-party processors of ACH and Credit Card transactions in the nation, provides both real-time and batch settlement services for all types of electronic payments. Using the fully integrated features within SedonaOffice, processing and collecting ACH and Credit Card transactions is simple, fast and accurate. With SedonaOffice and ACH Direct, generating payment transactions for both recurring and one-time payments, settling the transactions, receiving the payment in your bank account, and posting the transaction to your customers account is seamless and built right into the SedonaOffice application.

SedonaOffice provides several options for generating an automatic payment with the use of a customer credit card or customer bank account. Each of the methods below will be discussed in this section of this Reference Guide.

- Automatic payment of cycle invoices
- Automatic payment for one or multiple invoices
- Automatic payment that will post to the customer's unapplied cash (typically used for advance deposits for an installation job).
- Live Transactions – this feature allows you to immediately verify whether a credit card has enough line of credit available to fulfill the automatic payment of one or multiple invoices. This feature is often used in collection situations.

Setup

Before being able to use automated payment processing, your company must enroll with ACH Direct. Once approved, ACH Direct will send your company information that will need to be entered into SedonaSetup.

EFT Setup

From SedonaSetup, select the option of EFT Setup. This form must be completed with the information provided by ACH Direct before your company may begin submitting transactions to ACH Direct for processing.

- **ACH Direct** - Fill in the information provided to your company by ACH Direct.
- **Posting** – This information is automatically filled in with default information. If your customer is setup for automatic payment processing for their cycle invoices and also want a printed copy of their cycle invoice, the messages shown in the posting area of this form will print on the cycle invoice. The text in *ACH Invoice Message* and *Credit Card Message* may be changed if desired. Each of the two message fields may contain up to 255 characters of text.
- **Override Password** – Do Not Modify this field.

ACH/EFT Setup: Figure 118

ACH/EFT Setup

ACH Direct

Transmitter Id: 123456
Password: abc123
Company Id: 987654
Merchant Name: Western
Batch Description: ACH/CC

Posting

ACH Payment: EFT
ACH Invoice Message: ** Do NOT pay this invoice. It will be credited off electronically with a bank transfer. **
Credit Card Payment Method: Credit Card
Credit Card Invoice Message: ** Do NOT pay this invoice. It will be credited off electronically with your credit card information. **

AVS

Override Password: 123

Apply

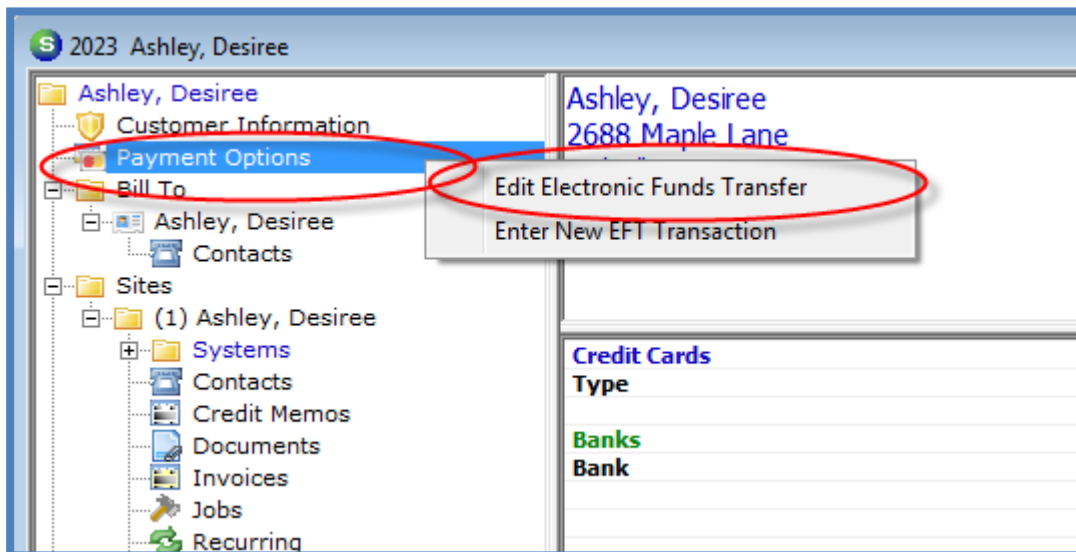
Customer Credit Card Setup

A User may enter and store any number of credit cards to a customer record. Only one of the credit cards entered may be flagged to use for automatic payment processing for cycle invoices. Once the credit card number is entered and saved, the number is encrypted. If a User returns to edit information on the credit card set up only the last four digits of the credit card will be visible.

To set up credit card information for a customer, follow the steps listed below.

1. Open the customer record for which credit card information will be set up.
2. From the customer tree, highlight Payment Options. Right-click and select the *Edit Electronic Funds Transfer* option.

Customer Credit Card Setup – Navigation: Figure 119



- The *EFT Setup* form will be displayed. Credit card information is entered on the right side of this form. In the *Cards on File* field, press the drop-down arrow and select the option *New CC*.

Customer Credit Card Setup - New Credit Card: Figure 120

The screenshot shows the 'EFT Setup 2023 Ashley, Desiree' window. At the top left, customer information is displayed: Customer Number: 2023, Ashley, Desiree, 2688 Maple Lane, Holtville, CA 92250, (760) 555-4343. The form is split into two panes. The left pane, titled 'ACH Banks', contains fields for 'Banks On File', 'Bank', 'Name on Account * (Not Business Name)', and 'Account Number *'. The right pane, titled 'Credit Cards', contains a 'Cards On File' drop-down menu (circled in red), a table with columns 'Card Type' and 'Number', and fields for 'Name on Card *', 'Type', 'Card Number *', and 'Expiration *'. The '<New CC>' option in the 'Card Type' column is circled in red and highlighted in blue.

- The customer name and address information displayed in the upper left of the EFT Setup form will automatically fill into the credit card information fields. If the name and/or billing address of the card holder are different from the automatically filled information, you may type in the correct information in the appropriate fields.
 - Use for Auto Processing** – if this option is selected, this customer’s cycle invoices will automatically be paid with the credit card being set up. If the use for auto processing option is left un-selected, the credit card will be kept on file for use when the customer wants to pay single invoices with the credit card.
 - Print Cycle Invoices** – if the *Use for Auto Processing* option was selected, the *Print Cycle Invoices* option will be displayed. If the customer wants a printed copy of the cycle invoice that was paid by automatic payment, select this option. If the customer does not want a printed copy of the cycle invoice, do not select this option.
 - Auto Process Hold Day** – Make a selection from the drop-down list which determines which day of the month an auto payment may be processed. Note: The default hold day is set to the value of 1; if day number 1 is selected, the application will use the hold date that was selected in the *ACH Hold Date* field of the *Cycle Invoicing Process* form.

- Once all information is entered, press the *Apply* button located at the lower right of the form. The SedonaOffice application validates whether the credit card number entered by the User is correct. If the credit card number entered is invalid, the User will be presented with a message indicating the entry is invalid. If this occurs, the User may re-type in the credit card number and re-save the information.

Customer Credit Card Setup - Data Fields: Figure 1217

The screenshot shows the 'EFT Setup 2023 Ashley, Desiree' window. At the top, customer information is displayed: Customer Number: 2023, Ashley, Desiree, 2688 Maple Lane, Holtville, CA 92250, (760) 555-4343. The window is divided into two main sections: 'ACH Banks' and 'Credit Cards'. The 'ACH Banks' section includes fields for 'Banks On File', 'Bank', 'Name on Account * (Not Business Name)', 'Account Number*', 'Payment Method' (with radio buttons for 'Checking' and 'Savings'), 'Use for Auto Processing', and 'Auto Process Hold Day'. The 'Credit Cards' section includes 'Cards On File', 'Name on Card *', 'Type', 'Card Number *', 'Expiration *', 'Bill Street Address', 'Bill Postal Code', 'Payment Method', 'Use for Auto Processing', 'Print Cycle Invoices', and 'Auto Process Hold Day'. Red arrows point from the top-left customer information to the 'Name on Card *' field, from the 'Card Number *' field, and from the 'Bill Postal Code' field.

Customer Credit Card Setup - Invalid Card Number Message: Figure 122

The screenshot shows a dialog box titled 'Invalid Card Number'. It contains a question mark icon and the text: 'The credit number that you entered does not appear to be valid. Do you wish to save it as entered?'. At the bottom, there are three buttons: 'Yes', 'No', and 'Cancel'.

Once credit card and/or customer bank set up has been completed, this information may be viewed from the Customer Explorer by selecting *Payment Options* from the customer tree. The Credit Cards and/or Banks will be displayed in the Active Pane of the Customer Explorer.

Customer Credit Card Setup - Customer Explorer: Figure 123

The screenshot shows the Customer Explorer interface for 'Ashley, Desiree'. The left-hand tree view has 'Payment Options' circled in red. The main pane displays customer details and a table of credit cards and banks. The 'Auto' column in the table is also circled in red.

