⬡ CE Payments Admin Guide

2020 - Spring Edition

User Guide - Table of Contents

Overview

CE Payments is Clubessential's payment processing solution that helps streamline payment operations, simplify fund settling, associated reporting, the related reconciliation processes, and provide a better overall payment solution and User experience for your Club.

Simplify settlements with auto-created batches within Office. Easily access detailed reports to tie out payments, settlements for a given period, in-transit funds, and reconciliation to your Funds in Transit Account. Experience faster funding with payments to your bank account within 2 business days.

The following guide will cover the **Admin** & **Member** Facing Functionality of CE Payments as well as how CE Payments integrates with PayCloud, Clubessential's Online Payment and Statement Platform.

Use Case(s)

- **A Club accepts online payments for their Monthly charges via credit card and ACH and wants Clubessential to be their payment processor to simplify the settling, reporting and reconciliation process.**
- **Clubs want to see pending payments from their Members.**
- **Clubs want to see disputed transactions.**

PayCloud

PayCloud is the Clubessential product that enables the Club to manage its online **payment** and **statement** functionality. This section will focus on the Admin portions of the PayCloud system to specifically address the online Payment and Statement features associated with CE Payments. The guide will focus on setup, viewing Member/Payment data, troubleshooting issues, and highlight how the PayCloud system interfaces and syncs with the Office back end system to ensure payment and statement data is properly reflected in the Club's financials.

During training, your Implementation Specialist will provide you with a link as well as credentials to log in to your Club's specific instance of PayCloud.

Please consult your Implementation Specialist if you do not have this information.

Users

Members

All Club Members can be viewed in the Users - Members section. (For Office clients, the Member list will auto-populate from the Office system.) Columns can be sorted, and/or filtered to easily find desired information.
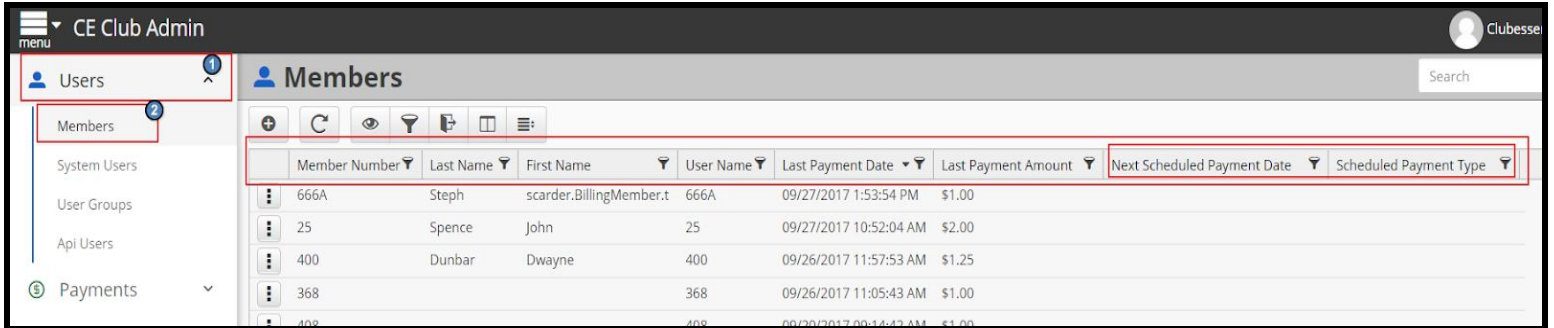
Impersonate a Member

For example, a Member calls with payment information, or asks the User to submit a payment on their behalf.

In the event a Member calls with payment information, or asks for a payment to be submitted on their behalf, Users can select the **Users** - **Members** menu, click the three dots to the left of the Member's name and choose **Login To PayCloud**.
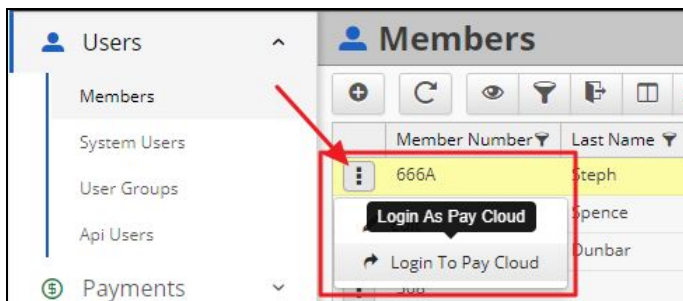
This will Impersonate the Member and the User can then perform the necessary actions on behalf of the Member.

Make a Payment

In this section, we will review each type of Payment that can be made in PayCloud. This includes both **One-Time** and **Scheduled** Payments.

One-Time Payment

A One-Time payment encompasses a Member making a payment toward their account; they are not creating any Scheduled Payment to occur at a later date.

To submit a One-Time payment, first add a **New Bank Account** or **Credit Card,** or **select from an existing Payment Method on file.**

Specify the amount to pay. **Statement Balance, Current Balance, or Other Amount**. Click,
Continue and **Submit** the payment.

Please Note: *After a Member has submitted a payment, their Bank Account/Credit Card information will be saved to be used at a later date. For information on managing payment information on file, please refer to the [Manage Payment Methods](#) section of this manual.*

Scheduled Payments

Payments can be scheduled for a single future date, or a monthly recurring set of payments from the Payment Options screen by following the link **Schedule a future or recurring payment**.
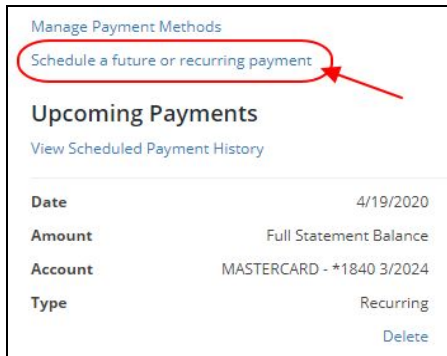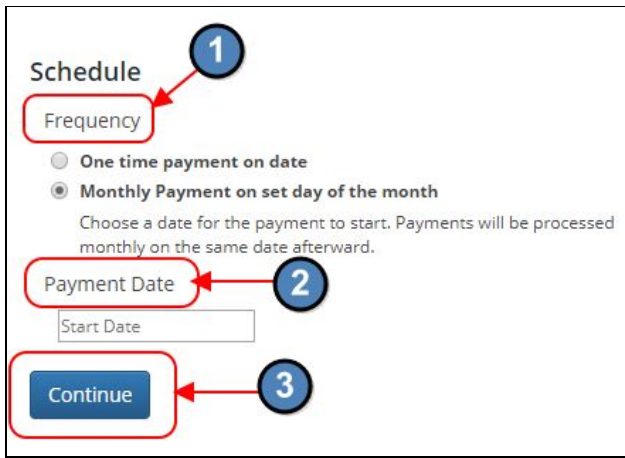
Specify the **Bank Account** or **Credit Card** to be drafted, or **add new payment information**. Then, specify the **amount to be drafted** (Statement Balance, or an Other Amount).
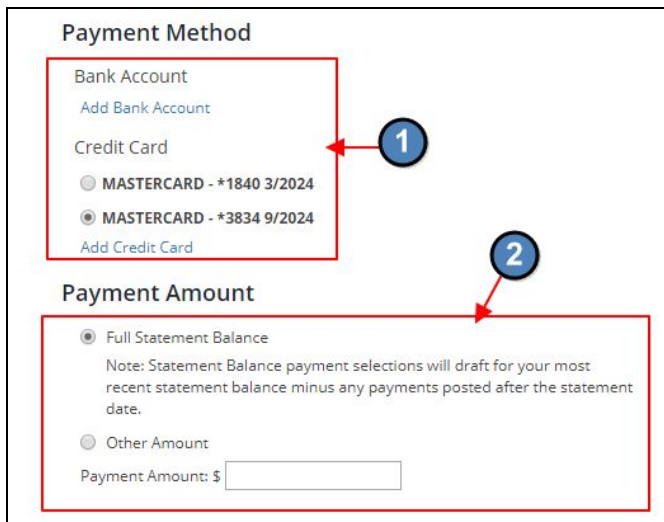
Specify the **type of scheduled payment (Described below)**, select the **Payment Date**, and choose **Continue**.

