

CE Payments Admin Guide

2020 - Spring Edition

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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.

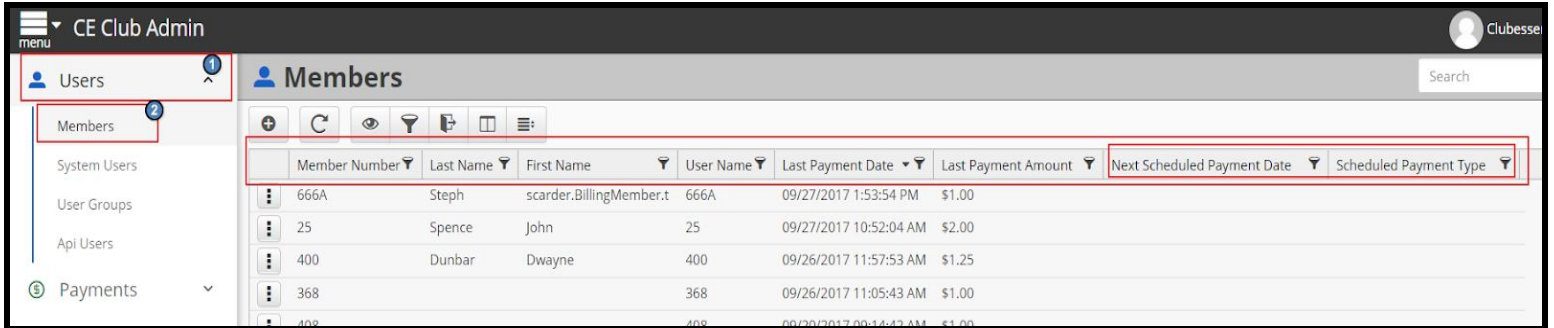
During training, your Implementation Specialist will provide you with a link as well as credentials to log in to your Club's specific instance of PayCloud.

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

Users

Members

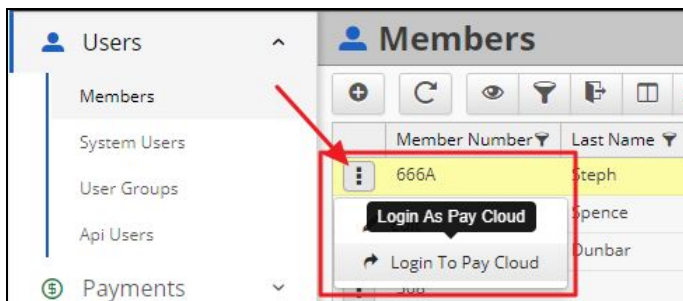
All Club Members can be viewed in the Users - Members section. (For Office clients, the Member list will auto-populate from the Office system.) Columns can be sorted, and/or filtered to easily find desired information.



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**.

Payment Method

Manage Payment Methods
Schedule a future or recurring payment

Upcoming Payments
View Scheduled Payment History

Date	2/1/2020
Amount	Full Statement Balance
Account	Bank - *6541
Type	Recurring
	Delete

Bank Account

- Pay With New Bank Account
- Bank - *6541

Credit Card

- AMERICAN_EXPRESS - *1005 10/2023

[Add Credit Card](#)

Payment Amount

- Statement Balance (as of Dec 31): \$0.00
- Current Balance: \$265.80
- Other Amount

\$ 0.00

Last payment made on 01/03/2020 05:01 AM for \$1,247.45

[Continue](#)

Enter your bank account information

[Back](#)

Enter your credit card information

[Back](#)

First Name, Middle Name, Last Name, Routing Number, Account Number, Account Type (Checking), Card Number, Exp Date, CVV, Name on Card, Address, City, State, Zip

[Cancel](#) [Submit](#)

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

Payment Amount

- Statement Balance (as of Mar 31): \$1,085.79
- Current Balance: \$1,119.25
- Other Amount

\$ 1085.79

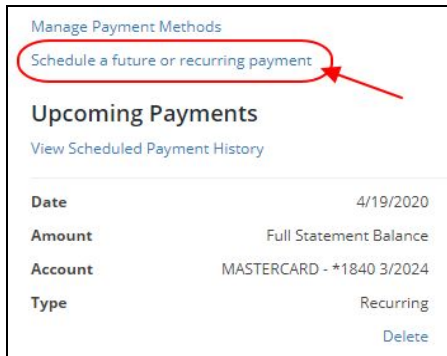
Last payment made on 03/18/2020 01:00 PM for \$215.16

[Continue](#)

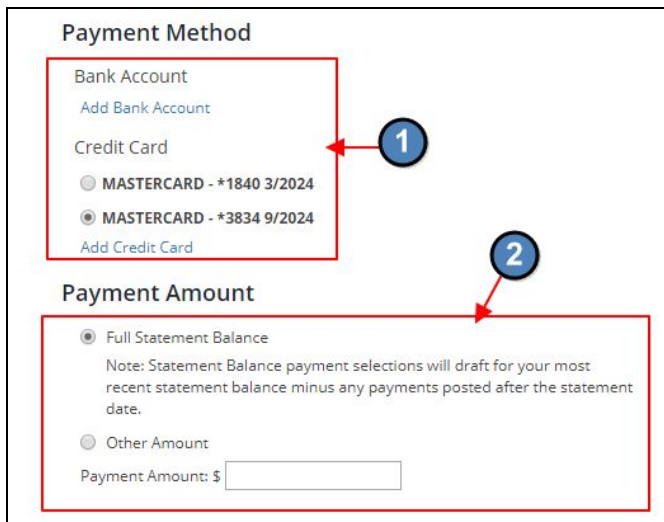
Please Note: After a Member has submitted a payment, their Bank Account/Credit Card information will be saved to be used at a later date. For information on managing payment information on file, please refer to the [Manage Payment Methods](#) section of this manual.

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**.

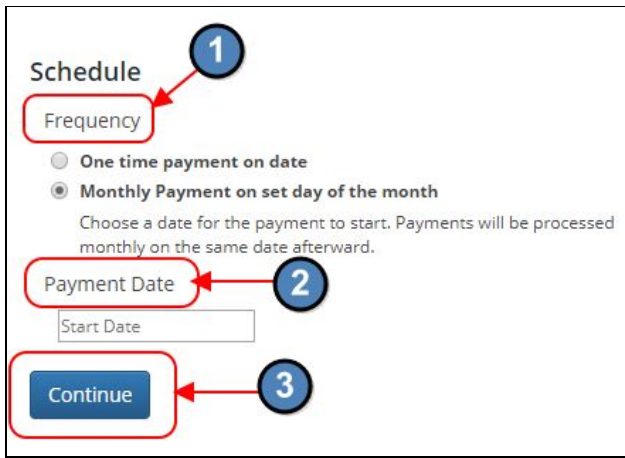


Specify the **Bank Account** or **Credit Card** to be drafted, or **add new payment information**. Then, specify the **amount to be drafted** (Statement Balance, or an Other Amount).



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).



Schedule

Frequency

- One time payment on date
- Monthly Payment on set day of the month

Choose a date for the payment to start. Payments will be processed monthly on the same date afterward.

Payment Date

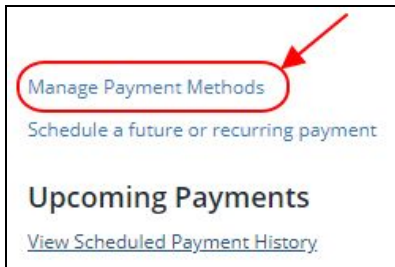
Start Date

Continue

Callout 1 points to the Frequency section. Callout 2 points to the Payment Date field. Callout 3 points to the Continue button.

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.