Customer Information				
Ashley, Desiree 2688 Maple Lane Holtville, CA 92250 (760) 555-4343		Balance Due: \$37.89 Last Statement Date: Never Total Active RMR : Total Active RAR : Customer Type: Residential Customer Since: 4/1/2006 Salesperson: George Miller		
Credit Cards				
Type	Account	Expires On	Name on Card	Auto
VISA	****3289	09/11	Ashley, Desiree	Y
Banks				
Bank	Account	Check/Sav	Name on Acct	Auto
272483743	****0161	Checking	Desiree Ashley	N

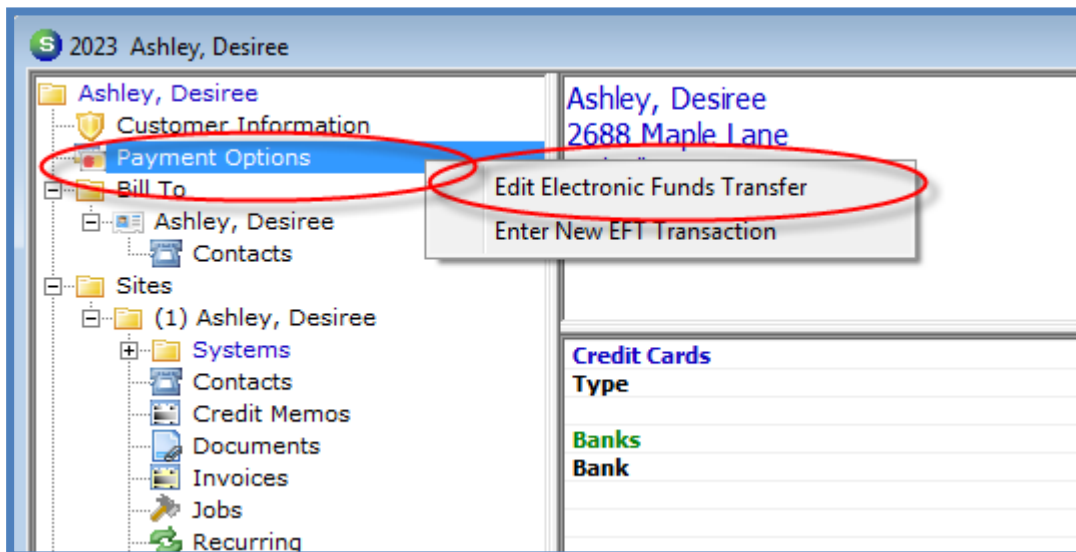
ACH Customer Bank Setup

A User may enter and store any number of ACH Banks to a customer record. Only one of the ACH Banks entered may be flagged to use for automatic payment processing for cycle invoices. Once the bank account number is entered and saved, the number is encrypted. If a User returns to edit information on the ACH Bank setup, only the last four digits of the bank account number will be visible.

To set up customer ACH Bank information, follow the steps listed below.

1. Open the customer record for which ACH Bank information will be set up.
2. From the customer tree, highlight Payment Options. Right-click and select the *Edit Electronic Funds Transfer* option.

Customer Bank Setup – Navigation: Figure 124




- The *EFT Setup* form will be displayed. ACH Bank information is set up on the left side of this form. In the *Banks on File* field, press the drop-down arrow and select the option *New Bank*.

Customer Bank Setup - New Bank: Figure 125

The screenshot shows the 'EFT Setup 2023 Ashley, Desiree' window. At the top, customer information is listed: Customer Number: 2023, Ashley, Desiree, 2688 Maple Lane, Holtville, CA 92250, (760) 555-4343. Below this, there are two main sections: 'ACH Banks' and 'Credit Cards'. Under 'ACH Banks', there is a 'Banks On File' dropdown menu. This menu is open, showing a list with columns for 'Bank Name', 'Account Number', and 'Auto'. The first item in the list is '<New Bank>', which is highlighted in blue. A red circle highlights the dropdown arrow above the menu, and another red circle highlights the '<New Bank>' option. To the right of the 'ACH Banks' section is the 'Credit Cards' section, which includes a 'Cards On File' dropdown menu and a 'Name on Card *' field.

- Bank - Select the customer bank from the drop-down list. If the customer's bank routing number is not on the list it may be created and added to the customer bank list.

To add a new customer bank, press the  icon located to the right of the *Bank* field.

This is a close-up of the 'ACH Banks' section. The 'Banks On File' dropdown menu is open, showing '<New Bank>' as the selected option. Below it is the 'Bank' field, which is empty. To the right of the 'Bank' field is a small square icon containing two dots (..), which is circled in red. Below the 'Bank' field is the 'Name on Account *' field, which is highlighted in yellow.

The *Bank List* form will be displayed. Press the *New* button located at the lower right of this form. In the *Bank Name* field type in the bank routing number. In the *Description* field type in the name of the financial institution. In the *Routing Number* field type in the bank routing number (you may copy and paste from the Bank Name field). Press the *Save* button located at the lower right of this form to save the new bank information.

SedonaOffice recommends typing in the routing number in the *Bank Name* field; when searching for a particular routing number, the primary search is on the *Bank Name* field – this makes it faster to find the routing number.

The SedonaOffice application validates whether the routing number entered by the User is correct. If the routing number entered is invalid, the User will be presented with a message indicating the entry is invalid. If this occurs, the User may re-type in the routing number and re-save the information.

Customer Bank List: Figure 126

Bank Name	Description	Routing Number	Customer Bank
010236985	Wells Fargo	010236985	Y

Bank Name	<input type="text" value="272483743"/>	Routing Number	<input type="text" value="272483743"/>
Description	<input type="text" value="Community Financial"/>	Customer Bank	<input checked="" type="checkbox"/>

- **Name on Account** – Type in the name of the account holder.
- **Account Number** – Type in the bank account number.
- **Checking or Savings** – Select the button that applies to this bank account.
- **Payment Method** – Select EFT from the drop-down list.

- **Use for Auto Processing** – if this option is selected, cycle invoices will automatically be paid by debiting the bank account being set up. If the *Use for Auto Processing* option is left un-selected, the bank account will be kept on file for use when paying single invoices with the bank account.

Note: If a credit card or another bank account was setup on this customer's account and is marked as *Use for Auto Processing* and the User selects this bank account to be used for auto processing, the other credit card or bank auto processing flag will be removed when this new bank record is saved.

- **Print Cycle Invoices** – if the *Use for Auto Processing* option was selected the *Print Cycle Invoices* option will be displayed. If the customer requires a printed copy of their cycle invoice, select this option. If the customer does not want a printed copy of the cycle invoice, do not select this option.
- **Auto Process Hold Day** – If the *Use for Auto Processing* option was selected above, make a selection from the drop-down list which determines the day of the month an auto payment may be processed.

Note: The default hold day is set to the value of 1; if day number 1 is selected, the application will use the hold date that was selected in the *ACH Hold Date* field of the *Cycle Invoicing Process* form.

Once all information is entered, press the *Apply* button located at the lower left of the form.

Customer Bank Setup - Data Fields: Figure 127

The screenshot shows a software window titled "EFT Setup 2023 Ashley, Desiree". At the top left is a green "S" icon. Below the title bar, the customer information is displayed: "Customer Number: 2023", "Ashley, Desiree", "2688 Maple Lane", "Holtville, CA 92250", and "(760) 555-4343".

The main area is titled "\$ ACH Banks" and contains the following fields and controls:

- Banks On File:** A dropdown menu with the selected option "<New Bank>".
- Bank:** A dropdown menu with the selected option "272483743" and a small "..." button to its right.
- Name on Account * (Not Business Name):** A text field containing "Desiree Ashley".
- Account Number*:** A text field containing "1505161" with a lock icon to its right.
- Account Type:** Two radio buttons: "Checking" (which is selected) and "Savings".
- Payment Method:** A dropdown menu with the selected option "EFT".
- Use for Auto Processing:** An unchecked checkbox.
- Auto Process Hold Day:** A dropdown menu with a blank selection.

At the bottom of the window, there are three buttons: "Apply", "Edit", and "Delete". Below these buttons is a separate button labeled "New Transaction".

Once credit card and/or customer bank set up has been completed, this information may be viewed from the Customer Explorer by selecting *Payment Options* from the customer tree. The Credit Cards and/or Banks will be displayed in the *Active Pane* of the Customer Explorer.

Customer Bank Setup - Customer Explorer: Figure 128

The screenshot shows the Customer Explorer interface for a customer named Ashley, Desiree. The left-hand tree view has 'Payment Options' circled in red. The main window is divided into several sections:

- Customer Information:** Ashley, Desiree, 2688 Maple Lane, Holtville, CA 92250, (760) 555-4343.
- Summary:** Balance Due: \$37.89, Last Statement Date: Never, Total Active RMR: Total Active RMR, Customer Type: Residential, Customer Since: 4/1/2006, Salesperson: George Miller.
- Credit Cards Table:**

Type	Account	Expires On	Name on Card	Auto
VISA	****3289	09/11	Ashley, Desiree	Y
- Banks Table:**

Bank	Account	Check/Sav	Name on Acct	Auto
272483743	****0161	Checking	Desiree Ashley	N

The 'Auto' column in the Banks table is also circled in red.

Automatic Payments - Cycle Invoices

If a customer has been set up for auto processing of cycle invoices with either a credit card or bank account, when the cycle invoice batch is posted, a transaction is automatically sent to the EFT Processing List. Submitting these transactions for funding is discussed later in this Reference Guide under the section titled *Processing Automatic Payments*.

