Enterprise Payment Solutions

ePay Portal

Payment Wizards Handbook

Bank_**Financial**_ ℠

Contents

I. Introduction

The *Payment Wizards Handbook* is a guide for all persons who process manual ACH payment transactions through this application.

Payment Wizards are used to create manual ACH transactions. This includes the capture of the consumer's bank account information for future use. Users can process payment requests received over the telephone, via fax, by mail, or in person. A physical document is not required. Some of these transactions, however, do have specific rules that must be followed in order to be accepted.

There are a variety of payment options available with the system, including the following.

- Telephone payments

- Preauthorized single debits and credits

- Preauthorized recurring debits and credits

Additionally, you may determine if a customer would like to register account information within the system for future payments. If so, determine whether there is customer account information already set up in the system, in which case only additional payment arrangements are needed. Otherwise, a new customer needs to be set up within the system with all necessary information.

If a customer does not wish to register information, the **Quick Pay or Pay Now** option is available for a one- time payment without saving account or card information.

Your site Administrator will need to assign specific privileges and roles to access any of these functions. Please see the *User Administrator* manual for instructions on how to assign roles.

NOTE: Your menu options may differ slightly from those pictured throughout this document.

A. System Requirements

In addition to a high-speed Internet connection, the following browsers for Microsoft® Windows® have been approved for use with the application.

- Windows Vista® (except Starter or Home Basic): Microsoft Internet Explorer® 8 and 9.

- Windows 7: Microsoft Internet Explorer 8, 9,10, and 11.

- Windows 8: Microsoft Internet Explorer 10.

- Windows 8.1, update 1: Microsoft Internet Explorer 11

- Windows 10: Microsoft Internet Explorer 11|Google Chrome

II. Logging In

Your Admin user will provide you with access to RDC within Online Business Banking. Once logged into Online Business Banking, select Online Services from the drop-down menu. And then ePayment Portal from the Green Menu Bar and then Login to BankFinancial
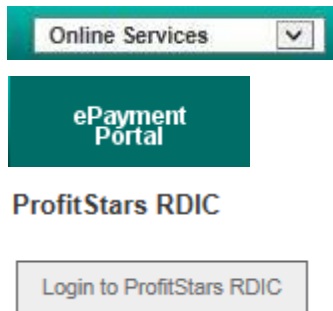

FIGURE 13 - CUSTOMER ACCESS

III. Payment Wizards

Payment Wizards encompasses payments for customers with registered information, and those customers wishing to make a one-time payment (Quick-Pay), provided you have signed authorization from the customer. The following sections describe both the Quick-Pay and registered user information methods for making payments.

A. Quick Pay Payments

Quick Pay payments allow you to process a one-time payment from a customer, provided that you have the appropriate customer authorization to run a payment. If you are helping a customer and registering customer and/or payment information, see the section, "Registering Customers: Creating a New Customer."

1. Preauthorized Payments

With signed authorization from a consumer or business customer, you may process a one-time electronic check payment using the **Preauthorized Payments** option. Follow the steps below to process a one-time preauthorized payment.

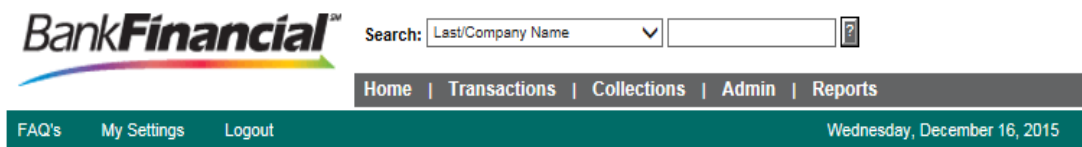1. Log in to the Merchant Portal, and select **Transactions** from the top of the page.

FIGURE 8 - TRANSACTIONS TAB

2. From the left navigational bar, select a **Preauthorized Payment** option, either by check processing or credit card processing.
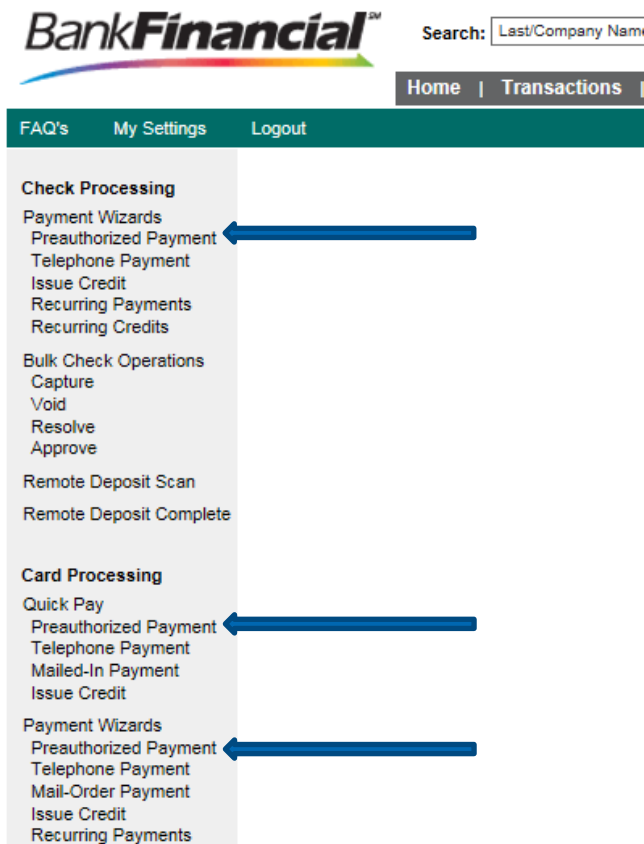
FIGURE 9 - QUICK PAY PREAUTHORIZED PAYMENT OPTIONS

3. The **Preauthorized Payment** page appears. Fill out all required fields, designated by an asterisk. Note that for the check processing option, there is a NACHA requirement for customer authorization compliance (see figure below).

FIGURE 10 - CUSTOMER AUTHORIZATION COMPLIANCE SECTION FOR CHECK PROCESSING PAYMENTS

4. Once all required fields have been filled, complete any optional fields as desired. Click **Process Payment** at the bottom of the page.

