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Advanced Payment Processing

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PERENNIAL SOFTWARE

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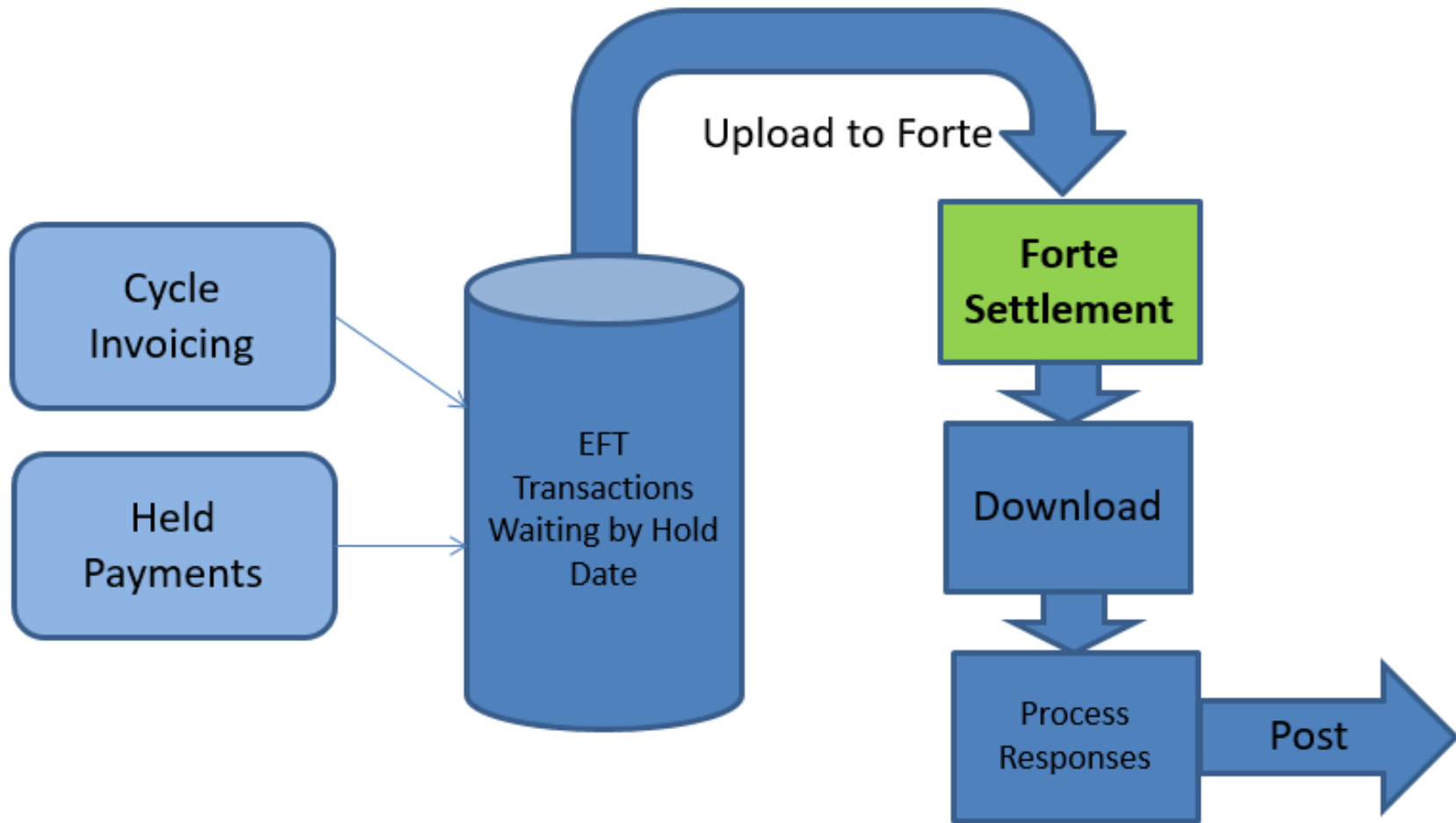
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Introduction