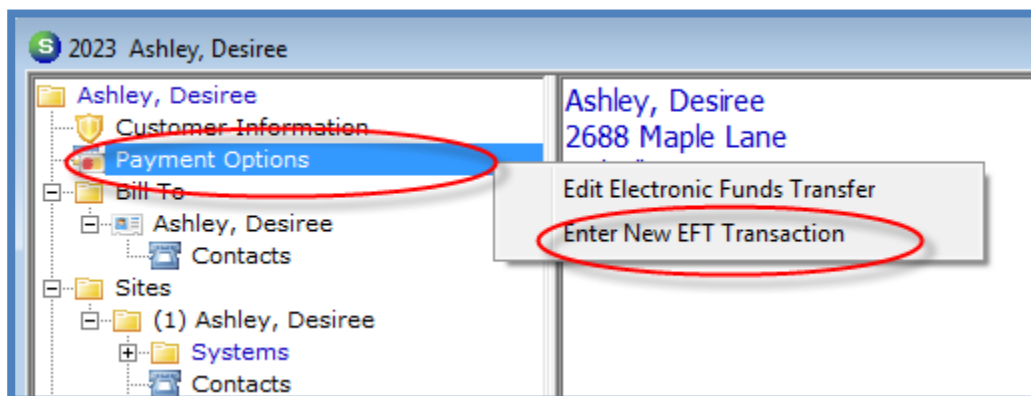
Credit Card Payments - Single Invoices

An automatic payment may be set up for one or multiple invoices for any customer where there is a credit card on file for the customer. There are two methods of flagging the invoice for auto payment; from the *Payment Options* menu item from the Customer Explorer or by opening an invoice and pressing the *EFT* button located at the lower right of the invoice form.

Setting Up an Automatic Payment - Customer Explorer

1. Open the customer record for which an automatic payment will be set up.
2. From the customer tree, highlight the menu option *Payment Options*. Right-click and select the *Enter New EFT Transaction* option.

Credit Card Payment – Navigation: Figure 129



3. Enter the EFT Payment Information - The *New EFT Entry* form will be displayed. In the *Credit Card* field, select the credit card to be used for this transaction from the drop-down list. In the *Description* field you may enter up to 50 characters of text. This information will appear on the customer's credit card statement. In the *Hold Date* field, enter the date you want to be able to submit this transaction for funding. You may select to pay all of the invoices on the list by pressing the *Pay All Invoices* button located at the lower right of this form. If only certain invoices are being paid, select the checkbox to the left of each invoice that will be submitted for payment.
4. Save the EFT Payment Information - Once all information is entered, press the *Save* button located at the lower right of this form. This transaction will now appear in the list of transactions to submit for processing in the *EFT Processing List*.

Credit Card Payment - Setup/Tag Invoice(s): Figure 130

New EFT Entry

Ashley, Desiree
2688 Maple Lane
Holtville, CA 92250

VISA
****3289
Ashley, Desiree
09/11

Invoice Payment Unapplied Cash
 Advance Deposit Miscellaneous Income

Bank: [Dropdown]
Credit Card: VISA [Dropdown] **EDIT SETUP DATA**

Description: Service Inv# 710984
Amount: 79.00
Hold Date: 12/2/2008

Invoice Number	Date	Description	Amount	Net Due
<input type="checkbox"/> 710983	12/1/2008	Recurring Services	\$37.89	\$37.89
<input checked="" type="checkbox"/> 710984	12/7/2008	Service Call	\$79.00	\$79.00
<input type="checkbox"/> 710986	12/1/2008	Recurring Services	\$46.49	\$46.49

PAY ALL INVOICES

LIVE TRANSACTION **SAVE** **VOID** **CLOSE**

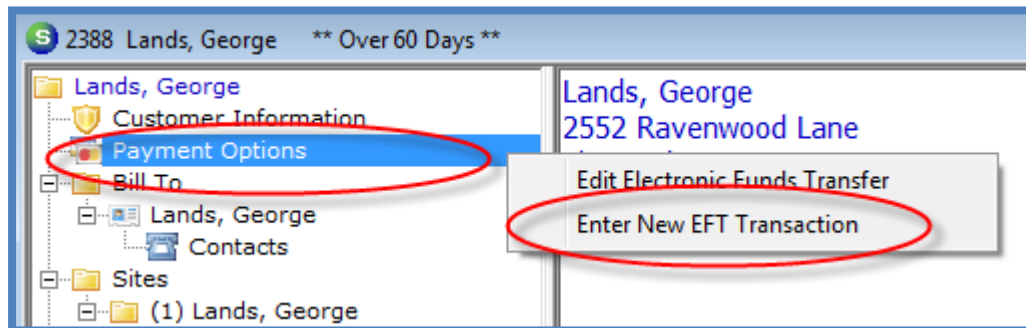
Automatic Payments for Unapplied Cash

Credit Cards

An automatic payment may be set up that will be applied to the unapplied cash for any customer where there is a credit card on file. A User may apply the unapplied cash to invoices at a later time.

1. Open the customer record for which for which an automatic payment will be set up.
2. From the customer tree, highlight the menu option *Payment Options*. Right-click and select the *Enter New EFT Transaction* option.

Credit Card Payment – Navigation: Figure 131



3. Enter the EFT Payment Information - The *New EFT Entry* form will be displayed. In the *Credit Card* field, select the credit card to be used for this transaction from the drop-down list. In the *Description* field you may enter up to 50 characters of text. This information will appear on the customer's credit card statement. In the *Hold Date* field, enter the date you want to be able to submit this transaction for funding. You may select to pay all of the invoices on the list by pressing the *Pay All Invoices* button located at the lower right of this form. If only certain invoices are being paid, select the checkbox to the left of each invoice that will be submitted for payment.

Credit Card Payment - Setup for Unapplied Cash: Figure 132

The screenshot shows the 'New EFT Entry' window. On the left, customer details for 'Lands, George' are listed. The credit card section shows 'MAST' selected in the 'Credit Card' dropdown. The 'Description' field contains 'Deposit for Job 475', 'Amount' is '\$500.00', and 'Hold Date' is '12/4/2008'. Under the 'Payment Type' section, the 'Unapplied Cash' radio button is selected. At the bottom, the 'Save' button is circled in red.

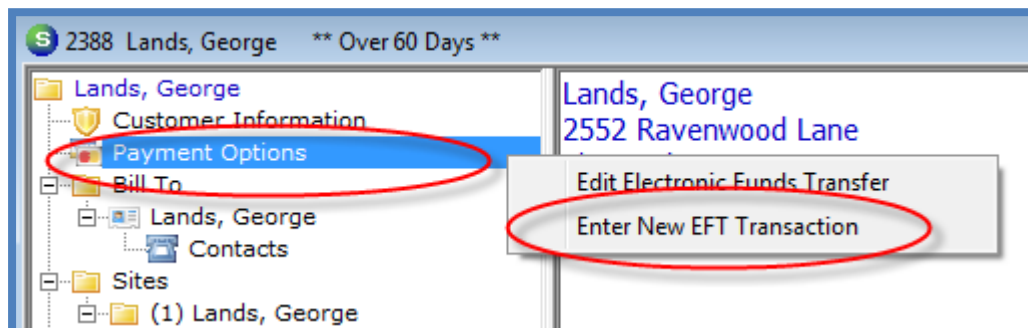
4. Save the EFT Payment Information - Once all information is entered, press the *Save* button located at the lower right of this form. This transaction will now appear in the list of transactions to submit for processing in the *EFT Processing List*.

ACH

An automatic payment may be set up that will be applied to the unapplied cash for any customer where there is a customer bank on file. A User may apply the unapplied cash to invoices at a later time.

1. Open the customer record for which for which an automatic payment will be set up.
2. From the customer tree, highlight the menu option *Payment Options*. Right-click and select the *Enter New EFT Transaction* option.

ACH Payment – Navigation: Figure 133



3. Enter the EFT Payment Information – The *New EFT Entry* form will be displayed. In the *Credit Card* field, select the credit card to be used for this transaction from the drop-down list. In the *Description* field you may enter up to 50 characters of text. This information will appear on the customer's credit card statement. In the *Hold Date* field, enter the date you want to be able to submit this transaction for funding. You may select to pay all of the invoices on the list by pressing the *Pay All Invoices* button located at the lower right of this form. If only certain invoices are being paid, select the checkbox to the left of each invoice that will be submitted for payment.

ACH Payment - Setup for Unapplied Cash: Figure 134

The screenshot shows the 'New EFT Entry' window. On the left, there is a header with the name 'Lands, George' and address '2552 Ravenwood Lane, Plymouth, MI 48170'. Below this is the account number '010236985', the bank name 'Wells Fargo', and the routing number '****7857'. There are three radio buttons for payment type: 'Invoice Payment', 'Unapplied Cash' (which is selected and circled in red), and 'Advance Deposit'. Below these are two more radio buttons: 'Miscellaneous Income' and 'Miscellaneous Income'. There are also fields for 'GL Account' and 'Category Code'. On the right side, there are fields for 'Bank' (010236985, circled in red), 'Credit Card', 'Description' (Deposit for Job 489), 'Amount' (\$500.00), 'Hold Date' (12/3/2008), and 'Check Number' (7533). There is an 'Edit Setup Data' button. At the bottom right, there are three buttons: 'Save' (circled in red), 'Void', and 'Close'.