5. A payment confirmation appears. Select **Process Another Transaction** to run an additional payment.

Check Processing: Preauthorized Payment
Please see the results of your payment below.

The transaction was approved.
Reference #: 63P0C6FFBA2
  Response: Success
    Message: Transaction status set to Awaiting Approval by User level dual control setting. :

Process Another Payment

FIGURE 11 - PAYMENT CONFIRMATION

2. Telephone Payments

1. Log in to the Merchant Portal, and select **Transactions** from the top of the page.
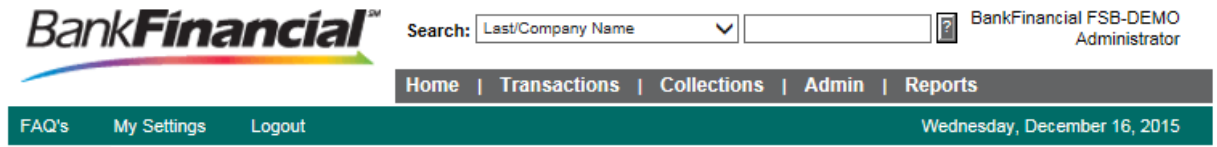
2. From the left navigational bar, select a **Quick Pay Telephone Payment** option, from either the **Check Processing** or **Credit Card Processing** options.
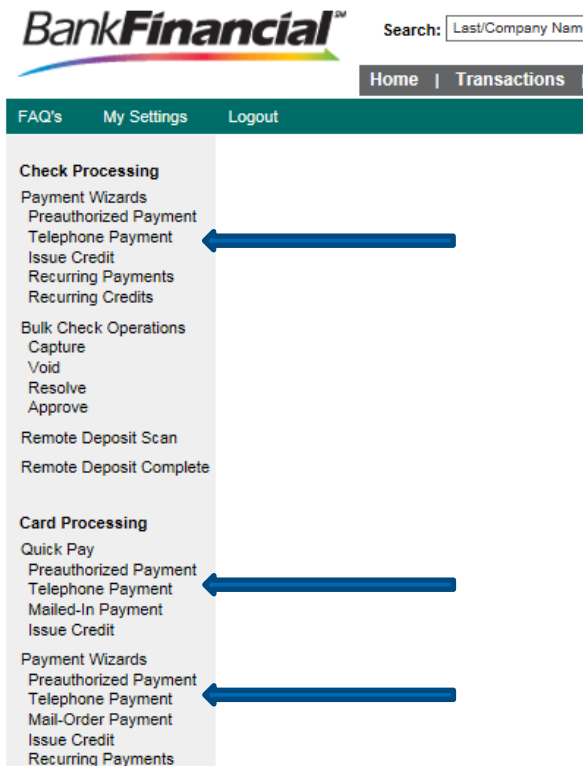
FIGURE 12 - QUICK PAY TELEPHONE OPTIONS

3. A payment information page will display for issuing telephone payments. Fill out all the required fields, designated by an asterisk. Note that for check processing, there are additional NACHA requirements when issuing a telephone payment for a consumer (see figure below).

Check Processing: Telephone Payment - Consumer Only

To create a new payment from a customer, please complete the fields below and click 'Process Payment'.
Required fields are indicated with an asterisk (*).

Payment Information

Customer:	Jethro Smith - 4454 W 95th St Chicago Ridge, IL 60415 Edit Customer Information
From Account:	Smith Debit Act (1615) ▼ * Edit Account New Account
Check Number:	
Location:	Payments ▼ *
Debit/Payment Amount:	*
Effective Date:	12/20/2016 ▦ *
Description:	
Transaction Number:	*

How will customer be notified? (NACHA requirement)

◉ Company will notify customer via mail, fax, or email with transaction details as required by NACHA Operating Rules.

○ Company is recording this phone call and will retain recording for two years.

○ Luna Apartments,   will notify customer via electronic mail. (Additional Cost)

Read the following to the customer to obtain authorization: (NACHA requirement)

Jethro Smith, Luna Apartments,   is requesting your authorization today,
12/19/2016, to electronically debit **$** from your account **Smith Debit Act (1615)** on
or about **12/20/2016**. This authorization is for a single, ACH debit.

At any time prior to the processing of this transaction, you may cancel or remove
this authorization by calling us back at **800-894-6900**.

Do I have your authorization to process this transaction?

Customer's Response was: ○ Yes ○ No

[Cancel]   [Process Payment]

FIGURE 13 - TELEPHONE PAYMENT REQUIREMENTS FOR CHECK PROCESSING, CONSUMERS ONLY

4. Click **Process Payment** at the bottom of the page.

5. The system will generate a payment confirmation. Select **View Transaction** or **View Transaction Conv. Fees** to see more information about the transaction. You may also select **Process Another Transaction** to run an additional payment.

Check Processing: Telephone Payment - Consumer Only

Please see the results of your payment below.

The transaction was approved.
Reference #: LCP0C6FFBA2
 **Response:** Success
    Message: Transaction status set to Awaiting Approval by User level dual control setting. :

[Process Another Payment]

