

Understanding the EFT Processing Form

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User permissions are required for access to the EFT Processing form. Refer to the [User Group Permission](#) topic for details. To open this form, from the main application menu, expand the Accounts Receivable module menu, and then select the EFT Processing option.

The EFT Processing form was designed to serve multiple purposes:

- Viewing transactions at their various statuses in the process
- Manually submitting transactions
- Voiding transactions
- Entering new EFT transactions
- Exporting a list of transactions to excel
- Viewing customer disputes and the ability to upload documents related to a specific disputed transaction
- Viewing automated transaction logs

The EFT Processing form is composed of three main components, the header section, the grid section, and the footer section. Each of these sections are explained on the following pages.

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Header Section

The Header section contains three main areas:

- Filters
- Information [Transaction summary]
- Customer Actions (by your company)

Many of the options in the header section work in tandem with the Grid section of the EFT Processing form.

Each item in this section will be described below.

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A. Filters – There are three fields in the Filters section: Merchant (Merchant ID), Process Date, and Branch. Each of the filters is described below.

- **Merchant** - When the EFT Processing form is initially displayed, the lowest number of your company's Merchant ID's is displayed in this field. The selection in this field controls which transactions are displayed in the grid section of the EFT Processing form. If your company is operating with multiple merchant accounts, you will need to make a selection in this field to see the transactions in the grid section, which are related to a specific Merchant ID.
- **Process Date** – This filter field will default to today's date. This option controls which transactions are displayed in the grid section of the EFT Processing form. Within the grid section, if you click on the Ready tab, only the transactions that have not yet been submitted with a date on or prior to the date entered into this field will be listed in the grid. You may enter a date in the future into this field to see transactions that will be submitted beyond today's date.

- **Branch** – This option controls which transactions are displayed in the grid section of the EFT Processing form. If your company is operating under multiple branches, and you only want to see the transactions for one particular branch, you may make a selection from the drop-down list. If you do not make a branch selection, then all transactions for all branches for the Merchant ID will be displayed in the grid section

B. Payment Type – This option controls which transactions are displayed in the grid section of the EFT Processing form. You may select either bank or credit card type transactions.

C. Information (related to transactions shown in the grid section) – When clicking on any tab within the grid section, the totals will be displayed in this area.

In the example below, we are on the Ready tab, and in the Filters area, we selected transactions with a process date of 02/26/2021 for bank type transactions. The summary information shows us there are a total of 12 transactions with a total amount of \$10,335.28 waiting to be submitted to Forte for funding.

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D. Customer Actions – In this area, Users may create a new payment method for a customer, enter a new transaction for a customer or review a dispute by a customer by selecting the appropriate option in this section of the Payment Processing form. Users will be asked to select the customer for whom they want to add a new payment method or enter a new transaction from the Customer Search form. Please review the section “Payment Methods” within this reference guide for details on adding a credit card or bank draft to a customer. Please review the section on “Creating Individual Transactions” as well for specifics on using the New Transaction button. Please review the section “Handling Disputes” for information on the Disputes button.

E. Tools – When clicking on the Tools tab, there are three possible options available: View Service Log, View Card Update Log, and Export to Excel. Each of these options is explained below.

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- **View Service Log** – This option is available for users to review the EFT Service Log which lists dates and times of EFT activity. At the lower left of this listing is a checkbox labeled “Show Errors Only”. If you only want to view transaction errors select this option.

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- **View Card Update Log** – This option will only be displayed if you have subscribed for the Automatic Credit Card update service offered by Forte. You may select a date range to see which customer credit cards have been updated with new expiration dates. If you would like to export this information to excel, click the Export button located at the bottom of the form.

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- **Export to Excel** – Any EFT activity from any of the tabs within the grid area may be exported to Excel.

In the example below, we are on the Rejected tab within the grid, and we want to export a list of all rejected credit card transactions.

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Grid Section

The Grid section contains several tabs related to the current “status” of your EFT transactions. Depending on which

Filters (see Header Section / Filters) are selected, the information displayed on each tab of the grid will vary. Each of these grid tabs will be explained below.

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Below is a simple flow chart of how a transaction is automatically moved through the grid tabs, assuming the transaction was approved and settled by Forte.

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Sorting Transactions in the Grid Section

Within the grid section, you may click on any of the column titles to re-sort the information displayed.

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A. Ready – EFT transactions are automatically added to the Ready tab when:

- Cycle invoices are posted for customers on auto-pay.
- Transaction is created by a user for payment of one or more invoices.
- Transaction is created by a user for a job deposit.
- Transaction is created by a user for unapplied cash.
- Transaction is created by a user to be applied to a miscellaneous G/L account.

Each transaction listed in the ready tab is assigned a process date. For cycle invoices, the process date, is either the hold date entered when a credit card or customer bank is entered or the EFT Hold date entered on the cycle invoice posting form. For manually added transactions by users, this date is entered when creating the EFT.

If your company has opted to automatically submit transactions at the three pre-defined times during the day [on the EFT Setup form in SedonaSetup], transactions will automatically be submitted to Forte for funding. You may also manually submit transactions to Forte at any time, by checking the box to the left of each transaction you want to submit now, then click on the Submit button located at the lower left in the footer area of the EFT Processing form.

As transactions are submitted, either automatically or manually, they will automatically move to either the Approved tab or the Rejected tab.

B. Approved – Once EFT transactions are submitted to Forte, they will move to the Approved tab or the Rejected tab if declined by Forte.

