Online Payment Processing

Electronic Banking

Suran Systems, Inc. has partnered with a merchant account processor, Paya, to allow CDM+ users to accept debit and credit card (VISA, MasterCard, American Express and Discover) payments and ACH transactions via bank drafts. These electronic transactions are initiated through CDM+ Engage, CDM+ Web Ministry Tools, or Process Treasurer Reports (for COG Regional clients).

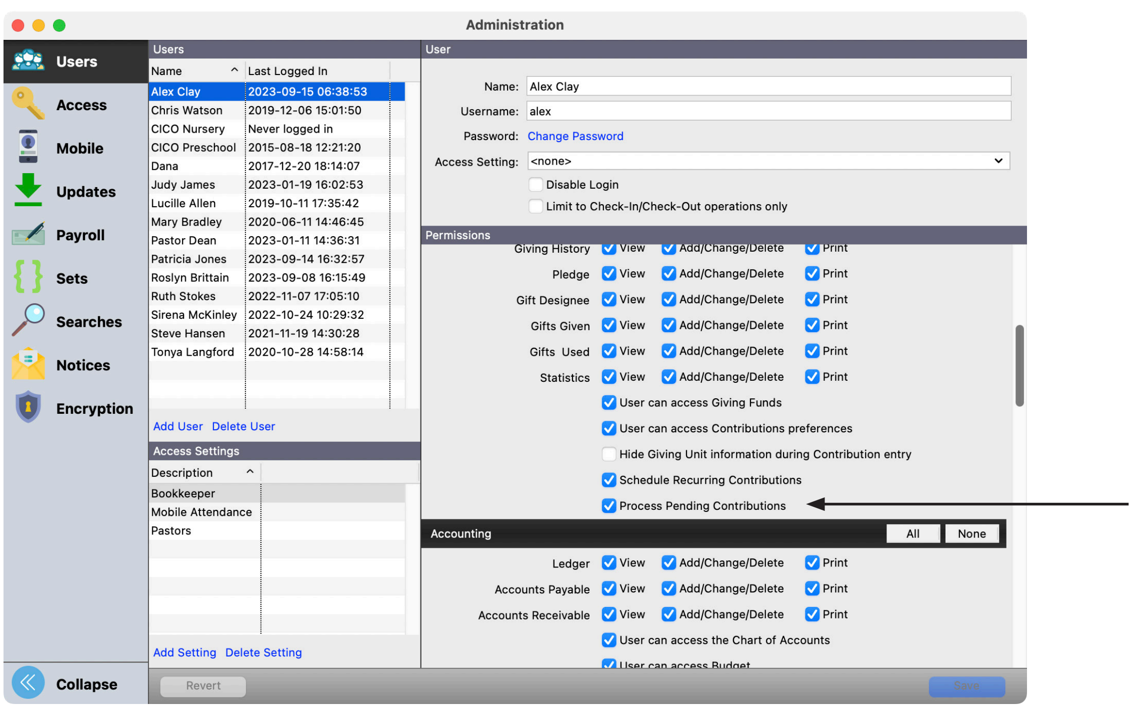
A merchant account is required for electronic banking in CDM+. There is no additional cost for a merchant account, though per-transaction fees apply. A subscription to a CDM+ SAAS or Cloud plan is required. For more information about merchant accounts, contact the CDM+ Sales Department at 877-891-4236 or sales@cdmplus.com.

CDM+ provides full integration of electronic banking from detailed transactions, such as online contributions and registrations, made through CDM+ to deposit processing of revenue and expenditures of fees. This integration reduces errors and minimizes the amount of bookkeeping required to handle electronic transactions.

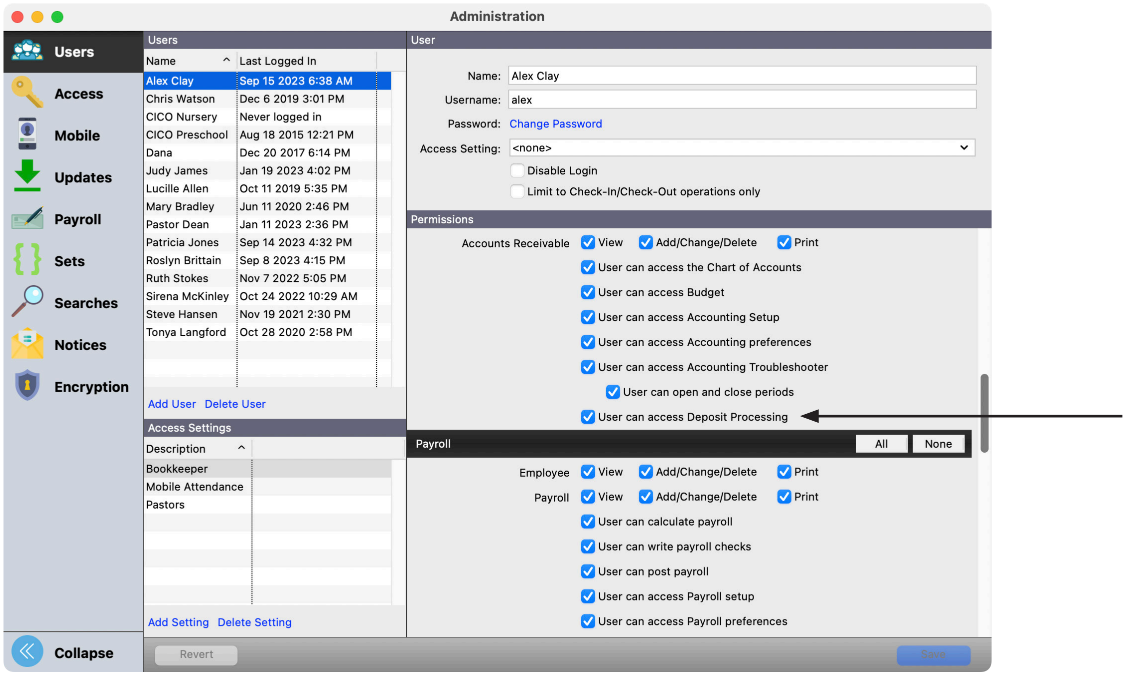
User Access

▶File ▶Administration ▶Users

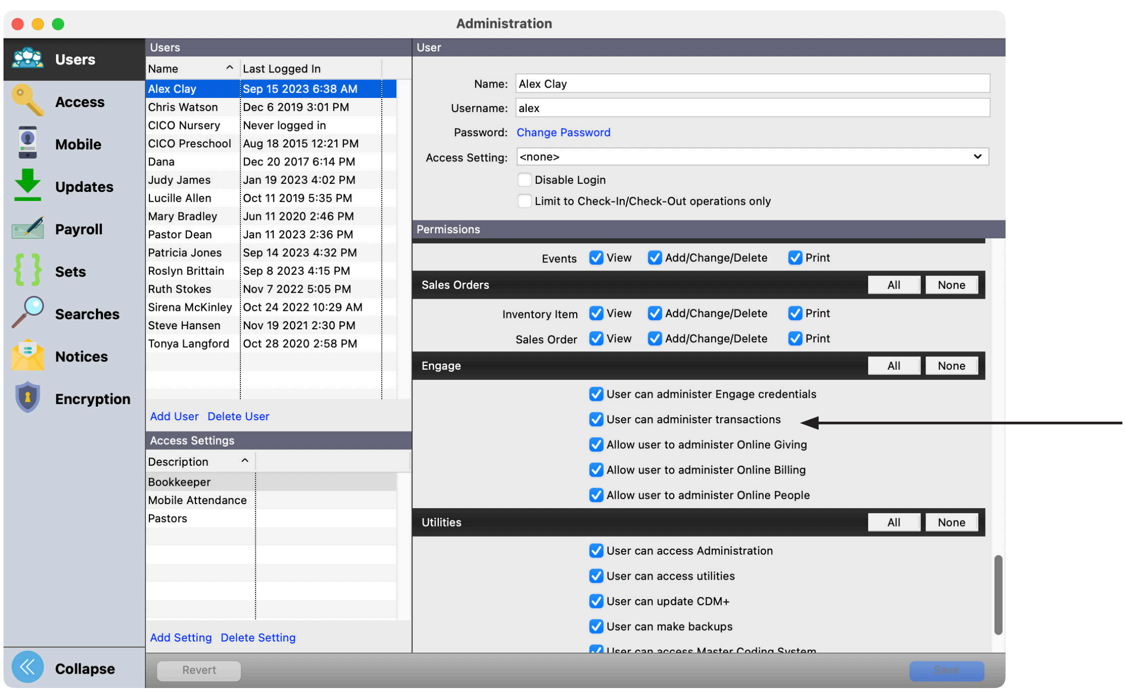
To allow a person to access the Process Pending Gifts window, you must check the box next to Process Pending Contributions under Contributions. Note: scroll down on the window to view all user access settings.



Under the Accounting on the Users pane of the Administration window, there is a Deposit Processing checkbox to control who can perform this function.



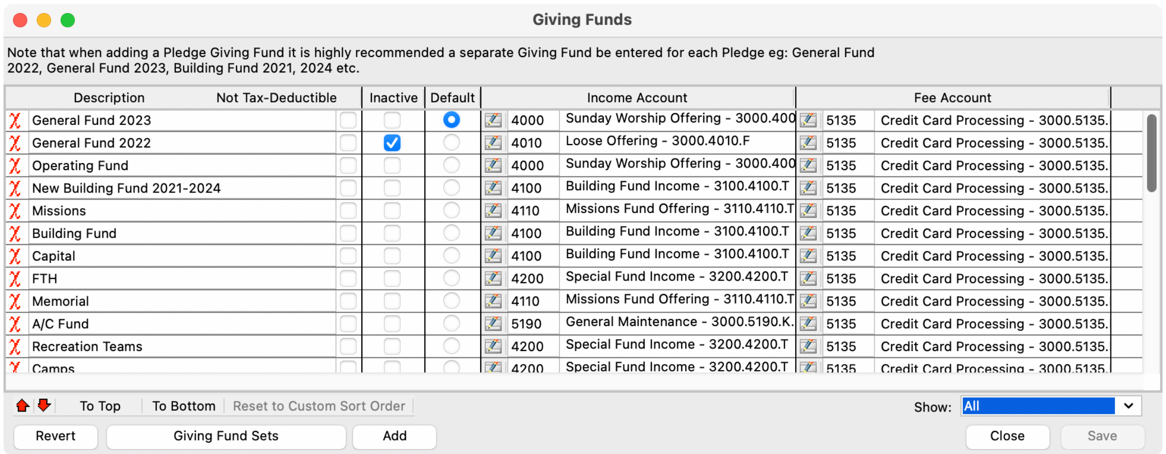
Under the Engage section there is a permission to administer transactions.



Setting Up Accounts for Income and Fees

Engage Giving

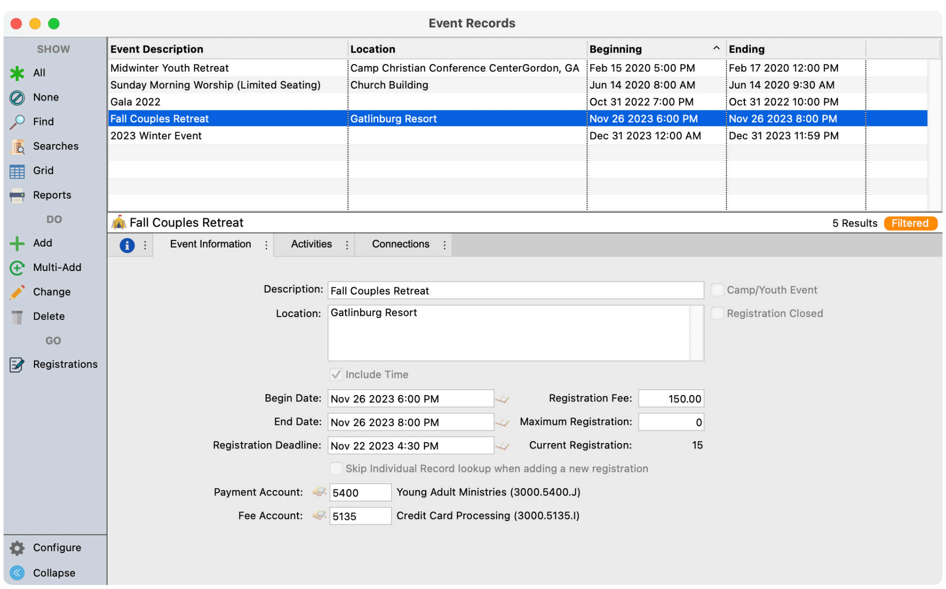
▶Program ▶Contributions ▶Giving Funds



The account number where you want the merchant fees to be charged against is entered on this window. This should be an expense account to reflect the per-transaction cost to transmit funds electronically between two parties.

Single Event Registration Tool

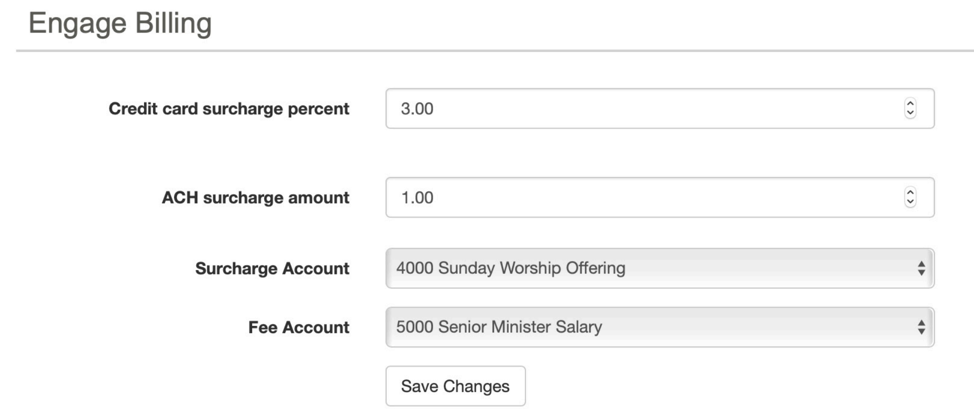
▶Program ▶Event Registration ▶Event Records



Enter the account number where you want the merchant fees to be charged on the Event Record. This should be an expense account to reflect the per-transaction cost to transmit funds electronically between two parties.

