

# EFT Processing Overview

Last Modified on 06/01/2026 3:49 pm EDT

SedonaOffice has integrated with Forte (a third-party payment processor) for processing of credit card and ACH transactions for customers in the United States and Canada. SedonaOffice customers must have a merchant id issued from Forte to process transactions through SedonaOffice.

Forte is able to process payments for the following types of credit cards.

- MasterCard
- Visa
- Discover
- American Express
- Diners Club
- JCB

SedonaOffice customers must request that Forte have their merchant id setup for each credit card type that their company will accept.

Forte can also process payments from a customer's bank account (ACH transaction) if the SedonaOffice customer has requested this setup. US based customers can process bank drafts from any bank within the United States. Canadian customers can process bank drafts for any bank within Canada. Forte does not offer the ability to process transactions across the border under a single merchant id. US customers would need to apply for a Canadian merchant id to process Canadian transactions. Canadian customers would need to do the same to process bank drafts to US bank accounts.

SedonaOffice is a single currency system that does not handle conversion rates.

Credit card transactions are processed in real time enabling the user to receive immediate responses from the issuing bank of the customer's credit card indicating that the funding has been approved or rejected. Bank drafts are also processed in real time. Users can process EFT transactions from any workstation.

SedonaOffice provides several options for generating an automatic payment with the use of a customer credit card or customer bank account.

- Automatic payment of cycle invoices
- Automatic payment of one or more non-recurring invoices
- Automatic payment of advanced deposits for job installation
- Unapplied cash payments
- Payments made to a miscellaneous GL number (e.g. late fees)

SedonaOffice has preset transactions to automatically submit to Forte at 8:00 am, 12:00 pm, and 5:00 pm (local time) each day. The Administrator cannot change the preset schedule from SedonaOffice. Users have the option of submitting transactions to Forte at any time outside of these preset hours by manually submitting transactions from the EFT Processing module.

Deposit payment batches for credit card and ACH payments are automatically created as transactions are approved. Customer invoices are marked as paid with every entry into the deposit payment batch. Users can export a report showing all approved and/or rejected transactions that have occurred on any day. Users can deposit their payment

batches within SedonaOffice once all funds have settled in a deposit payment batch. The settlement process automatically begins at 11:30 pm (local time) daily. Settlement of credit card transactions can take 24-48 hours. ACH transactions can take between 3 and 5 business days.

Customer credit card and bank account information is entered within the SedonaOffice application into a form which feeds directly into Forte's system. Since this information is being added directly into Forte's database and not SedonaOffice, it is necessary to access Forte's customer database (called Dex) for any address changes, changes to credit card expiration dates, or changes to a CVV number.

Users can void credit card and ACH transactions in SedonaOffice only if the transaction has not been "Submitted" to Forte. After the transactions have been submitted and settled, the users will need submit a refund to the customer.

Refunds to both credit card and bank accounts can be done directly within SedonaOffice.

A disputes area is available where users can view the status of any Visa, MasterCard, or Discover dispute involving their merchant id. Users can add documentation for any dispute in a "Documents Needed" status.

---