Quick Steps For Setting Up and Using the CC Merchant Utility

Overview:

The CC Merchant Utility takes the payment information from the CC Merchant payments in TRAMS Back Office and submits it to your credit card processing company (i.e. Ticketmaster, Payment Resources, etc.). Agents will create records in the front office as usual through the reservation system and/or ClientBase Plus. Any item booked in the reservation system and paid with a CC Merchant form of payment is interfaced across to TRAMS Back Office, as long as the correct format is used. Your agency will continue to interface and process each day as usual. Any item booked in ClientBase Plus and paid with a CC Merchant form of payment is already in TRAMS Back Office since they share a common database.

Once a day, once a week, or however often you decide is necessary, you will open the CC Merchant Utility and Query. The utility will display the transactions that are in TRAMS Back Office that have a CC Merchant form of payment. Next, you will Process which submits the transactions to your credit card processing company via the Internet. (If you are using a dial-up connection you will need to bring up your Internet connection before processing.)

Your credit card processing company will either send back an Approval Code or a Reject Code, which you will see on your screen in the Authorized column. (Definitions of Reject Codes are found in Appendix A at the end of the CC Merchant manual.)

After all transactions are submitted, you are prompted to enter an EFT payment. Answer yes and an EFT payment is automatically created for the deposit amount, along with the correct journal entry.

Set Up in TRAMS Back Office:

Step 1: Create an Other profile for the credit card processing company that you are using. (i.e. Ticketmaster, Payment Resources, etc.) This profile is used for the EFT payment created for the deposit of the credit card batch.

Step 2: Set up the processing bank account in TRAMS Back Office (Utilities/Setup/Bank Accounts) only if the funds from your CC Merchant transactions are deposited into a different bank account from your cash or check transactions. If funds are deposited into the same bank account as your cash or check transactions, or if the CC Merchant bank account is already set up, proceed to the next step.

Step 3: Set the default CCMerchant bank account (Utilities/Setup/Global Defaults/Prompt/Default CCMerchant Bank Acct) to the bank account number (1, 2, 3, etc.) that the CC Merchant transactions are deposited into. Also verify with your agents that they are using this account number when interfacing CC Merchant payments.

On the same screen, verify that the field Allow Client Unapplieds is **<u>not</u>** checked. CC Merchant payments that are unapplied balances **<u>will</u>** **<u>not</u>** process. Therefore, it is best to turn off this option.

Step 4: In Utilities/Setup/Global Defaults/Interface Mailmerge Prompt, verify that the Interface Supplier Payments box is checked.

Step 5: In Utilities/Setup/GL Accounts/Others, verify that the fields CC Merchant Receivables, CC Merchant Fee and CC Merchant Discount have the correct GL account numbers. Create these GL accounts under General Ledger/Accounts if necessary.

<u>*CC Merchant Receivables*</u>: This account is used when a CC Merchant payment is entered against a client's account. The client balance is closed and is offset against the CC Merchant Receivables account, where the balance remains until the credit card is processed. This account number should be in the asset series (1000 – 1999) of GL account numbers.

<u>*CC Merchant Fees*</u>: This is the GL account number assigned in TRAMS Back Office that is used when a transaction fee is charged by your credit card processing company. This number should be in the expense series (6000 – 9999) of GL account numbers. If you prefer, you can group the transaction fees into the same GL account as the CC Merchant Discount account.

<u>*CC Merchant Discount*</u>: This is the GL account number assigned in TRAMS Back Office, where the credit card processing fees (i.e. the 3.0% for American Express) from the credit card companies are journalized. This number should be in the expense series (6000 – 9999) of GL account numbers.

Step 6: In Utilities/Setup/CC Processors enter the default options for use with the CC Merchant Utility.

<u>*Bank Acct*</u>: Enter the bank account number that was designated in Step 3.

<u>*CC Processor*</u>: Click the arrow next to the field and select the appropriate processor.

<u>*Branch:*</u> Click the arrow next to the field and select the branch that you want to set up for processing.

<u>*CC Merchant Profile*</u>: Type in the first few letters of the Other profile you created in Step 1 and click the arrow next to the field to find the matching profile.

