



CardDeposit

Reconciliation Solution

— from —

cardconnect.

Two light blue pencils are positioned diagonally on the left side of the slide, pointing towards the top right. The background is a solid yellow color.

AGENDA

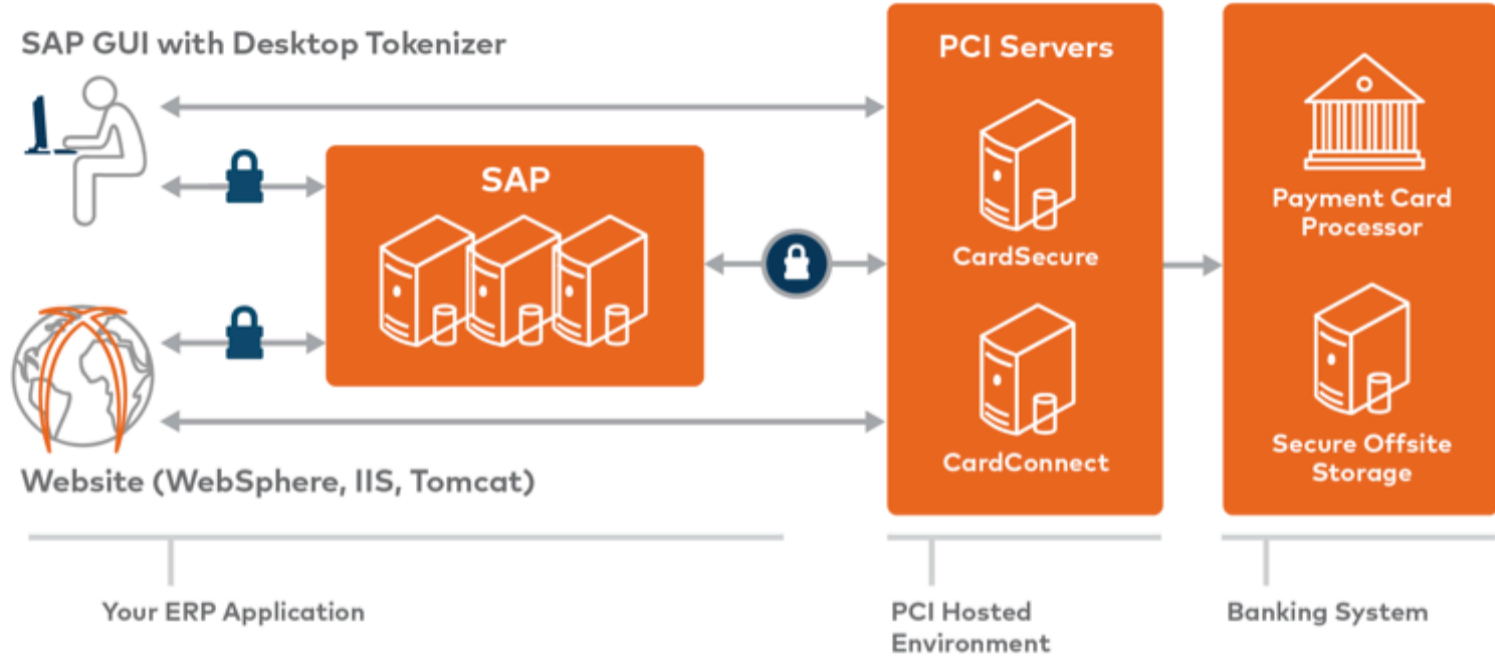
- > Overview
- > CardDeposit Reconciliation Report
- > Process At-A-Glance
- > Walk-Through

Overview

CardDeposit automates the reconciliation between open receipts to deposit guidance from the processor

- > All settlements generated in SAP are sent through CardConnect, consolidated by the clearinghouse and processed overnight
 - >> This initiates the funds transfer from the card issuers to your bank account
- > The resulting deposit information is available in the CardDeposit Report, which can be transferred into SAP and stored in custom tables
 - >> **Optional:** create a posting to move funds from the payment card clearing account to the cash clearing account
- > The final step of moving the funds from cash-clearing to cash is started when the bank reports the funds have been cleared