Manage Payment Methods

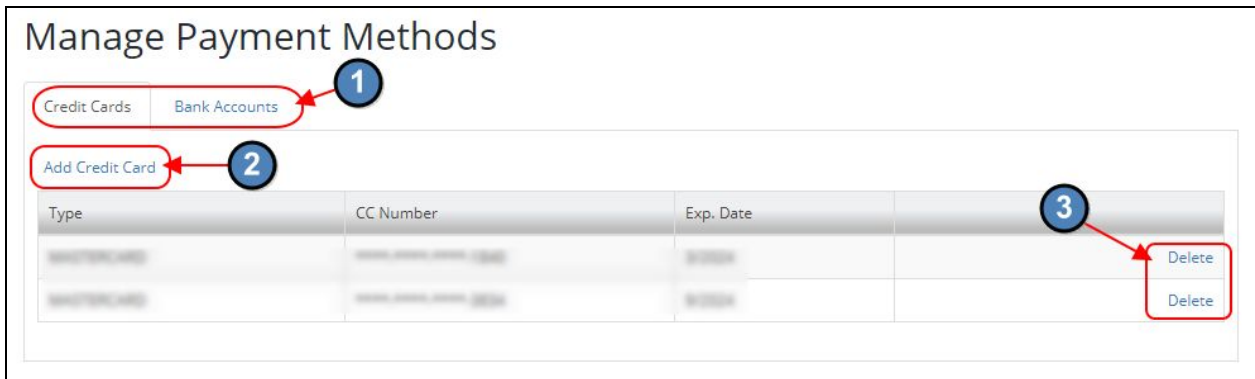
Schedule a future or recurring payment

Upcoming Payments

[View Scheduled Payment History](#)

A red arrow points to the 'Manage Payment Methods' button.

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.



Manage Payment Methods

Credit Cards Bank Accounts

Add Credit Card

Type	CC Number	Exp. Date	
XXXXXXXXXX	XXXX XXXX XXXX XXXX	12/2014	Delete
XXXXXXXXXX	XXXX XXXX XXXX XXXX	12/2014	Delete

Callout 1 points to the 'Bank Accounts' tab. Callout 2 points to the 'Add Credit Card' button. Callout 3 points to the 'Delete' buttons in the table.

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.

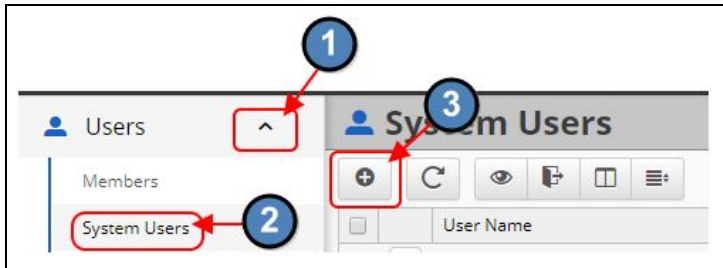
System Users

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.

Add System User

System User | Security

First Name **1**

Last Name **2**


User Name **3**





Password **4**

User Type **5**








Email Confirmed









Reports

 CE Club Admin

-  Users
-  Payments
-  Auto Draft
-  Reports
- Payment History
- Account Change
- Scheduled Payments
- CE Payments Settlement

Payment History

	ID	Name	Member Num
	1459653	Joseph Matthew Pasquinelli	1471
	1459654	Joseph Matthew Pasquinelli	1471
	1459570	Frank Kozlowski	1461
	1459312	Jesse Saenz	1346
	1459239	Kelly Calkin	1436
	1458882	Erin O'Keefe Levi	1884
	1456795	Kyle Harvey	1534
	1456794	Sierra Summers	1352

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.

ID	Name	Member Number	Transaction Date	Transaction Type	Amount	Successful	Transaction ID	Status	Payment Type	Last Changed Date
1459654	Joseph Matthew Pasquinelli	1471	12/02/2019 00:59:04 AM	CE Payments (ACH)	\$895.52	Approved	TRnK7fej88EGkDHVpCNgXrx	Approved	Statement	12/02/2019 06:46:16 AM
1459570	Frank Kozlowski	1461	12/01/2019 10:24:27 PM	CE Payments (ACH)	\$1424.69	Approved	TRk4SRv8rh1cULBmPa7ebDL	Approved	Statement	12/02/2019 06:46:16 AM
1459312	Jesse Saenz	1346	12/01/2019 6:03:15 PM	CE Payments (ACH)	\$534.00	Approved	TRJWD7qn15weZhvKbZgvueWx	Approved	Statement	12/02/2019 06:46:15 AM
1459239	Kelly Calkin	1436	12/01/2019 4:52:01 PM	CE Payments (ACH)	\$1756.60	Approved	TR7Y9KLuCGhGZcWl6qFRtIKr	Approved	Statement	12/02/2019 06:46:15 AM
1458882	Erin O'Keefe Levi	1884	12/01/2019 12:05:00 PM	CE Payments (CC)	\$260.02	Approved	TRJNuVinFJLarPb1G6XVeer	Approved	Statement	12/02/2019 06:46:14 AM
1456795	Kyle Harvey	1534	11/30/2019 05:09:44 AM	CE Payments (CC)	\$2721.28	Approved	TRq4s5Uou6rwn7yZt0xueQB	Approved	Statement	11/30/2019 06:49:17 AM
1456794	Sierra Summers	1352	11/30/2019 05:09:41 AM	CE Payments (ACH)	\$1058.87	Approved	TRx5icR9zy8N6MznTvWkKhzV	Approved	Statement	11/30/2019 06:49:16 AM
1456518	Leslie Jones	1005	11/30/2019 01:22:33 AM	CE Payments (ACH)	\$862.57	Approved	TR25xnUCp8goUPGkrSe25dd6	Approved	Statement	11/30/2019 06:49:15 AM
1456466	Rene P. Grebitus	2653	11/30/2019 01:14:57 AM	CE Payments (ACH)	\$1517.61	Approved	TReDHCcXfHzziKCo1XskVeN	Approved	Statement	11/30/2019 06:49:15 AM

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

ID	Name	Member Number	Transaction Date	Transaction Type	Amount	Successful	Transaction ID	Status	Payment Type	Last Changed Date
1453553	David Higgins	2849	11/27/2019 3:30:08 PM	CE Payments (ACH)	\$938.70	Approved	TRxr48bsxxqMsp2xr84BT3v	Approved	Statement	11/28/2019 06:46:22 AM
1399251	David Higgins	2849	10/29/2019 12:47:15 PM	CE Payments (ACH)	\$833.54	Approved	TRbXpJCHvQh9jK4G5vR9zB	Approved	Statement	10/30/2019 07:46:13 AM
1342901	David Higgins	2849	09/27/2019 12:18:22 PM	CE Payments (ACH)	\$984.51	Approved	TRmYqk18hZNPABuL2ddHM81	Approved	Statement	09/28/2019 07:46:49 AM
1290270	David Higgins	2849	08/30/2019 12:42:06 PM	CE Payments (ACH)	\$822.59	Approved	TRh1zYxLh4YhjTgxEBsEmaL3	Approved	Statement	08/31/2019 07:46:38 AM

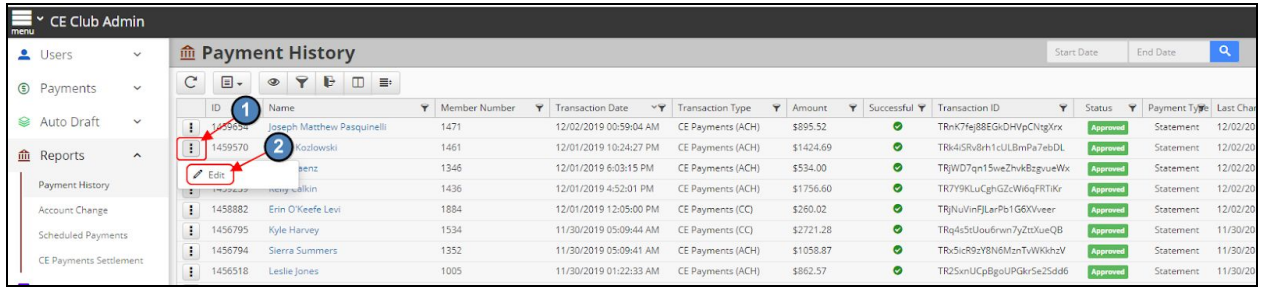
Additional date range filters can be applied to limit results displayed to the date range specified, shown here.

