

Automated Credit Card Merchant Processing

Configuring the software

The credit card merchant processing feature is designed to allow you to query and process your CC Merchant payments and reconcile the results of processing back to your *TRAMS* accounting data. Some setup is required before you can begin processing.

Step 1: Since you are receiving deposits for your merchant transactions, you are required to create a profile in *TRAMS* Back Office for your processing company. This is done prior to setting up the CC merchant processing defaults. Select Profiles|Other and create the profile.

The screenshot shows a software window titled "Create New Other Profile #659 Ticketmaster". The window has a blue title bar and standard Windows window controls. Below the title bar are tabs for "General", "Communications", "Payment Info", "Groups", and "Marketing". The "General" tab is selected. The form contains the following fields and controls:

- Profile Name: Text box containing "Ticketmaster"
- Contact_Last Name: Text box
- First: Text box
- M: Text box
- Contact Title: Text box
- Courtesy Title: Dropdown menu
- Salutation: Text box
- Street Address 1: Text box containing "1304 Hornby Street"
- Street Address 2: Text box
- Apt/Suite: Text box
- City: Text box containing "Vancouver"
- State: Dropdown menu containing "BC"
- Zip Code: Text box containing "V6Z 1W6"
- Country: Text box containing "Canada"
- Payee Name: Text box
- Interface ID: Text box
- Inactive
- GL Acct #1: Text box
- GL Acct #2: Text box
- G/L Branch: Dropdown menu
- G/L Rate: Text box containing "0.00"
-
-
- Continue entering Profiles

Step 2: Some agencies have a specific bank account that is dedicated only to cc merchant payments. If you are setting up a new bank account for this, add the bank account before setting up your cc merchant processing defaults. To add a bank account, select Utilities|Setup|Bank Accounts. In the "Description" field, identify the bank account as your CC Merchant account and click the "Add" button. If funds from your cc merchant processing are handled through your standard operating account, proceed to Step 3.

Bank No 3 Inactive

Account No Routing No

Name Wells Fargo Account

Description CC Merchant Account

Currency Code Conversion Rate 1.0000

G/L Branch

Bank Balance 0.00 Book Balance

Bank No	Account...	Routing...	Name	Description
1			Operating Account	Operating Account
2			Savings Account	Savings Account
3			Wells Fargo Account	CC Merchant Account
4			Bank Acct No. 4	Bank Acct No. 4

Buttons: Add, Update, New, Delete, Print

Bottom: Ok, Cancel, Display Book Bal Only Display Active Bank Accounts

Step 3: Select Utilities|Setup|Global Defaults and click the "Prompt" tab. In the "Default CC Merchant Bank Acct" field, type in the bank account number that you want the CC Merchant payments to default to. If you are processing CC Merchant payments against multiple bank accounts, enter the account that is used most frequently.

Interface/Mailmerge Prompt		Financial Modeling	Pegasus/NPC Options
General	Prompt	Tax-Related	Client/Vendor Statement Remarks
Allow Branch Entries		Full (Single Balance Sheet)	
Comm Track payments in EOP		Sales/Cost of Sales	
Default Disbursements Bank Acct		1 Operating Account	
Default Receipts Bank Acct		1 Operating Account	
Default CC Merchant Bank Acct		3 CC Merchant Account	
Journal Entry Prompting		Recommended/Always	
Default G/L Branch		0	
Default Branch		0 Travel With The Stars	
<input checked="" type="checkbox"/> Allow Cash Pymt From Invoice		<input type="checkbox"/> Default Refund/Adj Invoice No	
<input checked="" type="checkbox"/> Allow Modifying Other Pymts		<input checked="" type="checkbox"/> Force Branch on Journal Entry	
<input type="checkbox"/> Assign Ck #'s in Payments		<input checked="" type="checkbox"/> Print Full Statement Header	
<input type="checkbox"/> Carry Over Fares		<input type="checkbox"/> Prompt when exit TRAMS	
<input type="checkbox"/> Allow Client Unapplieds		<input type="checkbox"/> Allow Vendor Unapplieds	
<input type="checkbox"/> Auto-Assign Invoice Numbers		<input checked="" type="checkbox"/> Add Newly Inserted Items To Query Screens	
<input type="checkbox"/> Always Track Voided Payments		<input type="checkbox"/> Require Unique, Non-Blank I/F ID On New Profiles	
<input type="checkbox"/> Allow Negative Client Vouchers			