1. **One Time Payment** - The User may schedule a payment to happen just one time on a future date (Eg. This month only I would like my Bank Account Drafted on the 30th).
2. **Monthly Recurring Payment** - The User may schedule a month recurring payment that will draft their Bank Account or Credit Card on a specific day of the month (Eg. the 15th of every month).
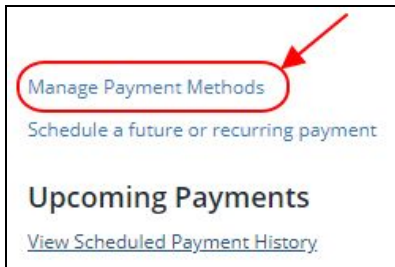
Manage Payment Methods

From the Payment Options screen, Users may select **Manage Payment Methods** to update the payment information (Bank Accounts or Credit Cards) they have on file.

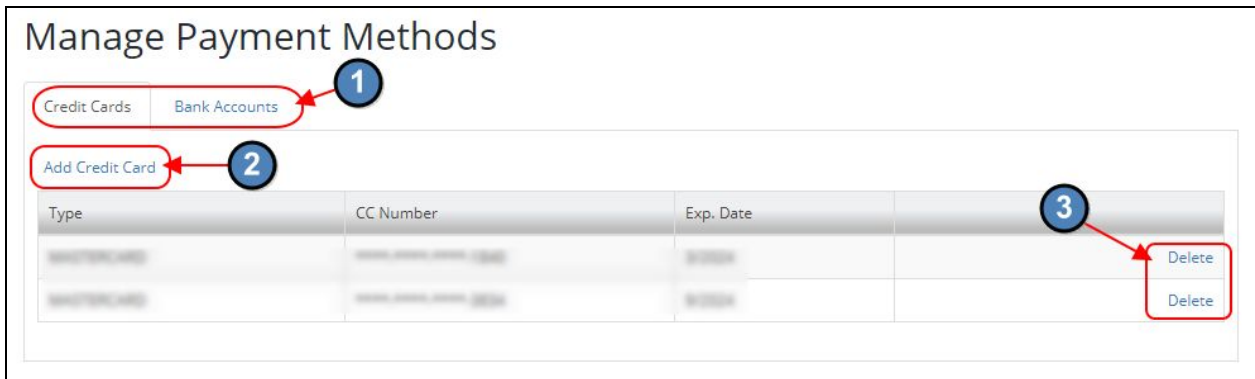On either the **Credit Cards** or **Bank Accounts** tabs, the User may **Add** a new Payment Method on file or **Delete** an existing Payment Method.

Please Note: *If the User needs to edit an existing Payment Method, they will need to delete the existing Payment Method and re-add it.*

System Users

The system Users section includes **Club Users**; any Staff Members who have been granted access to the PayCloud system.

Please Note: Permissions to PayCloud will not be inferred or applied from any other system (Accounting or Website), and must be added here.

Adding new System Users

Add a new User/staff Member to the system by clicking the **Add (+)** button under the **System Users** menu.
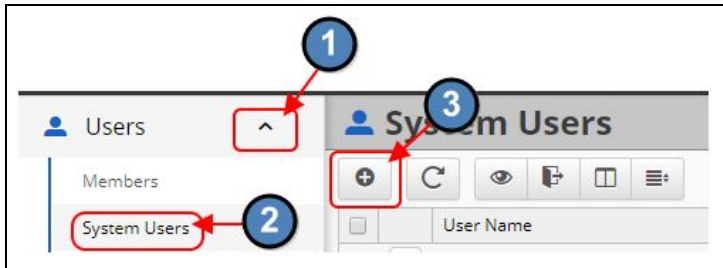
Insert all information related to the Staff Member; first and last name, Username (typically the employees email address), and create an initial password for them to login. The User Type will need to be defined as **Club Employee** or **Club Administrator**. Club Administrator User Types can edit content, manage various system settings while Club Employee User Types have basic viewing level access.

Please Note: *Use the Staff Member's email address when creating a Username. The email address should be unique and therefore will not be duplicated by another User. Password must be longer than six digits, needs one uppercase character, and one numeric character.*

Reports

Payment History

This report contains the payments made by Members using the PayCloud system. The report can easily be filtered (using the predefined filters) and/or customized (using the date range feature) to quickly display the data desired. Easily view payments from Today, the Past Week, or Past Month.

The **Status** Column provides a real time status (Pending, Approved, Cancelled, Declined, or Refunded) of the payment.

Please Note: *Cancelled does not mean the payment was scheduled and then cancelled. This simply means the Member was in the midst of submitting a payment, and changed their mind rather than submitting a payment.*

To search for a specific Member, payment amount, or other data, enter it in the **Search** box. Results containing the data will be returned.

Additional date range filters can be applied to limit results displayed to the date range specified, shown here.

Refund Payment

In the event a payment needs refunded (Eg. A Member accidentally submits a payment twice), Users have the ability to refund the payment directly in PayCloud.