FIGURE 14 - PAYMENT CONFIRMATION FOR TELEPHONE PAYMENT, CHECK PROCESSING

3. Issuing Credit

1. To issue credit, log in to the Merchant Portal, and select **Transactions** from the top of the page.

2. From the navigational bar on the left, select a **Quick Pay Issue Credit** payment option, whether check processing or credit card processing.
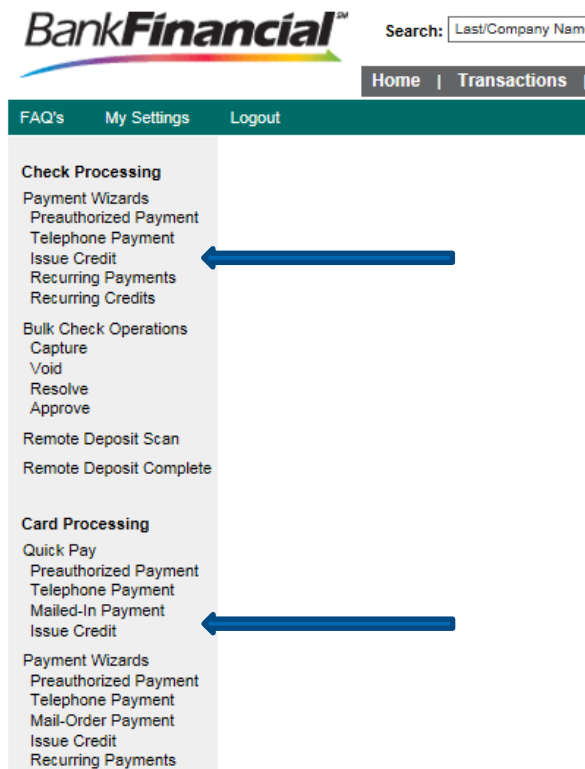
FIGURE 15 - QUICK PAY ISSUE CREDIT OPTIONS

3. A payment information page will display for issuing credit. Fill out all the required fields, designated by an asterisk.

4. Select **Process Payment** at the bottom of the page.

4.   Mailed-In Payment (Card Processing Only)

1. To process a one-time mailed-in payment, log in to the Merchant Portal, and select **Transactions** from the top of the page.

2. In the left navigational bar under **Card Processing**, select the **Quick Pay: Mailed-In Payment** option.

FIGURE 16 - MAILED-IN PAYMENT OPTION

3. The **Mailed-In Payment** page appears. Fill in all required information, designated by an asterisk.

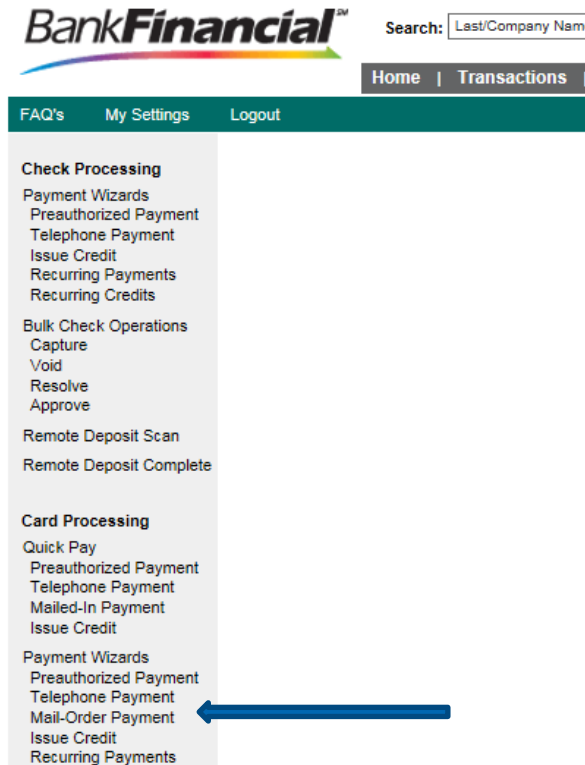## Card Processing: Mailed-In Payment

With prior authorization, you can accept and process a credit card payment from a customer. Please enter payment information:

Building: -- SELECT -- ✱

Transaction Information

Description:

Debit/Payment Amount: ✱

Transaction Number:

Card Information

Name On Account: ✱

Card Type: -- Choose Type -- ✱

Card Account Number: ✱

Card Verification Number: ✱ (3-4 digits printed on back of card. AmEx is on front, above account number.)

Expires On: -- Month -- ✱ -- Year -- ✱

Billing Address

Address:

Suite/Apt #:

City:

State/Region: **Postal Code:**

Country: USA

Email: ✱

[Process Payment]

FIGURE 17 - MAILED-IN PAYMENT INFORMATION PAGE

4. Select **Process Payment** from the bottom of the page.

B. Registering Customers

1. Creating a New Customer

A new customer will need to be entered into the system before any Payment Wizard utilities are established for that customer.

1. Log in to the Merchant Portal, and Select **Transactions** from the top of the page.

BankFinancial℠

Search: Last/Company Name

Home | Transactions | Collections | Admin | Report

FAQ's   My Settings   Logout   Wedn
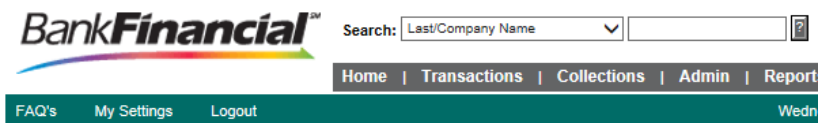
FIGURE 18 - TRANSACTIONS OPTION

2. In the left navigational bar under the appropriate **Payment Wizards** heading, select the payment type for your customer. There are two sections of payment types to choose from, depending on the type of payment you would like to process for a new customer. Both of these options will lead to setting up customer information in the system.

(1)   **Check Processing: Payment Wizards**

- Preauthorized Payment

- Telephone Payment

- Issue Credit

- Recurring Payments

- Recurring Credits

Card Processing: Payment Wizards

- Preauthorized Payment

- Telephone Payment

- Mail-Order Payment

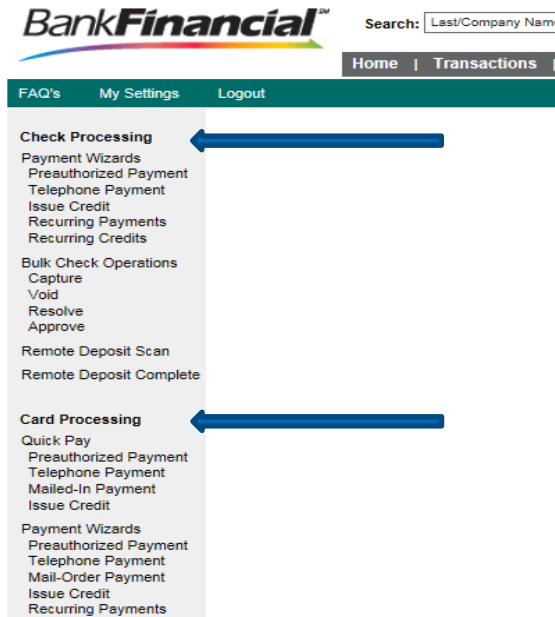- Issue Credit

- Recurring Payments

FIGURE 19 - PAYMENT TYPES UNDER PAYMENT WIZARDS HEADINGS

3. Select **New Customer**.

Check Processing: Preauthorized Payment

With a customer's authorization you can create and process a one-time debit to their account. The first step is to either create a new customer, or search the database for an existing customer.

Create a new customer:

New Customer >>

-- Or --

Search database for existing customer:

Last/Company Name ∨ | [   ] | Find >>

FIGURE 20 - NEW CUSTOMER OPTION

4. The **Customer Information** page appears. Depending on which payment type was selected, a variety of information can be entered for a customer. Required fields are designated by an asterisk. While not all fields are necessary, more information about a new customer will make it easier to search and find this particular customer in the future.

Check Processing: Preauthorized Payment

To create a New Customer, please complete the fields below and click 'Save and Continue'. Required fields are indicated with an asterisk (*).

Customer Information

Field		
Relationship:	Customer ∨	*
Unit Number:	[ ]	*
Customer Type:	Individual ∨	*
First Name:	[ ]	
Last Name:	[ ]	
Email Address:	[ ]	*
Address:	[ ]	
Suite/Apt #:	[ ]	
City:	[ ]	
State/Region:	[ ] Postal Code: [ ]	
Country:	USA	
Daytime Phone:	[ ] Ext: [ ]	
Evening Phone:	[ ] Ext: [ ]	
Fax Number:	[ ]	
Driver's License:	[ ] State: [ ]	
Social Security #:	[ ]	

Cancel   Save and Continue

FIGURE 21 - ENTERING CUSTOMER INFORMATION

5. Click **Save and Continue**.

    a. If you selected a **Check Processing** payment type, the **Bank Account Information** page will now display.

    b. If you selected a **Card Processing** payment type, the **Credit Card Account Information** page will display.

2. Setting up Bank Account Information

A customer must already be created using the **New Customer** option after selecting a Payment Wizard.

1. If you are not already on the **Bank Account Information** page, log in to the Merchant Portal and click **Transactions** from the top of the page.

2. Select a **Check Processing Payment Wizard** from the left navigational bar.
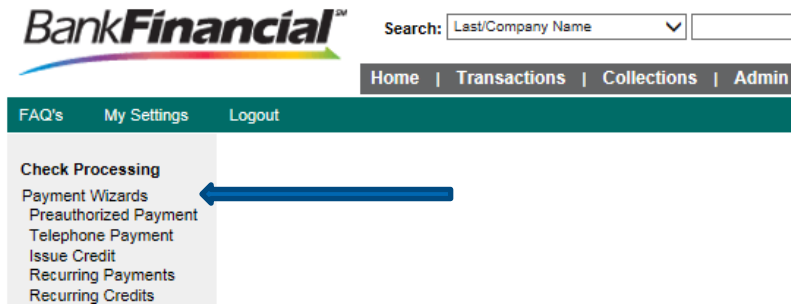

FIGURE 22 - CHECK PROCESSING PAYMENT TYPE

3. Search for the customer by entering a minimum of at least three characters into the search field. You may also enter three underscores to generate a list of all the customers available, shown below.
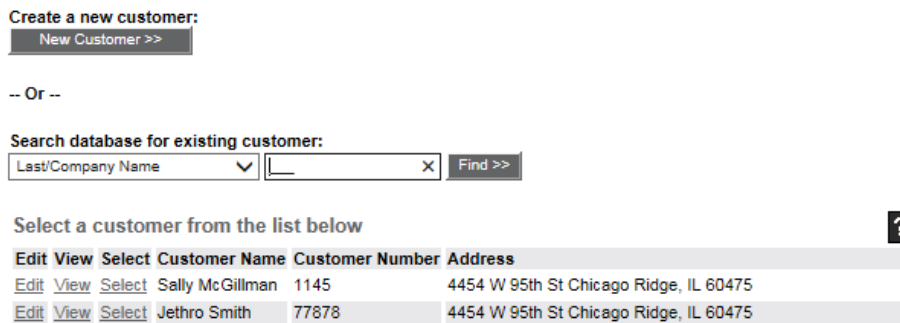

FIGURE 23 - SEARCH CUSTOMER RESULTS

4. Locate the customer you want to add bank account information for and click **Select**.

5. The payment information page appears. Select **New Account**.

FIGURE 24 - PAYMENT INFORMATION PAGE WITH NEW ACCOUNT OPTION

6. The **Bank Account Information** page appears. Click **Copy** to populate the name, address, and other informational fields from the **Customer Information** page.

FIGURE 25 - BANK ACCOUNT INFORMATION PAGE WITH COPY OPTION

7. Enter the customer's bank account information—all required fields are designated by an asterisk. Click **Save and Continue**. The **Payment Information** page appears.

3.   Setting up Credit Card Account Information

A customer must already be created using the **New Customer** option after selecting a Payment Wizard.

1. If you are not already on the **Credit Card Account Information** page, log in to the Merchant Portal, and click **Transactions** from the top of the page.

2. Select a **Card Processing Payment Wizard** from the left navigational bar.

FIGURE 26 - CREDIT CARD PROCESSING OPTIONS UNDER PAYMENT WIZARDS

3. Search for the customer by entering a minimum of at least three characters into the search field. You may also enter three underscores to generate a list of all the customers available, shown below.

FIGURE 27 - CUSTOMER SEARCH IN CARD PROCESSING

4. Locate the customer you want to add credit card account information for, and click
   (1) **Select**.

5. The **Payment Information** page displays. To add a new credit card account, select **New Account**.

FIGURE 28 - NEW ACCOUNT OPTION FOR CREDIT CARD ACCOUNT

6. The **Credit Card Account Information** page displays. Click **Copy** to populate the name, address, and other informational fields from the **Customer Information** page.

Card Processing: Preauthorized Payment

To create a New Account, please complete the fields below and click 'Save and Continue'. Required fields are marked with in an (*).

Credit Card Account Information

→ [Copy] Click to copy name and address from the customer information.

Name On Card:	[ ] *
Card Type:	[Visa ▼] *
Card Account Number:	[ ] *
Expires On:	[-- Month -- ▼] * [-- Year -- ▼] *
Account Nickname:	[ ]
Address:	[ ]
Suite/Apt #:	[ ]
City:	[ ]
State/Region:	[ ] Postal Code: [ ]
Country:	[USA ▼]

[Cancel] [Save and Continue]

FIGURE 29 - CREDIT CARD ACCOUNT INFORMATION PAGE

7. Enter information for all the required fields, designated by an asterisk. When finished, click **Save and Continue**.

8. The **Payment Information** page appears.

4. Payment Information: New and Existing Customers

Existing registered customers will have customer and bank information already set up in the system. The **Payment Information** page is designed to detail the parameters of a payment process. Users setting up new customers access this page after completing the customer and bank information pages.

1. Log in to the Merchant Portal, and select **Transactions** from the top of the page.

2. In the left navigational bar, under the **Payment Wizards** heading, select a **Payment Type**.
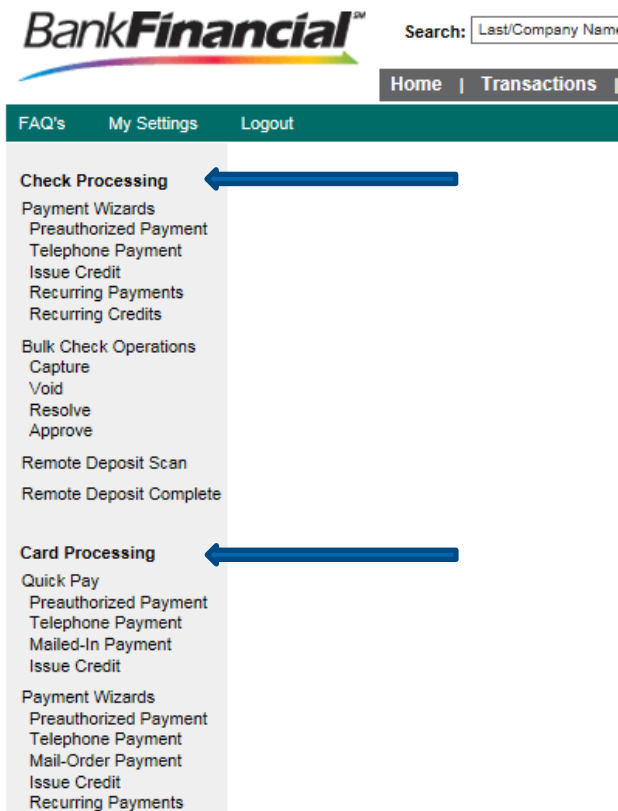
FIGURE 30 - PAYMENT TYPES UNDER PAYMENT WIZARDS HEADINGS

3. Search for the customer using a minimum of three characters, or by typing in three underscores to generate a list of all customers available. Select **Find**.

4. Locate the customer, and click **Select** in the column next to the customer's name.

FIGURE 31 - CUSTOMER SEARCH PAGE WITH SELECT OPTION

5. The **Payment Information** page appears, with informational fields to be completed according to the payment type selected. Fill out all required information designated by an asterisk. The following is an example of a check processing payment information page.

Check Processing: Preauthorized Payment

To create a new payment from a customer, please complete the fields below and click 'Process Payment'.
Required fields are indicated with an asterisk (*).

Payment Information

Customer:	Jethro Smith - 4454 W 95th St Chicago Ridge, IL 60475 Edit Customer Information
From Account:	Smith Debit Act (1615) ∨ * Edit Account New Account
Check Number:	
Location:	Payments ∨ *
Debit/Payment Amount:	*
Effective Date:	12/20/2016 ▦ *
Description:	
Transaction Number:	*

Customer authorization compliance: (NACHA requirement)

☐ Company has customer's signed (or similarly authenticated) authorization on file for this specific transaction. *

Cancel   Process Payment

FIGURE 32 - EXAMPLE CHECK PROCESSING PAYMENT INFORMATION PAGE

NOTE: If bank account information for this customer has not been previously set up, the system will automatically direct you to the **Bank Account Information** page. If credit card information has not been previously set up, the system will direct you to the **Credit Card Account Information** page.

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6. Click **Process Payment**. The results of the payment appear.

Check Processing: Preauthorized Payment

Please see the results of your payment below.

The transaction was approved.
Reference #: 63P0C6FFBA2
  Response: Success
    Message: Transaction status set to Awaiting Approval by User level dual control setting. :

Process Another Payment

FIGURE 33 - PAYMENT RESULTS

7. To begin the process anew, select **Process Another Payment**.

C. **Processing Payments**

Depending on which payment type is selected (check processing or credit card processing), additional requirements may apply in order to process a payment. Once processed, a payment transaction can be in any one status in the system. The following table describes the statuses a transaction can go through. A report of all your transaction statuses can be found on the **Home** page when logging in to the Merchant Portal.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the **Dual Authorization** limit of the user who created it. An authorized approver must review, and then either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either **Dual Authorization** limits or **Velocity** limits.
Voided	The transaction has been voided and will not be processed. Transactions may not be voided once the item is in the **Processed** status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	(*ACH Only*) The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified, but it has exceeded **Velocity** limits.
Disputed	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).

Status	Definition
Invalid/Closed Account	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a **Resolved** status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a **Resolved** status from a status of: **Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error**, or **In Research**.

1.   Preauthorized Payments

A customer can request a payment be debited from an account electronically instead of having to write a check or use a card. The user will need signed authorization from the customer.

1. Log in to the Merchant Portal, and select **Transactions** from the top of the page.

2. From the left navigational bar, select a **Payment Wizards Preauthorized Payment**, whether it is a check or credit card process.

3. Locate the customer and click **Select** to the left of the customer's name.

4. The **Payment Information** page displays. Complete the required fields designated by an asterisk and any additional fields as needed.

5. Some requirements may differ, depending on the type of payment you selected. For example, a checking payment has a **Customer authorization compliance: (NACHA requirement)** section. Select the check box next to **Company has customer's signed (or similarly authenticated) authorization on file for this specific transaction**. The user is required to have a signed authorization on file from the customer for each transaction. This is a NACHA requirement.

Check Processing: Preauthorized Payment

To create a new payment from a customer, please complete the fields below and click 'Process Payment'.
Required fields are indicated with an asterisk (*).

Payment Information

Customer:	Jethro Smith - 4454 W 95th St Chicago Ridge, IL 60475 Edit Customer Information
From Account:	Smith Debit Act (1615) ⌄ * Edit Account New Account
Check Number:	
Location:	Payments ⌄ *
Debit/Payment Amount:	*
Effective Date:	12/20/2016 ▦ *
Description:	
Transaction Number:	*

Customer authorization compliance: (NACHA requirement)

☐ Company has customer's signed (or similarly authenticated) authorization on file for this specific transaction. *

Cancel   Process Payment

FIGURE 34 - CUSTOMER AUTHORIZATION COMPLIANCE FOR PREAUTHORIZED PAYMENT

6. Click **Process Payment** if the transaction has been authorized and all requirements for the payment have been made.

2.   Telephone Payments

A user can receive a request to have a payment taken electronically from a customer's account over the telephone. The user must have selected a **Payment Wizard Telephone Payment** type (whether checking or credit card) and be at the **Payment Information** page to continue.

1. From the **Payment Information** page, complete the required fields for a telephone payment, designated by an asterisk. Provide optional information if relevant.

2. For checking payments, three additional fields need to be completed for telephone payments according to NACHA regulations:

   a. How the customer will be notified – Select one of the provided options used to notify the customer the transaction has been created.

   b. A response from the customer about receiving authorization to process a payment – Read the verbiage on the screen to the customer to obtain authorization to process the payment.

   c. A response from the customer about processing a Convenience Fee – Select one of the provided options about authorizing the Convenience Fee.

How will customer be notified? (NACHA requirement)

○ **Company will notify customer via mail, fax, or email with transaction details as required by NACHA Operating Rules.**

○ Company is recording this phone call and will retain recording for two years.

○ Luna Apartments, will notify customer via electronic mail. (Additional Cost)

Read the following to the customer to obtain authorization: (NACHA requirement)

Jethro Smith, Luna Apartments, is requesting your authorization today, **12/19/2016**, to electronically debit **$** from your account **Smith Debit Act (1615)** on or about **12/20/2016**. This authorization is for a single, ACH debit.

At any time prior to the processing of this transaction, you may cancel or remove this authorization by calling us back at **800-894-6900**.

Do I have your authorization to process this transaction?

Customer's Response was: ○ Yes ○ No

[Cancel] [Process Payment]

FIGURE 35 - TELEPHONE PAYMENT PROCESSING REQUIREMENTS

3. Once all requirements for a telephone payment have been met, select **Process Payment.**

3. Issuing Credit

The Issue Credit function allows a user to pay one of the vendors or issue a credit to a customer. The user must have selected the **Payment Wizards: Telephone Payment** type and be at the **Payment Information** page to continue.

1. Once at the **Payment Information** page, complete the required fields designated by an asterisk and any additional fields, if relevant.

Check Processing: Issue Credit

To credit a customer or pay a vendor, please complete the fields below and click 'Process Payment'. Required fields are indicated with an asterisk (*).

Payment Information

Customer:	Jethro Smith - 4454 W 95th St Chicago Ridge, IL 60475 Edit Customer Information
To Account:	Smith Debit Act (1615) ▾ * Edit Account New Account
Location:	Payments ▾ *
Credit/Refund Amount:	[ ] *
Effective Date:	12/20/2016 ▦ *
Description:	[ ]
Transaction Number:	[ ] *

Cancel   Process Payment

FIGURE 36 - ISSUING A CREDIT FOR A CHECKING ACCOUNT

Card Processing: Issue Credit

To credit a customer or pay a vendor, please complete the fields below and click 'Process Payment'. Required fields are indicated with an asterisk (*).

Payment Information

Customer:	Jethro Smith - 4454 W 95th St Chicago Ridge, IL 60475 Edit Customer Information
To Account:	Visa:XXXXXXXXXXXX3813 ▾ * Edit Account New Account
Building:	-- SELECT -- ▾ *
Credit/Refund Amount:	[ ] *
Description:	[ ]
Transaction Number:	[ ]

Cancel   Process Payment

FIGURE 37 - ISSUING A CREDIT FOR A CREDIT CARD ACCOUNT

2. Select **Process Payment**.

4.   Recurring Payments

Customers can request that continuing payments be electronically debited from their account. The user must obtain signed authorization from a customer before processing the payment.

1. Log in to the Merchant Portal, and select **Transactions** from the top of the page.

2. In the left navigational bar, select a **Payment Wizards Recurring Payments** option, whether from a checking account or credit card account.

3. Search for the customer, and click **Select** next to the customer's name to view the payment page.

Check Processing: Recurring Payments

With a customer's signed authorization you can create recurring debits to their account. The first step is to either create a new customer, or search the database for an existing customer.

Create a new customer:

[New Customer >>]

-- Or --

Search database for existing customer:

[Last/Company Name ▼] [|___ ✕] [Find >>]

Select a customer from the list below   [?]

Edit	View	Select	Customer Name	Customer Number	Address
Edit	View	Select	Sally McGillman	1145	4454 W 95th St Chicago Ridge, IL 60475
Edit	View	Select	Jethro Smith	77878	4454 W 95th St Chicago Ridge, IL 60475

FIGURE 38 - CUSTOMER LISTING WITH SELECT OPTION

4. The **Payment Information** page appears. Fill out all required information designated by an asterisk.

- **From Account** – Select from which account to debit a fixed amount.

- **Location** – Select from what location the payment will be debited.

- **Debit/Payment Amount** – Specify the amount of the debit using two decimal places.

- **Frequency** – Indicate how often the customer's account will be debited (once a month, every two weeks, once a quarter, etc.).