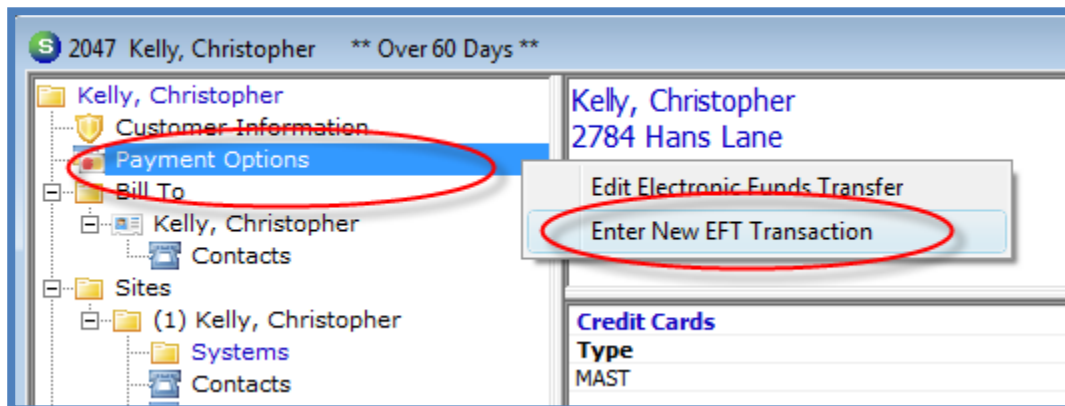
4. Save the EFT Payment Information - Once all information is entered, press the *Save* button located at the lower right of this form. This transaction will now appear in the list of transactions to submit for processing in the *EFT Processing List*.

Automatic Payments – Miscellaneous G/L Account

Credit Card or ACH

An automatic payment may be set up by the User that will be applied to a miscellaneous G/L account for any customer where there is a credit card or ACH customer bank on file for the customer. This option is typically used when you are processing a payment for a cancelled customer and the customer's invoices have previously been written off to a bad debt account. Processing the payment and selecting to post to the same bad debt G/L Account will offset the invoices previously written off.

1. Open the customer record for which for which an automatic payment will be set up.
2. From the customer tree, highlight the menu option *Payment Options*. Right-click and select the *Enter New EFT Transaction* option.



3. Enter the EFT Payment Information - The New EFT Entry form will be displayed. In the *Credit Card* field, select the credit card to be used for this transaction from the drop-down list. In the *Description* field you may enter up to 50 characters of text. This information will appear on the customer's credit card statement. In the *Hold Date* field, enter the date you want to be able to submit this transaction for funding. You may select to pay all of the invoices on the list by pressing the *Pay All Invoices* button located at the lower right of this form. If only selected invoices are being paid, select the checkbox to the left of each invoice that will be submitted for payment.

4. Save the EFT Payment Information - Once all information is entered, press the *Save* button located at the lower right of this form. This transaction will now appear in the list of transactions to submit for processing in the *EFT Processing List*.

ACH or Credit Card Payment - Setup to Post to Misc. G/L Account: Figure 135

New EFT Entry

Kelly, Christopher
2784 Hans Lane
Holtville, CA 92250

MAST
****3467
Kelly, Christopher
09/09

Bank: []
Credit Card: MAST
Description: Recurring Services
Amount: \$217.11
Hold Date: 12/8/2008

Invoice Payment Unapplied Cash
 Advance Deposit Miscellaneous Income

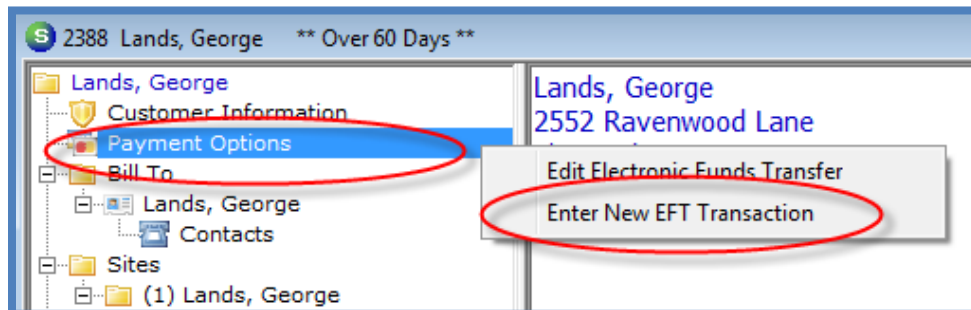
GL Account: 80199
Bad Debt Expense
Category Code: G & A

Buttons: Live Transaction, Save, Void, Close

Live Transactions

The *Live Transactions* feature allows a User to immediately verify whether a credit card has an available amount of credit on the credit card to fulfill the automatic payment of one or multiple invoices. Within just a few seconds, the User will receive a response message indicating whether the transaction is approved or declined. If the transaction is approved, the transaction will be processed for funding with the normal batch transactions. If the transaction is declined, the User will be able to communicate this information to the customer. This feature is often used in collection situations.

1. Open the customer record for which for which an automatic payment will be set up and processed as a Live Transaction.
2. From the customer tree, highlight the menu option *Payment Options*. Right-click and select the *Enter New EFT Transaction* option.



3. Enter the EFT Payment Information - The New EFT Entry form will be displayed. In the *Credit Card* field, select the credit card to be used for this transaction from the drop-down list. In the *Description* field you may enter up to 50 characters of text. This information will appear on the customer's credit card statement. In the *Hold Date* field, enter the date you want to be able to submit this transaction for funding. You may select to pay all of the invoices on the list by pressing the *Pay All Invoices* button located at the lower right of this form. If only selected invoices are being paid, select the checkbox to the left of each invoice that will be submitted for payment. A Live Transaction may also be processed for unapplied cash. Select the unapplied cash radio button, then enter the description and amount of the payment to be processed.

4. Validate the Credit Card Payment - Once all information is entered, press the *Live Transaction* button located at the lower left of this form. A message will be displayed confirming whether you are ready to authorize the transaction. Press the *Yes* button to continue the process.

Note: ACH Direct charges an extra processing fee for Live Transactions.

Credit Card Payment - Live Transaction: Figure 136

Bank [Dropdown]
Credit Card MAST [Dropdown]
Description Recurring Inv # 1795
Amount \$31.95
Hold Date 12/4/2008

Invoice Payment (Selected) | Unapplied Cash
Advance Deposit | Miscellaneous Income

Invoice Number	Date	Description	Amount	Net Due
<input checked="" type="checkbox"/> 1394	9/1/2008	Recurring Services	\$31.95	\$31.95
<input type="checkbox"/> 1795	9/28/2008	Recurring Services	\$31.95	\$31.95
<input type="checkbox"/> 2387	11/1/2008	Recurring Services	\$31.95	\$31.95
<input type="checkbox"/> 10399	11/17/2008	Recurring Services	\$31.95	\$31.95
<input type="checkbox"/> 710906	11/29/2008	Recurring Services	\$33.95	\$33.95
<input type="checkbox"/> 710978	12/6/2008	Service Call	\$140.00	\$140.00
<input type="checkbox"/> 710988	12/1/2008	Recurring Services	\$127.50	\$127.50

Live Transaction | Save | Void | Close

Live Transaction Confirmation: Figure 137

Authorize Transaction

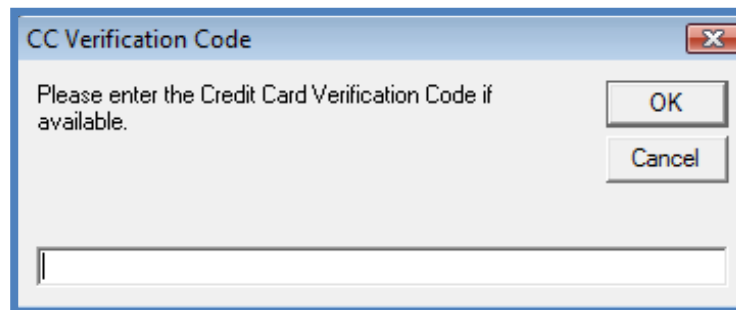
Are you ready to Authorize this Live Transaction ?

Yes | No

-
5. Payment Authorization Verification - The *CC Verification Code* form will be displayed. Enter the three digit security code found on the back of Visa and MasterCard credit cards. For American Express cards the verification code is a four digit code located on the front of the card. Press *OK* after entering the verification code.

Note: The verification code is not stored within the SedonaOffice database. Each time a User performs a Live Transaction for a particular customer, the Verification Code must be entered.