Engage Billing

▶Program ▶Engage ▶Settings ▶Billing

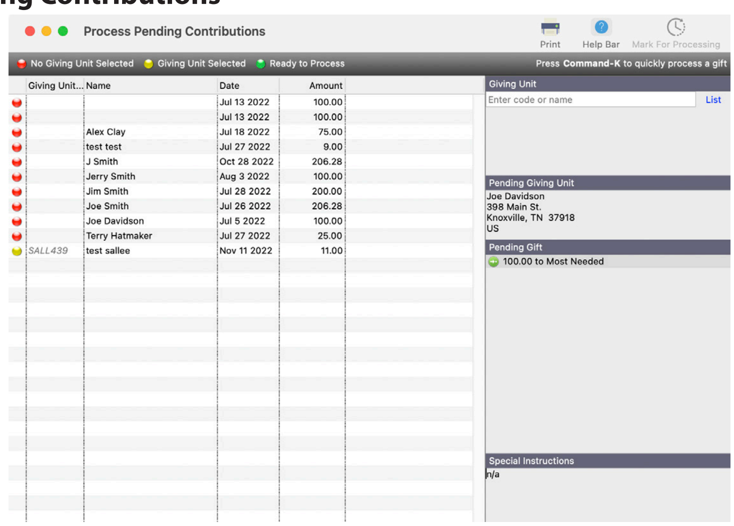


Select the fee account where merchant fees will be debited. If using a processing fee, select the income account to receive those funds.

Process Pending Contributions

▶Program ▶Contributions ▶Process Pending Contributions

The Process Pending Contributions window displays all single gift online contributions that have not been processed. Gifts made through Engage Giving do not show up in Process Pending Gifts; those gifts are credited directly to the giver's Giving Unit Record. There are three status options for processing gifts:



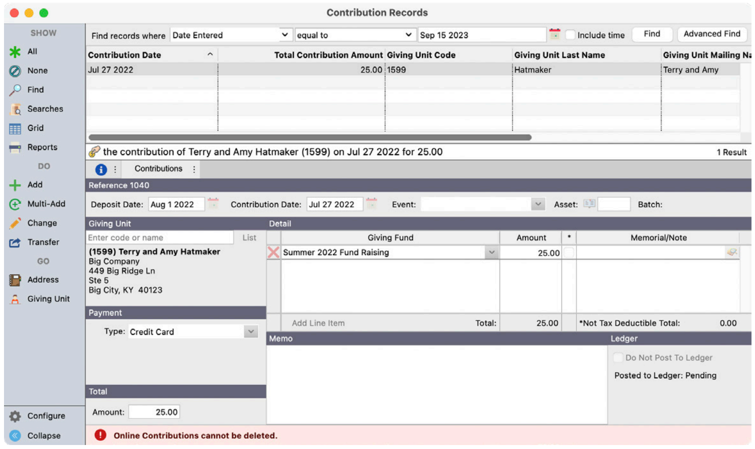
1) No Giving Unit Selected (red dot)
2) Giving Unit Selected (yellow dot)
3) Ready to Process (green dot)

Initially, all gifts will either be the first or second option. CDM+ will attempt to match an incoming gift to an existing Giving Unit record in CDM+. If it can, that gift will have a yellow dot. If it cannot, the gift will have a red dot.

When you select a gift that CDM+ cannot easily identify the source (red dot), you can either select a Giving Unit or create a new one. Selecting an existing Giving Unit is the same as in Contributions Entry: either type in part of the name or click on the List button. Once the gift is tied to a Giving Unit, it will be marked with a yellow dot.

CDM+ displays the Pending Giver (which is the information entered by the giver online), the pending gift(s) designation, and any special instructions that were entered online on the right side of this window.

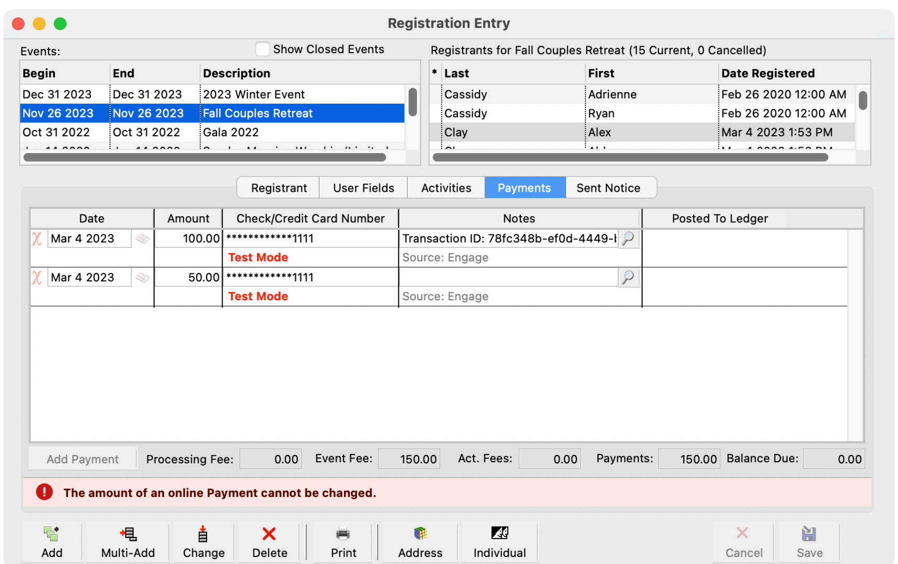
Only those gifts that you have marked as Ready for Processing (green dot) will be processed when you click the Save button. To Mark for Processing, highlight a gift and either press Cmd-K (Mac) or Ctrl-K (Windows) on the keyboard or click the Mark for Processing button on the top of the window.



When gift is Marked for Processing and saved, the contribution becomes part of the giver's giving record. All gifts processed from this window can be viewed from the Contribution Records Window.

Note that the Deposit date and Asset information is blank. This will automatically be supplied when the funds settle into your bank account and the Deposit Processing functions are completed. CDM+ has marked the source of this contribution as Engage. Users can generate any standard Contribution report using this source. This allows for easy understanding of the giving patterns and source of online contributions.