Refund a payment by selecting the three dots to the left of the applicable payment (utilize the search feature) and select **Edit**.
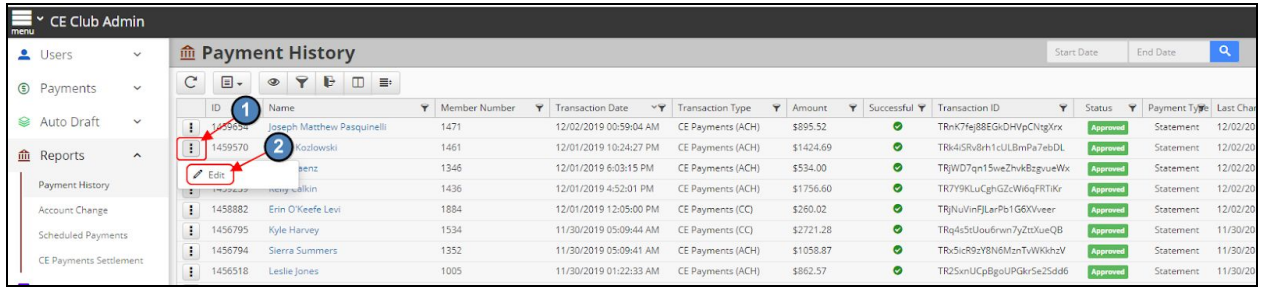
Select the **Actions** tab, and hit **Refund Payment**.
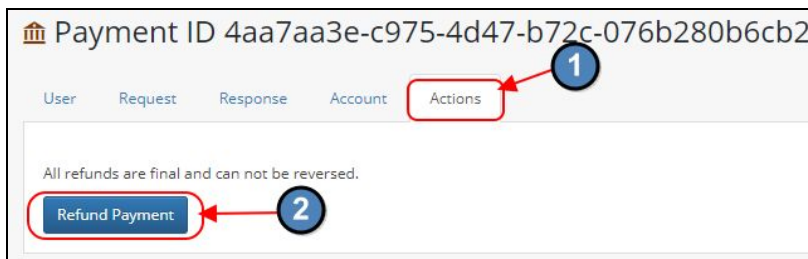
CE Payments pre-funds all transactions to the Club's Bank Account. That said, no matter the scenario, all submitted transactions will flow through the Club's Bank. As a result, 2-3 days after a refund has been initiated, funds for the original payment will be pulled back out of the Club's Bank Account, and CE Payments will create an automatic Credit Settlement Batch and Payment Batch that will move these funds back into Accounts Receivable (to offset the original successful payment).

For reconciliation purposes, the daily deposit line item on the Club's bank statement will match one to one with the settlement batch in Office containing the reversal.
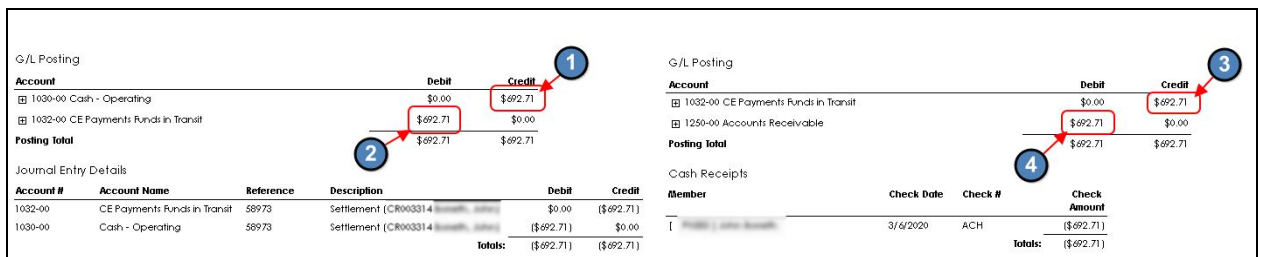
Account Change

The **Account Change report** contains a log of all Member account changes. This report is especially useful when investigating payment details associated with scheduled payments,

and/or other payment issues. The report details the change that occurred, when it occurred and who made the change.

Scheduled Payments

The **Scheduled Payments** report provides a list of all upcoming scheduled payments that have yet to occur

Please Note: *The Scheduled Payments report contains both one-time and recurring scheduled payments.*

This report is primarily used as a method to predict Cash Flow, but can also be used to cancel scheduled payments upon request from a Member (Members have the ability to cancel scheduled payments on their own, however Users can do so on behalf of the Member here if requested).

Information displayed includes:

- **Member Info**
- **Masked Bank Account or Credit Card Number**
- **Next Scheduled Payment Date**
- **Payment Amount**
- **Scheduled Payment Type (Recurring or One-time)**
- **Timestamp of when the payment was scheduled**

Easily use the **Date Filters** to view scheduled payments within the specified date range.
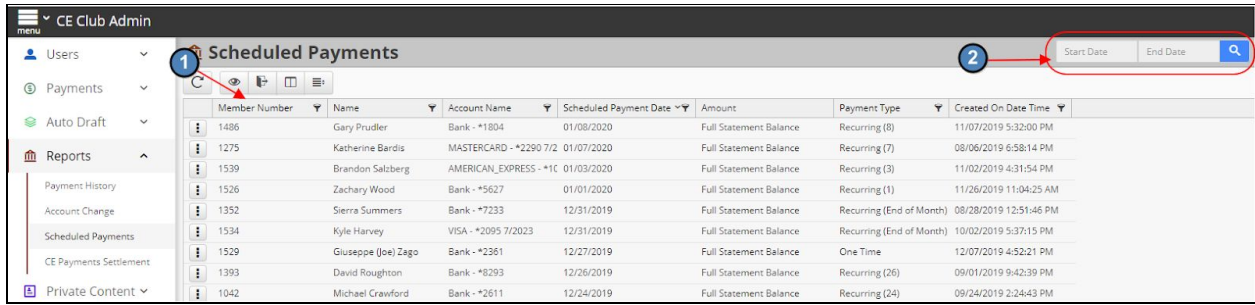
To cancel a scheduled payment, select the three dots to the of the scheduled payment, and choose **Edit**.
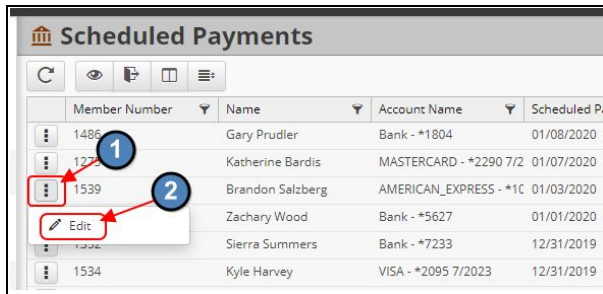
Choose to either **Cancel a Single Payment** (To cancel the next upcoming scheduled payment), or **Cancel a Scheduled Payment Series** (To cancel an entire series of scheduled payments).
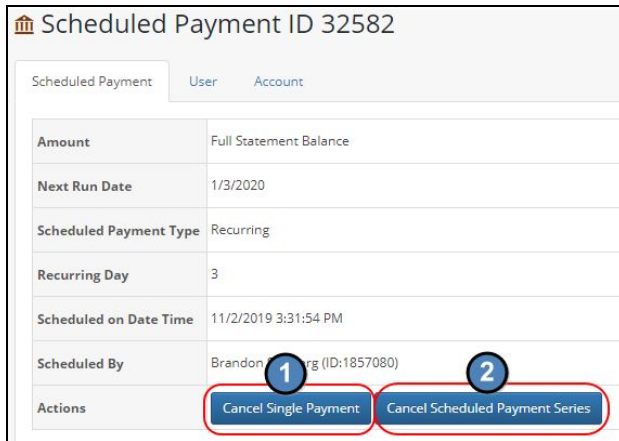
CE Payments Settlements

The **CE Payments Settlement** report contains a list of all Club settlement fundings with coordinating status (Pending, Funded, etc).

Information displayed includes:

- **Total Settlement** Amount

- **Total Fees** deducted from the Settlement (Includes both Member paid fees if using fee pass through, and Club paid fees).
- **Net Amount** that will fund the Club's Bank Account (Total Settlement - Total Fees)
- **Processor**
    - **LITLE_V1 -** Member Payments
    - **VANTIV_V1 -** Card Present Transactions (Credit Cards at POS)
- **Is Funded**- Funding has cleared the Club's Bank Account

Private Content

The Private Content section contains a couple of areas relevant to Clubs utilizing the PayCloud online payment and statement features. While these areas are typically addressed/populated during implementation, it is important to note where and how these items can be modified, as needed.