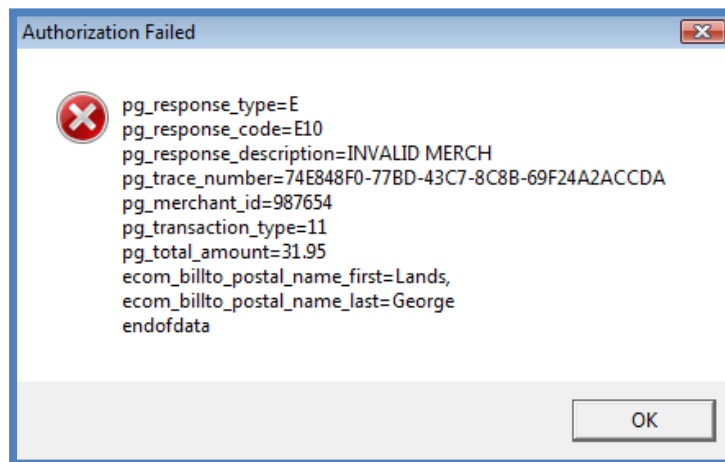
Credit Card Verification Code Entry Form: Figure 138



The image shows a dialog box titled "CC Verification Code" with a close button (X) in the top right corner. The main text inside the dialog reads "Please enter the Credit Card Verification Code if available." Below this text is a single-line text input field. To the right of the input field are two buttons: "OK" and "Cancel".

6. If the transaction is approved, the User will be presented with a message box indicating the transaction has been approved. If the transaction is declined, the User will be presented with the message box indicating the Authorization Failed. If the transaction was approved, press the *Save* button located at the lower right of this form. This transaction will now appear in the list of transactions to submit for processing in the EFT Processing List.

Live Transaction Authorization Failure Message: Figure 139



Processing Automatic Payments

Automatic payment processing is an easy three step process. The first step is to upload the batch of transactions for funding. The second step is to download the response file, apply the funding responses and post the payments to the customer accounts for the transactions that were funded. The third and final step is to deposit the payment batch into your bank account. Each step in this process is covered in this document.

Automatic payments are submitted for funding in batches. It is possible that you will need to process up to four separate batches in one day to process all the possible types of batches. These batch types are:

- ACH Batch transactions
- ACH Live transactions
- Credit Card Batch transactions
- Credit Card Live transactions

EFT Processing List

As invoices are set up for automatic payment, the transactions are added to the *EFT Processing List* and will remain there until the batches have been submitted for funding. Users may view the list of transactions waiting to be processed at any time. Navigate to the Accounts Receivable/EFT Processing option found on the main application menu tree.

EFT Processing List: Figure 140

The screenshot shows the 'EFT Processing' window. It includes a 'Batch Information' section with fields for Batch Code (** Not Submitted **), Total Count (4), and Total Amount (\$366.65). A 'View Information' section shows Hold Date (12/7/2008) and a Branch dropdown. There are buttons for 'Submitted Transactions' and 'Non-Submitted Transactions'. A radio button menu is set to 'Batch' (selected), with 'Live (0)', 'Credit Cards (4)', and 'ACH (3)' as options. Below is a table of transactions with columns: Customer #, Name, Amount, Type, Invoice, Funded, Response, Posted, Bank/CC, and Account.

Customer #	Name	Amount	Type	Invoice	Funded	Response	Posted	Bank/CC	Account
2023	Ashley, Desiree	46.49	I	710986	N		N	VISA	****3289
2023	Ashley, Desiree	79.00	I	710984	N		N	VISA	****3289
2388	Lands, George	127.50	I	710988	N		N	MAST	****2675
2423	Stahl, Lori & Jason	113.66	I	710987	N		N	VISA	****3243

At the bottom of the window are buttons for 'Upload', 'Download', 'Process Responses', 'Post', 'Fund All', 'Response Codes', 'New', and 'Close'.

Uploading the Payment Batch

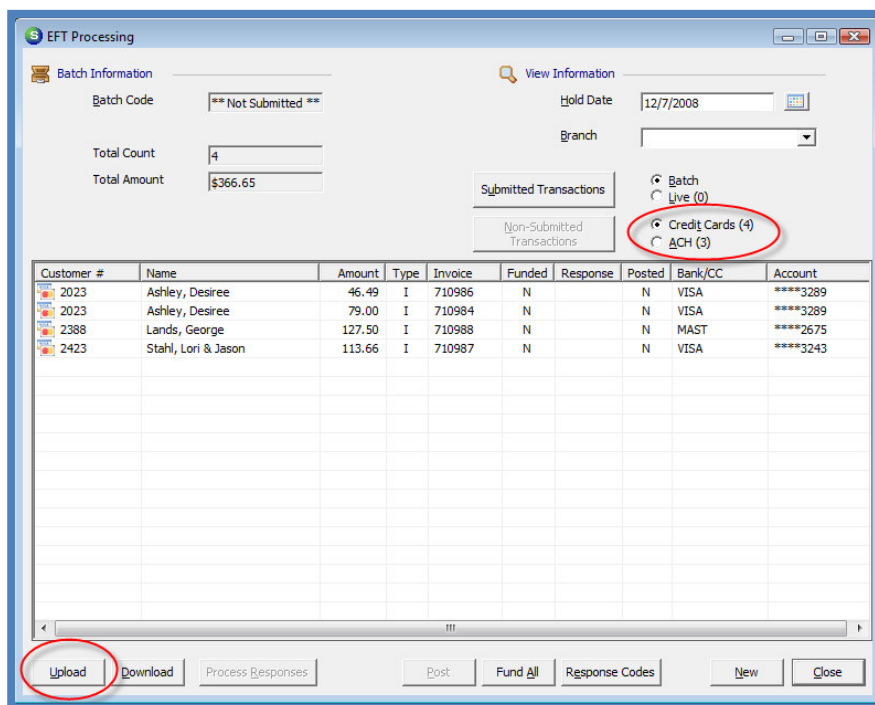
To submit a batch of transaction for funding, navigate to the Accounts Receivable/EFT Processing option found on the main application menu tree.

The *EFT Processing* form will be displayed. If there are any transactions waiting to be processed, a number will be displayed in parenthesis behind the Live, Credit Cards or ACH options buttons. Follow the steps listed below for each separate batch to be submitted for funding. The example shown below will be for a batch of credit card payments.

1. Select the Batch Type to be Submitted for Funding - In the header of the *EFT Processing* form select the Batch and Credit Cards options. A list of credit card transactions will be listed in the grid area in the center of this form.

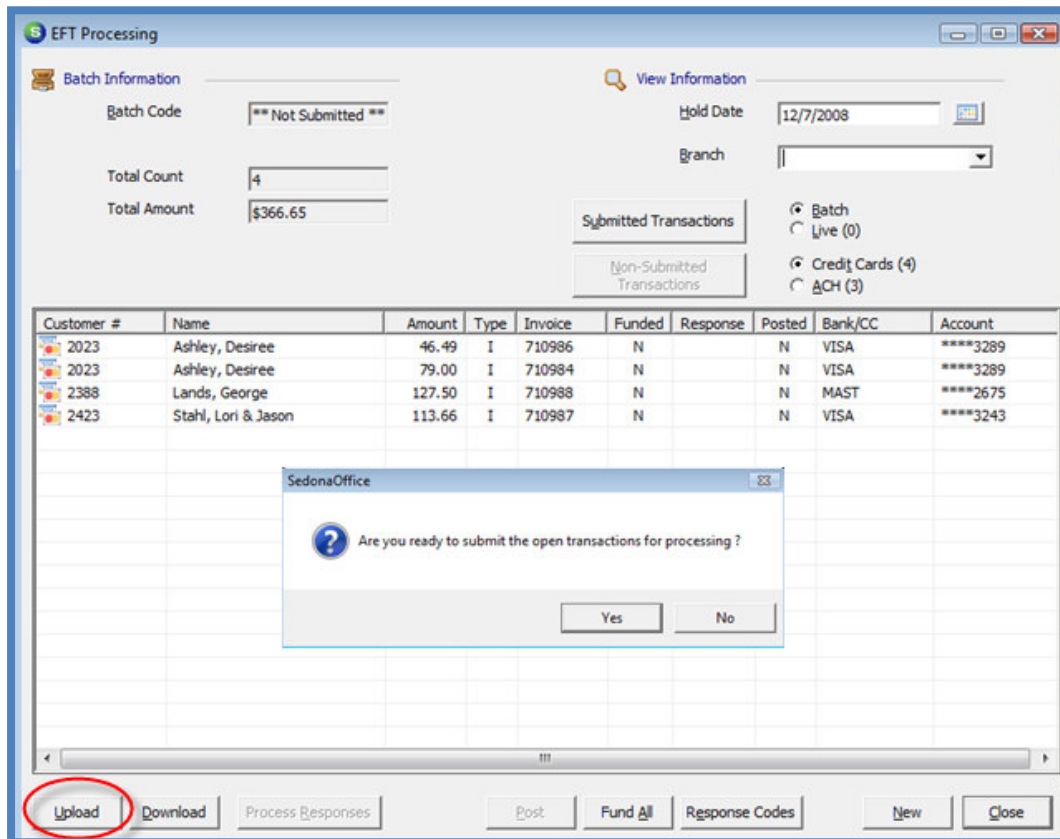
If your company is operating under multiple branches, the User may process one branch at a time. If a branch is not selected from the drop-down list, all transactions in all customer branches will be processed at the same time.