Next, under the same “Prompt” tab, verify that the field Allow Client Unapplieds is not checked. CC Merchant payments that are unapplied balances **will not** process. Therefore, it is best to turn off this option.

Step 4: Select Utilities|Setup|GL Accts and click the “Others” tab. Enter the GL account numbers for CC Merchant Receivables, CC Merchant Fees and CC Merchant Discount.

GL Accounts Setup

Travel Types | Bank Accounts | **Others**

Client Balances: 1100 Client Balances

Vendor Balances: 2000 Vendor Balances

ARC Balances: 2010 ARC Balances

Retained Earnings: 3200 Retained Earnings

Operating Payable: 2050 Operating Expense Payable

CC Merchant Receivables: 1105 Credit Card Merchant

CC Merchant Fee: 6146 CC Processing Fee

CC Merchant Discount: 6146 CC Processing Fee

ARC Adjustments: 5100 ARC Adjustments

Ok Cancel Print

CC Merchant Receivables: 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.

CC Merchant Fees: Some processing companies charge a fee for each transaction processed. For example, Ticketmaster charges U.S. agencies a fee of 5 cents per transaction. If your processing company charges a fee per transaction, in the “CC Merchant Fees” field, type in the GL account number assigned in *TRAMS* Back Office for the transaction fees. This number should be in the expense series (6000 – 9999) of GL account numbers. If your processor does not charge a per transaction fee, enter the same GL account number in the CC Merchant Fees field as entered in the CC Merchant Discount field.

CC Merchant Discount: 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 5: Select Utilities|Setup|CC Processors and setup defaults for CC Merchant Processing.

Bank No	Processor	Branch	Profile	Username	Password	Reference	Timeout
3	TicketMaster	0	Tic...	admo60	admo60	0	45
3	PRI	1	Pay...	10011	KK48N...	0	45

Bank Acct: Enter the Bank Account number (i.e. 1, 2, 3, etc.) that CC Merchant payments are entered against.

CC Processor: Click the arrow and choose the vendor name of your credit card processor. (i.e. PRI, Ticketmaster, etc.)

Branch: Click the arrow and choose the branch that you want to set up for processing.

CC Merchant Profile: Select the “Other” profile that was created for the credit card processing company.

Username: Enter the user name given to you by your credit card processing vendor. (i.e. PRI, Ticketmaster, etc.)

Password: Enter the password given to you by your credit card processing vendor. (i.e. PRI, Ticketmaster, etc.)

TRAMS Reference: Click the arrow and choose what reference number you would like to appear on your client’s credit card statement. Choose “Invoice Number” if you would like the invoice number to appear on your client’s statement. Choose “Payment Number” if you would like the *TRAMS* assigned payment number to appear on your client’s statement.

Processing Time Out: Enter the number of seconds you would like the program to wait to receive a response from your credit card processing vendor as to whether the record was processed or not, before the program moves on to the next record. The *TRAMS* recommended setting is 45 seconds.

Click Add to add the Processor’s information and then click the Cards button on the right to set up the credit card types that you are processing. Default settings are required for each type of card being processed.

CC Type	Processing Fee Rate	Transaction Fee
American Express	3.30	0.05
Diners Club	3.30	0.05
Discover	3.30	0.05
Mastercard	3.30	0.05
Visa	3.30	0.05

Card Name: Click the arrow and choose a credit card from the list of names.

Processing Fee Rate: Enter the discount rate for the credit card chosen, as specified by your merchant contract with the credit card processing company.

Transaction Fee: Enter the amount of the transaction fee that your processing company charges.