Member Number	Transaction Date	Transaction Type	Amount	Successful	Transaction ID	Status	Payment Type
1471	12/02/2019 03:17:14 AM	CE Payments (ACH)	\$895.52	Cancelled		Cancelled	Statement
1471	12/02/2019 00:59:04 AM	CE Payments (ACH)	\$895.52	Approved	TRnK7fej88EGkDHVpCNgXrx	Approved	Statement
1461	12/01/2019 10:24:27 PM	CE Payments (ACH)	\$1424.69	Approved	TRk4SRv8rh1cULBmPa7ebDL	Approved	Statement
1346	12/01/2019 6:03:15 PM	CE Payments (ACH)	\$534.00	Approved	TRJWD7qn15weZhvKbZgvueWx	Approved	Statement
1436	12/01/2019 4:52:01 PM	CE Payments (ACH)	\$1756.60	Approved	TR7Y9KLuCGhGZcWl6qFRtIKr	Approved	Statement
1884	12/01/2019 12:05:00 PM	CE Payments (CC)	\$260.02	Approved	TRJNuVinFJLarPb1G6XVeer	Approved	Statement
1534	11/30/2019 05:09:44 AM	CE Payments (CC)	\$2721.28	Approved	TRq4s5Uou6rwn7yZt0xueQB	Approved	Statement
1352	11/30/2019 05:09:41 AM	CE Payments (ACH)	\$1058.87	Approved	TRx5icR9zy8N6MznTvWkKhzV	Approved	Statement
1005	11/30/2019 01:22:33 AM	CE Payments (ACH)	\$862.57	Approved	TR25xnUCp8goUPGkrSe25dd6	Approved	Statement
2653				Approved	HziKCo1XskVeN	Approved	Statement
1391				Approved	8kDGLw71LZu	Approved	Statement
1360				Approved	3u5sdokYZWjZvM9	Approved	Statement
2724				Approved	wBMTihKjQ2e63	Approved	Statement
1310				Approved	1u2bWgpPjWUvX	Approved	Statement
1447				Approved	6dxr7aQqmERfkt	Approved	Statement
2849				Approved	qMsp2xr84BT3v	Approved	Statement

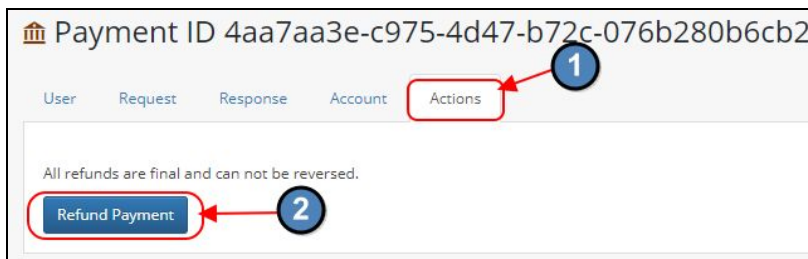
Refund Payment

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**.

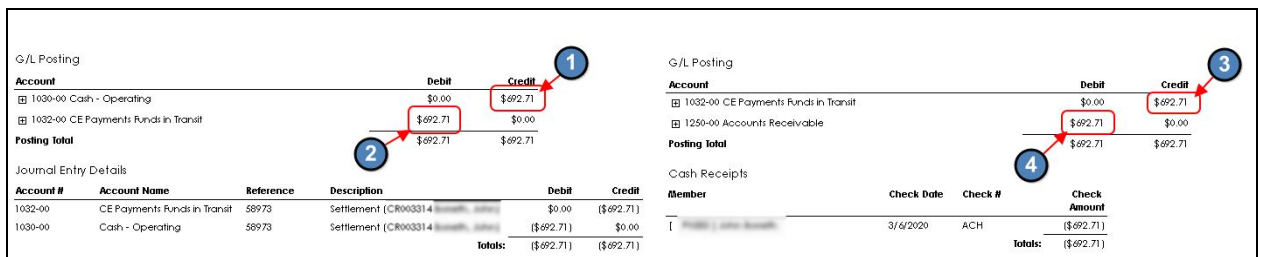


Select the **Actions** tab, and hit **Refund Payment**.



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.

Member Number	Name	Changed By	Status	Account Type	Account Name	Date Changed
1088	Patrick Gardner	Patrick Gardner	Added	CC	AMERICAN_EXPRESS - *1C	11/26/2019 11:31:24 AM
1538	Robert Williams	Robert Williams	Added	ACH	Bank - *5498	11/22/2019 00:52:21 AM
1538	Robert Williams	Robert Williams	Added	CC	AMERICAN_EXPRESS - *2C	11/22/2019 00:52:03 AM
1171	John Kepko	John Kepko	Added	CC	VISA - *6562 10/2023	11/20/2019 4:23:46 PM
2646	James Coyle	James Coyle	Added	CC	VISA - *4649 11/2023	11/16/2019 4:14:02 PM
1408	Tyler Skelly	Tyler Skelly	Added	ACH	Bank - *4194	11/12/2019 6:33:55 PM
1408	Tyler Skelly	Tyler Skelly	Added	CC	VISA - *3255 7/2022	11/12/2019 6:32:19 PM
1408	Tyler Skelly	Tyler Skelly	Added	CC	VISA - *3255 7/2022	11/12/2019 6:30:47 PM
1535	Andrew Gibson	Andrew Gibson	Added	ACH	Bank - *6463	11/11/2019 09:52:25 AM

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.*

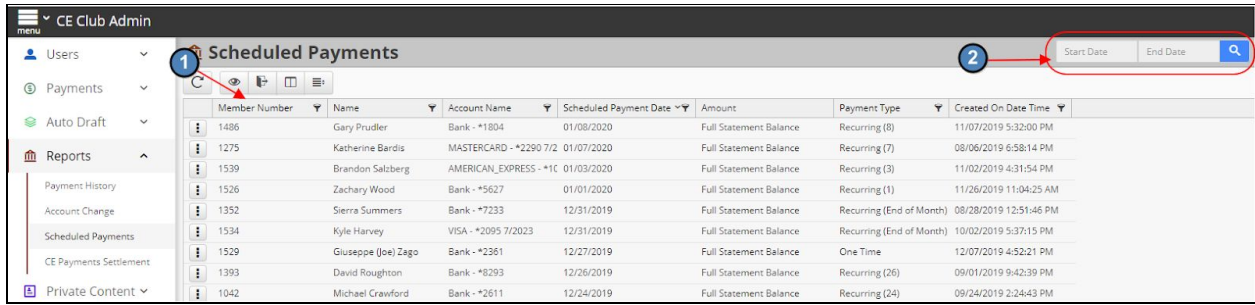
This report is primarily used as a method to predict Cash Flow, but can also be used to cancel scheduled payments upon request from a Member (Members have the ability to cancel scheduled payments on their own, however Users can do so on behalf of the Member here if requested).

Member Number	Name	Account Name	Scheduled Payment Date	Amount	Payment Type	Created On Date Time
1486	Gary Prudler	Bank - *1804	01/08/2020	Full Statement Balance	Recurring (8)	11/07/2019 5:32:00 PM
1275	Katherine Bardis	MASTERCARD - *2290 7/2	01/07/2020	Full Statement Balance	Recurring (7)	08/06/2019 6:58:14 PM
1539	Brandon Salzberg	AMERICAN_EXPRESS - *1C	01/03/2020	Full Statement Balance	Recurring (3)	11/02/2019 4:31:54 PM
1526	Zachary Wood	Bank - *5627	01/01/2020	Full Statement Balance	Recurring (1)	11/26/2019 1:04:25 AM
1352	Sierra Summers	Bank - *7233	12/31/2019	Full Statement Balance	Recurring (End of Month)	08/28/2019 12:51:46 PM
1534	Kyle Harvey	VISA - *2095 7/2023	12/31/2019	Full Statement Balance	Recurring (End of Month)	10/02/2019 5:37:15 PM
1529	Giuseppe (Joe) Zago	Bank - *2361	12/27/2019	Full Statement Balance	One Time	12/07/2019 4:52:21 PM
1393	David Roughton	Bank - *8293	12/26/2019	Full Statement Balance	Recurring (26)	09/01/2019 9:42:39 PM
1042	Michael Crawford	Bank - *2611	12/24/2019	Full Statement Balance	Recurring (24)	09/24/2019 2:24:43 PM

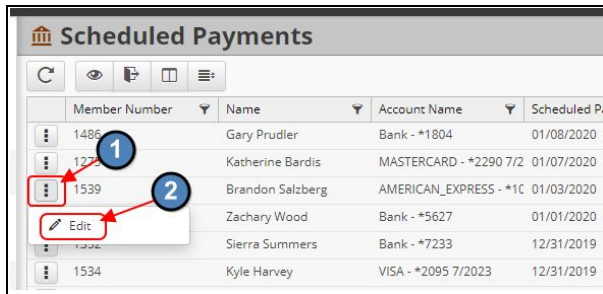
Information displayed includes:

- **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**

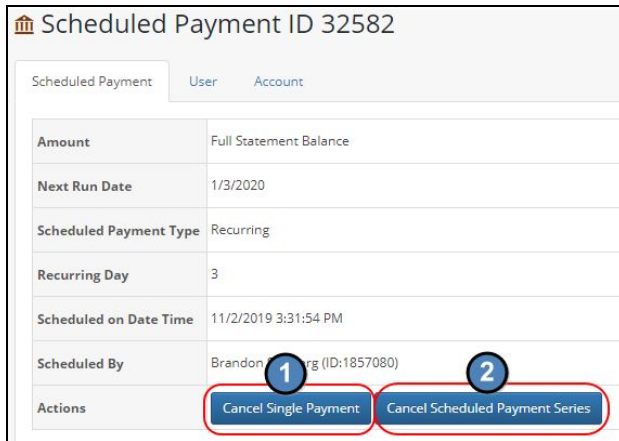
Easily use the **Date Filters** to view scheduled payments within the specified date range.