<u>*Username*</u>: Enter the code provided to you by your credit card processing company.

Ticketmaster users - This is the six-character username that you were given (four alpha & two numeric).

Payment Resources users - This is the five-digit login code you were given.

Password: Enter the password provided to you by your credit card processing company.

Ticketmaster users – This is the six-character password that you were given (four alpha & two numeric). If you changed that password, enter the new password you chose.

Payment Resources users – This is the sixteen character regkey code that you were given.

TRAMS Reference: When your clients receive their credit card statements they will see your agency name as the company that charged their card. In addition to your agency name, click the arrow next to the TRAMS Reference field and choose Invoice Number if you want the client's invoice number to appear on the statement, or click Payment Number if you want the TRAMS Back Office payment number to appear on the statement.

Processing Time Out: This is the maximum number of seconds that the utility will wait for an approval code from your credit card processing company before it gives up and moves on to the next record. *TRAMS* recommends that you set this field to 45 seconds. This should allow plenty of time for the information to be passed back to the CC Merchant Utility.

Click **Add** to add the processor information to the table and then click **Cards** to enter credit card processing information.

Card Name: Click the arrow next to the field and choose the name of the credit card being set up. (i.e. American Express)

Processing Fee Rate: Enter the merchant rate for the credit card chosen above as provided by your credit card processing company. (i.e. American Express could have a rate of 3%)

Transaction Fee: Enter the amount of the transaction fee charge by your credit card processing company. If your processing company does not charge a transaction fee, enter 0.00.

Click **Add** to add the credit card processing defaults to the table. Repeat for each card type.

If processing with Payment Resources International, rates for each card type may vary and should be set up in TRAMS Back Office based on your agreement with the company. Rates for each card type with Ticketmaster are as follows:

	U.S.	Canadian
American Express	3.00	3.00

Diners Club	2.90	3.00
Discover	3.00	N/A
Mastercard	3.30	2.10
Visa	3.30	2.10

Once all card types are set up, click Ok to save the credit card table setup. Click Ok again to save the processor table set up.

<u>Note:</u> If your agency has multiple branches and you have separate usernames and passwords per branch, repeat Step 6 for each branch.

You are now set up for processing.

<u>To Process:</u>

Log into the CC Merchant Utility by clicking the icon on your desktop if you created one, or by selecting Start/Programs/TRAMS for Windows/CC Merchant. Click the arrow next to TRAMS Alias and select TRAMS. The Login Name and Password are the same ones used to login to TRAMS Back Office. Click OK and you are now in the Utility.

Step 1: Type in the date parameters in the Payment Date From and To fields.

Step 2: In the Branch field, select the branch being processed.

Step 3: In the Bank Acct field, select the bank account and Processor fields will automatically default to the appropriate choice based on the bank account number chosen.

Step 4: In the Credit Cards Type field, choose the cards that you are processing. If processing all credit card types, right mouse click and choose Select All.

Step 5: Some agencies prefer to process smaller transaction amounts (such as service fees) differently than larger transaction amounts (such as tours and cruises). By using the Max Charge Amount field, you can type in a limit and only CC Merchant transaction less than or equal to that amount will appear in the query for processing. If processing all payment amounts, leave this field blank.

Step 6: Click Query. This displays the transactions that are waiting to be processed. An item in red means that either the credit card number or the expiration date is incorrect and must be corrected in order to process that record. You can process the item at another time or retrieve the payment in TRAMS Back Office and correct the information, then click the Query button again to refresh and show the corrected information. An item that appears in gold means that the profile in TRAMS Back Office for that client does not have an address, however, the item will still process.

Step 7: Click Process. The utility will then sign into your credit card company's website behind the scenes and submit each transaction for approval. Once approved, your credit processing company will send back an approval code if the item is accepted, or a reject code if the item is rejected. Either code is listed in the Authorized column.

Step 8: Once processing is finished, the utility prompts to create an EFT entry. Click OK. The EFT payment is then displayed on the screen, along with the proper journal entry. Click OK to save it.

Step 9: Click the Report button and print the CC Process Audit report. This gives a list of what was processed or rejected, including approval and/or reject codes. Keep this report for your records.