Click Add to add the card to the setup. Repeat the steps for each type of credit card that you will process. (Visa, MasterCard, Discover, etc.)

Step 6: Click the OK button to save credit card information. Click OK again to save the setup screen.

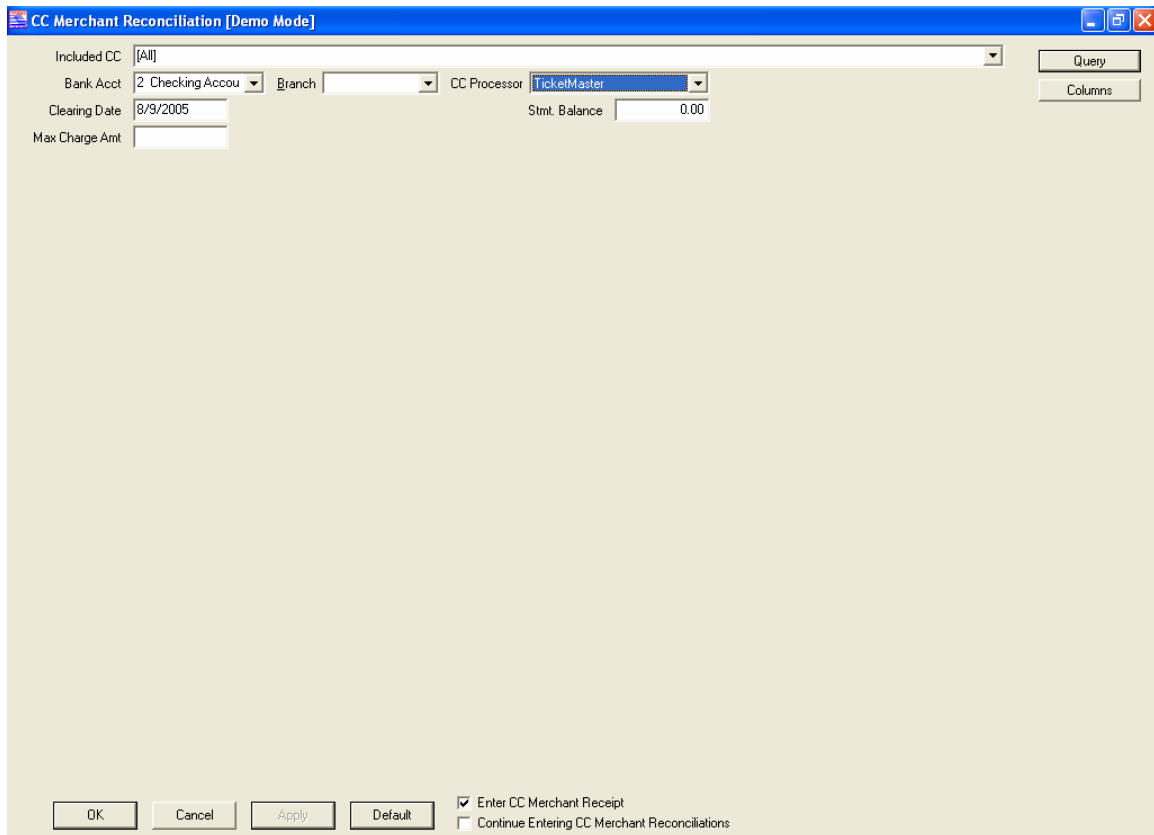
NOTE: If your agency has multiple branches, repeat step 5 for each branch, as the credit card processing company will give you a username and password per branch.

Processing CC Merchant Payments

If you are set up for Multiple Balance Sheets, you should continue to use the old CC Merchant Utility, as processing through TRAMS Back Office does not create the journal entry correctly for Multiple Balance sheet entries.

Also, if you are processing using more than one processing vendor (i.e. both Pinnacle & Ticketmaster), you must run a separate reconciliation for each processor.

Step 1: Select Payments| Reconciliation| CC Merchant Reconciliation and enter your selection criteria.