Statements

Enter any additional statement data (customized messages) to include in your Club's online statements. **Header, footer, contact info, and/or past due notices (30, 60, or 90 days past due)** must be populated on this tab (they do not flow from Office) to be viewable by Members in the PayCloud system.
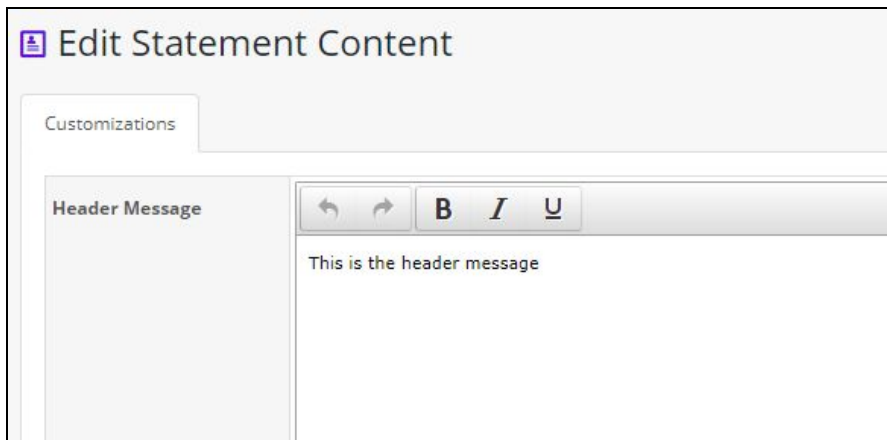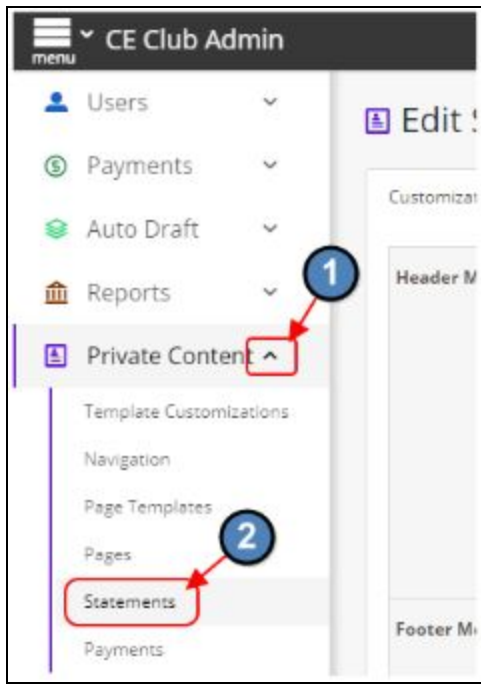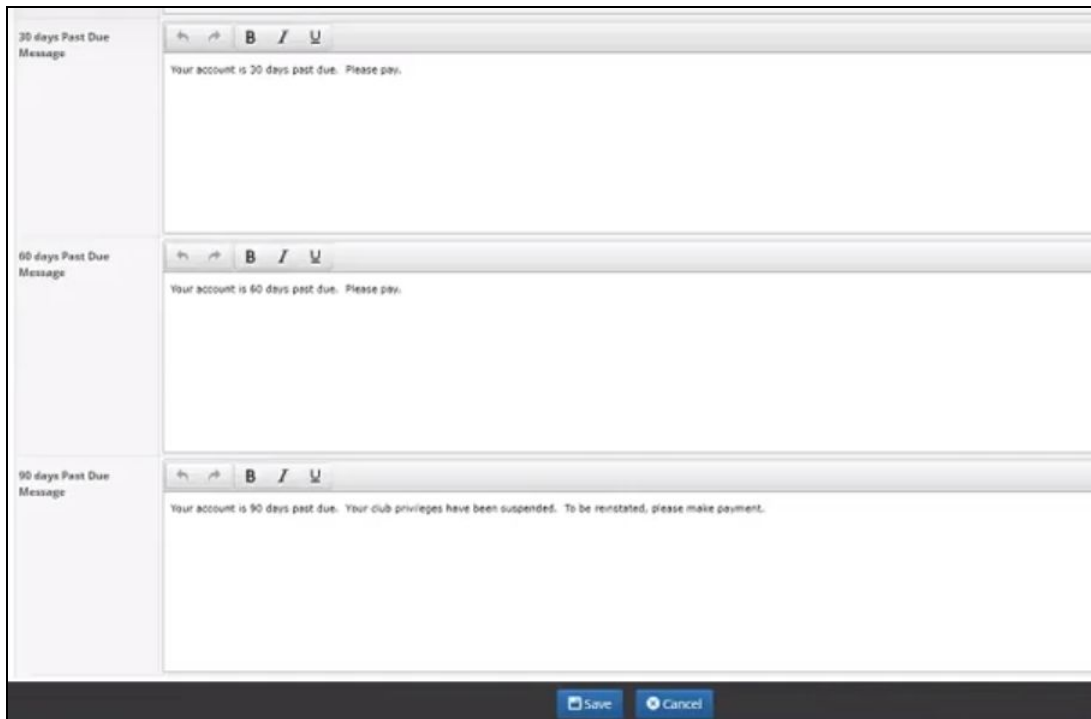
System

When your Club makes the decision to use PayCloud and Autopay, Clubessential will assist in basic setup, including converting the payment token for use. Many settings, however, are easy to use, and enable you to define/manage the process.

Club Settings/Payments

The Club Settings/Payments tab allows Users to optionally define **blackout dates** to prevent auto payments from being scheduled by Members. This feature helps Clubs manage Cash Flow, Club Payments, and Processing in a timely and effective manner. Users can set Blackout days for One-Time Payments as well as Scheduled Payments.

For example, some Clubs choose to blackout the last few days of the month for Scheduled Payments, and leave One Time payments open. At this point, the Club has consolidated Cash Flow for any Scheduled Payments to the earlier days of the month, but still allows Members to pay them via One Time payment, if they need to pay on any of the latter days of the month. This allows for a much smoother reconciliation experience at month-end. Place a check in the box next to the day(s) to be blacked out.