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**
 - **LITTLE_V1** - Member Payments
 - **VANTIV_V1** - Card Present Transactions (Credit Cards at POS)
- **Is Funded**- Funding has cleared the Club's Bank Account

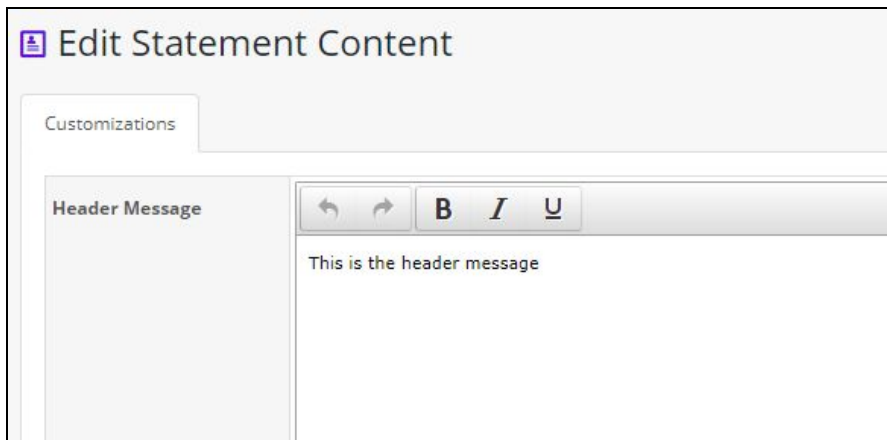
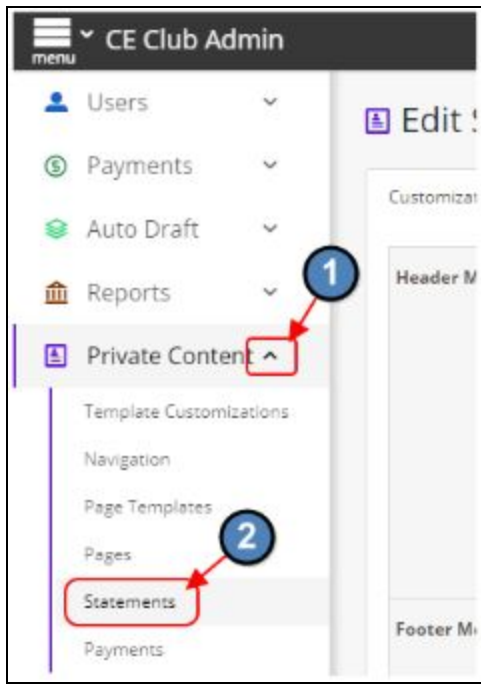
	Total Amount	Total Fees	Net Amount	Processor	Created On	Updated On	Is Funded
	\$10115.14	\$73.60	\$10041.54	LITTLE_V1	12/06/2019 3:12:59 PM	12/06/2019 3:28:10 PM	✓
	\$54.52		\$54.52	LITTLE_V1	12/05/2019 7:33:35 PM	12/05/2019 7:33:35 PM	✓
	\$8986.40	\$60.52	\$8925.88	LITTLE_V1	12/05/2019 1:54:21 PM	12/05/2019 2:36:21 PM	✓
	\$718.25	\$29.67	\$688.58	VANTIV_V1	12/05/2019 1:31:17 PM	12/05/2019 2:36:21 PM	✓
	\$7.97		\$7.97	LITTLE_V1	12/04/2019 4:41:40 PM	12/04/2019 4:41:40 PM	✓
	\$229.83	\$7.97	\$221.86	LITTLE_V1	12/04/2019 11:32:35 AM	12/04/2019 3:13:34 PM	✓
	\$359.28	\$13.67	\$345.61	VANTIV_V1	12/04/2019 11:31:38 AM	12/04/2019 3:13:34 PM	✓
	\$113.40		\$113.40	LITTLE_V1	12/03/2019 10:07:15 PM	12/03/2019 10:07:15 PM	✓
	\$14724.68	\$126.40	\$14598.28	LITTLE_V1	12/03/2019 3:19:49 PM	12/03/2019 4:43:22 PM	✓
	\$373.35	\$15.13	\$358.22	VANTIV_V1	12/03/2019 3:10:09 PM	12/03/2019 3:45:46 PM	✓