CC Merchant Reconciliation [Demo Mode]

Included CC [All]

Bank Acct 2 Checking Accou Branch CC Processor TicketMaster

Clearing Date 8/9/2005 Stmt. Balance 0.00

Max Charge Amt

Query Columns

OK Cancel Apply Default Enter CC Merchant Receipt Continue Entering CC Merchant Reconciliations

Include CC: Select the credit card type(s) that you are processing. (i.e. Visa, MasterCard, etc.)

Bank Acct: Select the bank account number the CC Merchant payments were created under.

Branch: If processing items for a specific branch, select the appropriate branch number. Leave the field blank to process all branches.

***Note:** You can process multiple branches all at once as long as you **are not** expensing the CC Merchant fee by branch (i.e. payments were entered under different management branches but are all tied together under the same GL branch.) If the CC Merchant fee needs to be expensed by branch then you must process each branch separately. (This will be enhanced in a future release.)*

CC Processor: Select the credit card processing vendor that is processing the cards.

Clearing Date: The Clearing Date field defaults to the current date. This date is stamped into the CC Merchant payment record once the record is processed. Once a CC Merchant payment has a clearing date, it will always show a cleared status and therefore will not be selected for processing again.

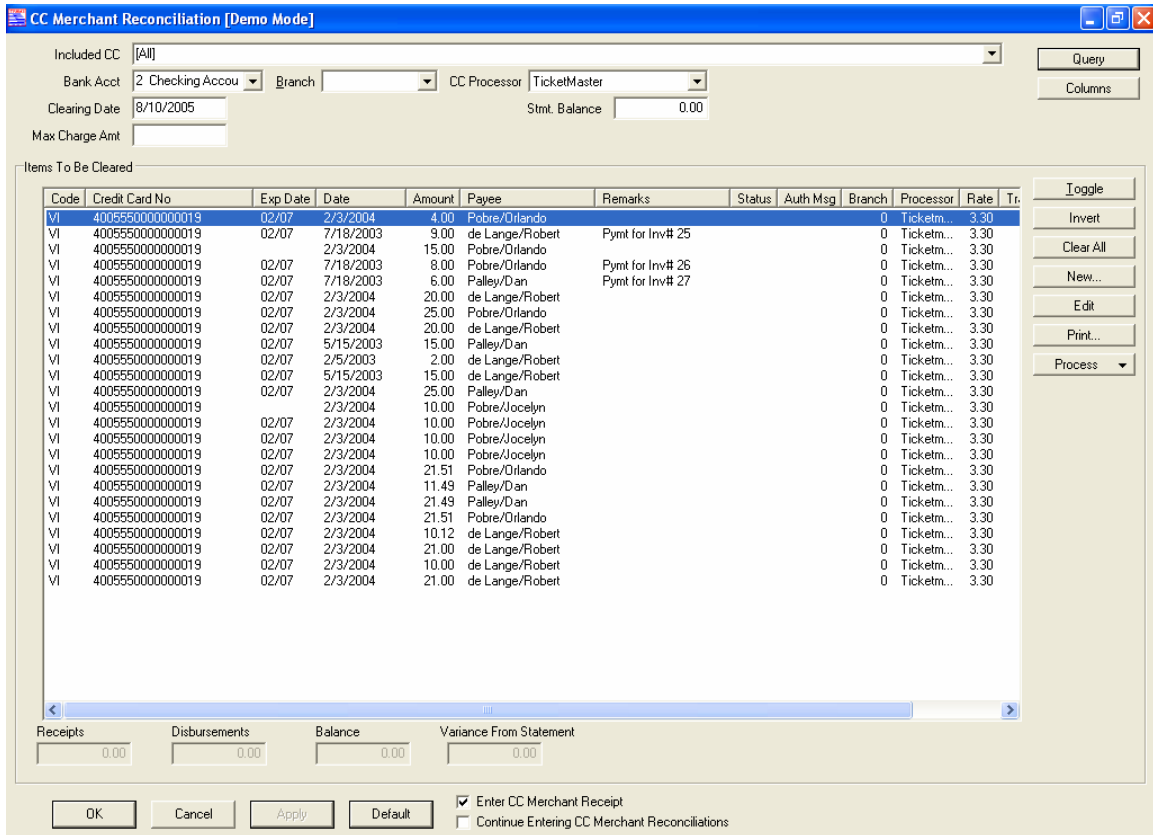
Stmt Balance: Leave this field blank. It is not needed for CC Merchant processing.