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Once a transaction moves to the Approved tab, the EFT Processing program will automatically create a payment batch in SedonaOffice Payment Processing.

If a transaction is approved by Forte, customer invoices are marked as paid with each transaction added to the payment batch.

Credit card transactions will appear in a payment batch and the description assigned to the batch field begins with the Merchant ID, followed by an underscore (_), followed by CC, followed by the 4-digit year, two-digit month, and 2-digit day (e.g. 190283_CC20210125 would be the credit card file for 01/25/21). Visa, MasterCard, and Discover cards will be contained in one payment batch. A separate payment batch is created for American Express transactions. The batch description format for American Express transactions is the Merchant ID, followed by an underscore (_), followed by

AMER, followed by the 4-digit year, two-digit month, and 2-digit day.

Customer bank transactions will appear in a payment batch and the description field begins with the Merchant ID, followed by an underscore (_), followed by ACH, followed by the 4-digit year, two-digit month, and 2-digit day (e.g. 190283_ACH20210201 would be the customer bank file for 02/01/21).

Both credit card and customer bank Refund transactions will appear in a payment batch and will have the same basic description formatting as mentioned above, except the batch description will begin with an R.

If your company is operating under one Merchant ID, it is possible for one given date, the system would create up to six separate payment batches:

- Visa, Master Card and Discover transactions
- American Express transactions
- Customer Bank transactions
- Visa, Master Card and Discover Refunds
- American Express Refunds
- Customer Bank Refunds

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C. Settled – Forte will begin the Settlement process each night at 11:30 pm (local time). Each transaction that has settled (funds were received by Forte) will move from the Approved tab to the Settled tab.

Credit card transactions will settle within 24-48 hours. Credit card refunds take 5-7 business days. Customer Bank transactions settle within 3-5 business days.

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D. Rejected – When a transaction has been declined by Forte, it will appear under the Rejected tab. The Response Code and its meaning will be displayed in the body of the grid. Rejected transactions are not added to a payment batch. For a definition of the Response Code, click on the Response Codes button in the footer area of the EFT Processing form.

Note: Not all of the possible response codes are listed; these are just the most common we have encountered. If the response code listed in the grid area for the rejected transaction is not in the list, login to Forte to find the definition of the response code

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E. Voided – This tab will display a list of transactions that have been voided by a user. A transaction may be voided from the Ready tab. A transaction may be voided from the Approved tab as long as the transaction has not yet “Settled”.

For more information on how to void an EFT transaction, refer to the article "Voiding an EFT Transaction".

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F. Refunded - This tab will display a list of transactions which are Refunds to the customer. For more information on how to create a refund, refer to the topic Creating an EFT Refund.

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G. Previously Funded – There are two situations that would cause a transaction to appear on this tab.

- A transaction was initially Approved, however during the settlement process, the transaction is declined by the customer's credit card company or the customer's bank.
- A transaction was Settled, but later challenged by your customer to reverse the transaction. These are commonly referred to as "Charge-Backs".

During the Forte settlement process, if a transaction is reversed, the EFT Processing program will automatically create a Negative Payment Batch for the reversal transaction.

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H. Orphaned – Any transactions that failed to reach Forte will be listed on the Orphaned tab. This is rare and typically, your internet connection was interrupted during the process of submitting transactions to Forte. If any transactions are listed on this tab, you will need to contact SedonaOffice Support to reset these transactions. Once the support representative has corrected the transaction, it will move to the Ready tab.

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Footer Section

The footer section of the EFT Processing form contains five possible Action buttons. Depending on which grid tab you are currently viewing certain buttons are viewable. The Response Codes and Close button are available while on any tab of the grid.

Ready Tab

While on the Ready tab, if you check the box to the left of one or more transaction rows, the Submit and Void buttons are available.

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Approved Tab

While on the Approved tab, if you check the box to the left of one or more transaction rows, the Void button is available. When clicking on the Void button, if the transaction has not yet Settled, you may void the transaction. If the transaction has already Settled, the user will be presented with a message indicating the transaction has settled and cannot be voided.

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Settled Tab

The only action buttons available on the Settled tab are Response Codes and Close. There is also an action button labeled Hide Selected; this button will be discussed under the topic Using Grid Filters later in this document.

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Rejected Tab

While on the Rejected tab, if you check the box to the left of one or more transaction rows, the Recreate button is available. Clicking this button will submit the transaction(s) to Forte for funding. When clicking on this action button, a message will be displayed indicating whether the transaction was accepted or failed. If the transaction did not fail, it will be moved to the Approved tab.

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Voided Tab

The only action buttons available on the Voided tab are Response Codes and Close. There is also an action button labeled Show Selected or Hide Selected; this button will be discussed under the topic Using Grid Filters later in this document.

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Refunded Tab

The only action buttons available on the Refunded tab are Response Codes and Close. There is also an action button labeled Show Selected or Hide Selected; this button will be discussed under the topic Using Grid Filters later in this document.

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Previously Funded Tab

While on the Previously Funded tab, if you check the box to the left of one or more transaction rows, the Recreate button is available. Clicking this button will submit the transaction(s) to Forte for funding. When clicking on this action button, a message will be displayed indicating whether the transaction was accepted or failed. If the transaction did not fail, it will be moved to the Approved tab.

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Orphaned Tab

The only action buttons available on the Orphaned tab are Response Codes and Close. As mentioned earlier in this document, if any transactions are listed on this tab, you will need to contact SedonaOffice Support to reset these transactions. Once the support representative has corrected the transaction, it will move to the Ready tab.

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