EFT Processing - Upload Batch: Figure 141



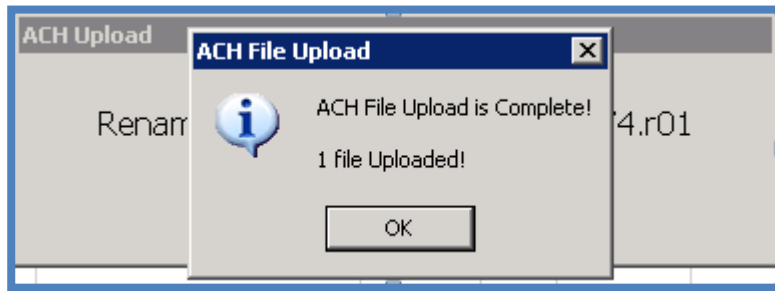
2. Upload the Payment Batch - Press the *Upload* button located at the lower left of the *EFT Processing* form. This will transmit the transactions to the ACH Direct secure FTP site. A message will be displayed confirming you are ready to submit the transactions for processing; press the *Yes* button to confirm and continue the process.

EFT Processing - Upload Batch for Processing Confirmation: Figure 142



Once the file upload has completed a message will be displayed confirming the upload was completed successfully.

EFT Processing - Upload Batch Completion Message: Figure 143



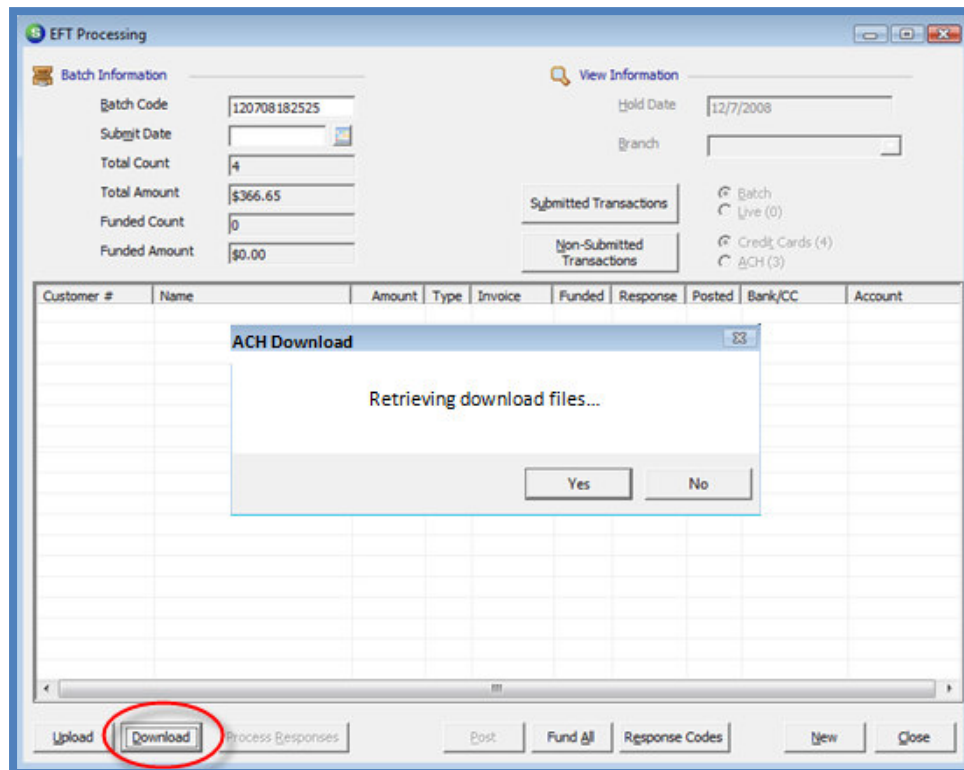
Downloading & Processing the Response File

Processing a Single Batch

To download the response file for a previously uploaded batch of transaction, navigate to the Accounts Receivable/EFT Processing option found on the main application menu tree.

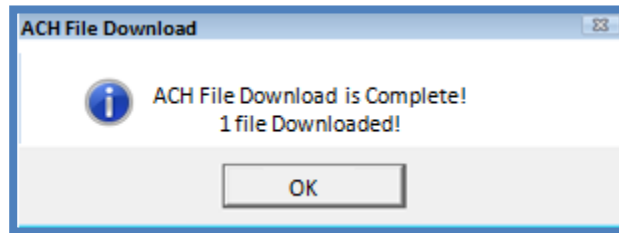
1. The *EFT Processing* form will be displayed. Press the *Download* button located at the lower left of the form to retrieve the response file.

EFT Processing - Download Batch: Figure 144



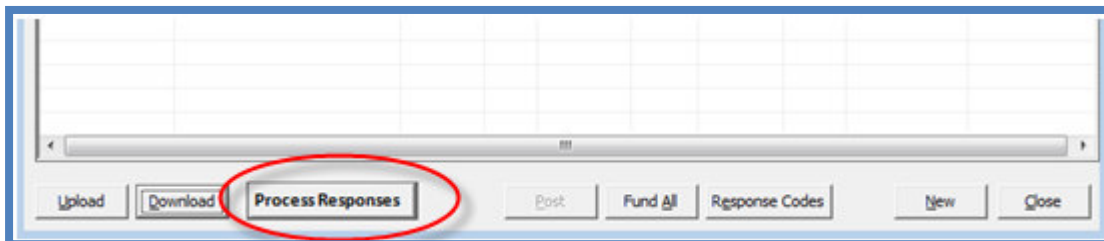
2. Confirm the File Download - Once the download has completed a message will be displayed confirming the download was successful. The message will indicate the number of response files downloaded. Press the *OK* button on the confirmation message.

EFT Processing - Download Completion Message: Figure 145

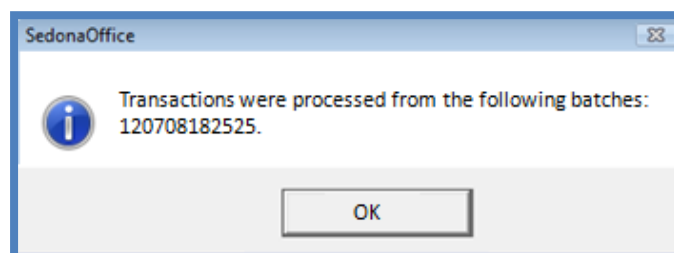


3. Apply the Response File to the EFT Batch - Next the downloaded response file will be applied to the submitted batch. Press the *Process Responses* button located at the lower left of the *EFT Processing* form. A message box will be displayed listing the batch available for processing the response file.

EFT Processing - Process Responses: Figure 146



EFT Processing - Processed Batches Confirmation: Figure 147



4. Posting the Funded Batch - The batch which was downloaded will be displayed in the grid of the *EFT Processing form*. The *Funded* and *Response Code* columns will be filled in for each transaction in the batch. Press the *Post* button located at the bottom of the form.

EFT Processing - Batch Posting: Figure 148

The screenshot shows the 'EFT Processing' window. On the left, 'Batch Information' includes: Batch Code (120708182525), Submit Date (12/7/2008), Total Count (4), Total Amount (\$366.65), Funded Count (0), and Funded Amount (\$0.00). On the right, 'View Information' includes: Hold Date (12/7/2008) and Branch (empty). Below this are radio buttons for 'Submitted Transactions' (selected), 'Non-Submitted Transactions', 'Batch Live (0)', 'Credit Cards (0)', and 'ACH (3)'. The main area is a table with the following data:

Customer #	Name	Amount	Type	Invoice	Funded	Response	Posted	Bank/CC	Account
2023	Ashley, Desiree	46.49	I	710986	Y	A01	N	VISA	****3289
2023	Ashley, Desiree	79.00	I	710984	Y	A01	N	VISA	****3289
2388	Lands, George	127.50	I	710988	Y	A01	N	MAST	****2675
2423	Stahl, Lori & Jason	113.66	I	710987	Y	A01	N	VISA	****3243

At the bottom, there are buttons for 'Upload', 'Download', 'Process Responses', 'Post' (circled in red), 'Fund All', 'Response Codes', 'New', and 'Close'.

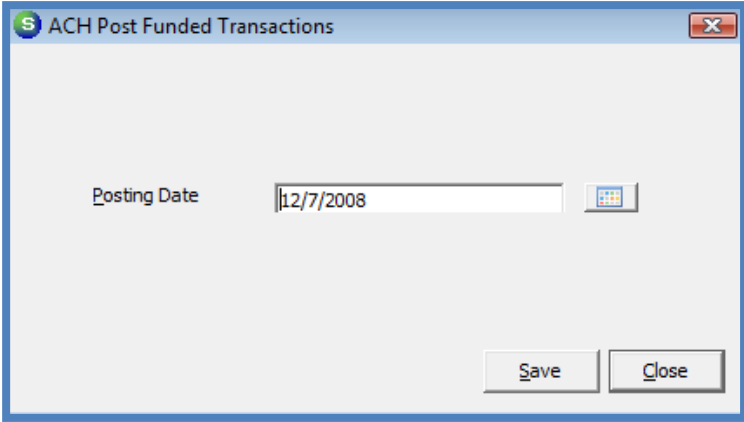
5. A message will be displayed asking the User to confirm whether they are ready to Post the payments to the customer accounts. Press the Yes button to accept.

EFT Processing - Batch Posting Confirmation: Figure 149

The screenshot shows a confirmation dialog box titled 'SedonaOffice'. It contains a question mark icon and the text: 'Are you ready to post the FUNDED payments to the Customer Account's?'. At the bottom, there are two buttons: 'Yes' and 'No'.