Please Note: *Checking **Last Days of Month** will block out the 28th through the last day of the month.*
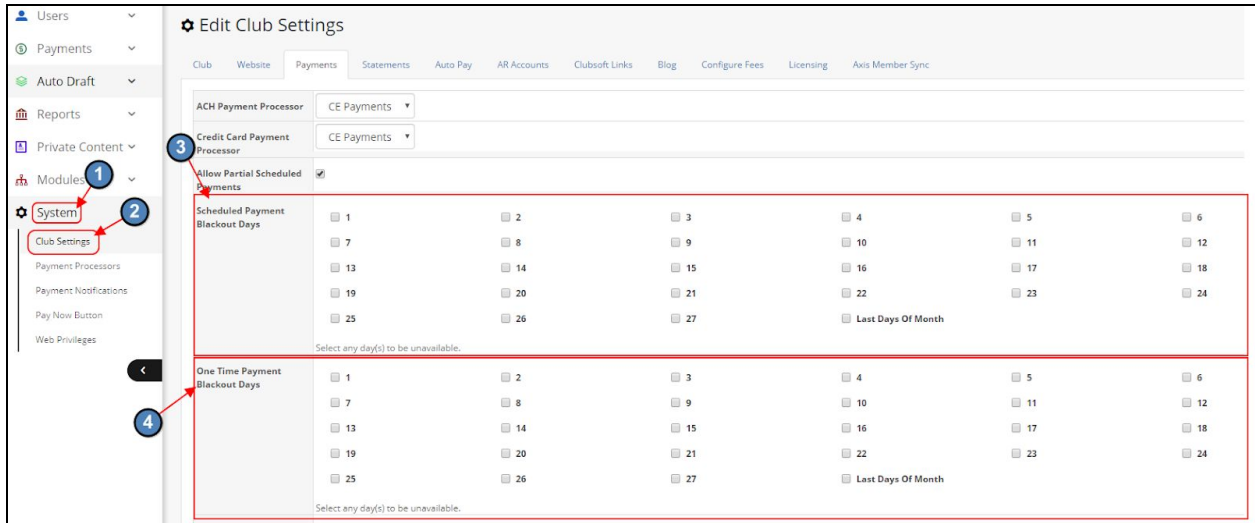
Payment Notifications

Users have multiple options for changing Payment Notifications for Members and Admins.

Member Notifications

Turn on email notifications to your Members by checking the Payments Processed and/or the Payment Error settings.

When the **Payment Processed** setting is enabled, an email will be sent to the Member confirming successful payment. The **Payment Error** setting generates an email to Members when a payment was attempted, but not successfully processed.

Future Scheduled Payment, if checked, will send a reminder email to the Member 3 days before their scheduled payment.

Missing Payment Account, if checked, will send a reminder to the Member three days before the scheduled payment date for all those without an associated payment account.

Payment Failure

Anytime a payment processes, but is later reversed due to insufficient funds (NSF), wrong account number, or other error the Member will be notified by email.

As an example, let's assume a Member submits a payment with a Valid Routing Number, Valid Account but it later NSF's when CE Payments pulls the funds from the Member's Bank Account. At this point the original submission of the payment was picked up as successful so we need

something to offset the original payment because it has now failed. That said, same as refunds, 2-3 days after the payment failure, funds for the original payment will be pulled back out of the Club's Bank Account, and CE Payments will create an automatic Credit Settlement Batch and Payment Batch that will move these funds back into Accounts Receivable (to offset the original successful payment).

Admin Notifications

Users can edit Admin notifications to send when a Payment has Failed, and update the email to which the notification will go, under Club Settings, then Payment Notifications.

CE Payments Funds in Transit GL Account

During Implementation, a Clubessential Implementation Specialist will have worked with the Club Controller to create a new Cash & Equivalents GL account called something along the lines of "**CE Payments Funds in Transit**". This GL account is created to act as a **Holding Account** for funds as they are in transit to the Club's Bank Account, and will be **debited** in a **Payment Batch** anytime a Member makes a payment online, and in **Daily POS Batches** containing a Credit Card at POS Transaction.

The value of having Clubessential as your payment processor is that they are the institution that will be depositing the funds for these payments into the Club's Bank Account; and because of this they know exactly when those funds are going to settle.

When a deposit is made to a Club's Bank Account for either their online payments, or their Credit Card at POS Transactions, an automatic **Settlement Batch is generated that will move these funds out of the CE Payments Funds in Transit Account, into the Club's Operating GL Account, as well as any expensive per-transaction fees the Club may be incurring.**

For reconciliation purposes, the exact day and the exact amount of the deposit that is on the Club's Bank Statement, will line up directly with the exact day and the exact amount of the Settlement Batch that was generated in the Back Office. Reconciling at this point is one-to-one.

Please see the T-Chart below for a visual representation of this workflow.

In the next section we will review how to **Post** these Payment and Settlement Batches as they populate in the Office.

Payment Batches & Settlement Batches

Online Payments, and Settlements for online payments automatically flow into Office for easy posting. In this section, we will review both **Payment** and **Settlement Batches**.
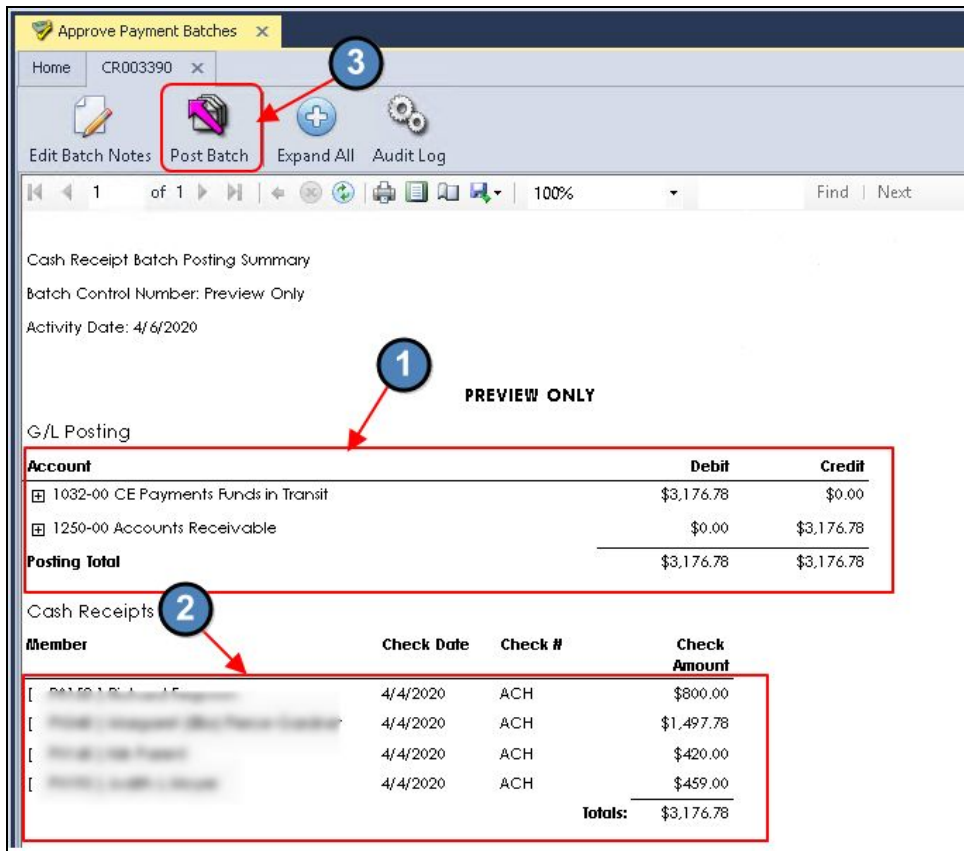
Payment Batches

As soon as a Member makes a payment in PayCloud (or the Club submits a payment on behalf of the Member) a Payment Batch is automatically generated in **Membership ➔ Approve Payment Batches** in Office. Online Payments are designated by the **Cash Receipt Type** column on the Approve Payment Batches grid. ACH payments are grouped in a batch with the Cash Receipt Type **PayCloud ACH**, and Credit Card payments are grouped by **PayCloud CC**.

The User will want to double click the batch to review and post it. These Payment Batches will **Debit** the **CE Payments Funds in Transit** GL Account created during Implementation, **Credit Accounts Receivable**, as well as list the Members who made payments on that particular day.

Click **Post Batch** to post the payment to the Member's account and offset their balance.

Settlement Batches

With CE Payments, Users can expect funds from their online Member payments, and Credit Card at POS Transactions to be deposited to the Club's Bank Account within 2-3 business days of when the transactions were submitted.

As mentioned, when Clubessential deposits these funds, an automatic Settlement Batch is generated in **General Ledger ➜ Approve Journal Entry Batches** in Office. These Settlement Batches are designated by a checkmark in the **'Is CE Payments Settlement Batch'** Column on the Approved Journal Entry Batches grid, shown below. Again, these Journal Entry Batches represent Funds actually being deposited into the Club's Bank Account.

The User will want to double click the batch to review and post it. These Settlement Batches **will move funds out of the CE Payments Funds in Transit Account, into the Club's Operating GL Account, as well as expensive any per transaction fees the Club may be incurring.**

In addition, Users can view the payment batch (If this is a Settlement for Online Payments), or the daily POS batch (If this is a Settlement for Credit Card at POS Transactions) and Member name of the transactions that are making up the settlements and fees.
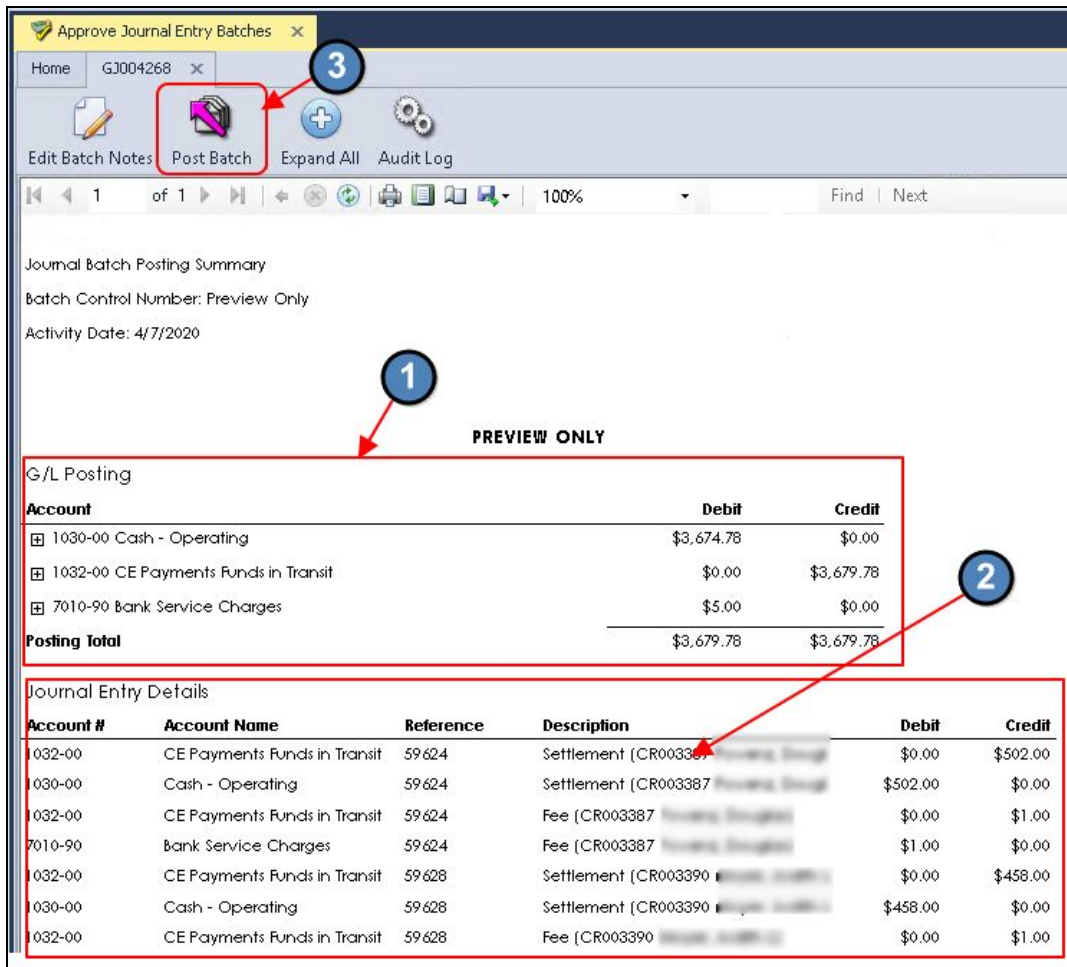
For reconciliation purposes, the exact day and the exact amount of the deposit that is on the Club's Bank Statement, will line up directly with the exact day and the exact amount of the Debit to the Operating GL Account on the Settlement Batch. Reconciling at this point is one-to-one.

Best Practice

A new Rule of Thumb would be each morning navigate to **Membership ➔ Approve Payment Batches** to post any payments that were made online, and then navigate to **General Ledger ➔ Approve Journal Entry Batches** to post any Settlements.