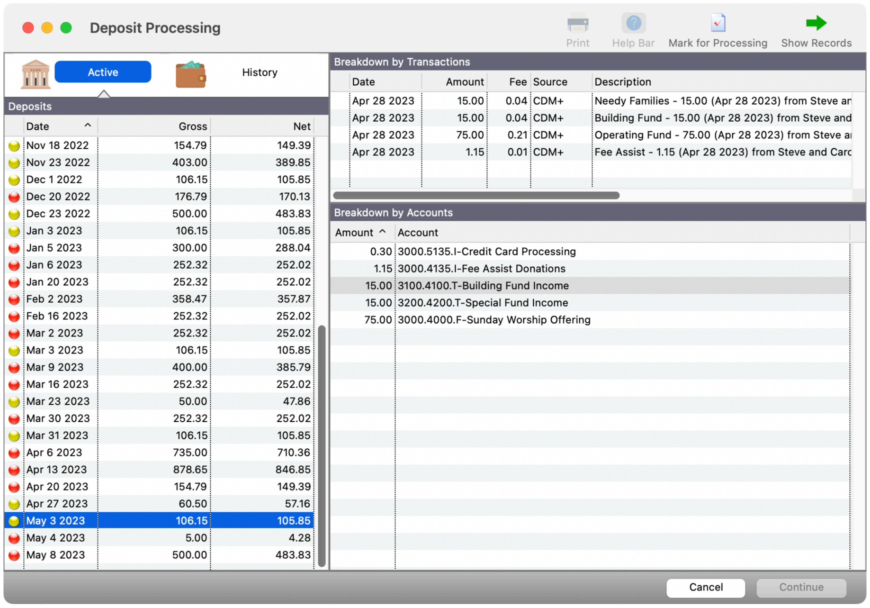
Event Registration Payments



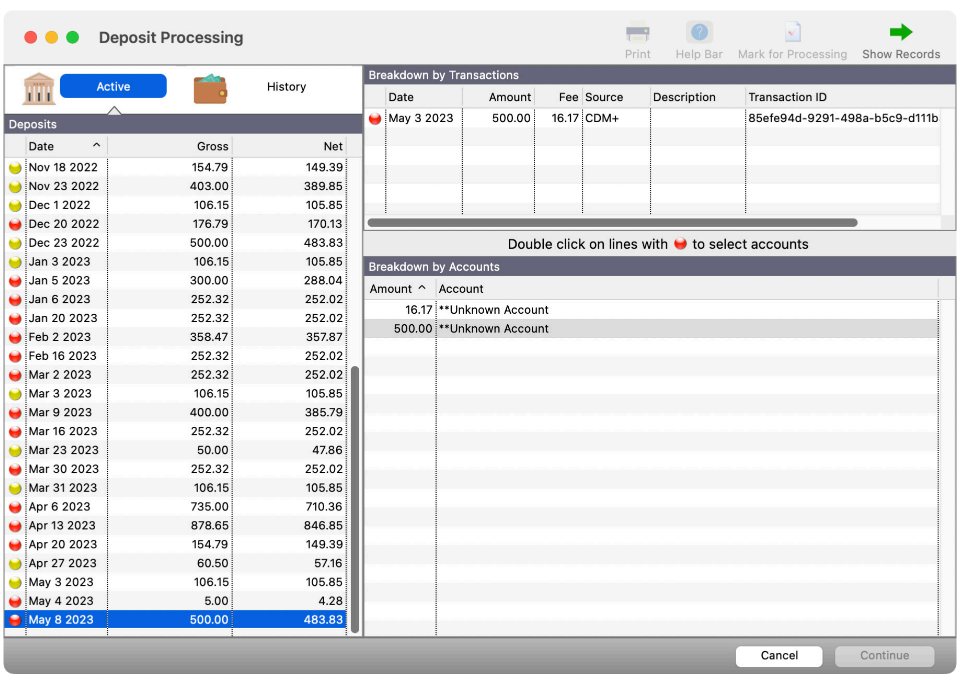
Payments for events made online automatically show up on the Payments tab. CDM+ stores the transaction ID from the payment processor with the payment. The source will read Engage. Credit card numbers will only show the last four digits of the card used.

Deposit Processing

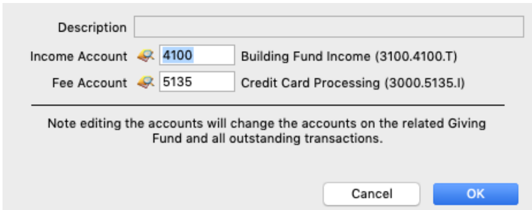
▶Program ▶Ledger ▶Deposit Processing



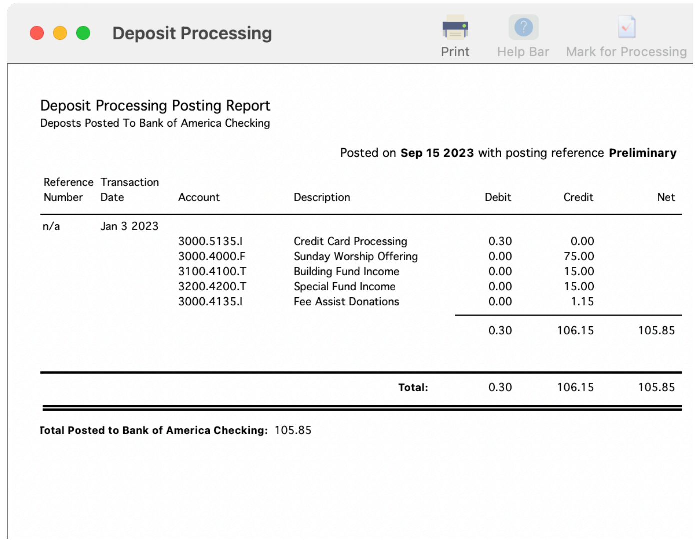
All deposits made to your bank account are listed on the left side of the window. When you select a deposit, the top list on the right displays the actual online transactions that make up that deposit. These may be from different days and be a mix of contributions, online registrations, or one-time payments, etc. The lower list on the right displays the account number breakdown including fees. A deposit marked yellow simply needs to be reviewed and then marked for processing by pressing cmd-k (Mac) ctrl-K (Windows). Deposits in red indicate missing account numbers. Missing account numbers can be from the income or fee side of the setup.



Missing account numbers can be corrected on this window. Click on a line with a red dot on the list on the left. Transactions with missing account numbers will show on the right side in Red. By double-clicking on the red dotted lines, you can supply the appropriate account numbers. CDM+ will also then correct the setup windows related to these transactions and any others that make up this deposit.



You can view the Contributions, Registrations, and so on for the selected deposit by clicking Show Records. This will open windows in CDM+ showing the various records for that deposits.



Deposit Processing Posting Report
Deposits Posted To Bank of America Checking

Posted on **Sep 15 2023** with posting reference **Preliminary**

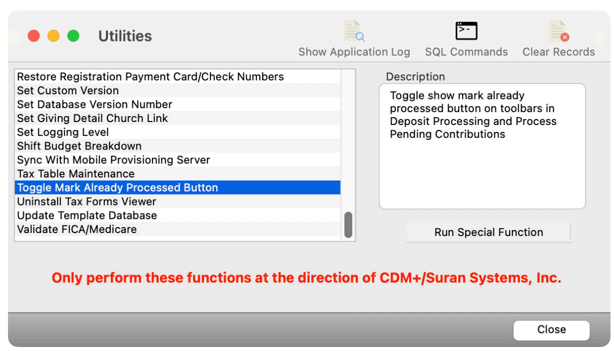
Reference Number	Transaction Date	Account	Description	Debit	Credit	Net
n/a	Jan 3 2023					
		3000.5135.I	Credit Card Processing	0.30	0.00	
		3000.4000.F	Sunday Worship Offering	0.00	75.00	
		3100.4100.T	Building Fund Income	0.00	15.00	
		3200.4200.T	Special Fund Income	0.00	15.00	
		3000.4135.I	Fee Assist Donations	0.00	1.15	
				0.30	106.15	105.85
			Total:	0.30	106.15	105.85

Total Posted to Bank of America Checking: 105.85

When all deposits have been Marked for Processing, click on Continue to post these transactions to your Ledger. A preliminary Deposit Processing Posting Report will be generated to the screen with a Post button active. Click on Post to continue.

After posting you can jump to the created ledger entries or return to process more deposits.

If you have been manually entering deposits and are migrating to using Deposit Processing, you may have desposits in this window you don't want to post to the ledger. Instead, you can mark the deposits as processed by following these steps:



1. Go to File -> Utilities

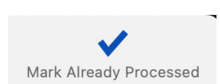
2. Select the Toggle Mark Already Processed Button special function

3. Click Run Special Function

4. Re-open Deposit Processing

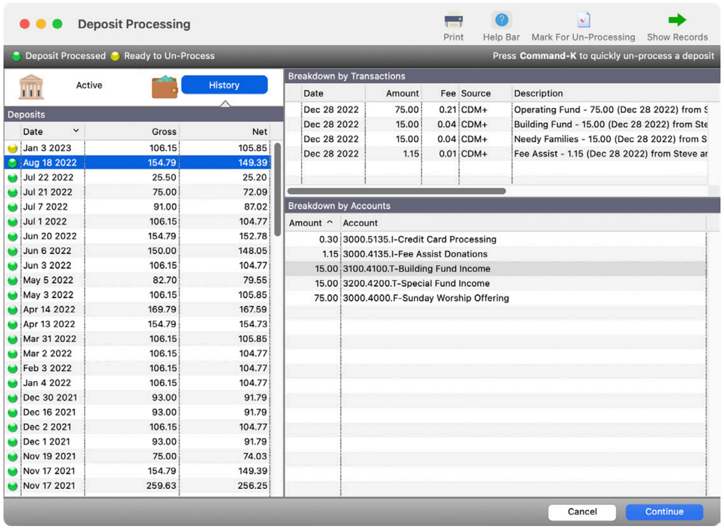
5. Select one or more deposits you do not want to post

6. Click Mark Already Processed



You can use this same technique to clear items from the Process Pending Contributions window without creating a Contribution Record.

Working with Processed Deposits

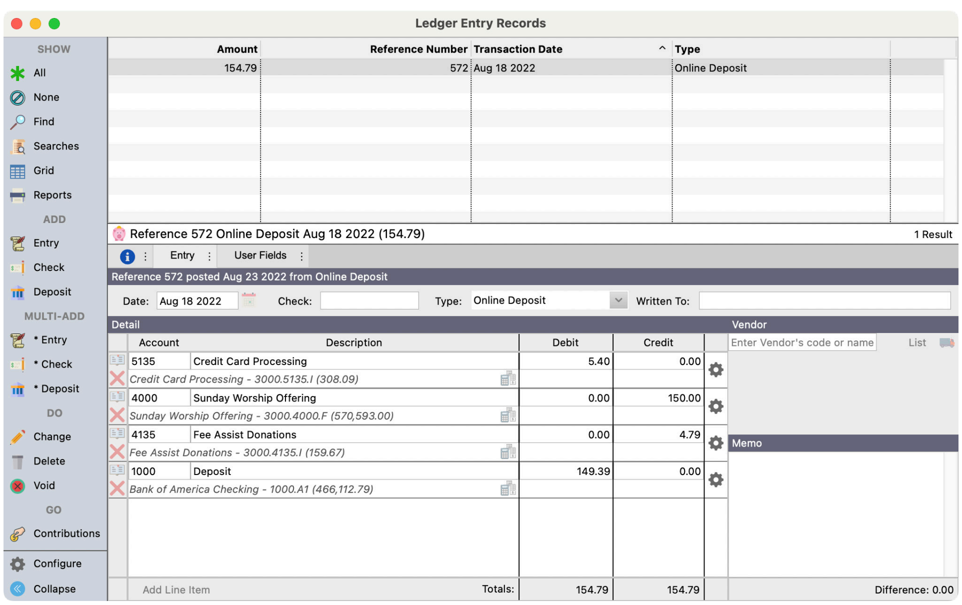


You can click the History tab to see a list of deposits you've previously posted. Select a deposit to see its details, and click Print to re-print the posting report. You can also jump to the records connected to this deposit by clicking Show Records. Double-click a deposit to open it Ledger Records.

If you need to re-post a deposit for any reason, you can select a deposits and click Mark for Un-Processing. Once you continue, the original ledger entry for the deposit will be voided and the deposit will return to the Active tab to be re-posted.

▶Program ▶Ledger ▶Ledger Entry Records

Go to the Ledger Entries window to view processed deposits. The source of all deposit processing will be listed as Online Deposit.

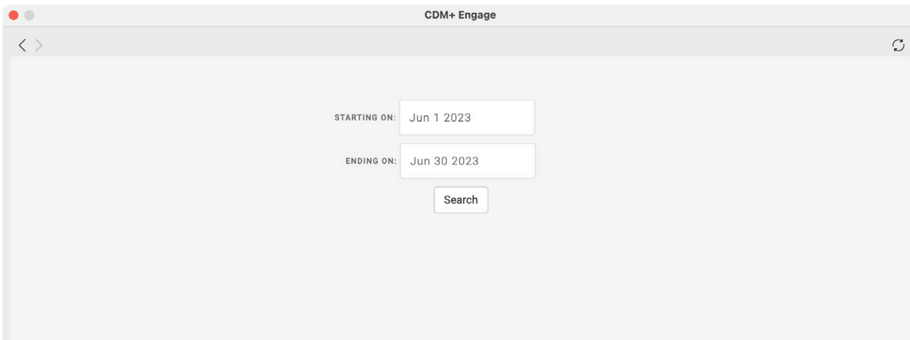


Payment Administration

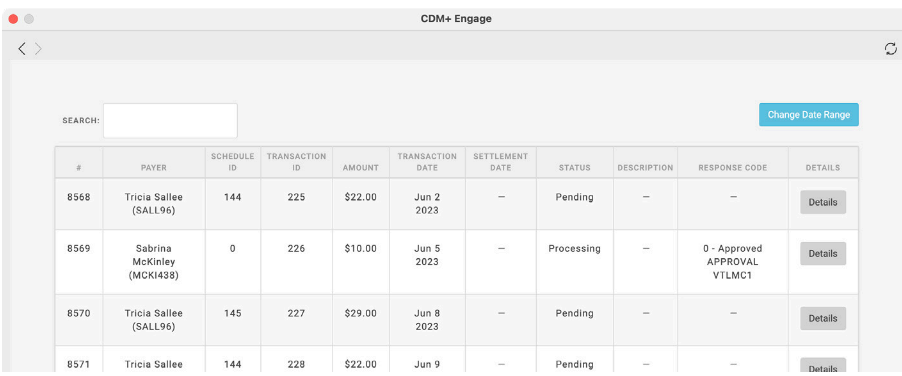
▶Program ▶CDM+ Engage ▶Search Transactions

Use the Search Transactions window to locate transactions, view their status, create receipts, and refund transactions. You can access this feature through CDM+ Desktop or by logging into CDM+ Engage as an administrator.

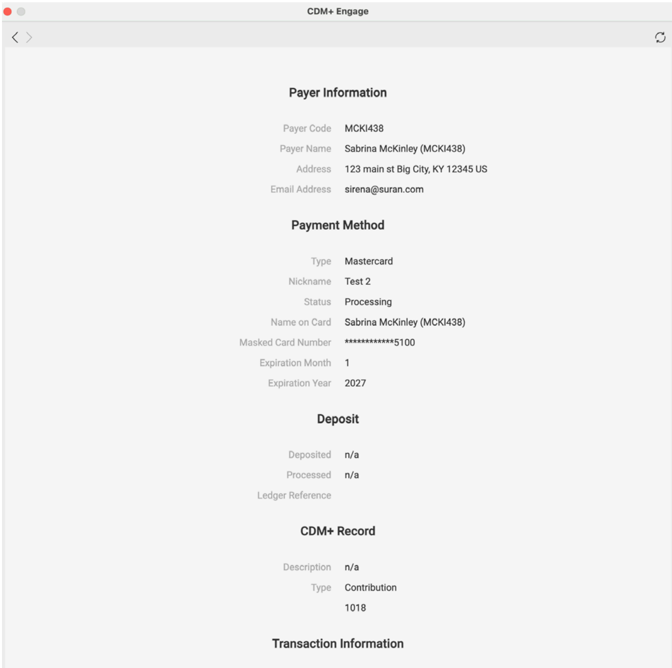
Search Transaction Records



Enter a date range, and click Search.



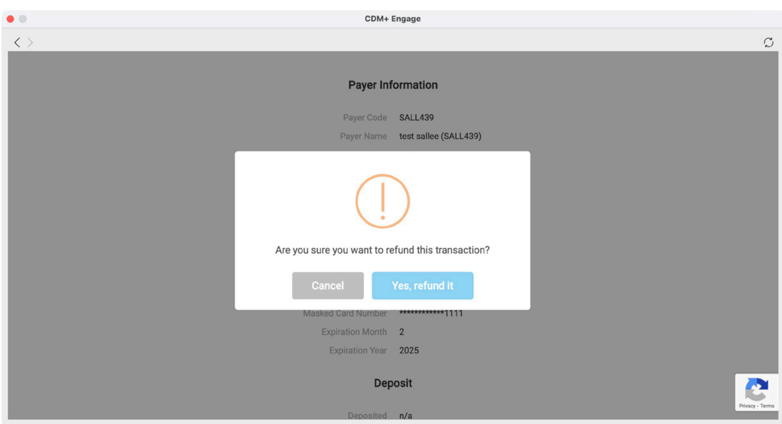
You can search within the results list, for example, to locate Failed transactions. Click the column headers to sort the results by the column. Click Details to view more information about a transaction.



Transaction details will show information about the payer, payment method, deposit (if funds are settled), the CDM+ record, and the transaction. You can print a receipt by clicking Print Receipt, though it may be better to generate a receipt specific to the CDM+ record, such as a Contribution Statement.

Refunding a Transaction

If the transaction detail shows YES next to Is Refundable, you can issue a refund, such as for a duplicate charge made in error, by clicking the Refund Transaction button.



Click the Close button. Note the status of the charge now shows as Refunded on list of transactions.

If the charge is not refundable, the Refund Transaction button will not appear. Transactions may not be refundable after a period of time or if they were made with a merchant account that's not the active merchant.

Transaction Custom Listing and Export

Reports ▶ CDM+ Engage ▶ Listings and Exports ▶ Transaction Custom Listing and Export

This report shows the same information as Search Transactions though the powerful custom listing and export engine. You can generate reports for transactions made or deposited within a given date range, through various sources, and in specific statuses.

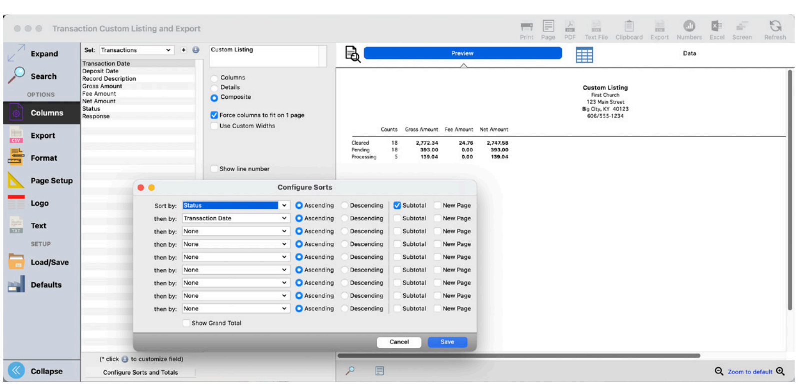
Statuses include:

- **Cleared:** Funds for the transaction have been successfully captured from the payer
- **Failed:** The transaction failed to capture funds
- **Incomplete:** A system failure prevented the transaction from being created with the payment processor
- **Pending:** This is a pre-created transaction that is awaiting transaction details from the processor (rare)
- **Processing:** The transaction has been initiated but funds have not been captured
- **Refunded:** Funds were captured, then returned to the payer
- **Returned:** Funds were captured but then returned because of payment issues (usually ACH and relating to insufficient funds or a closed/invalid account)
- **Scheduled:** The transaction is scheduled to be created at a later date (rare)

You can add a variety of columns to the report. Notable columns are:

- **Account Holder:** The entity holding the payment method (card, ACH bank account)
- **Payment Method:** The account used to pay for the transaction (card, ACH bank account)
- **Gross Amount:** Amount paid by the payer
- **Fee Amount:** Transaction Fees
- **Net Amount:** Amount received by you, the merchant
- **Record Description:** Information about the connected CDM+ record (contribution, registration payment, etc.)
- **Schedule:** Use for recurring payments
- **Account Holder ID, Deposit ID, Payment Method ID, Schedule ID, Transaction ID:** Internal identifiers for various records relating to the transaction; often used for troubleshooting

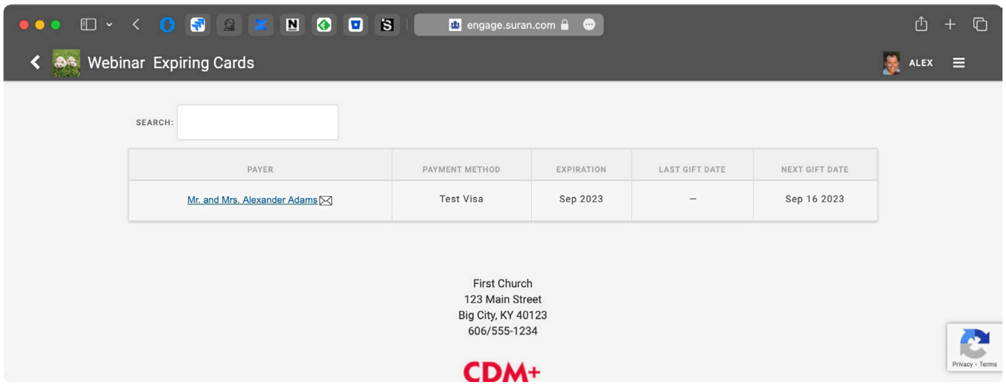
Refer to the Fundamentals of CDM+ class for help with how to use a Custom Listing and Export report. For example, here is a report subtotaling by status to show transactions over a date range.



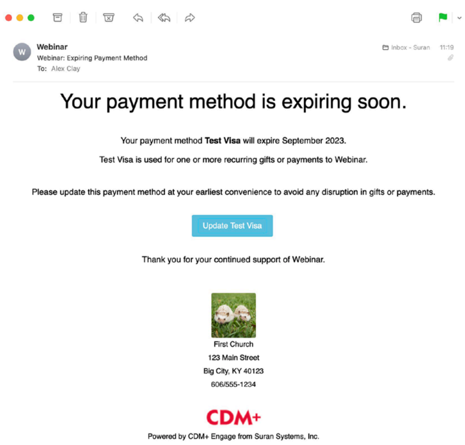
Expiring Cards

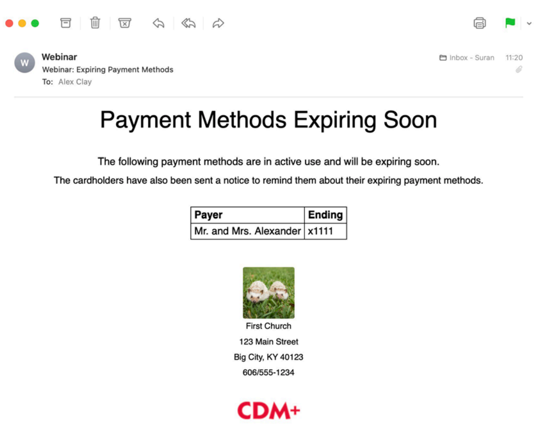
CDM+ Engage ▶ Admin ▶ Expiring Cards

You can view a list of cards with active, recurring payments that will expire in the next month.



CDM+ will also notify both the account holder and staff on the 1st and 15th of the month of expiration to encourage the account holder to update their payment method and to allow follow-up.





One Time Charge

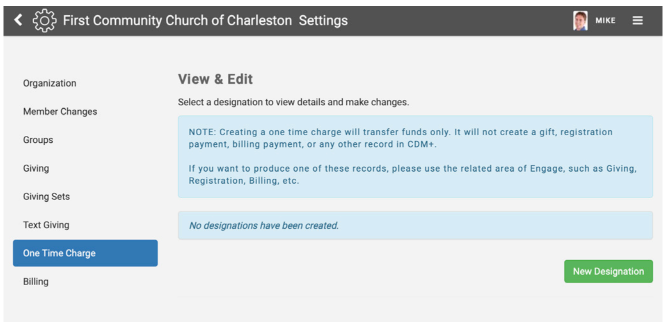
A One Time Charge can be used to make payments that do not link to a gift, registration, customer account, etc. These payments are purely financial and do not create additional records in CDM+.

NOTE: If you need to make a gift, registration payment, or Accounts Receivable payment use the related area of Engage, such as Giving, Registration, Billing, etc.

Accessing One Time Charge

1. Go to **Program ▶CDM+ Engage ▶Setting**

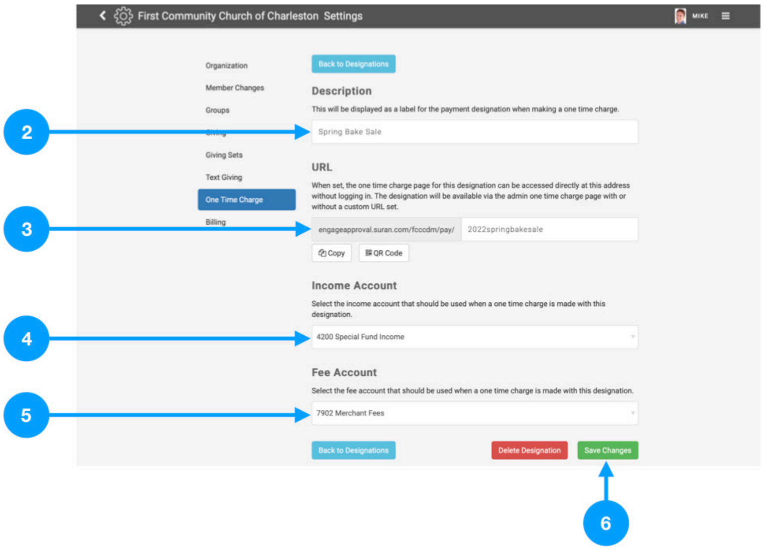
2. Go to the side bar menu and choose **One Time Charge**



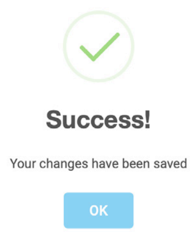
Create a Designation

A Designation is the term given to the specific transaction names that you can select from to label where One Time Charges are being taken from. For example, you may want a Designation for T-shirts for VBS, or media resources for members, or an annual bake sale.

1. Click New Designation
2. Enter a Name to identify the designation
3. Enter a descriptive name in the URL field making sure it does not include any spaces (e.g. 2022-spring-bake-sale).
4. Select the Income Account, which specifies where the deposit will post against
5. Select the Fee Account which is used for transaction fees for the payment
6. Click Save Changes

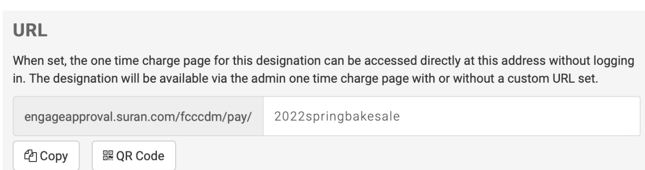


A pop-up will appear on the screen. Click OK.