6. Deposit the EFT Payment Batch - When the payments have finished posting to the customer accounts, a cash batch is automatically created by the application and will be displayed in the Accounts Receivable Payment Processing Batches list. The User may deposit the payment batch into a bank account now or make the deposit after confirming the cash has been deposited into the company bank account from ACH Direct. To make the deposit now, continue on. The *ACH Post Funded Transactions* form will be displayed. Enter the date the deposit will post to the bank account in the *Posting Date* field. The posting date entered must be in an open accounting period. Press the *Save* button located at the bottom of this form.

EFT Processing - Batch Posting Date: Figure 150



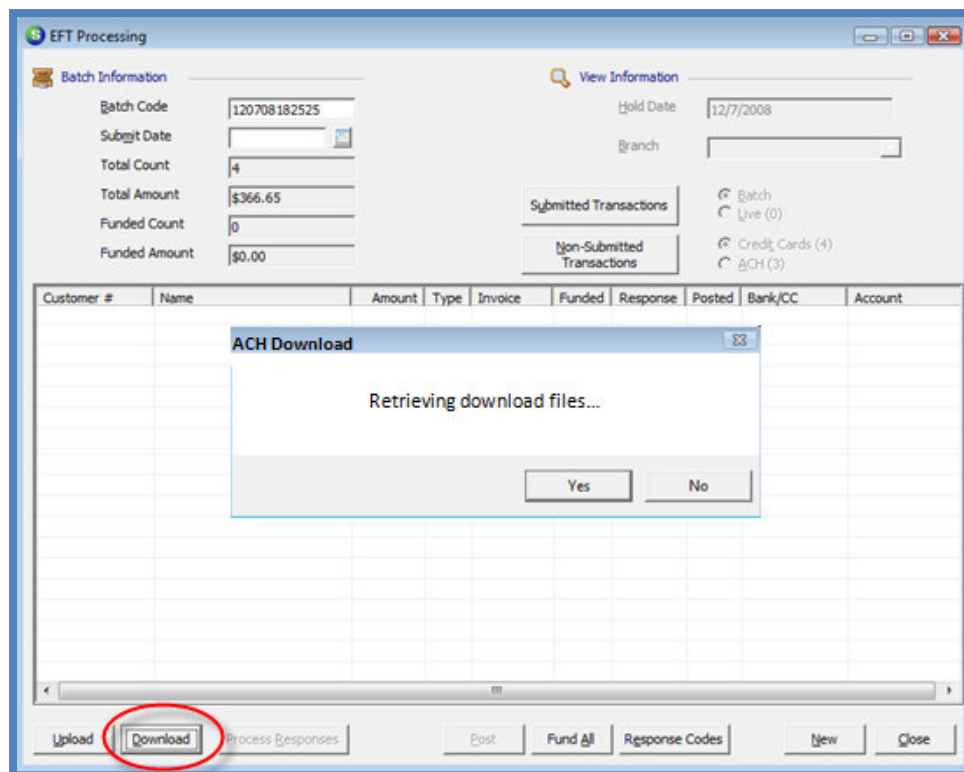
The screenshot shows a software window titled "ACH Post Funded Transactions". Inside the window, there is a label "Posting Date" followed by a text input field containing the date "12/7/2008". To the right of the input field is a small calendar icon. At the bottom of the window, there are two buttons: "Save" and "Close".

Processing a Multiple Batches

To download the response file for a previously uploaded transaction batch, navigate to the Accounts Receivable/EFT Processing option found on the main application menu tree.

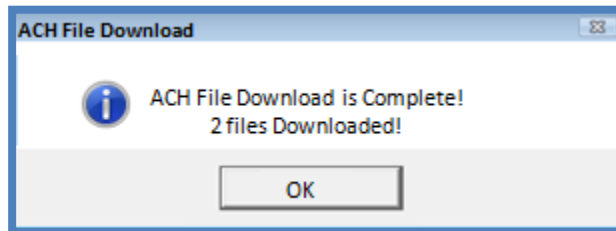
1. Download Response Files - The *EFT Processing* form will be displayed. Press the *Download* button located at the lower left of the form to retrieve the response file.

EFT Processing - Download Multiple Batches: Figure 151

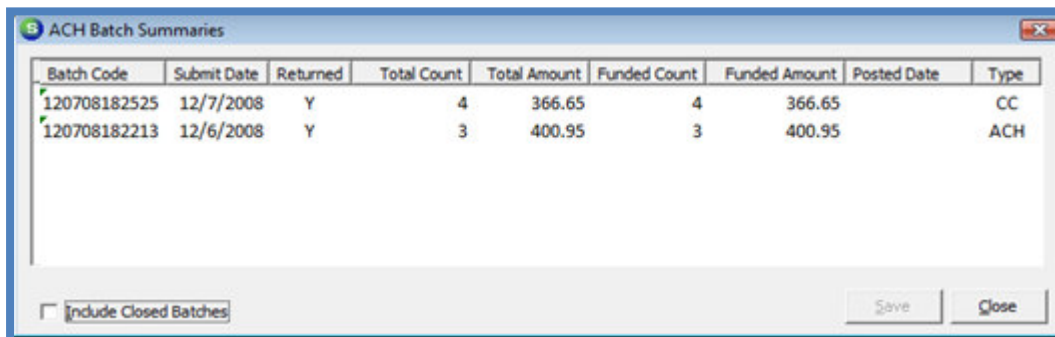
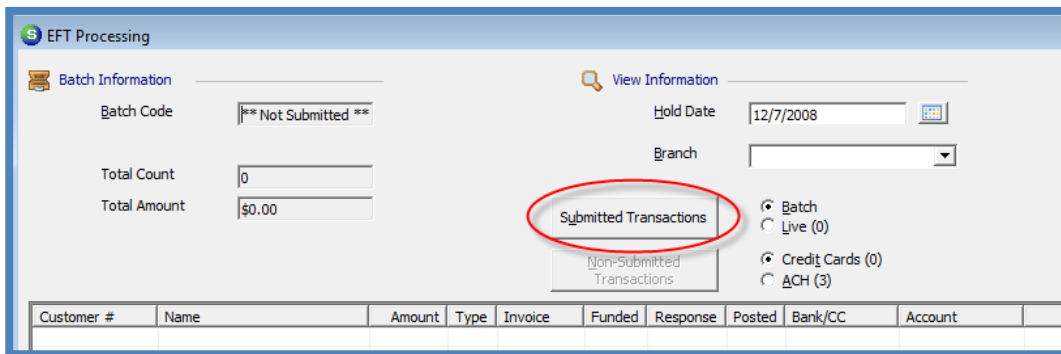


2. Confirm Download - Once the download has completed a message will be displayed confirming the download was successful. The message will indicate the number of response files downloaded. Press the *OK* button on the confirmation message.

EFT Processing - Multiple Batch Download Confirmation: Figure 152



3. Select & Apply the Response Files - If multiple batches were downloaded and are ready for processing, press the *Submitted Transactions* located in the upper area of the *EFT Processing* form. A list of returned and funded response files will be listed; highlight the response file to be processed then press the *Save* button.



4. Posting the Funded Batch - The transactions for the selected response file will load into the grid area of the *EFT Processing* form. The *Funded* and *Response Code* columns will be filled in for each transaction in the batch. Press the *Post* button located at the bottom of the form. A message will be displayed asking the User to confirm whether they are ready to *Post* the payments to the customer accounts. Press the *Yes* button to accept.

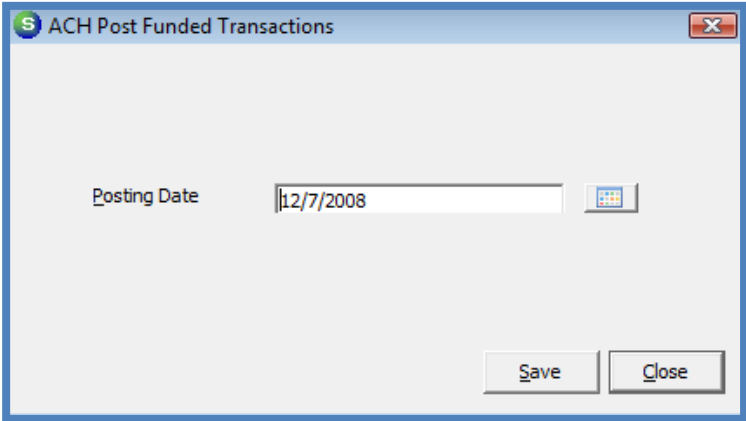
The screenshot shows the 'EFT Processing' window. On the left, 'Batch Information' includes: Batch Code (120708182525), Submit Date (12/7/2008), Total Count (4), Total Amount (\$366.65), Funded Count (0), and Funded Amount (\$0.00). On the right, 'View Information' includes: Hold Date (12/7/2008) and Branch (empty). Below this are radio buttons for 'Submitted Transactions' (selected), 'Non-Submitted Transactions', 'Batch Live (0)', 'Credit Cards (0)', and 'ACH (3)'. A table lists transactions with columns: Customer #, Name, Amount, Type, Invoice, Funded, Response, Posted, Bank/CC, and Account. The 'Post' button at the bottom is circled in red.