Max Charge Amt: If you want to process transactions up to and including a certain amount, enter the amount in this field.

Example: Agency has a certain employee that is responsible for processing service fee transactions only. Service fees for the agency are \$20.00. The employee enters \$20.00 as the Max Charge Amt so that only transactions of \$20.00 or less appear in the query for processing.

After entering the appropriate selection criteria, click the **Query** button.

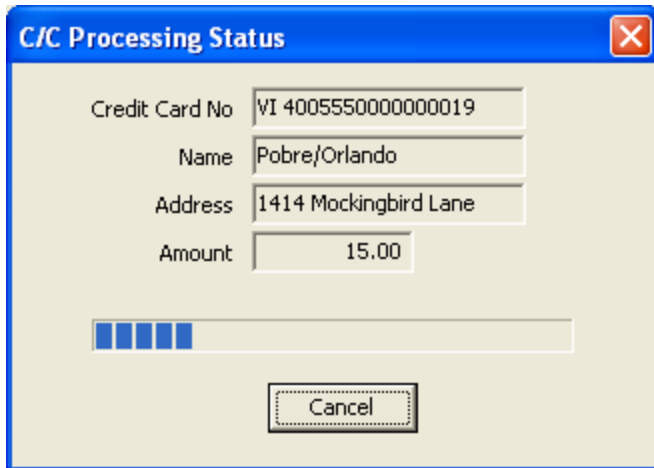
Step 2: TRAMS displays the query results for the CC Merchant transactions that will be submitted for processing.



Step 3: Click the **Process** button. Select the option *All Items* if processing everything in the query. Select the option *Selected Items* if processing certain transactions only. Once a selection is chosen, the cc merchant transactions are sent to your credit card processing vendor via your Internet connection.

Note: If processing *Selected Items*, highlight those transactions prior to clicking the **Process** button. Select multiple transactions by holding the Ctrl button and doing a right mouse click.

Step 4: TRAMS displays a status message box on the CC Merchant reconciliation screen that gives the user feedback about the charges currently being processed.



Step 5: Once all cards are sent to the credit card processor, the status message box clears the screen. Click the **OK** button on the button left of the CC Merchant Reconciliation screen to continue.

Step 6: TRAMS prompts, “XX Payment(s) Will Be Marked Cleared and XX Will Be Marked Uncleared. Continue? Click the **Yes** button.

Step 7: The payment screen is displayed to create the EFT payment for the amount being deposited into your bank account (card amounts processed less fees).

The screenshot shows a software window titled "Create New Payment Received #344 Ticketmaster". The window contains a form with the following fields and values:

- Amount: 329.61
- Payment Type: Received
- Payment Date: 8/10/2005
- Remarks: (empty)
- Bank Acct: 2 Checking Account
- Branch: (empty)
- Invoice Reference: (empty)
- Payment Method: EFT
- Check/CC No: (empty)
- Payment Group: (empty)
- Profile Type: Other
- Name: Ticketmaster
- Name On Check: (empty)
- Pay Code: (empty)

At the bottom of the window, there are two buttons: "OK" and "Cancel". To the right of these buttons is a checkbox labeled "Create Agent Adjustment" which is currently unchecked.

The payment screen will default to a Payment Method of EFT, Profile Type of Other and name as the name of the credit card processing vendor, based on the profile you selected when setting up Utility defaults. Click the OK button to save the payment information. TRAMS prompts, "Create a journal entry?" Click Yes.

Step 8. TRAMS defaults the journal entry as follows:

