# Credit Card Member Payments

2017 - Spring Edition

## User Guide - Table of Contents

# Overview

Member Payments allow the user to enter payments into the Office system as they are received by members. Depending on the club's operations, there are several payment options available. These options include Cash/Check, Credit Card, Credit Card Auto Payment, and Bank ACH.

In this guide we will discuss the preliminary procedures to follow before entering a Credit Card payment, how to enter a Credit Card payment, how to enter a manual Credit Card payment, how to initiate Credit Card Auto Payment, as well as how to Refund a Credit Card payment.

Clubessential also offers web based payments that are automatically synced to the Office system for reporting purposes. If your club is not currently configured to accept one of these payments, and you would like to do so in the future, please contact your Account Manager for additional information.

## Use Case(s)

A Club wants to ensure their Member payment experience is seamless for their Members. They take pride in offering their Members options to pay by cash/check, and/or electronically. During Member orientation, if the Member chooses to pay by Credit Card, they ensure to add this secure information to the Member's Profile, and denote whether the Member would like the payments set to auto-pay. When time to process the payments, having information already on file helps to automate the process.
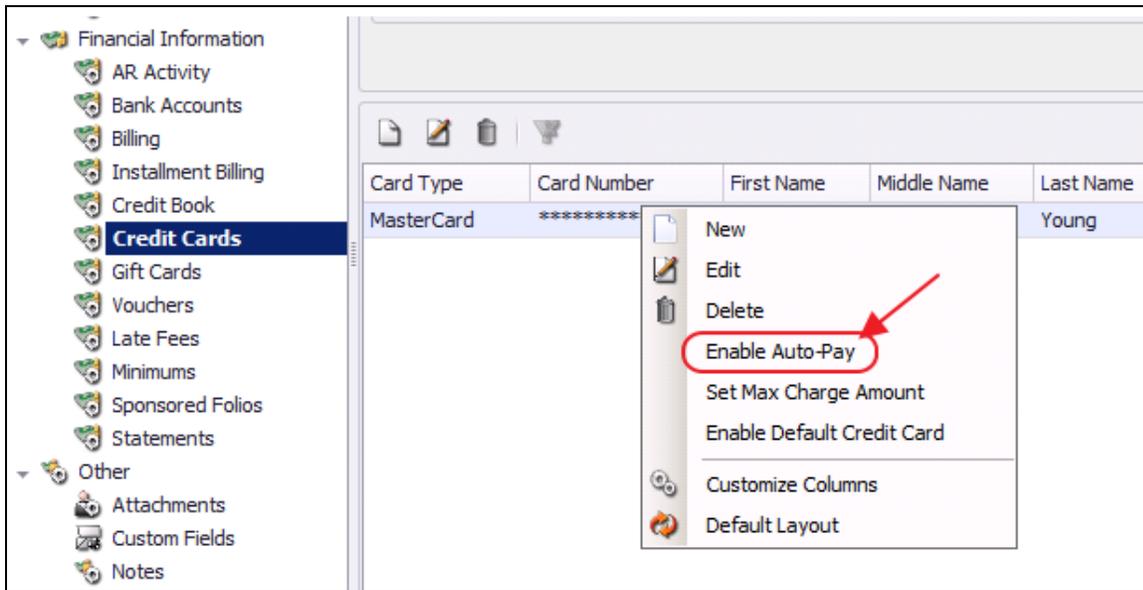
# Member Credit Cards

To effectively receive a Credit Card payment from a Member, the Member's profile must first contain the appropriate Credit Card information. Within the Membership Module, Manage Members section, select a Member, and then navigate to the **Credit Cards** tab within the Financial Information section of the Member's profile. Click **New** to add an account, complete the tab for the Member's Credit Card they wish to use, and click **OK**.
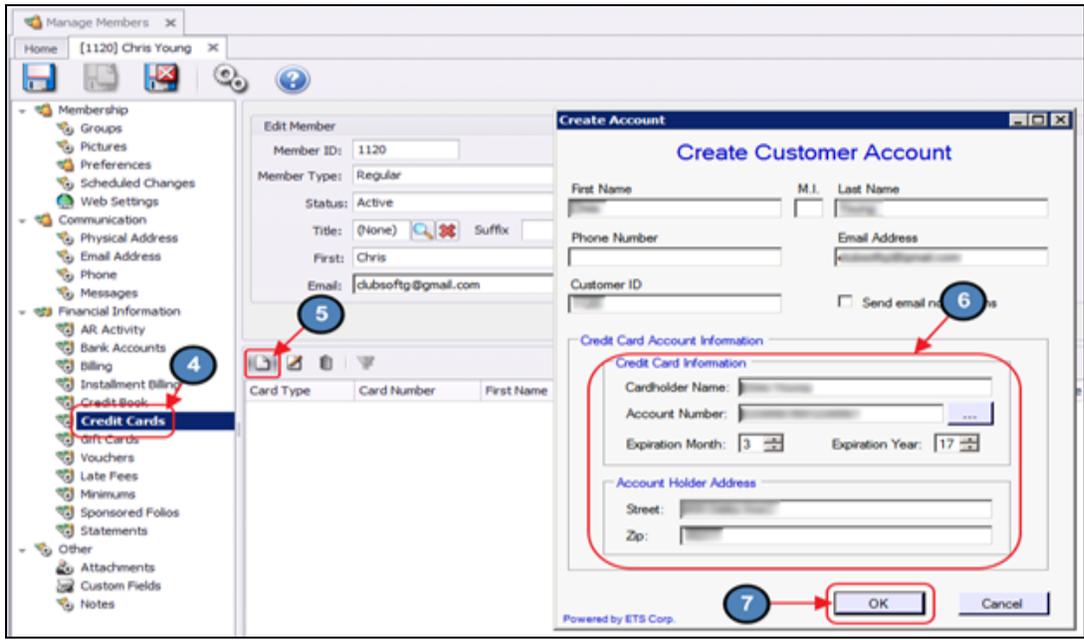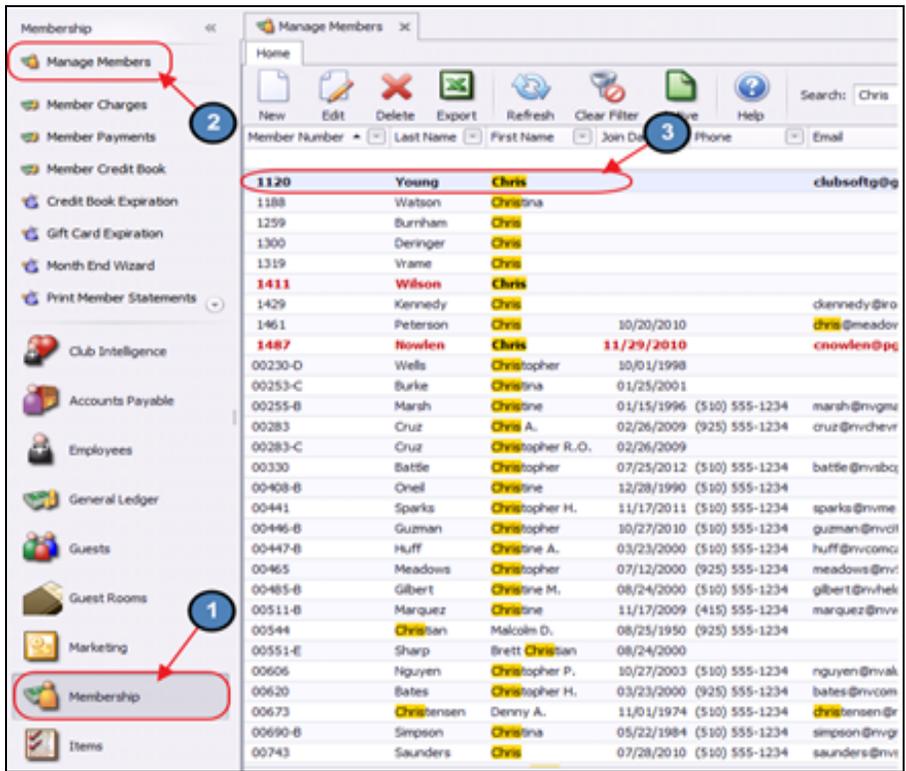
If the Member would like to have their Credit Card setup for Auto Payment, right-click on the Credit Card and select **Enable Autopay.** This will enable the Credit Card for Auto Payment.

Please see the Credit Card Auto Payment section of this document for an explanation on processing Credit Card Auto Payments.
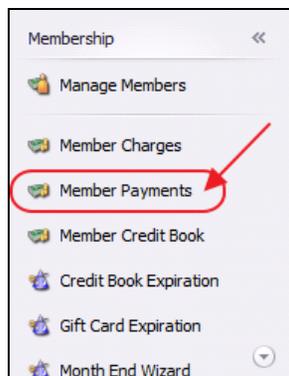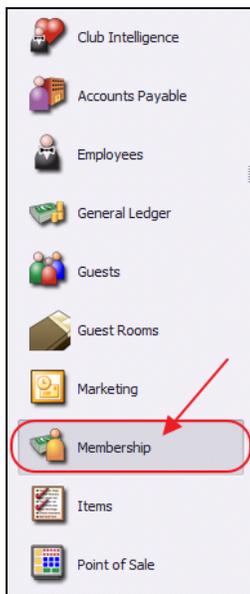
# Entering a Credit Card Payment

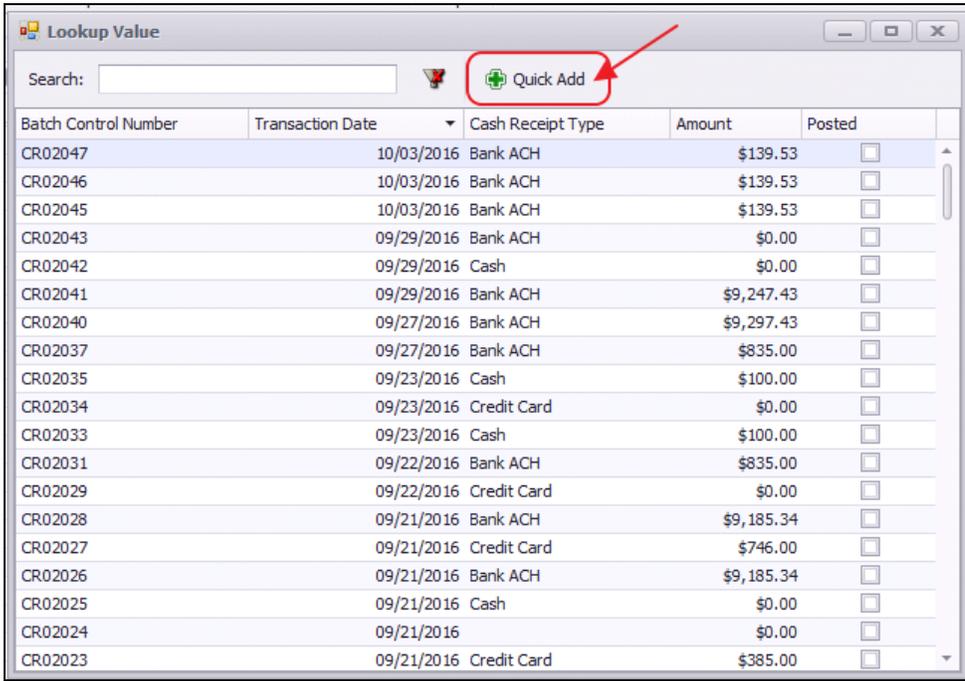## Accessing the Tool

To access **Member Payments,**

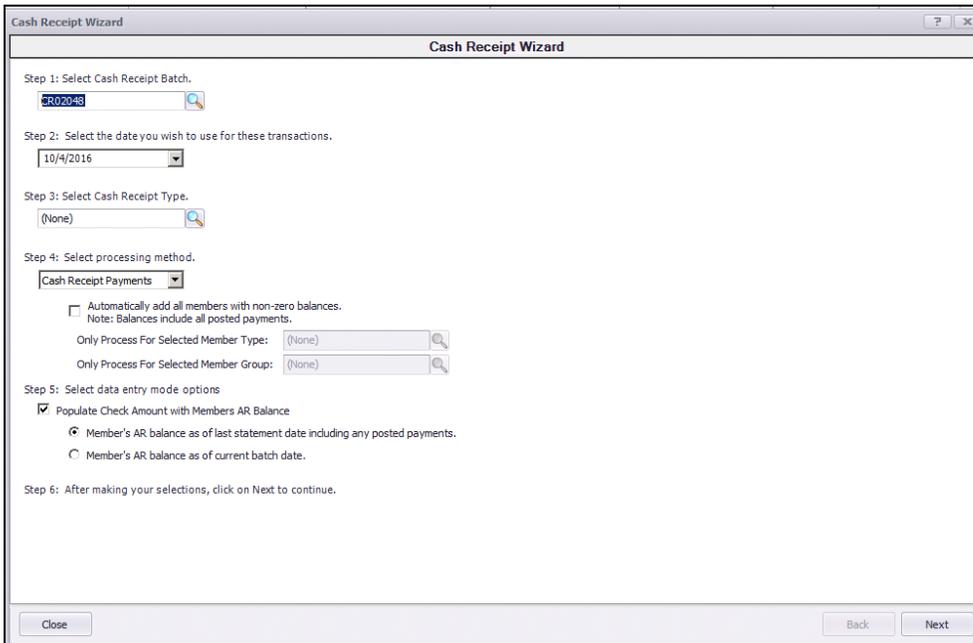1) Select **Membership** from the user menu, and then choose **Member Payments.**



2) Select, **Quick Add**.

3) The **Cash Receipt Wizard** will launch.



# Cash Receipt Wizard

The Cash Receipt Wizard is designed to help simplify the payment entry process. Please see instructions below.

**Cash Receipt Wizard - Screen 1 (Payment Specifications Screen)**
To enter a new payment, please follow the below steps in sequential order.

**Step 1** - Select the **Cash Receipt Batch**. When creating a new batch, the system will default to the next available batch number.
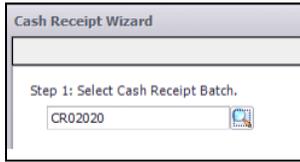


**Step 2** - Verify the **Transaction Date.** This is date the transaction will post to member's account and to the General Ledger.



**Step 3** - Select the **Credit Card,** Cash Receipt Type by selecting the lookup. **Cash Receipt Types** specify which GL account to debit, and the payment type to process.
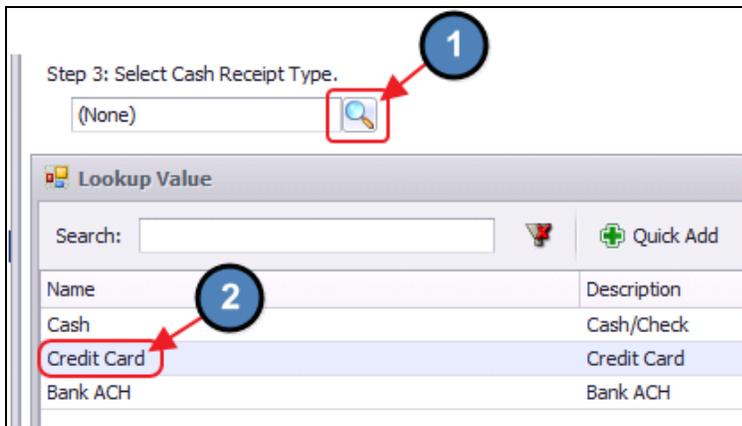


**Step 4** - Select the **Credit Card Payments** Processing Method. This option should be selected when utilizing ETS, or Open Edge for Credit Card processing.

> **Manual Credit Card Entry Only-** Please see the Manual Credit Card Payment section of this document for an explanation on entering Manual Credit Card Payments.

> **Automatically add all members with non- zero balances that are configured for Auto-Pay-** Please see the Credit Card Auto Payment section of this document for an exact explanation on processing Credit Card Auto Payments.
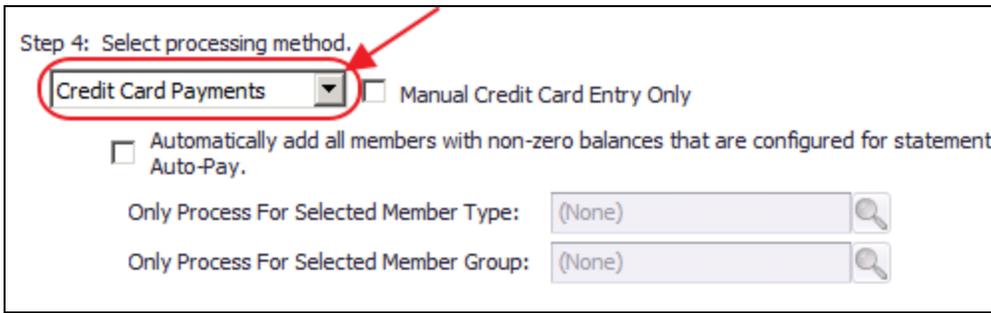
**Step 5** - Select data entry mode options.

**Populate Check Amount with Members AR Balance -** Checked by default, the check amount on the next screen will equal the member's AR Balance due. This is used to help quicken the payment entry process.

> **A) Member's AR balance as of last statement date including any posted payments -** If selected, the check amount entered on the next screen will be equal to the member's AR balance as of the last statement date. This is the preferred option.

> **B) Member's AR balance as of the current batch date -** If selected, check amount entered on the next screen will be equal to the member's AR balance as of the current batch date.
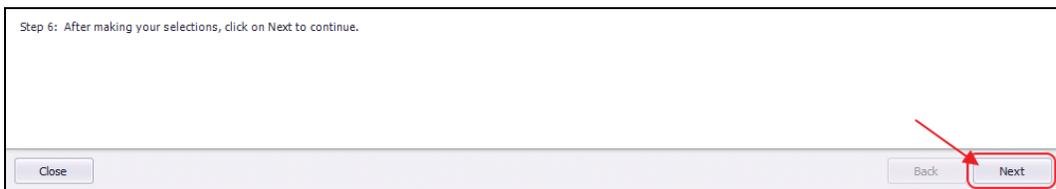


**Step 6** - Click, **Next.**



## Cash Receipt Wizard - Screen 2 (Payment Entry Screen)

The following **Payment Entry** screen will appear next based on selections made in Screen 1 of the Wizard.  The Payment Entry screen is used to specify the member, payment amount, and the AR account.

Again, Credit Card information is typically stored in a member's profile. This gives the club the ability to charge the card at the expense of the Member's request without having the physical
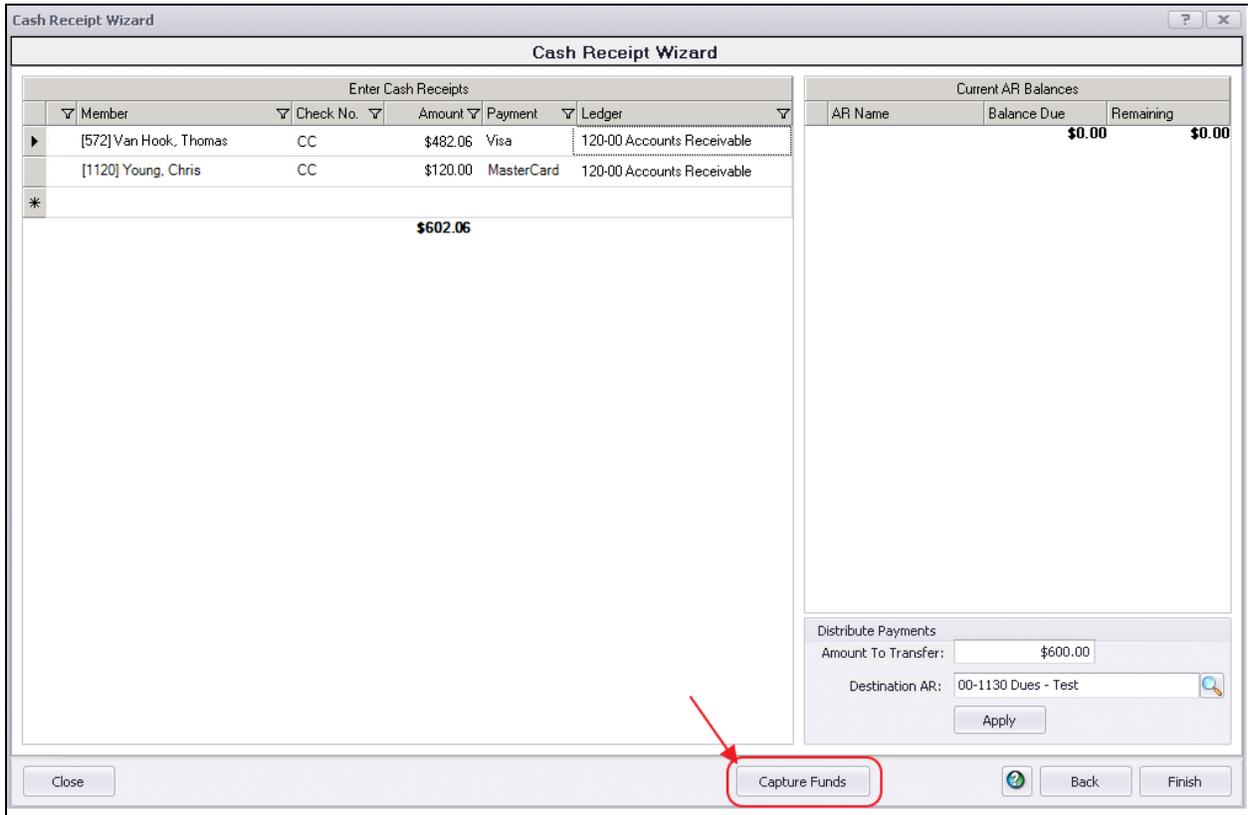
credit card present.

1) Select the **Member** by selecting the lookup, or simply begin typing the member's name.

2) Enter **CC** as a reference to Credit Card in the **check number** field.

3) Enter the amount of the payment. If specified in **Step 5**, the system will automatically enter the AR Balance due of the member in this field, however the amount can still be edited if this is not the correct payment amount.

4) Select the Credit Card on file under **Payment** by selecting the lookup.

5) The Primary AR Account linked in System Settings will populate into the **Ledger** field.
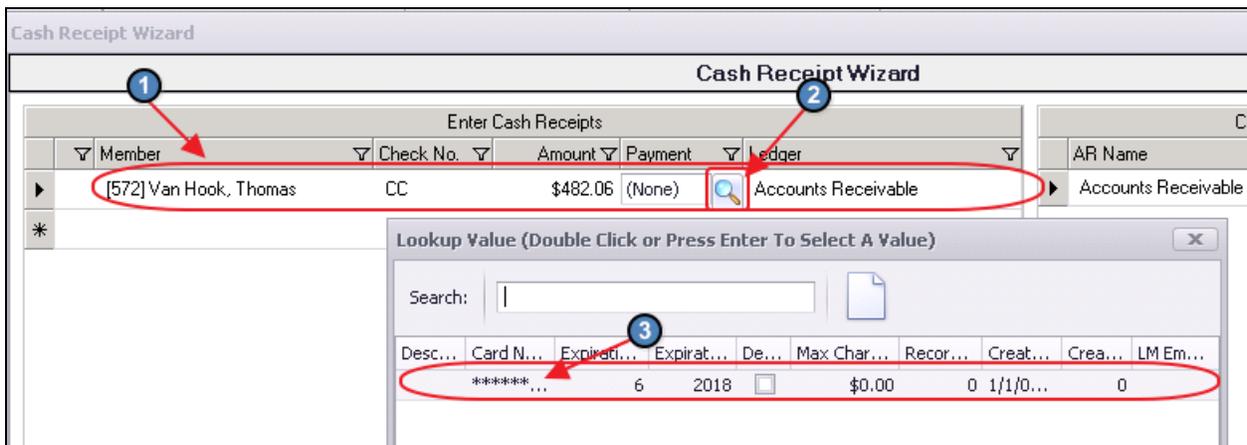


Enter any additional payments as applicable.

6) Once the payments have been entered, the user must charge the credit card before proceeding.  To **charge the Credit Card**, select **Capture Funds** at the bottom of the payment entry screen.

Funds that have been captured successfully will have a green checkmark to the left of the Member's name. Funds that have not been captured successfully will have a red X to the left of the Member's name.

A message will pop up if there are declined transactions; choose **Yes** if you want a report of declined payments.
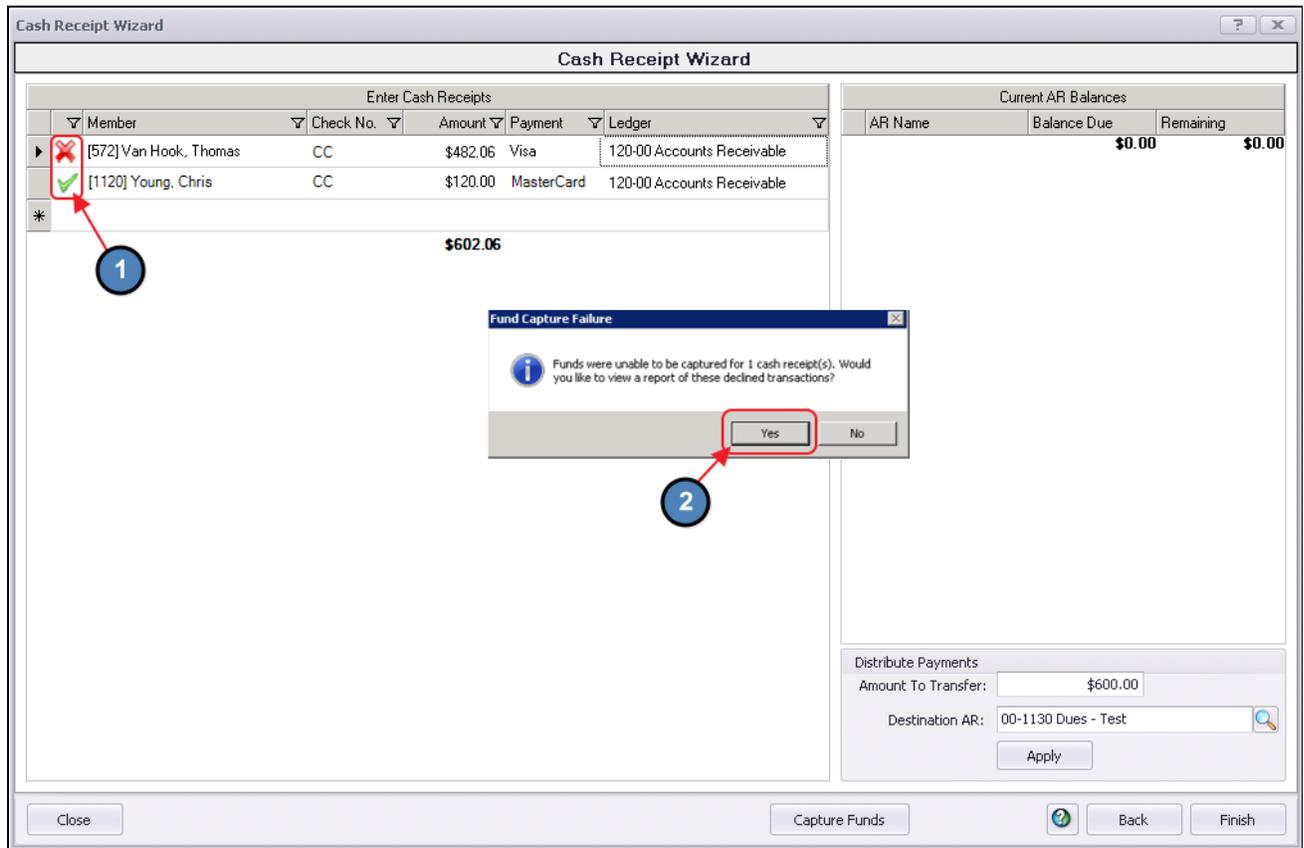
Another message will appear asking if the user wants to move the **declined members** to a **separate batch** so they can post the successfully captured transactions.