Overview



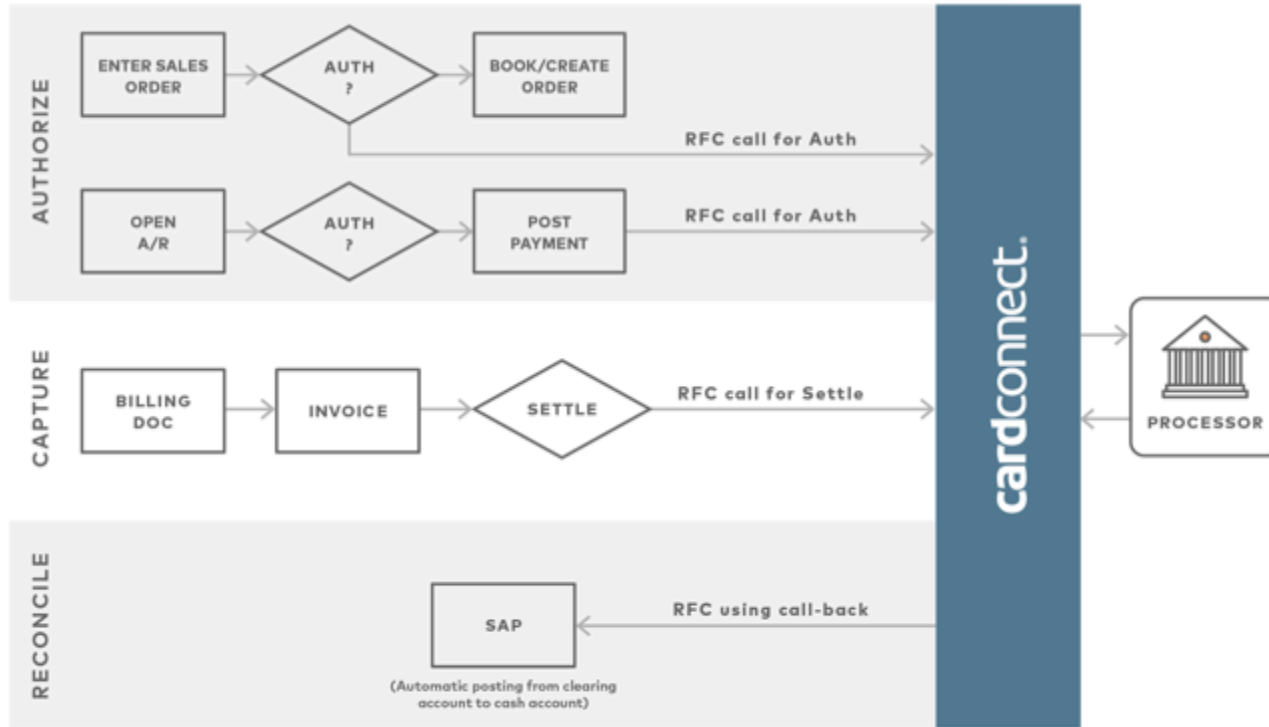
Reconciliation Report

Offers a deposit and fee summary for accounting staff

- > Data is formatted and provided in the initial report output screen
- > Daily deposit totals are matched against multiple settlements
- > Discrepancies are flagged, with drilldowns to identify mismatched transactions
- > Included links:
 - >> Deposit information
 - >> Settlements
 - >> Transactions



Process-At-a-Glance



Walk-Through: Order Creation

Display Standard Order 15425: Header Data

↳ Sold-to party

Standard Order 15425 Purchase order no.
Sold-to party 4050 Wallace Distribution / PO Box 1008 / NEW YORK NY 10023

Sales Shipping Billing Document Payment cards Accounting Conditions Account assignment Partners Texts Order Data Status

Authorized 0,00 Total 179,95 USD
NextDiv/Se 0,00 Next date

Status of last authorization

Requirement B Requirement met Authorization block
Call C External system reached: respo
Response A Checks successful

Payment cards

Type	Card number	Valid to	CVV	E...	CVV Usage Status	CVV Check	Cardholder	Maximum amount	Limit to	Status	Authorized amt
MC	95*****0119	12.2018					CARD TEST		<input type="checkbox"/>		
MC	*0119	12.2018									179,95