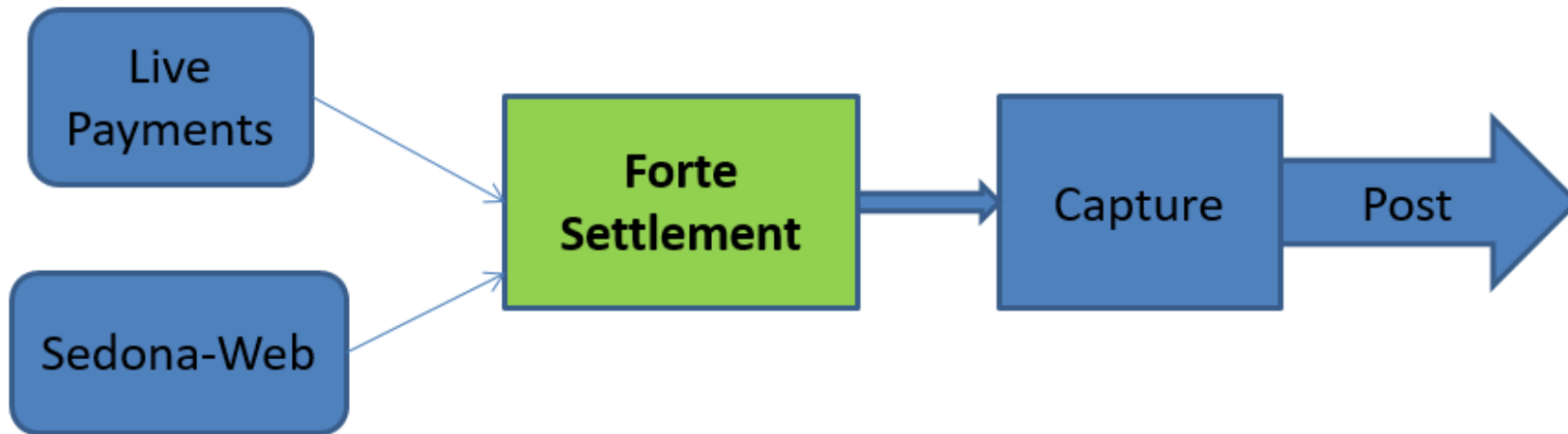
The new Advanced Payment Processing system replaces the classic batch and live transaction processing that exists in SedonaOffice currently. The goal of the new methodology is to automate redundant activities, enhance security and take advantage of Forte's new Restful API.