Select **Yes** and the system will split the payment transactions to separate batches. All successfully captured transactions will be in one batch and all transactions with errors will be moved to a separate batch.
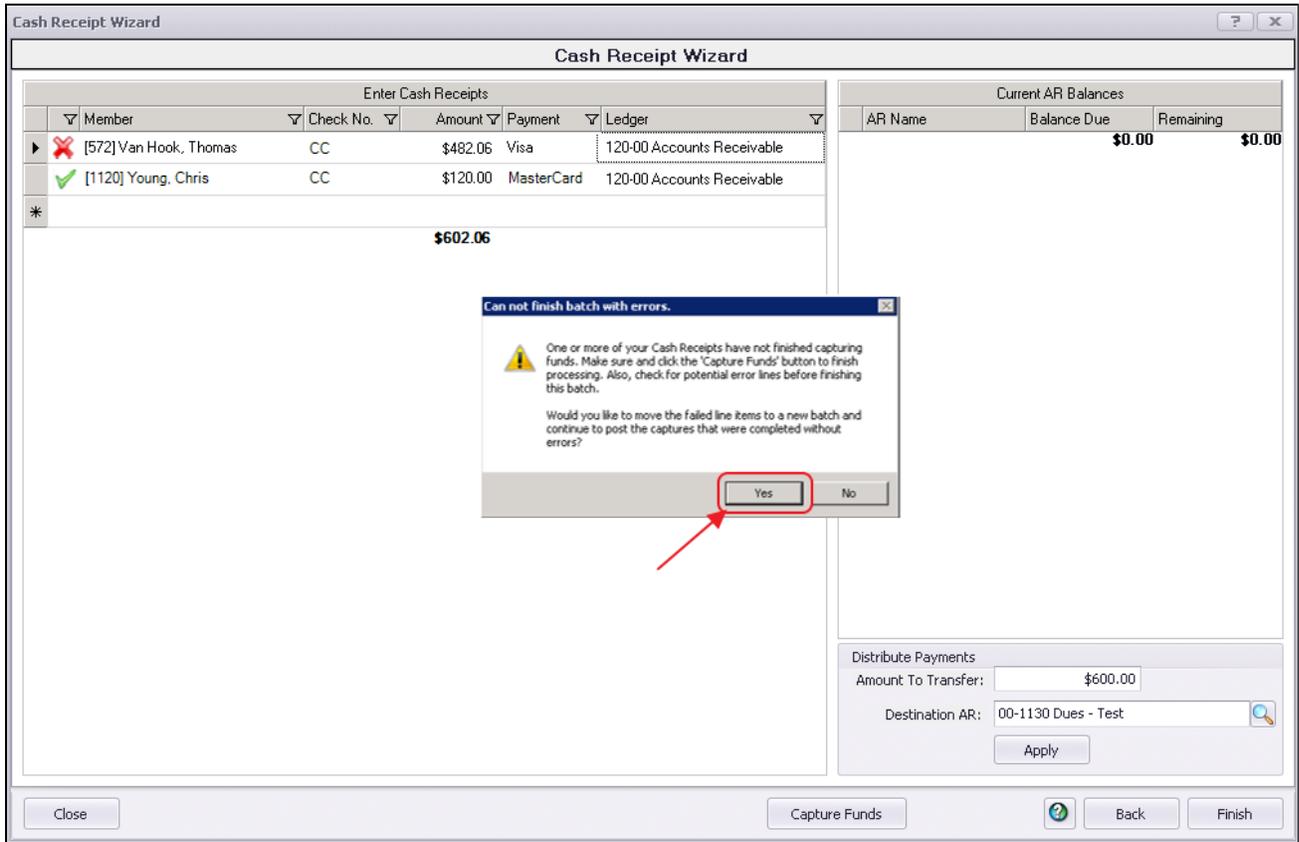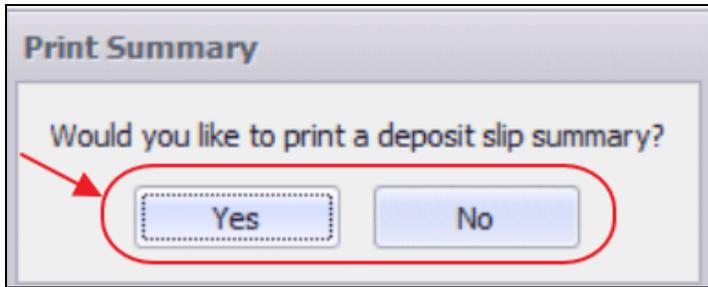
Click **Finish.**



**Batch Exit and Re-Entry**

**Note**: To exit batch prior to batch completion, click **Close** at any time.  Batch will automatically be saved, and can be re-opened by selecting **Member Payments** and choosing the appropriate batch from the **lookup** list.

## Print Deposit Slip

Once **Finish** has been selected, system prompt "**Would you like to print a deposit slip?**" will appear.
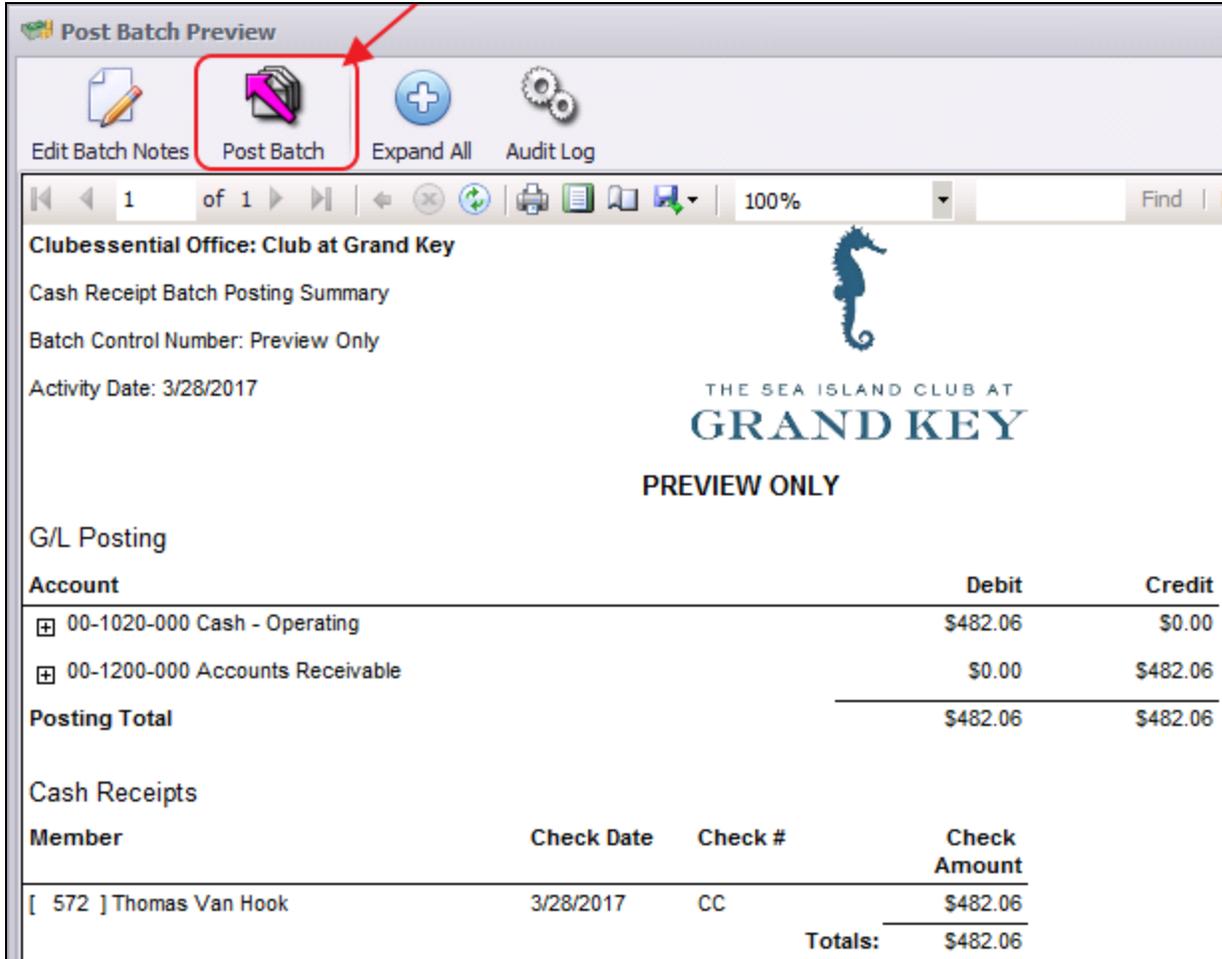