Customer #	Name	Amount	Type	Invoice	Funded	Response	Posted	Bank/CC	Account
2023	Ashley, Desiree	46.49	I	710986	Y	A01	N	VISA	****3289
2023	Ashley, Desiree	79.00	I	710984	Y	A01	N	VISA	****3289
2388	Lands, George	127.50	I	710988	Y	A01	N	MAST	****2675
2423	Stahl, Lori & Jason	113.66	I	710987	Y	A01	N	VISA	****3243

The dialog box is titled 'SedonaOffice' and contains a question mark icon followed by the text: 'Are you ready to post the FUNDED payments to the Customer Account's?'. At the bottom, there are two buttons: 'Yes' and 'No'.

5. Deposit the EFT Payment Batch - When the payments have finished posting to the customer accounts, a cash batch is automatically created by the application and will be displayed in the Accounts Receivable Payment Processing Batches list. The User may deposit the payment batch into the bank account now or make the deposit after confirming the cash has been deposited into the company bank account by ACH Direct. If the deposit will be made now, continue on.

The *ACH Post Funded Transactions* form will be displayed. Enter the date you want the deposit to post to the bank account in the *Posting Date* field. Press the *Save* button located at the bottom of this form.



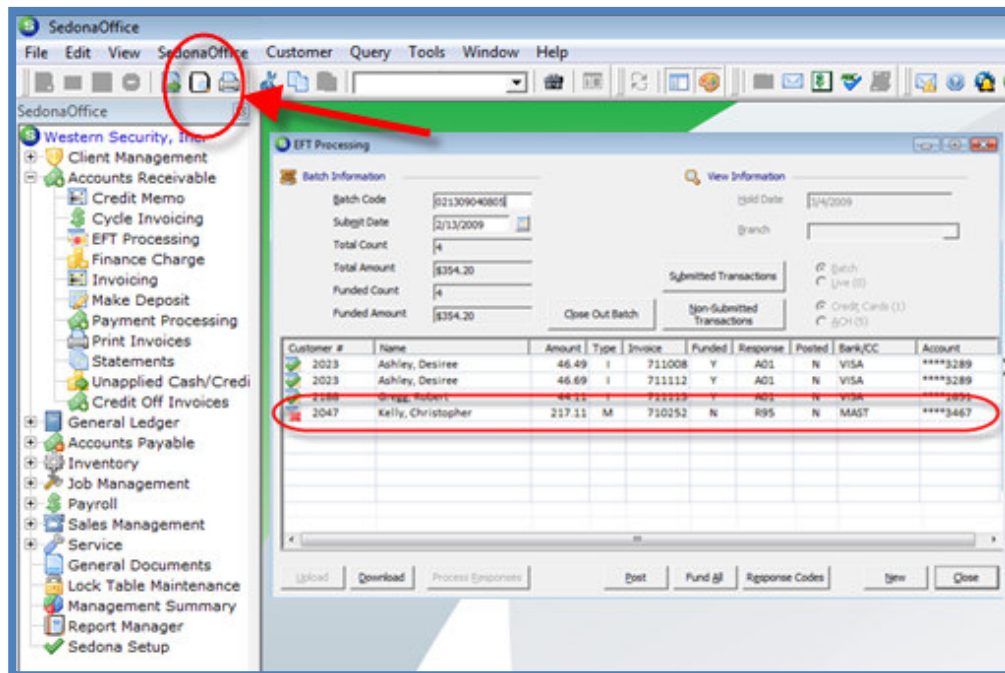
The screenshot shows a software window titled "ACH Post Funded Transactions". Inside the window, there is a label "Posting Date" followed by a text input field containing the date "12/7/2008". To the right of the input field is a small calendar icon. At the bottom of the window, there are two buttons: "Save" and "Close".

Handling Rejected Transactions

When a response file has been received and processed, any transactions that were funded will display a Y in the *Funded* column, the characters A01 will display in the *Response* column and a green checkmark will be displayed to the far left of each funded transaction in the *EFT Processing List*. Any transaction lines with a red X displayed to the far left of the transaction line was a rejection. These rejected transactions will display a response code that defines why the transaction was not funded. Pressing the *Response Codes* button located at the lower right of the *EFT Processing List* will display the most commonly received response codes and their definition.

A complete list of rejection codes is available by visiting the ACH Direct Payments Gateway website. Once you enter your login information provided by ACH Direct, navigate to the Knowledge Gateway / Documents / ACH Return Codes.

EFT Processing – Rejected Transactions: Figure 153



ACH Response Codes List: Figure 154

Code	Name	Description
A01	Funded	Funded
F01	Mandatory Field Missing	Mandatory Required Fields is missing from the file
R01	Insufficient Funds	Balance is not sufficient to cover value of transaction
R02	Account Closed	Previously Open Account has been closed
R03	No Account	Account is closed or doesn't match name submitted
R04	Invalid Account Number	Account Number structure is invalid
R05	Prenote Not Received	Prenotification was not received
R06	Returned per ODFI	ODFI has requested RDFI to return this item
R07	Authorization revoked	Account holder has revoked company's authorization
R08	Payment Stopped	Account holder has stopped payment on this single transaction
R09	Uncollectable Funds	Balance is sufficient but can't be released
R10	No Authorization	Account holder advised that transaction is not authorized
R11	Check Safekeeping Return	Return of a check safekeeping entry return
R12	Branch Sold	Account now at a branch sold to another financial institution
R13	RDFI Not Qualified	RDFI Not qualified to participate
R14	Deceased	This account holder is deceased
R15	Beneficiary Deceased	Beneficiary entitled to benefits is deceased
R16	Account Frozen	Funds unavailable due to action by RDFI or other legal action
R17	Field Record Criteria	Field Record/Edit Criteria
R20	Non Transaction Account	Policies/Regulations restrict activity to this account
R23	Payment Refused	Account holder refuses transaction because amount is inaccurate
R24	Duplicate Entry	Transaction Appears to be a duplicate item
R26	Mandatory Error	Transaction is missing data from a mandatory field

A list of all rejected transactions may be printed by pressing the *Print Preview* button located on the upper toolbar while a batch list is displayed in the EFT Processing form. Pressing the Print Preview will display *Print Submitted Batch* form with printing options. To print the rejected transactions, select the *UnFunded* checkbox. The User also has the option of what order the transactions will be listed on the report; Customer Number or Business Name. The default sort order is Customer Number. Once displayed, the report may be printed or saved to an electronic file.

Print Submitted [EFT] Batch List: Figure 155

Print Submitted Batch

Select Funded and Unfunded

Funded

UnFunded

Sort By

Customer Number

OK Cancel

Rejected transactions need to be handled individually. The User will need to contact the customer to make other payment arrangements for the rejected transaction. If the credit card or ACH Bank information provided by your customer has expired, or is no longer valid, once updated information is received from your customer, the User will update the credit card or ACH Bank setup for the customer. Once the customer credit card or ACH information has been updated, the User may setup a new EFT payment and submit for funding in a new batch.

Declined [rejected] transactions will appear in the EFT History on the Customer Explorer record.

The screenshot displays the 'Customer Explorer' window for 'Jacob, Frances'. The window is divided into three main sections: a navigation tree on the left, a customer information summary in the top right, and a detailed transaction table at the bottom.

Customer Information Summary:

- Balance Due: \$444.11
- Last Statement Date: 12/31/2008
- Total Active RMR: \$53.25
- Total Active RAR: \$639.00
- Customer Type: Residential
- Customer Since: 2/15/2006
- Salesperson: George Miller
- Last Payment Rec'd: \$897.00 (11/28/08)

Transaction Table:

Date	Description	Amount	Submit Date	Batch Code	Funded	Posted	Type
2/1/2009	Cycle Invoice	57.64	2/6/2009	022009122426	N	N	B
1/1/2009	Cycle Invoice	57.64	1/5/2009	020909091704	Y	Y	B
12/9/2008	Over the Counter	37.89	12/10/2008	121008091430	Y	Y	B
12/1/2008	Cycle Invoice	56.78	*Declined*		N	N	L
11/29/2008	Cycle Invoice	56.78	*Declined*		N	N	L
11/29/2008	Service Call	79	12/1/2008	111008090549	Y	Y	B
11/28/2008	Late Fee	11.66	12/1/2008	100908083211	Y	Y	B
11/17/2008	Cycle Invoice	56.78	11/18/2008	071008115021	Y	Y	L
11/1/2008	Cycle Invoice	56.78	*Declined*		N	N	B
10/1/2008	Cycle Invoice	13.53	10/6/2008	062708170341	Y	Y	B
9/30/2008	Service Call	75	10/1/2008	060908150312	Y	Y	B
9/29/2008	Service Call	214	10/1/2008	071008082915	Y	Y	B
9/28/2008	Cycle Invoice	43.25	10/1/2008	080808085113	Y	Y	B
9/28/2008	Service Call	307.25	10/1/2008	050908085348	Y	Y	B
9/1/2008	Service Call	43.25	9/2/2008	041008083209	Y	Y	B
9/1/2008	Cycle Invoice	67.66	9/5/2008	031008092525	Y	Y	B
4/1/2008	Cycle Invoice	13.53	4/5/2008	020808140726	Y	Y	B