- > Execute VA01 > enter required information > press **Enter**
- > Enter the card number as a token *or* raw data
 - >> CardConnect recommends using DT or WT to tokenize/encrypt raw credit card numbers to ensure PCI compliance (card number is tokenized before the order is saved)
 - >> Card numbers can also be stored in the customer master as a token and used during order creation

Walk-Through: Order Creation

Display Standard Order 15425: Header Data

Sold-to party

Standard Order: 15425 Purchase order no.:
Sold-to party: 4050 Wallace Distribution / PO Box 1008 / NEW YORK NY 10023

Sales Shipping Billing Document **Payment cards** Accounting Conditions Account assignment Partners Texts Order Data Status

Authorized: 0,00 Total: 179,95 USD
NextDlv/Se: 0,00 Next date:

Status of last authorization

Requirement: B Requirement met Authorization block
Call: C External system reached: respo
Response: A Checks successful

Payment cards

Type	Card number	Valid to	CVV	E...	CVV Usage Status	CVV Check	Cardholder	Maximum amount	Limit to	Status	Authorized amt
MC	95*****0119	12.2018					CARD TEST		<input type="checkbox"/>		
MC	*****0119	12.2018									179,95

- > Saving the order sends the credit card transaction to CardConnect for authorization
- > CardConnect then reformats the data and forwards it to the processor
- > The card number appears as a tokenized number
 - >> Display the order using t-code VA03 > header data > payment card tab > view processor response (a **green** light indicates the transaction was approved)

Walk-Through: Order Creation > Delivery

Delivery 80017221 Display: Overview

Outbound delv. 80017221 Document Date 14.06.2016
Ship-to party 4050 Wallace Distribution / PO Box 1008 / NEW YORK NY 10023

Planned GI 14.06.2016 00:00... Total Weight 2 KG
Actual GI date 14.06.2016 No.of packages 0

Item	Material	Deliv. Qty	Un	Description	B..	ITyp	P	V	Batch	Val. Type	Open Qty	Un	Stag. Date
10	H-1332	1	EA	Palm V Modem		TAN	C	C			1	EA	14.06.2016

- > Create the delivery with reference to the order; the delivery will check the order to ensure authorization is still valid (i.e. not expired)
 - >> The actual credit card data and response detail are pulled into the delivery transaction
- > If the authorization is valid, you can pick, pack and post the goods issue process
- > If the authorization is not valid, you must reinitiate authorization in the sales process

Walk-Through: Order Creation > Delivery

Delivery 80017221 Display: Overview

Outbound delv. 80017221 Document Date 14.06.2016
Ship-to party 4050 Wallace Distribution / PO Box 1008 / NEW YORK NY 10023

Planned GI 14.06.2016 00:00:00 Total Weight 2 KG
Actual GI date 14.06.2016 No. of packages 0

Item	Material	Deliv. Qty	Un	Description	B..	ITyp	P	V	Batch	Val. Type	Open Qty	Un	Stag. Date
10	H-1332	1	EA	Palm V Modem	TAN	C	C				1	EA	14.06.2016

> There are two ways to reauthorize an order:

- >> Program **RV21A010** can be scheduled to run every night as a job – this picks up Open Sales orders and authorizes them
- >> Program **RV21A001** or transaction **VCC1** can be used to authorize orders manually
 - >>> Chose the line and select ‘Forward to Authorization’ > click **Save**

Walk-Through: Order Creation > Invoice

Invoice (F2) 90039212 (F2) Display: Overview of Billing Items

Accounting Billing documents

Invoice (F2) 90039212 Net Value 179,95 USD
Payer 100131 Test Customer 2 / / US - 91637 Woodland Hills Woo...
Billing Date 14.06.2016

Item	Description	Billed Quantity	SU	Net value	Material	Tax amount
10	Palm V Modem		1 EA	179,95	H-1332	0,00

- > Create an invoice with reference to the delivery
 - >> Credit card data and response detail is copied into the invoice from the order