Click **Yes** to load the Cash Receipt Deposit Summary, and select printer icon to print the deposit slip.  After the slip has printed, close the Cash Receipt Deposit Summary and the Payment Batch will generate.
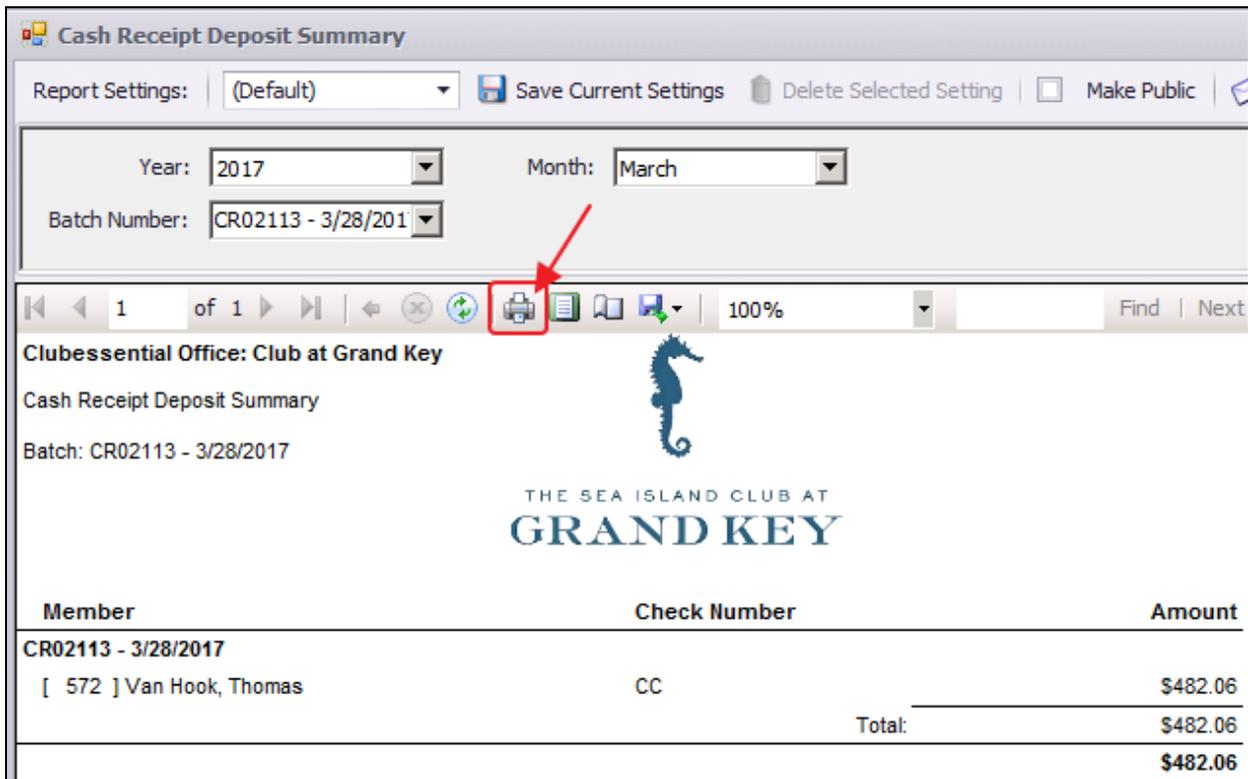


Click **No** to proceed directly to generating the Payment Batch.

## Post the Payment

Payment batch will appear for batch review.  Verify the GL posting is correct and select **Post Batch**.



Payments will post to Member accounts as noted in this Member's Profile.

# Manual Credit Card Payments

If a member does not have a Credit Card on file, and they would like to still pay by Credit Card, the user can enter the Member's Credit Card information manually.

Please follow the same steps above when entering a Credit Card payment.  However, in **Step 4**, please be sure to select **Manual Credit Card Entry Only.**  This will enable manual entry of the Member's Credit Card number.



On the Payment Entry Screen, where you would typically select the Credit Card on file, please select, **Enter Card**. The user can then manually enter the member's Credit Card information, and select **Charge Card**.

If the user has a Credit Card Reader attached to their terminal, they may swipe the card, otherwise, select **Edit** and manually enter the card information.
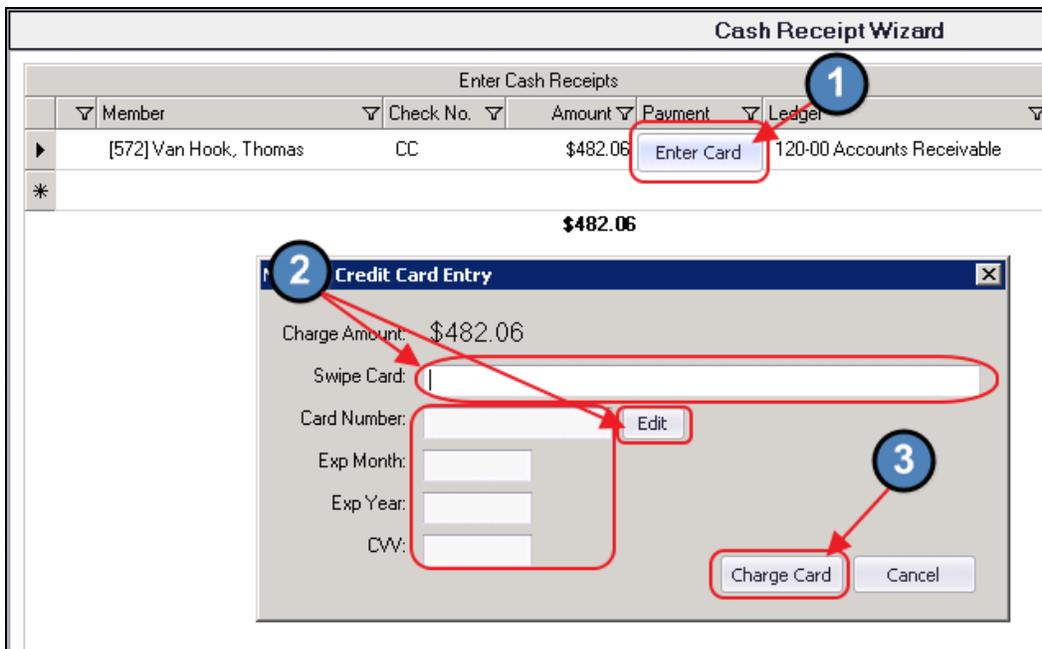