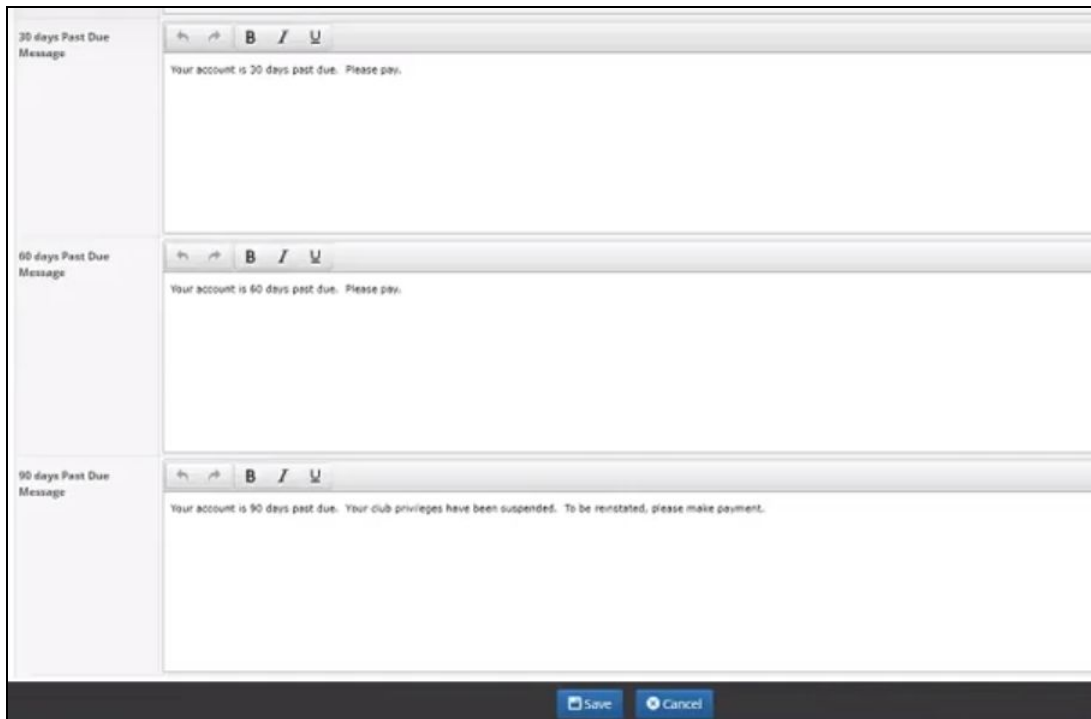
Private Content

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

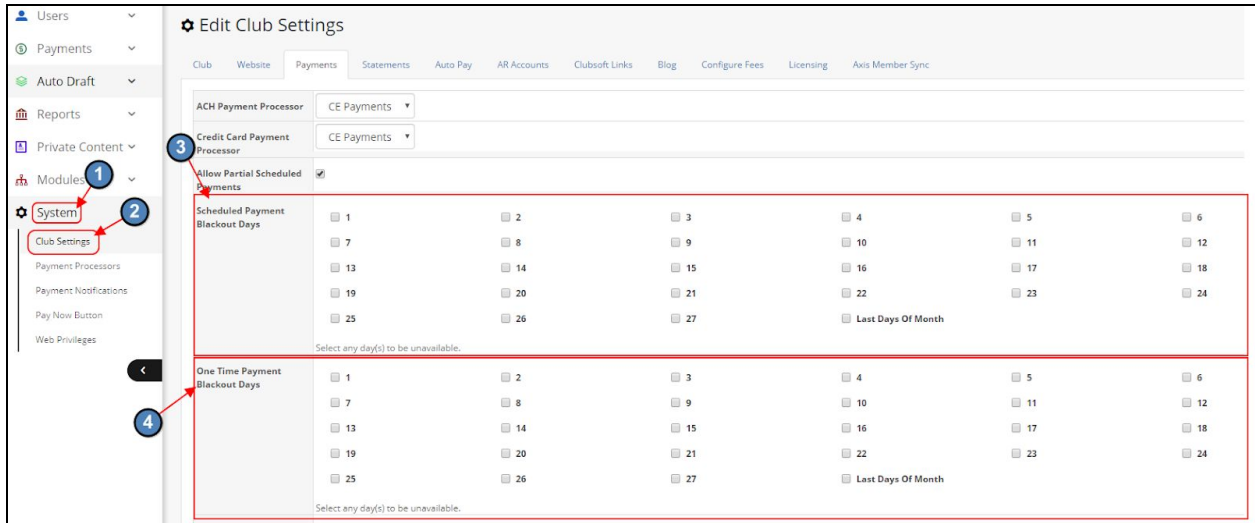
When your Club makes the decision to use PayCloud and Autopay, Clubessential will assist in basic setup, including converting the payment token for use. Many settings, however, are easy to use, and enable you to define/manage the process.

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).

G/L Posting						G/L Posting					
Account		Debit	Credit			Account		Debit	Credit		
1030-00 Cash - Operating		\$0.00	\$692.71			1032-00 CE Payments Funds in Transit		\$0.00	\$692.71		
1032-00 CE Payments Funds in Transit		\$692.71	\$0.00			1250-00 Accounts Receivable		\$692.71	\$0.00		
Posting Total		\$692.71	\$692.71			Posting Total		\$692.71	\$692.71		

Journal Entry Details						Cash Receipts			
Account #	Account Name	Reference	Description	Debit	Credit	Member	Check Date	Check #	Check Amount
1032-00	CE Payments Funds in Transit	58973	Settlement (CR000314)	\$0.00	(\$692.71)				
1030-00	Cash - Operating	58973	Settlement (CR000314)	(\$692.71)	\$0.00		3/6/2020	ACH	(\$692.71)
Totals:				(\$692.71)	(\$692.71)				(\$692.71)

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.

0. Member Statement Generated (Balance in A/R) (I/S Impact not shown) 1. Member Makes Payment (Automatically creates CR Batch) 2. Payment Settles (Automatically creates GJ Batch)																											
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2" style="padding: 5px;">Holding Account</th></tr> <tr><td style="padding: 5px;">1) XX</td><td style="padding: 5px;"></td></tr> <tr><td style="padding: 5px;"></td><td style="padding: 5px;">2) XX</td></tr> </table>	Holding Account		1) XX			2) XX	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2" style="padding: 5px;">Accounts Receivable</th></tr> <tr><td style="padding: 5px;">0) XX</td><td style="padding: 5px;">1) XX</td></tr> <tr><td style="padding: 5px;"></td><td style="padding: 5px;"></td></tr> </table>	Accounts Receivable		0) XX	1) XX			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2" style="padding: 5px;">Bank Account <small>(net of fees)</small></th></tr> <tr><td style="padding: 5px;"></td><td style="padding: 5px;"></td></tr> <tr><td style="padding: 5px;">2) XX-Y</td><td style="padding: 5px;"></td></tr> </table>	Bank Account <small>(net of fees)</small>				2) XX-Y		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2" style="padding: 5px;">Fees (Expense)</th></tr> <tr><td style="padding: 5px;"></td><td style="padding: 5px;"></td></tr> <tr><td style="padding: 5px;">2) Y</td><td style="padding: 5px;"></td></tr> </table>	Fees (Expense)				2) Y	
Holding Account																											
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0) XX	1) XX																										
Bank Account <small>(net of fees)</small>																											
2) XX-Y																											
Fees (Expense)																											
2) Y																											

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**.

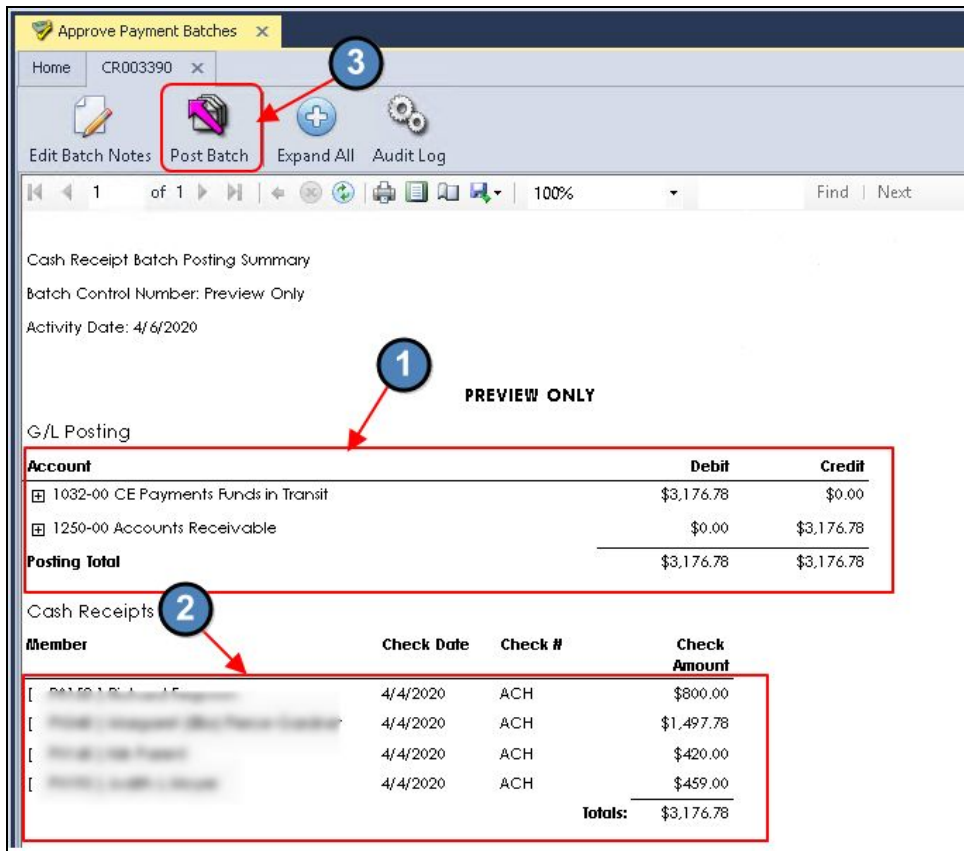
Payment Batches

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**.