Walk-Through: Order Creation > Display Document

Display Document: Data Entry View

Display Currency General Ledger View

Data Entry View

Document Number: 100004315 Company Code: 3000 Fiscal Year: 2016
Document Date: 14.06.2016 Posting Date: 14.06.2016 Period: 6
Reference: 0090039212 Cross-CC no.:
Currency: USD Texts exist: Ledger Group:

C...	Itm	PK	S	Account	Description	Amount	Curr.	Tx	Cost Center	Order	Profit Center	Segment	Billing Doc.
30...	1	01		100131	Test Customer 2	179,95	USD						90039212
	2	50		800000	Sales revenues - dom	169,95-	USD				3500		
	3	50		809000	Sales rev.- Freight	10,00-	USD				3500		
	4	15		100131	Test Customer 2	179,95-	USD						90039212
	5	40		143252	CC Receiv MC/DIN	179,95	USD						90039212

> Review the account document

>> Credit card transactions show two accounting postings:

>>> One debiting the customer account

>>> Another transferring that receivable to the customer's issuing bank

Walk-Through: Settlement Process

- > All settlements generated by SAP and sent through CardConnect are consolidated by the clearinghouse (processor) and processed overnight
 - >> This initiates the funds transfer from the card issuer's bank to the merchant's bank
 - >> The resulting deposit information is then available through reports provided by the clearinghouse
- > In order to settle transactions, we use FCC1 to submit them to CardConnect
 - >> This process simulates what the settlement job run does nightly

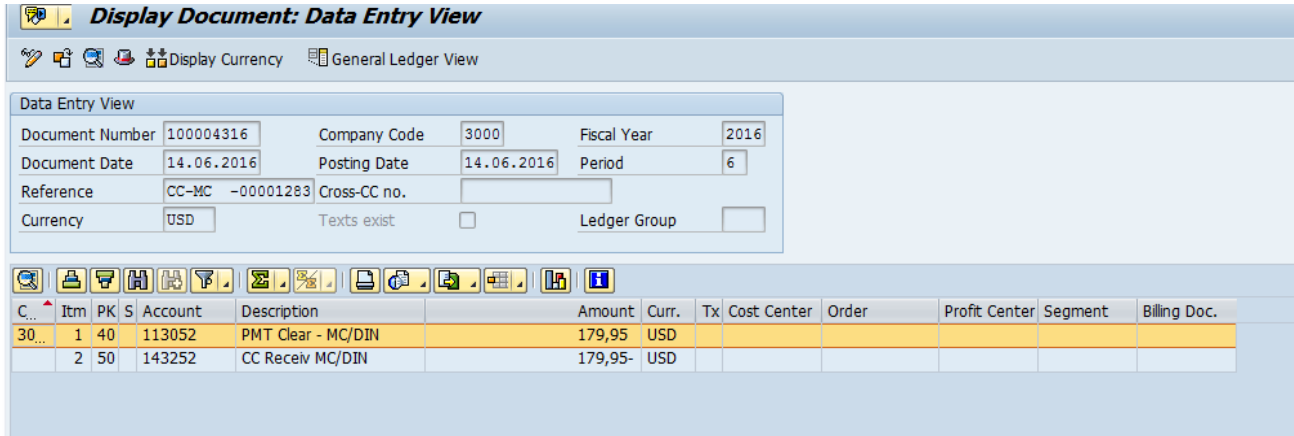
Walk-Through: Settlement Process > Settlement Summary Report