Credit cards that were charged successfully will have a gray checkmark to the left of the Member's name.  Funds that have not been captured successfully will have a red X to the left of the Member's name.  Capture Funds does **NOT** need to be selected as the card has already been charged.
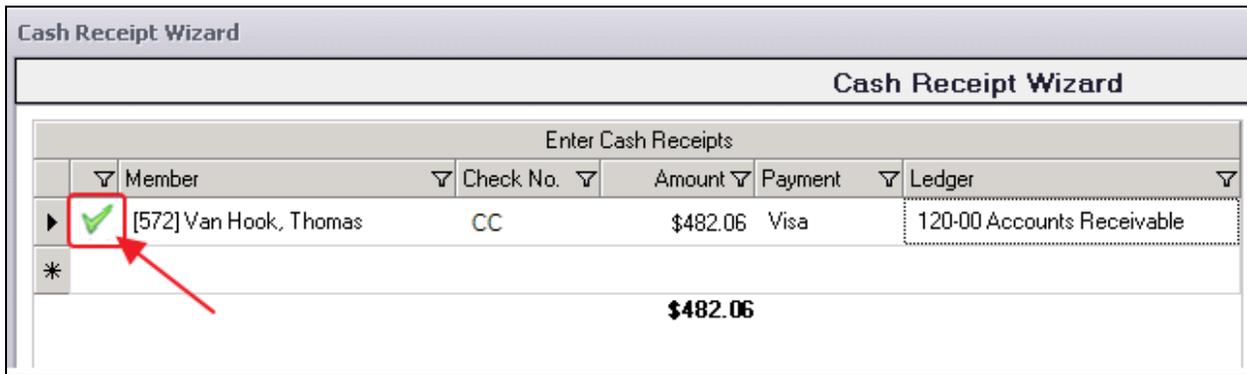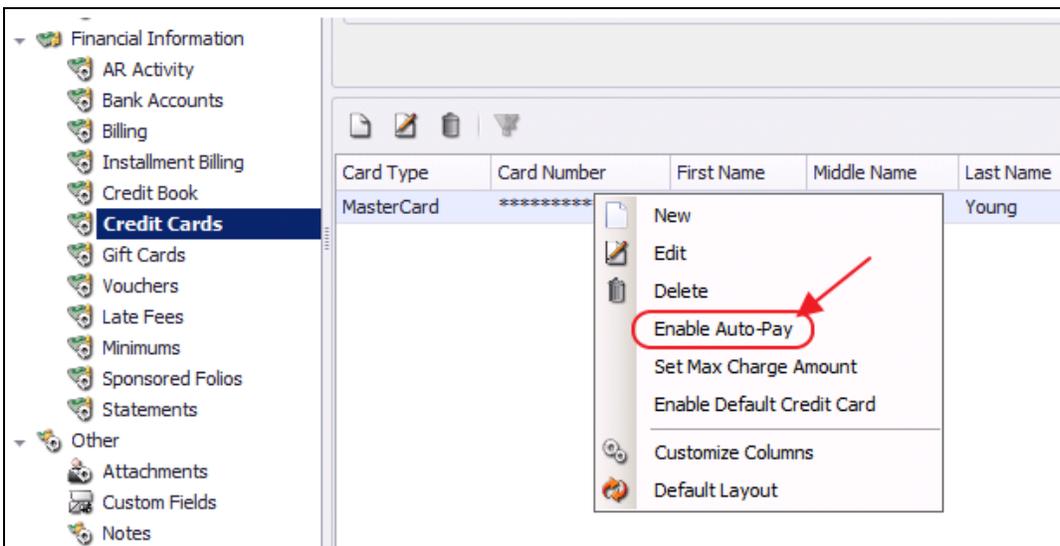
When entry is complete, click **Finish** and **Post** the batch as normal.

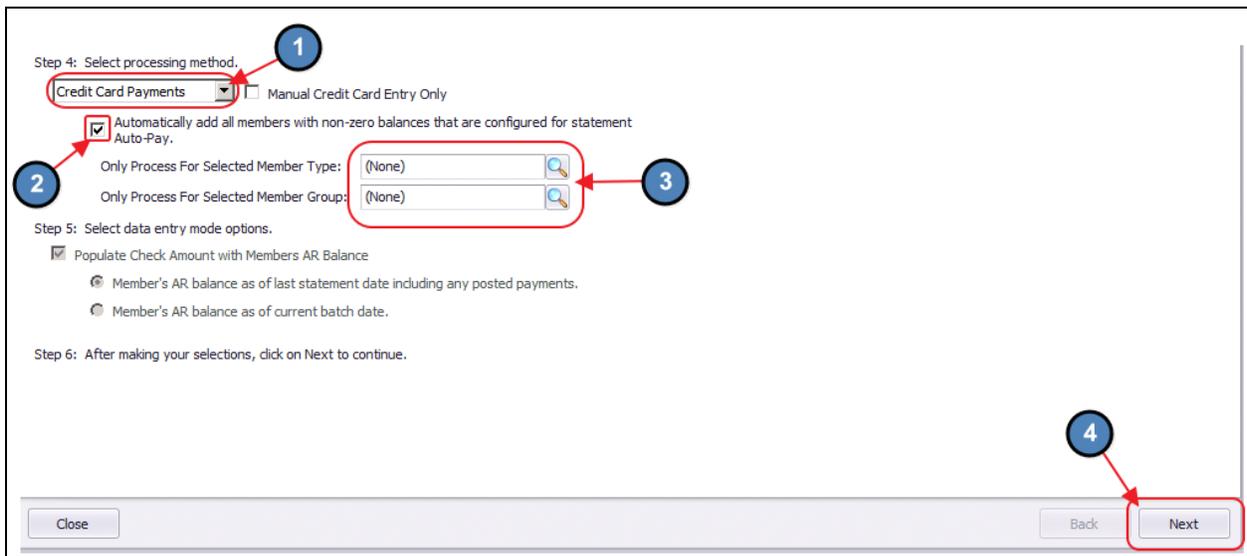

# Credit Card Auto Payment

As described in the Member Credit Cards section of this document, if desired, a Member can have their Credit Card on file enabled for Auto Payment. To do so, right-click on the Credit Card within the Member's profile and select **Enable Autopay**.

# Processing Credit Card Auto Payments

Please follow the same steps above when entering a Credit Card payment.  However, in **Step 4**, please be sure to select **Automatically add all members with non- zero balances that are configured for Auto- Pay.** All members who are configured for Credit Card Auto Payment will populate on the next screen. If checked, **Step 5** is Null, click **Next.**  Furthermore, if this box is checked, the user has the ability to narrow the payment batch down to a certain **Member Type** or **Member Group.**



The **Member(s)** will pre-populate, **Check number** will say **CC** for reporting purposes, the **payment amount** will be equal to the AR balance due of the member, the **payment** field will populate the **Credit Card** on the member's profile that is configured for Auto Pay, and the **Ledger** field will contain the Primary AR Account linked in System Settings.

Once all payments have been verified, the funds for the payments must be captured from the Member's credit card.

To capture these funds, select **Capture Funds** at the bottom of the payment entry screen.
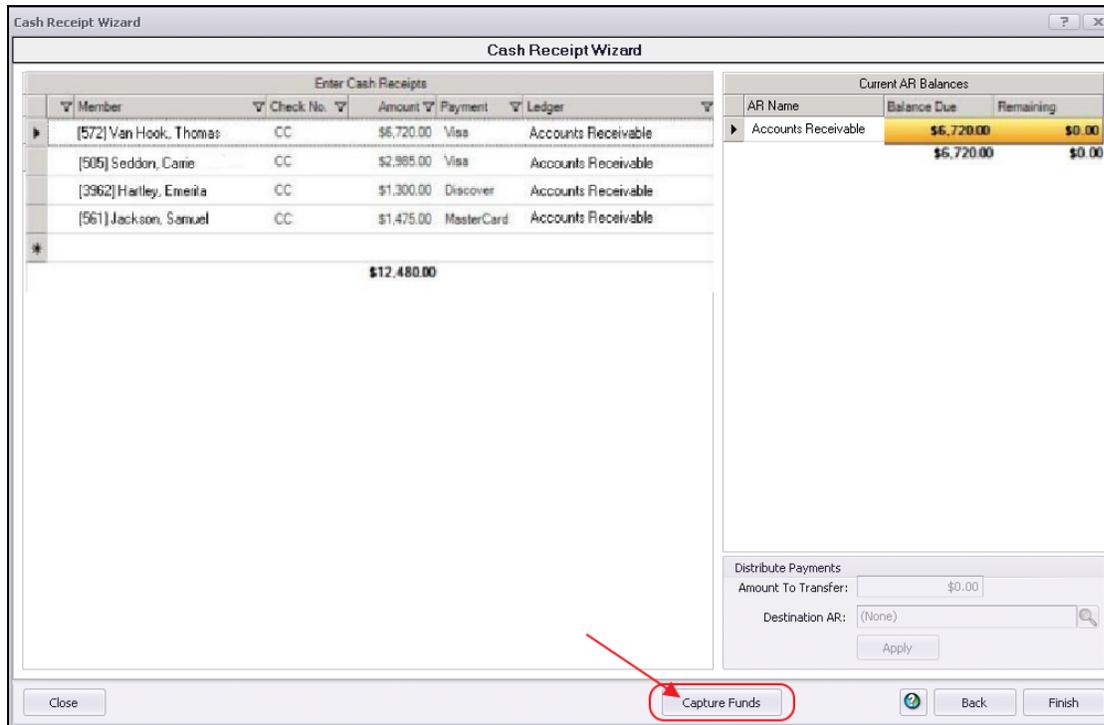