- **Payment Day** – Indicate on what day of the month the debit will occur. Available days range from the 1st to the 31st.

- **Start Date** – Specify on what date the payments will begin by using the calendar option or typing a date in MM/DD/YYYY format in the field provided.

- **# of Payments** – Indicate how many payments will be processed. You may select a number of payments or **Indefinite**. This field also includes the option **Stop Recurring** in the event a customer wants to halt all future recurring payments.

- **Payment Origin** – (For check processing items) Indicate how the payment was originated (telephone operator, fax signature, signature original).

Check Processing: Recurring Payments
To create a new payment from a customer, please complete the fields below and click 'Process Payment'.
Required fields are indicated with an asterisk (*).

Payment Information

Customer:	Jethro Smith - 4454 W 95th St Chicago Ridge, IL 60475 Edit Customer Information
From Account:	Smith Debit Act (1615) ▼ * Edit Account New Account
Check Number:	
Location:	Payments ▼ *
Debit/Payment Amount:	*
Description:	
Enabled:	☑
Frequency:	Once a Month ▼ *
Payment Day:	1st ▼ *
Start Date:	1/1/2017 ▦ *
# of Payments:	Indefinite ▼ *
Next Payment Date:	1/1/2017
Payments Made to Date:	0
Payment Origin:	--Choose Type-- ▼ *
Transaction Number:	*

Customer authorization compliance: (NACHA requirement)

☐ Company has customer's signed (or similarly authenticated) authorization on file for this specific transaction. *

Cancel   Process Payment

FIGURE 39 - PAYMENT INFORMATION PAGE FOR RECURRING PAYMENTS

5. Fill out any additional fields, if desired.

6. For check processing payments, **Customer authorization compliance: (NACHA requirement)** states whether your organization has a customer's signed authorization (or similarly authenticated) on file for this transaction arrangement. The user is required to have a signed authorization on file from the customer for each transaction. This is a NACHA requirement. This field must be selected in order to complete the payment process.

FIGURE 40 - CUSTOMER AUTHORIZATION COMPLIANCE

7. Select **Process Payment** to finish.

5.   Recurring Credits (Check Processing only)

The Recurring Credits option enables a user to create continuing payments to vendors or issue continuous credits to a customer.

1. Log in to the Merchant Portal, and select **Transactions** from the top of the page.

2. From the left navigational bar under **Check Processing Payment Wizards**, select
(1)   **Recurring Credits**.
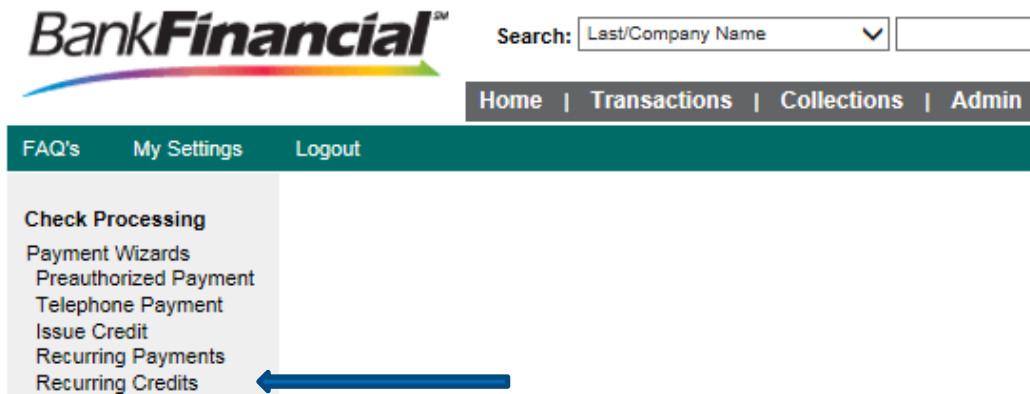
FIGURE 41 - CHECK PROCESSING RECURRING CREDITS OPTION

3. Search for the customer, and click **Select** next to the customer's name.

4. The **Payment Information** page appears. Complete the required fields designated by an asterisk:

- **To Account**: Select into what account the funds will be submitted.

- **Location**: Indicate from what location funds will be taken.

- **Credit/Refund Amount**: Indicate the dollar amount for the credit/refund.

- **Frequency**: Indicate how often the customer's account will be credited (once a month, every two weeks, once a quarter, etc.).

- **Payment Day**: Indicate on what day of the month the credit will occur. Available days range from the 1st to the 31$^{st.}$

- **Start Date**: Specify on what date the credits will begin by using the calendar option or typing a date in MM/DD/YYYY format in the field provided.

- **# of Payments**: Indicate how many credits/refunds will be processed. You may select a number of credits or **Indefinite**. This field also includes the option **Stop Recurring** in the event credits to a customer must come to a halt.

- **Payment Origin**: Indicate how the payment was originated (fax signature, signature original).

Check Processing: Recurring Credits

To credit a customer or pay a vendor, please complete the fields below and click 'Process Payment'. Required fields are indicated with an asterisk (*).

Payment Information

Customer:	Jethro Smith - 4454 W 95th St Chicago Ridge, IL 60475 Edit Customer Information
To Account:	Smith Debit Act (1615) ▾ * Edit Account New Account
Location:	Payments ▾ *
Credit/Refund Amount:	_____ *
Description:	_____
Enabled:	☑
Frequency:	Once a Month ▾ *
Payment Day:	1st ▾ *
Start Date:	1/1/2017 ▦ *
# of Payments:	Indefinite ▾ *
Next Payment Date:	1/1/2017
Payments Made to Date:	0
Payment Origin:	--Choose Type-- ▾ *
Transaction Number:	_____ *

Cancel   Process Payment

FIGURE 42 - RECURRING CREDITS PAYMENT INFORMATION PAGE

5. Select **Process Payment** to finish.

IV. Glossary of Terms

These definitions describe the various fields available for users. They are listed in alphabetical order for quick reference.