Changes to Work Flow

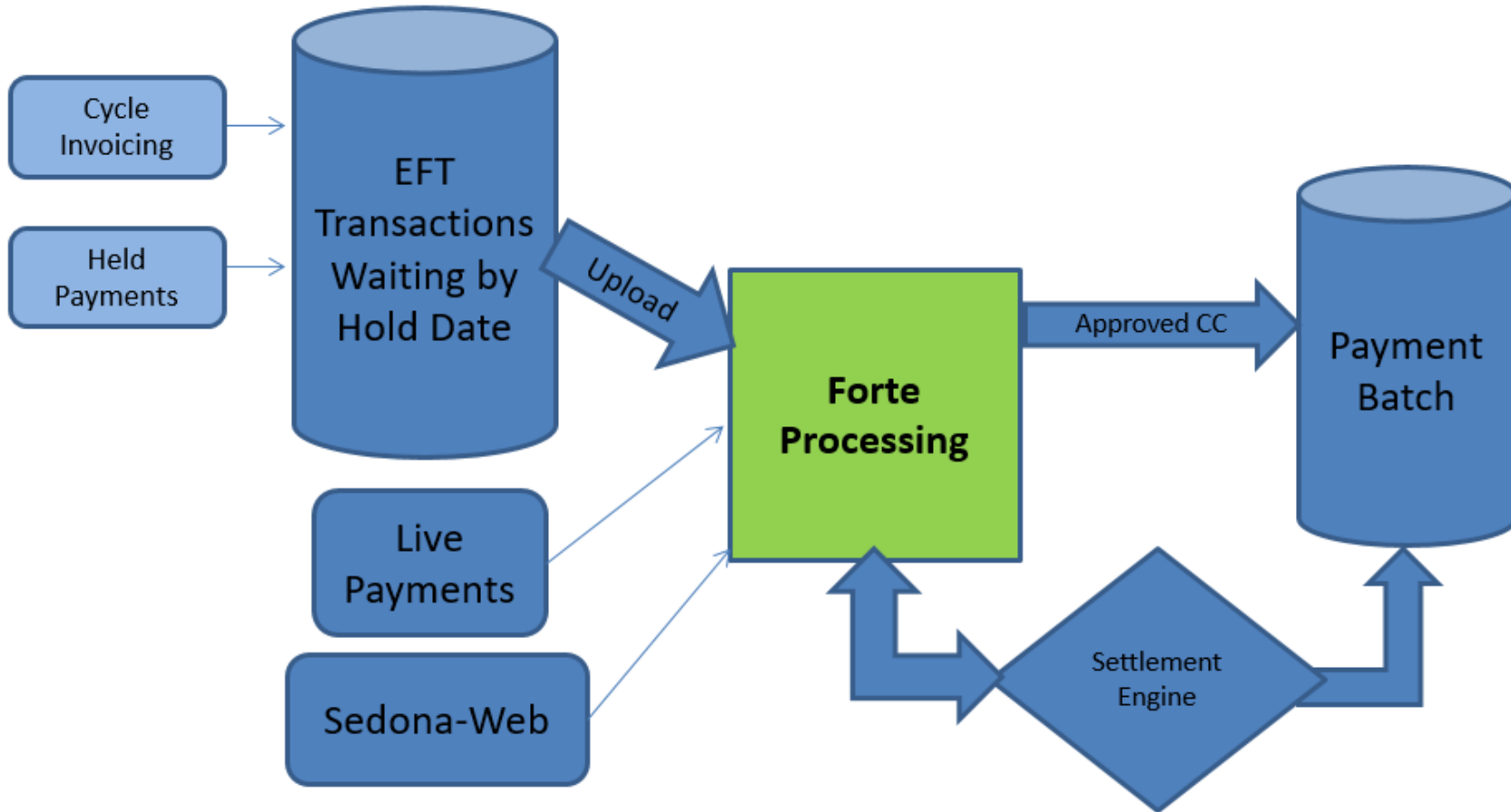
Batch Processing (Legacy)



Live Processing (Legacy)



Advanced Payment Processing



Automated Processes

Prior to the upload to Forte the transaction handling of the new process is equivalent to the current version of payment processing. However after upload the handling has completely changed.

Credit Cards are Immediately Applied

Approved credit card transactions are instantly moved into the deposit batch and applied to the customer's account. The actions of *download*, *process responses*, *capture* and *post* are eliminated!

Bank Drafts are Settled and Applied Automatically

The new payment processing includes an automated Settlement Engine that routinely polls Forte for changes in the status of bank drafts. When an item becomes settled, the engine processes the payment and moves it to the deposit batch. The actions of *download*, *process responses*, *capture* and *post* are eliminated!

Notes

The Settlement Engine

In addition to the functions listed above, the settlement engine is a periodic contact with Forte's payments gateway.

Automated Card Updates

If you have subscribed to Forte's card updater, the Settlement Engine will automatically update card information as it becomes available. Be certain to purge retired or redundant payment methods to avoid fees for updating unnecessary cards.

Automated Corrections

If a transaction is approved then later refused by the processor, the system will handle removing the payment from the customer's account. The specific logic is still in development; however, it will ensure that your customer is not credited for an unpaid item.

Level 2 Processing

The new payment system supports level 2 payment processing.

Notes

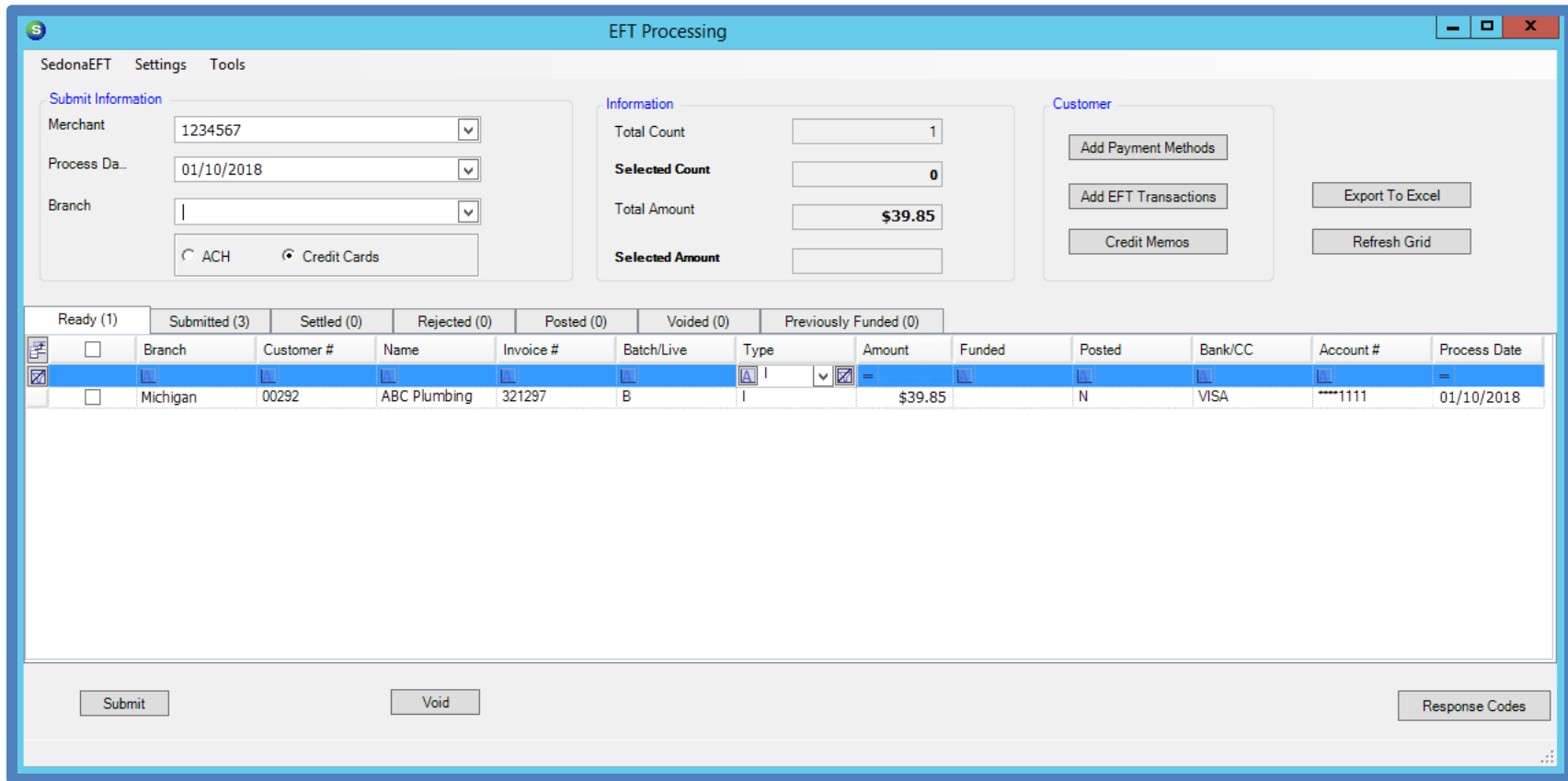
The Payment Batch

The new payment system automatically appends newly approved payments to an open payment batch based on the date. If no dated open payment batch exists, the payment system creates one. Correct usage of this feature may require a change in company procedures. The concept is that a payment batch will remain open (un-deposited) until the following day. In this way, all items settled on a specific date will be deposited as part of the same batch. Following this procedure provides clear reconciliation with Forte's payment reporting.

Notes

New EFT User Interface

The EFT User Interface has been completely re-design to compliment the new behind-the-scenes processing. Transactional information is easy to find and view all on the same screen.



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