PPS Settlement Report

Settlement	Date	Time	CoCode	Merchant ID	Type	G/L Acc	Post	Settle	Payment	Stl	Process	Items	Amount	Reject	Amount	Accept	Amount	Crcy	Host batch	Set. date	Set.
1229	13.06.2016	18:19:53	3000	49655466549	MWVI	148251	000	100004310	1	00	1	150,00	0,00	0,00	1	150,00	USD	000001280	23.06.2016	17:5	
1280		18:19:55	3000	49655466549	MWVI	148252	000	100004311	1	00	1	625,80	0,00	0,00	1	625,80	USD	000001280	23.06.2016	17:5	
1281	14.06.2016	15:22:31	3000	020594	VISA	143251	000	100004313	1	00	1	159,90	0,00	0,00	1	159,90	USD	00001282	14.06.2016	15:2	
1282		15:22:33	3000	020594	MC	143252	000	100004314	1	00	1	200,00	0,00	0,00	1	200,00	USD	00001282	15.06.2016	19:4	
1283		15:31:27	3000	020594	MC	143252	000	100004316	1	00	1	179,95	0,00	0,00	1	179,95	USD	00001283	14.06.2016	15:3	
1284		15:43:42	3000	020594	AMEX	143250	000	100004317	1	00	1	300,00	0,00	0,00	1	300,00	USD	00001284	14.06.2016	15:4	
1285		15:57:44	3000	020594	AMEX	143250	000	100004319	1	00	1	335,50	0,00	0,00	1	335,50	USD	00001285	14.06.2016	16:0	
1286	15.06.2016	17:08:14	3000	000000927996	FDAX	142250	000	100004321	1	00	1	100,00	0,00	0,00	1	100,00	USD	000001286	15.06.2016	17:1	
1287		17:08:16	3000	000000927996	FDMC	142252	000	100004322	1	00	1	906,50	0,00	0,00	1	906,50	USD	000001286	15.06.2016	17:1	
1288		17:32:20	3000	000000927996	FDAX	142250	000	100004324	1	00	1	100,00	0,00	0,00	1	100,00	USD	000001289	15.06.2016	17:3	
1289		17:32:21	3000	000000927996	FDMC	142252	000	100004325	1	00	2	200,00	0,00	0,00	2	200,00	USD	000001289	15.06.2016	17:3	
1290			3000	020594	FDVI	143251	000	100004326	1	00	1	557,53	0,00	0,00	1	557,53	USD	00001290	15.06.2016	17:3	
1291		18:18:21	3000	020594	MC	143252	000	100004330	1	00	1	229,67	0,00	0,00	1	229,67	USD	00001291	15.06.2016	18:2	
1292	16.06.2016	13:13:26	3000	020594	VISA	143251	000	100004333	1	00	1	182,95	0,00	0,00	1	182,95	USD	00001292	23.06.2016	17:5	

- > Displays an invoice (in this example, batches 1281 and 1285 make up the total
 - >> Since this example is from one document, the batch shows this transaction as the daily total

Walk-Through: Settlement Process > Display Document



The screenshot shows the SAP 'Display Document: Data Entry View' interface. It includes a header bar with the title and navigation icons. Below the header, there are two tabs: 'Display Currency' and 'General Ledger View'. The main area contains a 'Data Entry View' form with the following fields:

Document Number	100004316	Company Code	3000	Fiscal Year	2016
Document Date	14.06.2016	Posting Date	14.06.2016	Period	6
Reference	CC-MC -00001283	Cross-CC no.			
Currency	USD	Texts exist	<input type="checkbox"/>	Ledger Group	

Below the form is a toolbar with various icons. At the bottom, there is a table with the following data:

C...	Item	PK	S	Account	Description	Amount	Curr.	Tx	Cost Center	Order	Profit Center	Segment	Billing Doc.
30...	1	40		113052	PMT Clear - MC/DIN	179,95	USD						
	2	50		143252	CC Receiv MC/DIN	179,95-	USD						

- > Once the settlement is complete, the bank's receivable account is credited and the processor's account is debited