Funds that have been captured successfully will have a green checkmark to the left of the Member's name.  Funds that have not been captured successfully will have a red X to the left of the Member's name.
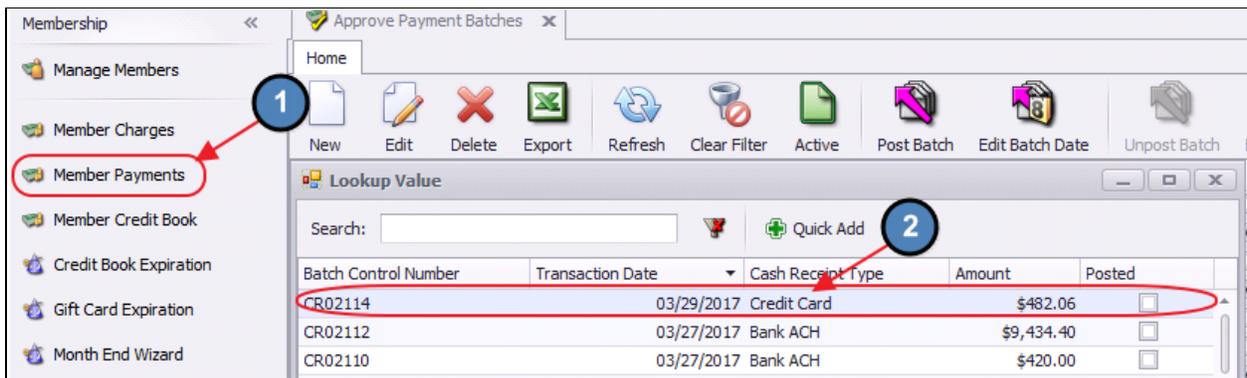
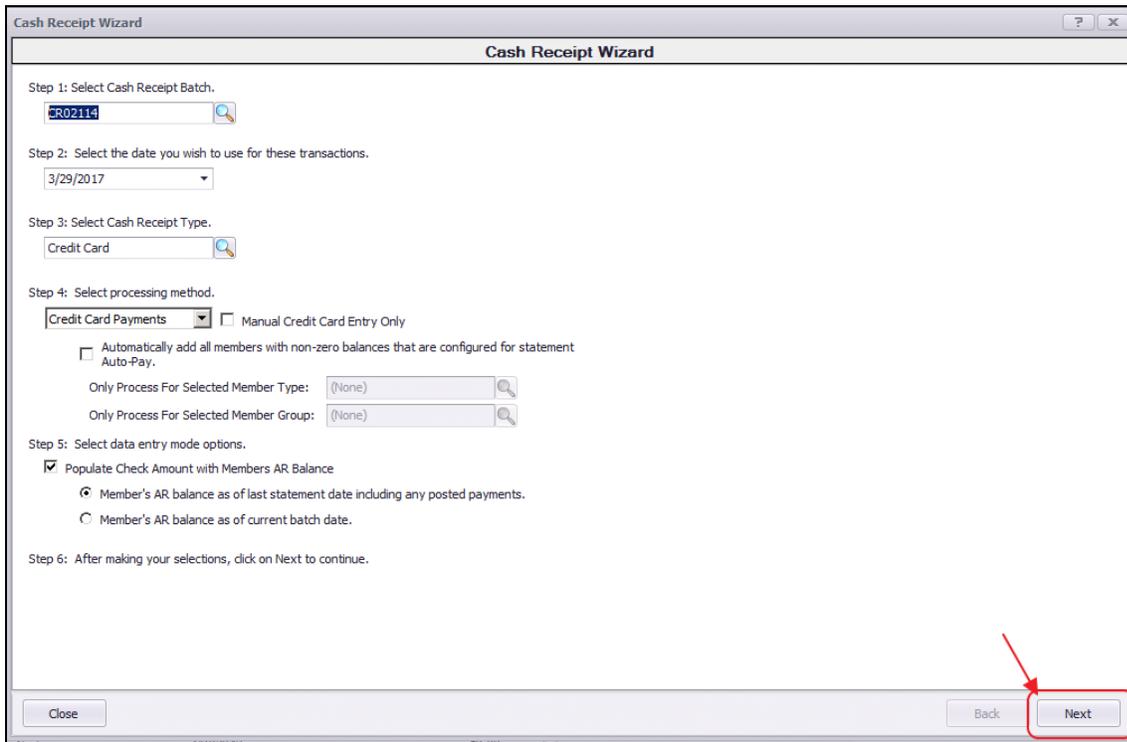Select **Finish** and **Post** the batch as normal.



# Reprocessing Failed Captures

As mentioned, transactions that were not captured successfully will have a red X to the left of the Member's name. This indicates there was an issue with the Member's Credit Card information or available funds. If the issues with the declined transactions have been fixed please follow the below instructions.

1) Go to **Member Payments** and double click on the batch.



2) Click **Next**.

3) Click **Capture Funds** again.



4) If the funds were captured successfully the red X will change to a green checkmark to the left

of the Member's name.
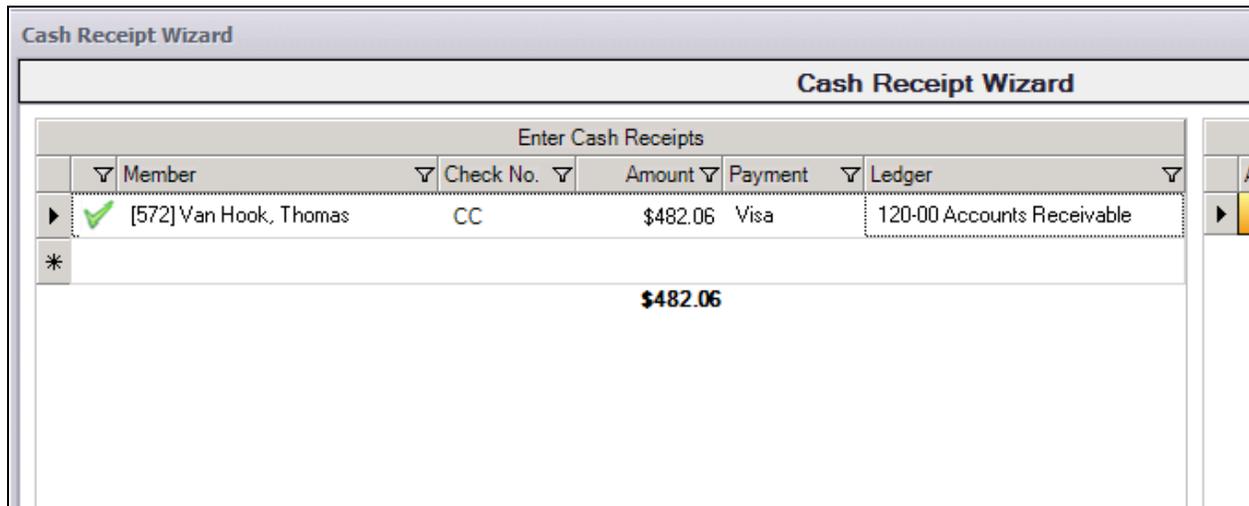


**Notes**:

If you fixed a few members within a batch but have not been able to fix all members you can still go into the batch and capture the funds. This process can be done as many times as you need.

# Refund Credit Card Payment

To refund a Credit Card Payment,

1) Navigate to **Approve Payment Batches** by selecting the **Membership** menu and choose **Approve Payment Batches.**
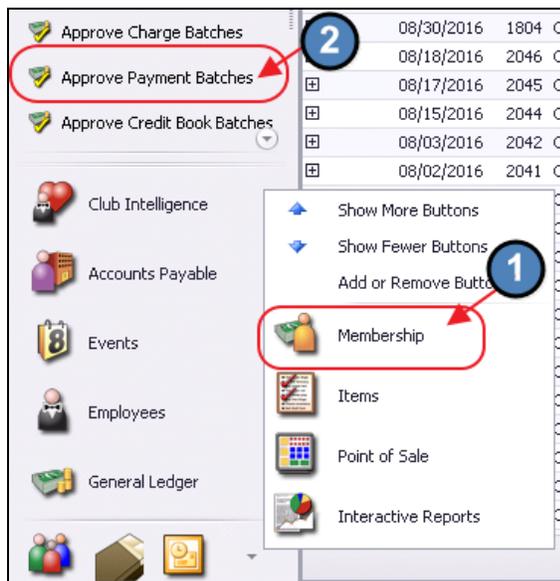
2) Click to select the **Payment Batch** that needs refunded and choose **Unpost Batch**.
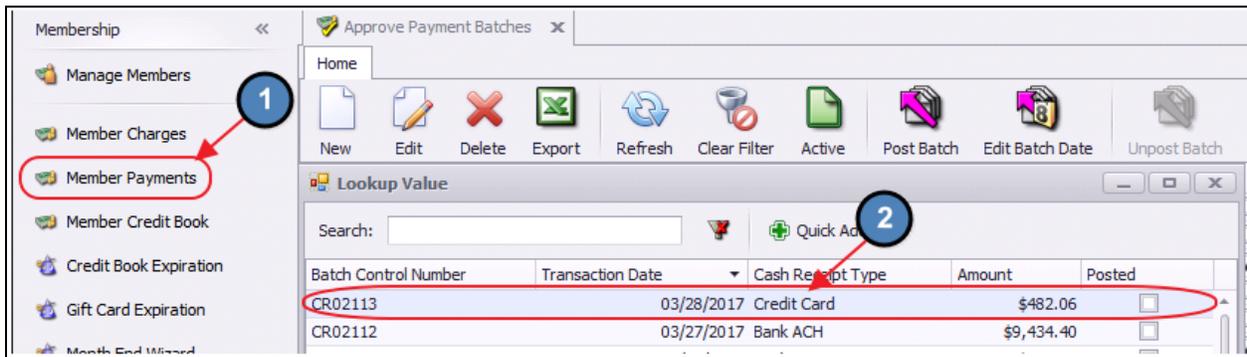


3) Select, **Next** to proceed to the **Payment** screen.