CE Payment Settlement Report

To view payment and settlement data, go to **Interactive Reports**, and select the **CE Payment Settlements** report.
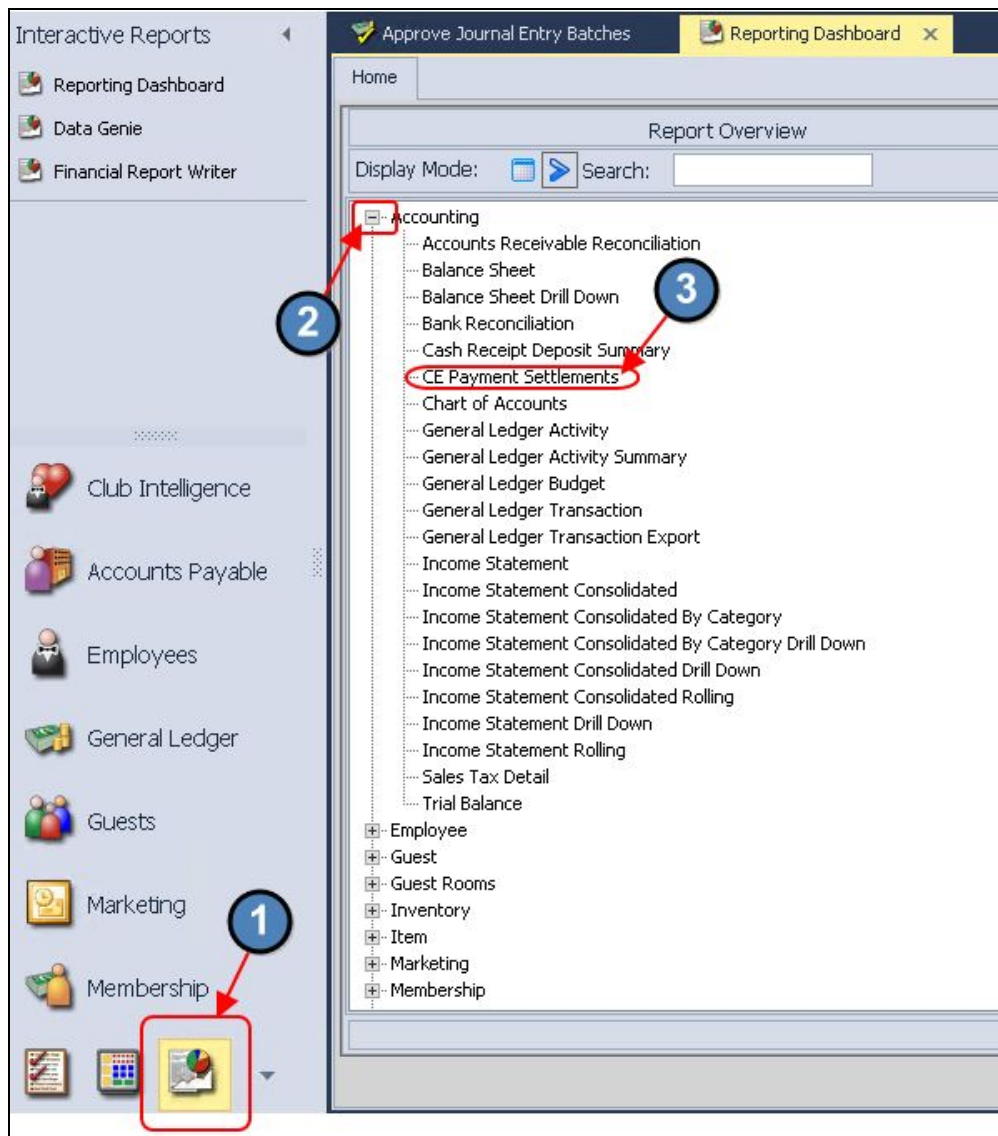
Set the **Start Date** and **End Date** appropriately, and easily view a summary of Payment Batches, POS Batches (If using CE Payments for Credit Card Transactions at the POS) and details of the individual transactions and related settlements (if settled).

Filter the report by using the **Filter By dropdown** to view any of the following:

- **All Transactions**
- **All Payments**
- **All Tickets**
- **Settled Payments**
- **Unsettled Payments**
- **Settled Tickets**
- **Unsettled Tickets**

Please Note: *The Ticket options would only be applicable if using CE Payments for Credit Cards Transactions at the POS.*
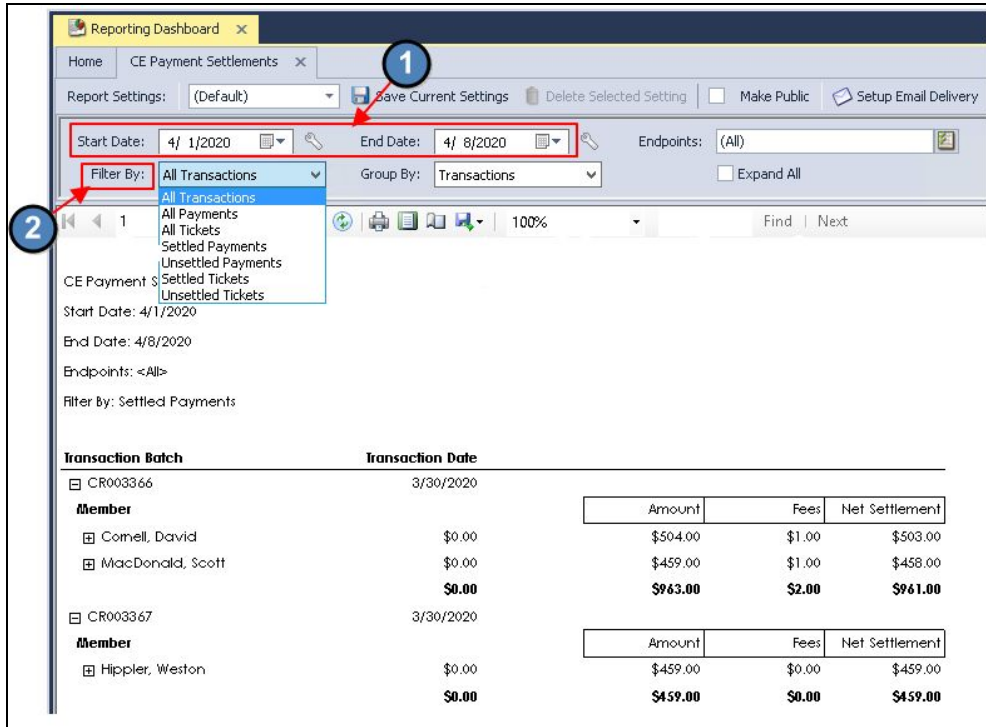
Click on the + next to the **Transaction Batch** number to expand to a detailed view of individual Member Payments, Credit Card at POS Tickets, and Settlements where applicable.

Please Note: *If settled, the Journal Batch containing the settlement will also be referenced.*

Additional details regarding the specific breakdown of the **distribution of the settlement** (payment vs. fees) can also be seen by expanding the **Member** item.

CE Payments Dashboard

During Implementation, you Implementation Specialist will have sent the Users at the Club an Invitation to join their Club's specific instance of the **CE Payments Dashboard**. This Dashboard is used to view additional information about Online Payments, and Credit Card at POS Transactions.

Transfers

Transfers contain the Credit Card & ACH Payments made to a Club, as well as any Credit Card at POS Transactions.
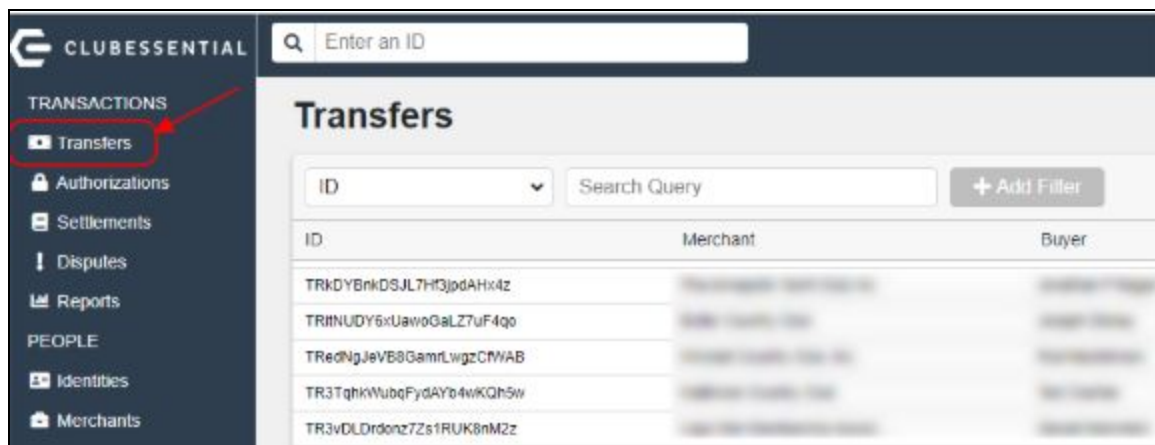
The **Buyer** column will list the Member's name, if the Transfer is an Online Payment, and Credit Card at POS Transactions will be designated by a dash (-) in the Buyer Column.
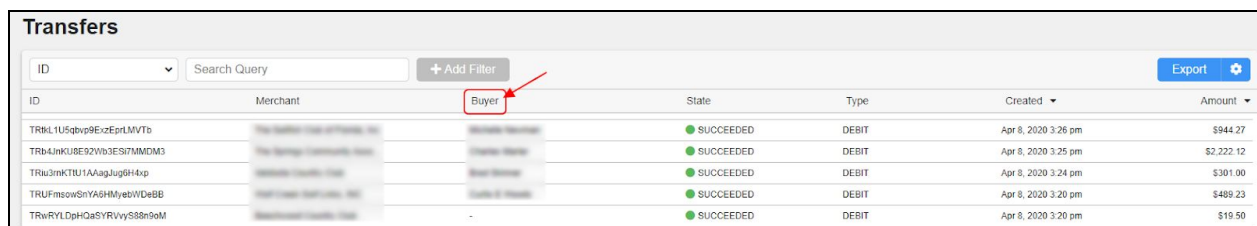
Click on a **Transfer** to view more details.