Transaction Date	Batch Control Number	Amount	Posted	Posted Date	Cash Receipt Type
04/06/2020	CR003390	\$3,176.78	<input type="checkbox"/>		PayCloud ACH
04/06/2020	CR003389	\$9,002.09	<input checked="" type="checkbox"/>	04/06/2020	Cash
04/03/2020	CR003387	\$503.00	<input checked="" type="checkbox"/>	04/03/2020	PayCloud ACH
04/02/2020	CR003386	\$7,799.62	<input checked="" type="checkbox"/>	04/02/2020	Cash
04/02/2020	CR003385	\$459.00	<input checked="" type="checkbox"/>	04/02/2020	PayCloud ACH
04/02/2020	CR003384	\$883.00	<input checked="" type="checkbox"/>	04/02/2020	PayCloud ACH
03/31/2020	CR003382	\$2,730.22	<input checked="" type="checkbox"/>	04/02/2020	Cash
03/31/2020	CR003381	\$424.00	<input checked="" type="checkbox"/>	04/02/2020	PayCloud CC
04/02/2020	CR003380	\$503.00	<input checked="" type="checkbox"/>	04/02/2020	PayCloud ACH
03/31/2020	CR003379	\$883.00	<input checked="" type="checkbox"/>	04/01/2020	PayCloud ACH
03/31/2020	CR003377	\$21,963.93	<input checked="" type="checkbox"/>	04/01/2020	Cash
03/31/2020	CR003372	\$459.00	<input checked="" type="checkbox"/>	03/31/2020	PayCloud ACH
03/31/2020	CR003371	\$1,079.49	<input checked="" type="checkbox"/>	03/31/2020	PayCloud ACH
03/31/2020	CR003370	\$974.00	<input checked="" type="checkbox"/>	03/31/2020	PayCloud ACH
03/31/2020	CR003369	\$702.30	<input checked="" type="checkbox"/>	03/31/2020	PayCloud CC
03/31/2020	CR003368	\$2,649.00	<input checked="" type="checkbox"/>	03/31/2020	PayCloud ACH
03/30/2020	CR003367	\$459.00	<input checked="" type="checkbox"/>	03/31/2020	PayCloud CC
03/30/2020	CR003366	\$963.00	<input checked="" type="checkbox"/>	03/31/2020	PayCloud ACH
03/30/2020	CR003365	\$13,768.65	<input checked="" type="checkbox"/>	03/30/2020	Cash
03/30/2020	CR003364	\$17,149.14	<input checked="" type="checkbox"/>	03/30/2020	Cash
03/30/2020	CR003363	\$424.00	<input checked="" type="checkbox"/>	03/30/2020	PayCloud ACH
03/27/2020	CR003362	\$98,605.82	<input checked="" type="checkbox"/>	03/27/2020	PayCloud ACH
03/27/2020	CR003360	\$549.00	<input checked="" type="checkbox"/>	03/27/2020	PayCloud ACH
03/25/2020	CR003358	\$1,731.00	<input checked="" type="checkbox"/>	03/26/2020	PayCloud CC
03/25/2020	CR003357	\$1,560.24	<input checked="" type="checkbox"/>	03/26/2020	PayCloud ACH

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

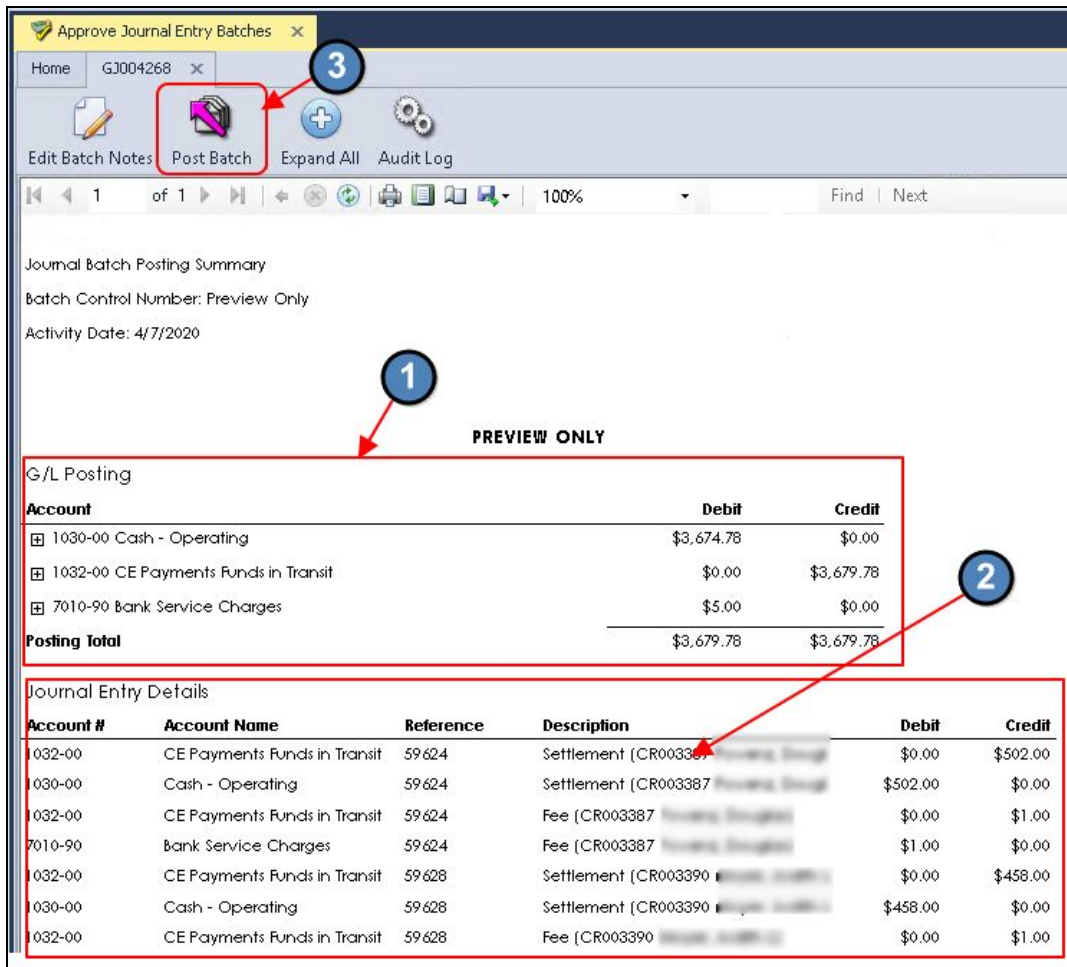
With CE Payments, Users can expect funds from their online Member payments, and Credit Card at POS Transactions to be deposited to the Club’s Bank Account within 2-3 business days of when the transactions were submitted.

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.

Transaction Date	Batch Control Number	Amount	Posted	Posted Date	Is CE Payments Settlement Batch
04/07/2020	GJ004268	\$3,679.78	<input type="checkbox"/>		<input checked="" type="checkbox"/>
04/03/2020	GJ004266	\$883.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>
04/03/2020	GJ004265	(\$424.00)	<input type="checkbox"/>		<input checked="" type="checkbox"/>
04/02/2020	GJ004261	\$5,863.79	<input type="checkbox"/>		<input checked="" type="checkbox"/>
04/01/2020	GJ004260	\$1,422.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/31/2020	GJ004257	\$99,578.82	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/27/2020	GJ004253	\$3,792.96	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/25/2020	GJ004249	\$424.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/24/2020	GJ004248	\$492.62	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/21/2020	GJ004246	\$510.62	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/20/2020	GJ004240	\$424.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/19/2020	GJ004238	\$1,421.25	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/19/2020	GJ004237	(\$5,515.58)	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/17/2020	GJ004232	\$217.67	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/16/2020	GJ004230	\$664.31	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/15/2020	GJ004229	\$54.18	<input type="checkbox"/>		<input checked="" type="checkbox"/>
03/13/2020	GJ004214	\$1,741.06	<input checked="" type="checkbox"/>	03/12/2020	<input checked="" type="checkbox"/>

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.