4) Select the arrow to the left of the payment to refund.  Selected Payments will be highlighted in yellow.

5) Click the **Delete** key on your keyboard. A message will populate asking the user if they would like to refund the transaction. Click **Yes**.
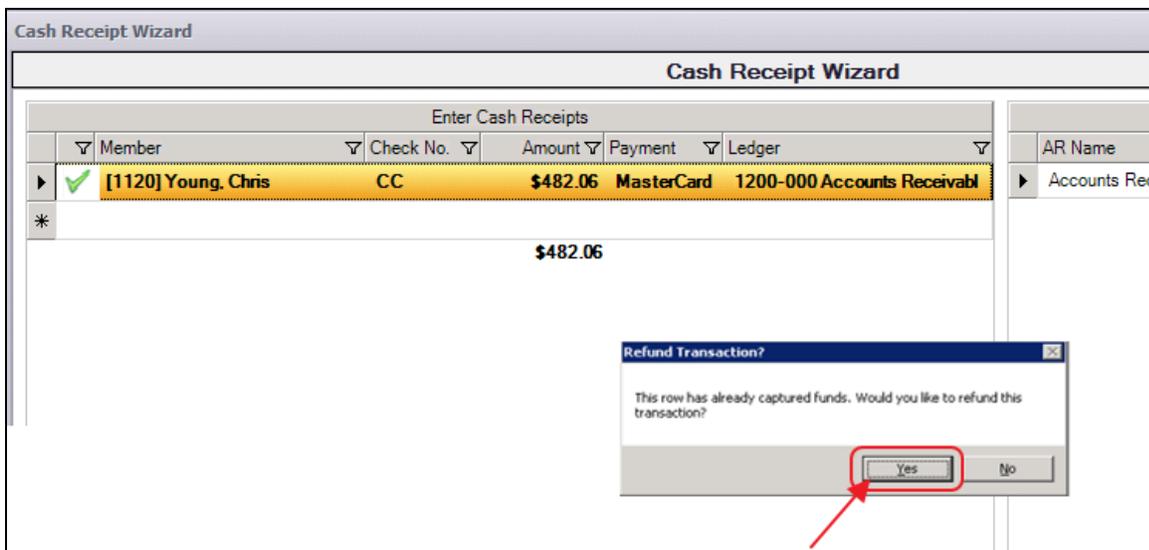


6) The system will attempt to refund the payment and will indicate whether it was successful or not in refunding the funds.

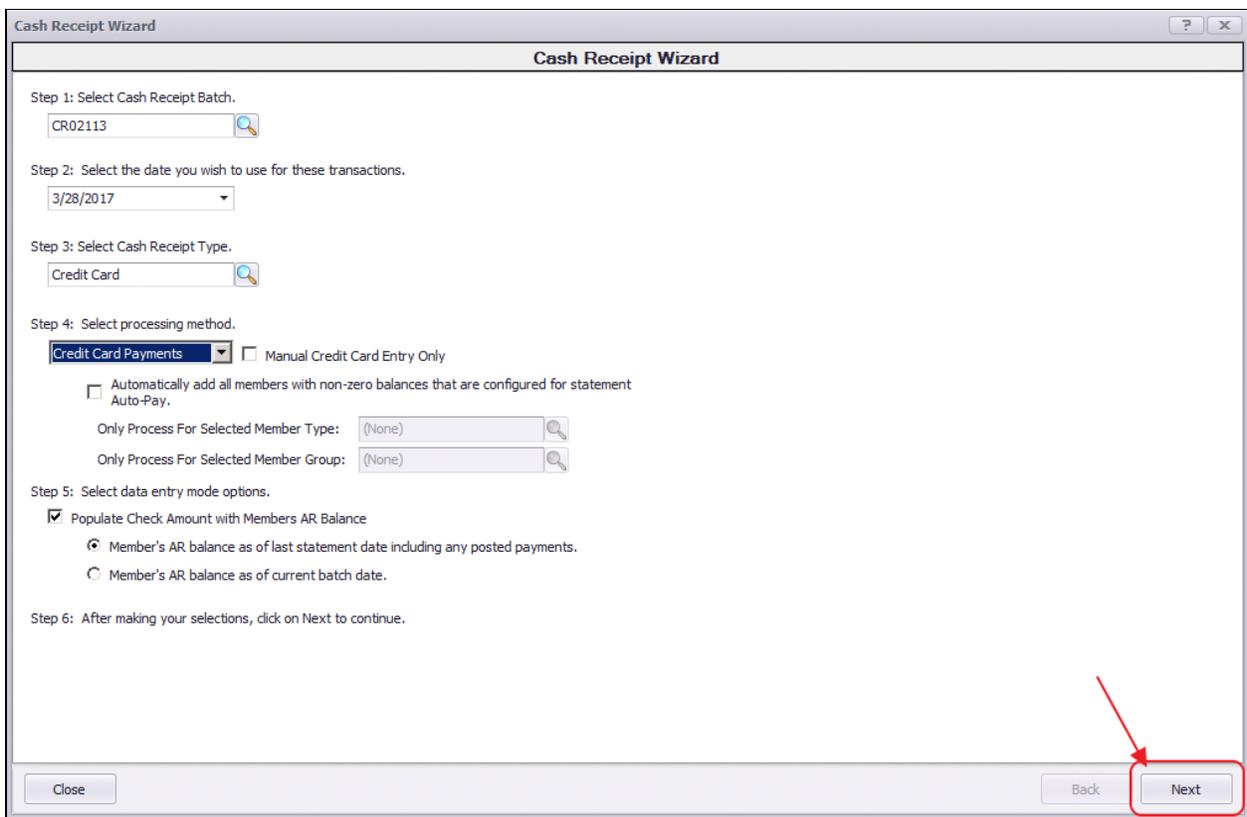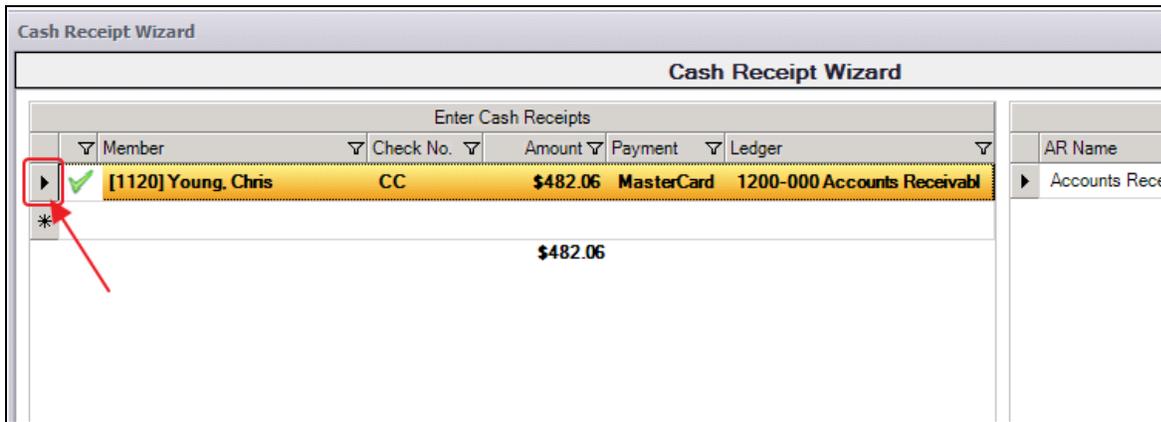7) If the system indicates it was able to successfully refund the payment, the payment line will be deleted.  If only one payment within a batch with multiple payments needs to be refunded, proceed to refund the payment as normal, and once the single payment is refunded, re-post the batch for the remaining payments.

## Unsuccessful Refund

If the system prompts that the payment was not refunded successfully, call your processor and have them manually refund the payment. The payment line within the batch will also NOT be

deleted.

Once confirmation is received from your processor that the payment was refunded, re-post the Payment Batch as normal.

However, as the refunded payment line was not deleted from the batch, you will need to post a Member Charge to the member's account using your Payment Adjustment item to offset the refunded payment.

# Best Practices

For Members wanting to make payments electronically, enter Credit Card information into the Member's profile.

# Frequently Asked Questions

## Can I have multiple payment types in the same batch?

Batches are intentionally limited to one payment type to assist with the processing and the reconciling of the payments.

## I accidentally entered the wrong amount for a credit card payment, how do I fix this?

The full amount of the Credit Card payment will need to be refunded, and then the proper amount must be charged.  Unpost the batch using the **Approve Payment Batches** function. Then, re-open batch (through the Wizard).  Navigate to the payment entry screen, highlight the line, and click delete.  Success message will be returned.  If successful, re-enter proper amount to charge, and complete batch processing as normal.  If unsuccessful, contact Processor to issue refund, and post a Payment Adjustment item to Member's account to offset incorrect charge.