Field	Definition
Account Nickname	This field is an optional name for an account.
Account Number	This is a required field and contains the account number to be debited.
Account Type	This field is required and contains either **Checking** or **Savings** to distinguish the type of account.
ACH Deposit Amount	The total amount of ACH items in the deposit.
ACH Deposit Count	The number of ACH items in the deposit.
ACH Deposit Date	The deposit date of the ACH items within the deposit.
Address	The mailing address of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

Amount	The amount of the transaction in decimal form, with the amount two digits beyond the decimal.
C21 Deposit Amount	The total amount of the Check 21/ Image Replacement Document (IRD) items in the deposit.
C21 Deposit Count	The number of Check 21/ Image Replacement Document items in the deposit.
C21 Deposit Date	The deposit date of the Check 21/ Image Replacement Document items within the deposit.
Card Type	This is a required field and contains Visa, MasterCard, Discover/Novus, or American Express.
Card Verification Number	This field is required and contains the 3-4 digit verification code found on the back of the credit card. For American Express credit cards, this is located on the front of the card.
CCVS Number	This field is optional and contains the 3-4 verification code found on the back of the credit card. For American Express cards, this is located on the front of the card.
Check Number	The check serial number.

Field	Definition
City	This field is found on various user screens and contains the city where the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Company Name	This field is found on various user screens and replaces the Last Name field when the **Customer Type** field is set to **Business**. This field will repopulate the next time a check or credit card from the same customer is scanned, and users can search by this field. This field does not appear on reports.
Country	This field is found on various user screens and contains the country where the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Credit/Refund Amount	This field is found on various user screens and contains the amount of each credit/refund in decimal form. The amount is two digits beyond the decimal. This is a required field.
Custom Deposit ID	This field is found on various user screens and contains a unique name for each deposit. This is a required field if displayed.
Customer Number	This field is found on various user screens and must be unique for all customers. This field will repopulate the next time a check or credit card from the same customer is scanned. This field is available to appear on reports, and users can search by this field.
Customer Type	This field is found on various user screens and is a required field that defaults to **Individual**. This field can be changed to **Business**.
Daytime Phone	This field is found on various user screens and contains the customer's daytime phone number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Debit/Payment Amount	This field is found on various user screens and contains the amount of the debit/payment in decimal form, with the amount two digits beyond the decimal.
Deposit Name	This field is found on various user screens and contains the time, unique deposit ID, and date the deposit is being created. This field can be changed by the user to contain a unique deposit name.
Deposit Status	This field is found on various user screens and contains the status of the deposit.
Description	This field is found on various user screens. This field is informational only. This field will not appear on reports, but it will appear on the **Transaction Details** screen.

Field	Definition
Driver's License	This field is found on various user screens and contains the driver's license number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Effective Date	This field is found on various user screens and contains the date the transaction is to be processed.
Email Address	This field is found on various user screens and contains the email address of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field will not appear on reports.
Enabled	This field is found on various user screens and must contain a check mark if the payment is to be taken.
Evening Phone	This field is found on various user screens and contains the customer's evening phone number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not print on reports.
Expires On	This field is found on various user screens and contains the Month/Year the credit card will expire.
Fax Number	This field is found on various user screens and contains the customer's fax number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Federal Tax ID No.	This field is found on various user screens and replaces the **Social Security No.** field when the **Customer Type** field is set to **Business**. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
First Name	This field is found on various user screens and contains the customer's first name. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Frequency	This field is found on various user screens and contains how often a payment is to be taken. Choices include: • Once a Month • Twice a Month • Once a Week • Every 2 Weeks • Once a Quarter • Once a Year • Twice a Year

Field	Definition
From Account	This field is found on various user screens and contains the account number to be debited or the credit card account number to be charged. This is a required field.
Last Name	This field is found on various user screens and contains the customer's last name. This field will repopulate the next time a check or credit card from the same customer is scanned and users can search by this field. This field does not appear on reports.
Location	This field is found on various user screens and contains the account to be debited/credited with the payment. This is a required field.
Name on Account	This field is found on various user screens and contains the name of the person from whom the item was received or the actual name used on the credit card or bank account. This field will repopulate the next time a check or credit card with the same account information is scanned. This field will appear on reports.
Name on Card	This field is found on various user screens and contains the name that is shown on the credit card. This is a required field.
Next Payment Date	This field is found on various user screens and contains the date the next payment will take place.
Number of Checks	This field is found on various user screens and contains the number of checks in the deposit to be scanned.
Number of Payments	This field is found on various user screens and contains the specific number of payments to be taken.
Payment Day	This field is found on various user screens and contains the day(s) of the month the payment is to be taken.
Payment Origin	This field is found on various user screens and is **required** if displayed. It contains one of the following: • Internet • Telephone IVR • Telephone Operator • Mailed-In • Drop Box • Signature Faxed • Signature Original • Retail/Point of Purchase Sale • Back office
ayments Made to Date	This field is found on various user screens and contains the counter number of payments taken to date.

Field	Definition
Received Amount	This field is found on various user screens and contains the amount of the deposit after review.
Received Count	This field is found on various user screens and contains the number of items identified in the deposit.
Relationship	This field is found on various user screens and contains either **Customer** or **Vendor** to distinguish the type of relationship of the account. This is a required field.
Routing Number	This field is found on various user screens and contains the ABA (American Bankers Association) number of the bank where the account is located. This is a required field.
Social Security No.	This field is found on various user screens and contains the social security number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Start Date	This field is found on various user screens and contains the date to take the first payment.
State	This field is found on various user screens and contains the state from which the customer's driver's license was issued. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
State/Region	This field is found on various user screens and contains the state or region in which the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Suite/Apt. #	This field is found on various user screens and contains the suite or apartment number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
To Account	This field displays on various user screens and contains the account number to be credited. This is a required field.
Total Amount	This field displays on various user screens and contains the total dollar amount of the deposit being scanned.
Total Deposit Amount	This field is found on various user screens and contains the total amount of the deposit.
Total Deposit Count	This field is found on various user screens and contains the total number of items in the deposits.

Field	Definition
Transaction Number	This field is found on various user screens and must be unique for each transaction processed. This field will be automatically populated if left blank and will appear on reports.