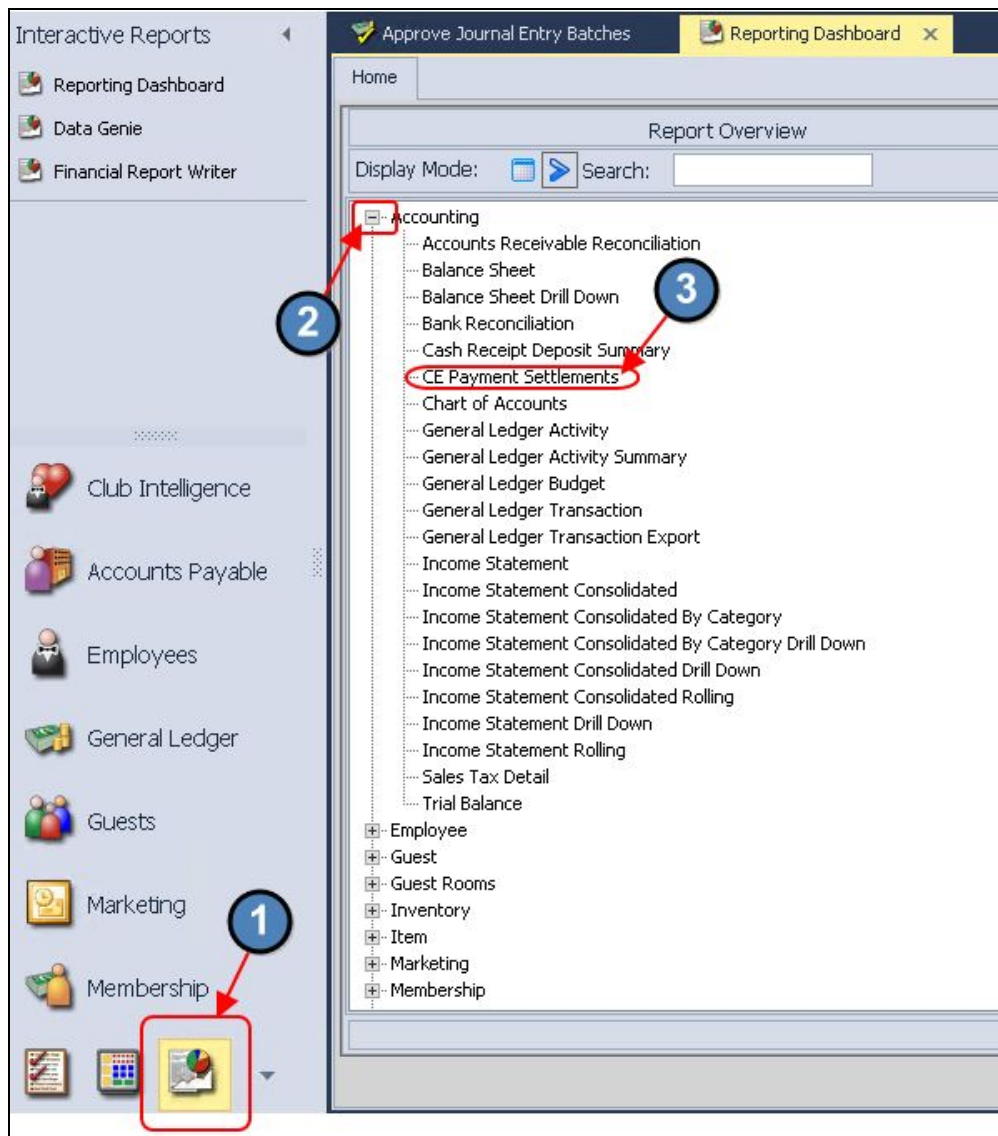
For reconciliation purposes, the exact day and the exact amount of the deposit that is on the Club's Bank Statement, will line up directly with the exact day and the exact amount of the Debit to the Operating GL Account on the Settlement Batch. Reconciling at this point is one-to-one.

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.

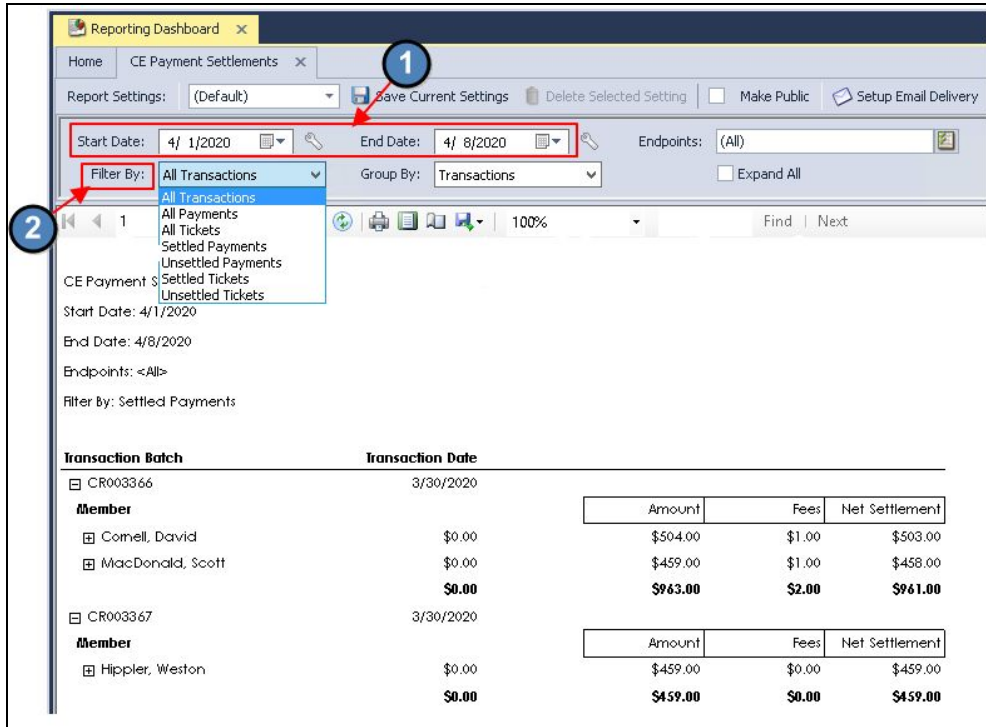


Set the **Start Date** and **End Date** appropriately, and easily view a summary of Payment Batches, POS Batches (If using CE Payments for Credit Card Transactions at the POS) and details of the individual transactions and related settlements (if settled).

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.

Member Payment Batch	Transaction Date	Member Pmt	Fees	Net Settlement
CR002309	9/11/2018			
Member				
TestMember1, CEPayments	\$5.00	\$5.00	\$1.00	\$4.00
TestMember3, CEPayments	\$5.00	\$5.00	\$4.00	\$1.00
TestMember4, CEPayments	\$4.01	\$4.01	\$2.00	\$2.01
	\$14.01	\$14.01	\$7.00	\$7.01
CR002310	9/12/2018			
CR002311	9/12/2018			

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.

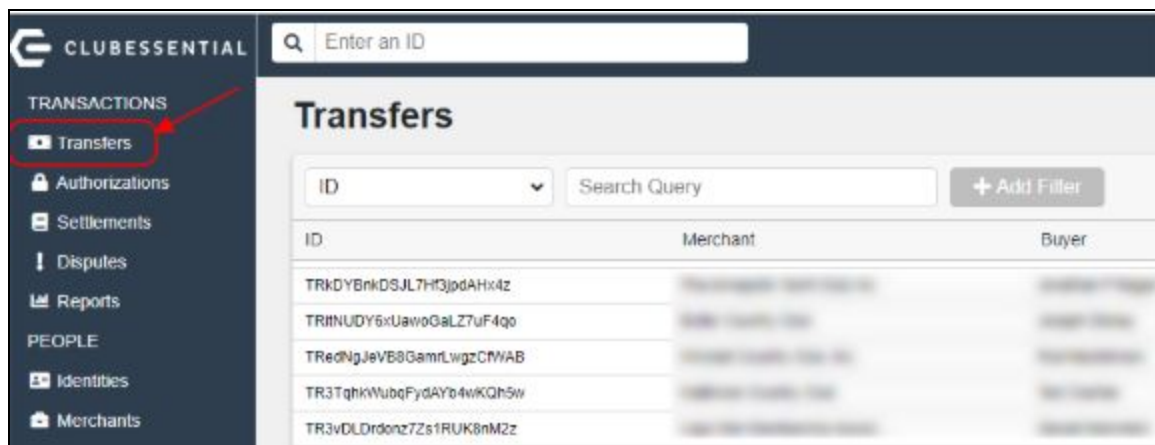
Member Payment Batch	Transaction Date	Member Pmt	Fees	Net Settlement
CR002309	9/11/2018			
Member				
TestMember1, CEPayments	\$5.00	\$5.00	\$1.00	\$4.00
TestMember3, CEPayments	\$5.00	\$5.00	\$4.00	\$1.00
TestMember4, CEPayments	\$4.01	\$4.01	\$2.00	\$2.01
Payment 1 for TestMember4, CEPayments	\$2.00	GJ001799 \$2.00	\$1.00	\$1.00
Payment 2 for TestMember4, CEPayments	\$2.01	GJ001799 \$2.01	\$1.00	\$1.01
	\$14.01	\$14.01	\$7.00	\$7.01

CE Payments Dashboard

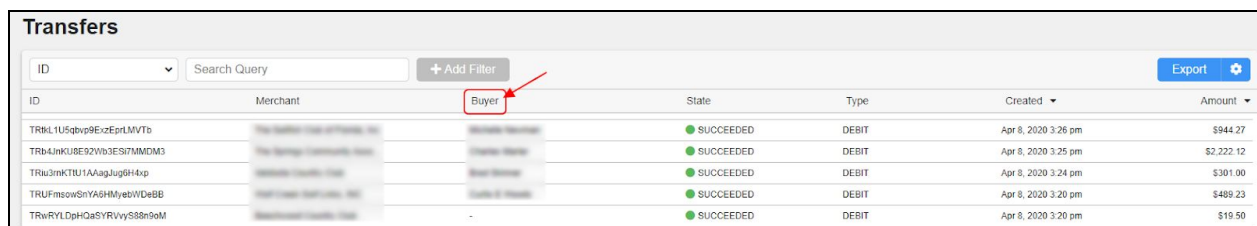
During Implementation, your Implementation Specialist will have sent the Users at the Club an Invitation to join their Club’s specific instance of the **CE Payments Dashboard**. This Dashboard is used to view additional information about Online Payments, and Credit Card at POS Transactions.