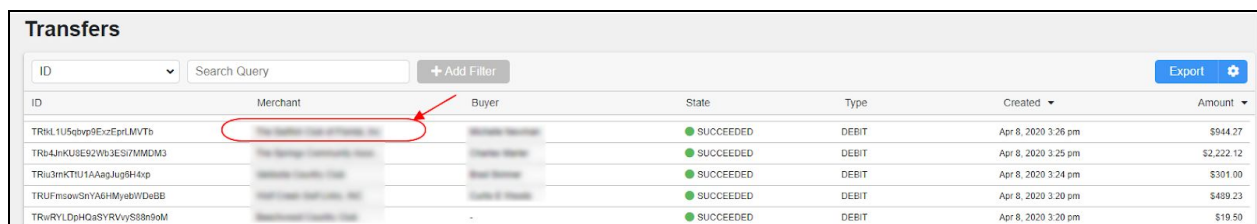If viewing an Online Payment Transfer, the User will see a **masked version of the Bank Account** or **Credit Card that was used, the Member who submitted the payment,** as well as the **fee for that particular transaction** (Includes both Member paid fees if using fee pass through, and Club paid fees). Users may also issue a **Refund** for any Online Payments (Can also use the Refund feature in PayCloud as well).
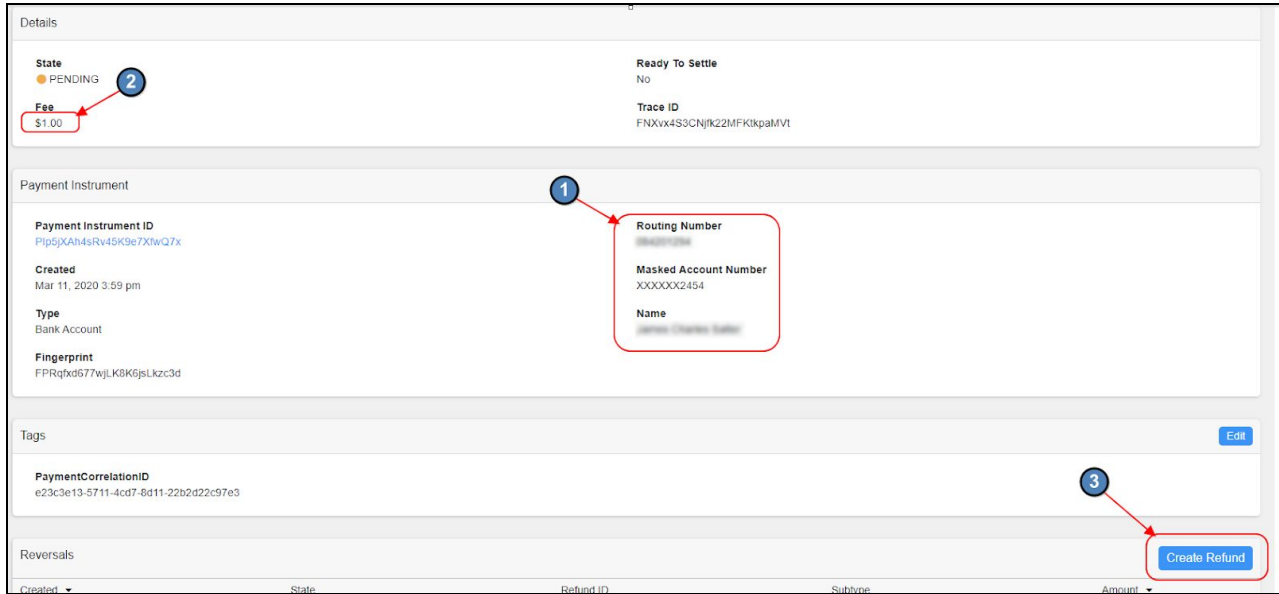
If viewing a Credit Card at POS Transfer, the User will see the **Ticket Number associated with the transaction at the POS,** as well as the **Fee for the Transaction.**

Please Note:

1. *Credit Card at POS Transactions can only be refunded at the POS Terminal in which the transaction occurred. They cannot be refunded from the CE Payments Dashboard.*
    a. *Please review either our Office - Classic POS - Card Present Transactions, or our Office - Mobile POS - Card Present Transactions (Depending on the POS System the Club Utilizes) for more information on Refunding Credit Card at POS Transactions.*
2. **All Fees** for Credit Card at POS Transactions will be absorbed by the Club and reflected in the Settlement Batch.

Failed Transactions

In the event a transaction fails, the state of the transaction will read **FAILED** in the Transfers feed. Select the failed Transfer to view additional details.

The User can then view the **Reasoning** for the failed transaction in the **Response Messages** field, shown below.

Settlements

Settlements contain fundings from Clubessential to the Club's Bank Account for your Transactions. From this view, Users can see the **status of funding, transfers count, date created, processor, amount, total fees (Includes both Member paid fees if using fee pass through, and Club paid fees), and the Net Amount to be deposited into the Club's Bank Account.** Users may click on a settlement to view more details.

Please Note: *The Processor field will contain either:*

- **LITLE_V1 -** Settlements Online Member Payments
- **VANTIV_V1 -** Settlements for Card Present Transactions (Credit Cards at POS)

In the **General Info** tab of the Settlement, the User can view the **Settlement Total, Total Fees** (Includes both Member paid fees if using fee pass through, and Club paid fees)**, and the Net Settlement** that will be deposited into the Club's Bank Account.

The **Transfers** tab will show Users the Fees and Funding Transfers that are making up a Settlement.

The **Funding Transfers** tab will show Users the Transactions that are making up the Settlement only (No Fees).

Disputes

If a Member disputes a transaction, the charge will be listed in this area. For further information on handling Disputes please view our CE Payments - Handling Disputes manual.