Walk-Through: Funding Process

PPS CardDeposit Reconciliation Report

Payment Card Deposit Status

Deposit ID	Merchant	CoCode	Activity start	Activity end	Activity post	Post	Difference	Pend cnt	UM trn cnt	Resolve	Tran cnt	Sett net	Dep sale	Dep refund	Dep net	Dep fee	Dep adj	Dep CB	Deposit	Dep reject	Crcy	DocumentNo	Message
0000000629	PMT	3000	14.01.2016	14.01.2016	17.01.2016	■	0,00	0	0		2	335,50	335,50	0,00	335,50	6,71-	0,00	0,00	328,79	0,00	USD	100004181	
0000000630	PMT	3000	14.06.2016	14.06.2016	17.06.2016	■	1.175,35-	0	5	⚡	6	0,00	1.175,35	0,00	1.175,35	56,55-	0,00	0,00	1.118,80	0,00	USD	100004327	
0000000631	PMT	3000	14.06.2016	14.06.2016	17.06.2016	■	0,00	0	2	⚡	6	1.175,35	1.175,35	0,00	1.175,35	56,55-	0,00	0,00	1.118,80	0,00	USD	100004328	
0000000632	PMT	3000	14.06.2016	14.06.2016	17.06.2016	■	0,00	0	2	⚡	6	1.175,35	1.175,35	0,00	1.175,35	56,55-	0,00	0,00	1.118,80	0,00	USD	100004331	
0000000633	PMT	3000	05.07.2016	05.07.2016	07.07.2016	■	0,00	0	0		2	335,50	335,50	0,00	335,50	6,71-	0,00	0,00	328,79	0,00	USD	100004354	
0000000635	PMT	3000	11.07.2016	11.07.2016	13.07.2016	■	0,00	0	0		2	505,45	505,45	0,00	505,45	6,71-	0,00	0,00	498,74	0,00	USD	100004357	
0000000640	PMT	3000	14.06.2016	14.06.2016	17.06.2016	■	0,00	0	2	⚡	5	1.175,35	1.175,35	0,00	1.175,35	0,00	0,00	0,00	1.175,35	0,00	USD	100004377	
0000000641	PMT	3000	14.06.2016	14.06.2016	17.06.2016	■	0,00	0	2	⚡	6	1.175,35	1.175,35	0,00	1.175,35	56,55-	0,00	0,00	1.118,80	0,00	USD	100004378	
0000000642	FNOR	3000	20.09.2016	20.09.2016	23.09.2016	■	0,00	0	0		2	335,50	335,50	0,00	335,50	15,66	0,00	0,00	351,16	0,00	USD	100004381	

- > The CardConnect CardDeposit Solution obtains the deposit amounts and fees electronically from several clearinghouses, and then transfers them (and stores them in custom tables) in SAP
 - >> **Optional:** our solution can also create a posting to move the funds from the payment card clearing account to the cash clearing account

Walk-Through: Funding Process

Display Document: Data Entry View

Display Currency General Ledger View

Data Entry View

Document Number: 100004378 Company Code: 3000 Fiscal Year: 2016
Document Date: 17.06.2016 Posting Date: 16.09.2016 Period: 9
Reference: 000000641 Cross-CC no.:
Currency: USD Texts exist: Ledger Group:

C...	Itm	PK	S	Account	Description	Amount	Curr.	Tx	Cost Center	Order	Profit Center	Segment	Billing Doc.
30...	1	40		113131	Citibk - ing. cash	1.118,80	USD						
	2	40		1101000	Bank Fees	56,55	USD						
	3	50		113050	PMT Clear - AMEX	635,50-	USD						
	4	50		113052	PMT Clear - MC/DIN	379,95-	USD						
	5	50		113051	PMT Clear - VISA	159,90-	USD						

- > Processor accounts are credited and the merchant's account is debited for the full amount of the day's transactions
 - >> This includes the charges for the merchandise, plus bank fees

Walk-Through: Funding Process

Display Document: Data Entry View

Display Currency General Ledger View

Data Entry View

Document Number: 100004378 Company Code: 3000 Fiscal Year: 2016
Document Date: 17.06.2016 Posting Date: 16.09.2016 Period: 9
Reference: 0000000641 Cross-CC no.:
Currency: USD Texts exist: Ledger Group:

C...	Itm	PK	S	Account	Description	Amount	Curr.	Tx	Cost Center	Order	Profit Center	Segment	Billing Doc.
30...	1	40		113131	Citibk - ing. cash	1.118,80	USD						
	2	40		1101000	Bank Fees	56,55	USD						
	3	50		113050	PMT Clear - AMEX	635,50-	USD						
	4	50		113052	PMT Clear - MC/DIN	379,95-	USD						
	5	50		113051	PMT Clear - VISA	159,90-	USD						

- > Processor accounts are credited and the merchant's account is debited for the full amount of the day's transactions
 - >> This includes the charges for the merchandise, plus bank fees