Transfers

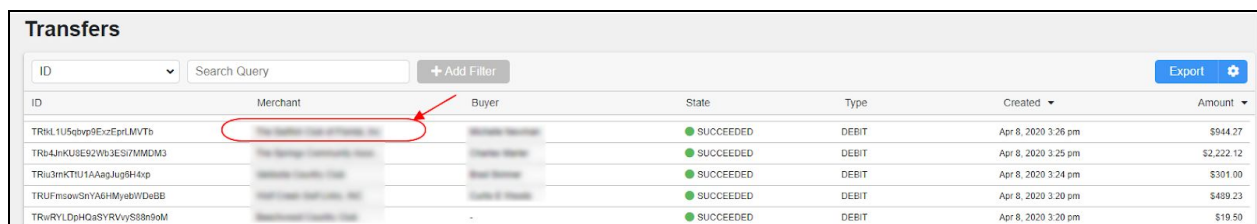
Transfers contain the Credit Card & ACH Payments made to a Club, as well as any Credit Card at POS Transactions.



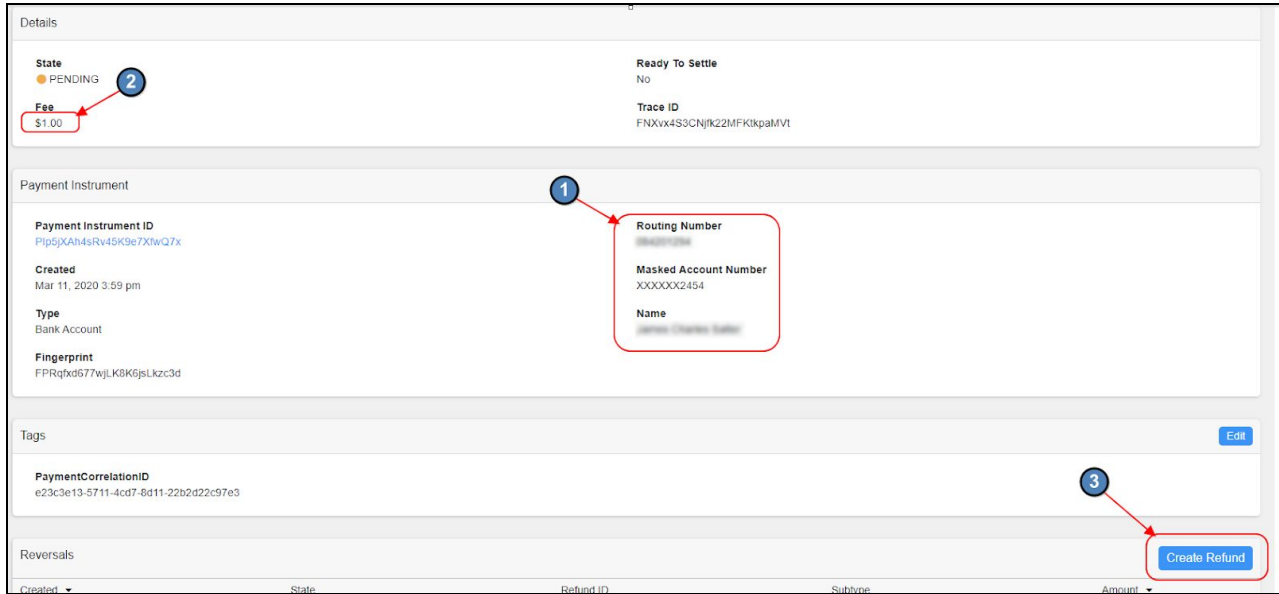
The **Buyer** column will list the Member’s name, if the Transfer is an Online Payment, and Credit Card at POS Transactions will be designated by a dash (-) in the Buyer Column.



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.

Details

State: ● SUCCEEDED

Ready To Settle: No

Fee: \$0.00 2

Trace ID: FNXXZKR1G5DaaFse6E8LcFhF

Payment Instrument: No Payment Instrument Provided

Tags: TicketNumber
149670 1 Edit

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.

ID	Merchant	Buyer	State	Type	Created	Amount
TRiEdAq3p44DNeDDvEa24h	Merchant Name	-	● FAILED	DEBIT	Apr 8, 2020 11:56 am	\$15.00
TRiVGEpWgApJas8mJUC4rox	Merchant Name	-	● FAILED	DEBIT	Apr 8, 2020 11:49 am	\$1,347.77
TRipX3v25oYsEHCDASBnJUpx	Merchant Name	Buyer Name	● FAILED	DEBIT	Apr 7, 2020 1:32 pm	\$60.60

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

Details

State: ● FAILED

Ready To Settle: No

Fee: \$1.00

Trace ID: FNXvnm2umaKTgMarUB3PIIDT

Payment Instrument

Payment Instrument ID: Plgjz5AcLTMmjEubM4Mtney

Created: Apr 7, 2020 1:32 pm

Type: Bank Account

Fingerprint: FPRh6a868bHhHMxercJSvRQI

Response Messages

["Invalid Bank Routing Number"]

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)

ID	Merchant	Funded	Transfers	Created	Processor	Amount	Total Fees	Net Amount
ST6CEtlyqMwlnvatq3k1KvX		Funded	4	Apr 8, 2020 10:35 am	LITLE_V1	\$2,122.72	\$51.19	\$2,071.53
STeORFMzbEZZVcu1r9aaR6m		Funded	27	Apr 8, 2020 5:36 am	VANTIV_V1	\$764.15	\$27.01	\$737.14

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.

Amounts	
Settlement Total	Net Settled
\$2,122.72	\$2,071.53
Total Fees	
\$51.19	

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

ID	Trace ID	Buyer	Created	Type	Subtype	Fee Type	Amount
TR81NL708g3Kzwb4us2CL84	FNXmq7zR15zbGVgyRb7fFMj3	-	Apr 8, 2020 10:35 am	FEE	APPLICATION_...	APPLICATION_FEE	\$1.00
TR8wR1Q4v9EXe6G3Hw7ziY	FNXGLuJQtpyccFHD3w1dwEUm9	-	Apr 8, 2020 10:35 am	FEE	APPLICATION_...	APPLICATION_FEE	\$50.19
TRmwmmskM8u8tspCryeH98R	FNXx8BDATBPbynPz38j3kEkaC		Apr 7, 2020 6:00 am	DEBIT	API	-	\$585.00
TR8w3pTqGRMvAFMCCR5m...	FNXxP65qB0Hs5puHanz2NXv		Apr 6, 2020 9:17 pm	DEBIT	API	-	\$1,537.72

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



ID	Created	Trace ID	Type	State	Amount
TRkdRA5kvaqE9LUwsT9HuDCsd	Apr 8, 2020 2:40 pm	FNXp3dmmv49dmyC1C6XNihNE	CREDIT	SUCCEEDED	\$51.19
TRd17V99vCBVWAAdt2yVvC12	Apr 8, 2020 2:40 pm	FNXu9v7iV4SXDDQZzHcAENpk	CREDIT	SUCCEEDED	\$2,071.53

Showing: 2 / 2

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.