Giving Access

To begin entering charges, or to share it with someone else, copy the URL and paste into a web browser. You can also download a QR code to include on your website or event materials.



Card Swiping

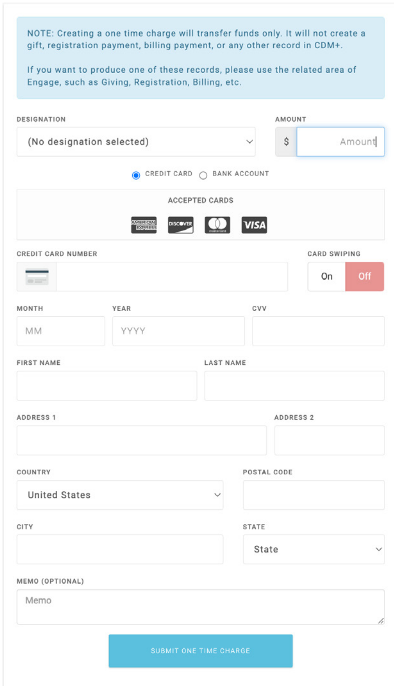
NOTE: This is not secure card swiping designed to be run with a mobile device or stand-alone kiosk. The swiper simply enters card data in lieu of manually typing it in. Card swiping has the same security and functionality and typing in card information using the keyboard and should be used in a staffed environment.

Any card swiper that offers keyboard emulation should work to accept a swipe. The following devices have been tested and processed swipes correctly:

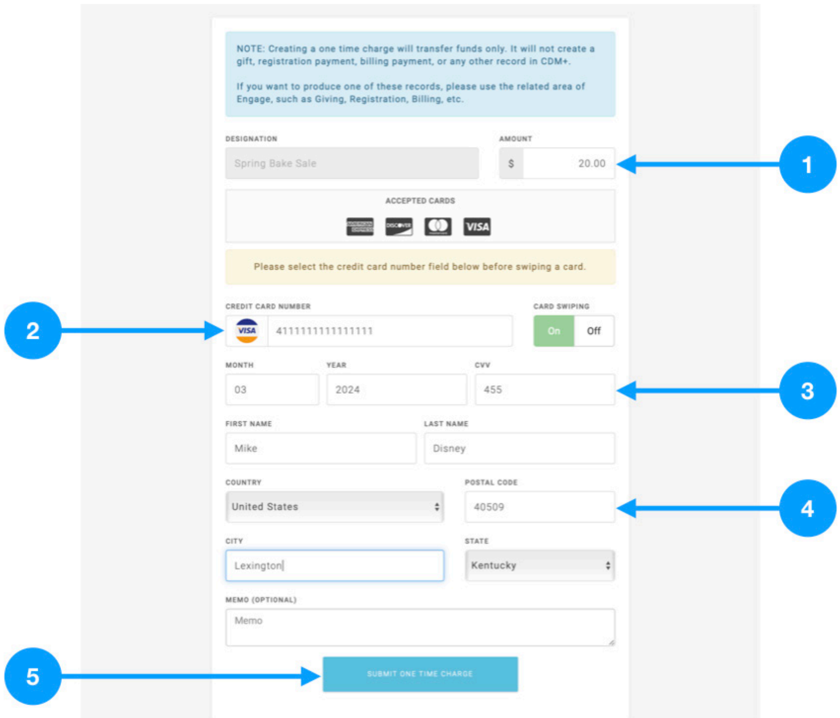
- MSR90 USB Swipe Magnetic Credit Card Reader 3 Tracks Mini Smart Card Reader MSR605 MSR606 Deftun
- MagTek 21073062 Dynamag Magnesafe Triple Track Magnetic Stripe Swipe Reader with 6' USB Interface Cable, 5V, Black

Entering a One Time Charge

Using the Designation's URL or QR code will take you to the One Time Charge window. Upon opening the One Time Charge window, Card Swiping will be turned off. It will turn on automatically when you swipe your card or begin typing the credit card number.



1. Enter the Amount and tab to go to the Credit Card Number field.
2. Once your in the Credit Card Number field, Card Swiping will be toggled to on. If you swipe the credit card, the credit card number, the card holders name and the expiration date of the card will automatically be populated. Then, the cursor will move to the CVV field.
3. Enter the CVV from the back of the credit card
4. Enter the postal code. It automatically fills in the city and state.
5. Click Submit One Time Charge



Card Swiper Status

If the Card Swiper is turned On, you will see a yellow banner.

Please select the credit card number field below before swiping a card.

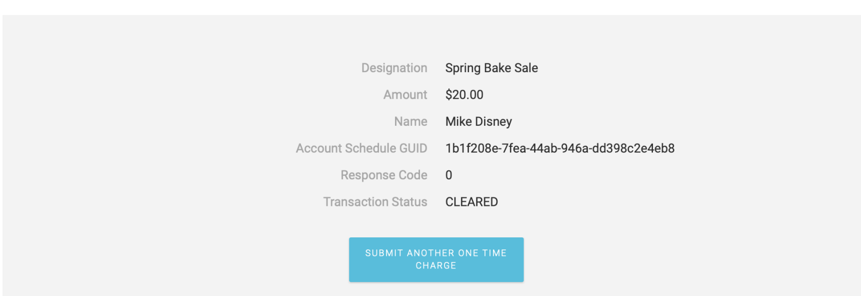
When you put your cursor in the Credit Card Number field, the banner will turn green.

Ready to swipe.

If you swipe a card while your cursor is in a different field other than the Credit Card Number field then the banner will turn red.

Card was swiped in the wrong field. Please try again.

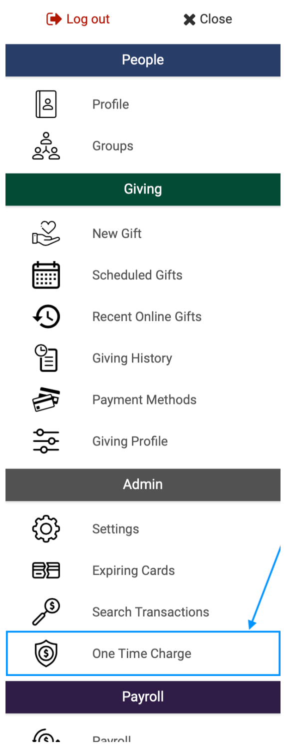
A confirmation page will appear. Click Submit Another One Time Charge to return to the first screen so you can make another one-time credit card charge.



Administrator Functions

If you are an administrator, you can access One Time Charge directly, and do not need a URL or QR Code. You also do not need a designation to perform a one-time charge.

Log into Engage as an administrator. Under the navigation menu, click One Time Charge under Admin.



The One Time Charge window will open, but instead of having a pre-selected Designation, you as the administrator have the ability to select which Designation you want, and can switch between them as needed. Every time you finish entering a One Time Charge, you will return to this window, with no pre-selected Designation. This is especially helpful if you have two events going on at the same time.

NOTE: If you enter a One Time Charge as (No designation selected), income and fee accounts will need to be selected in Deposit Processing.