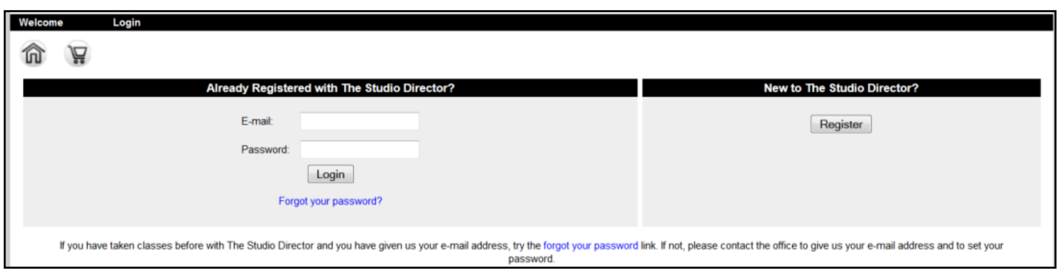
The Studio Director Online Payment Process

You must be using the customer portal online registration module (portal.jsp) and online Student Waivers to use the online payment process. This document includes:

It is ESSENTIAL that you process a test transaction through The Studio Director before accepting customer payments. Check with your bank a few days after testing to be sure that funds were deposited as expected.

Online Registration Overview

Depending on the access you give your clients, online customers will be able to modify family and student information, view and enroll in classes, request makeups or trial classes, view events and costumes, purchase class cards or online inventory, make online payments, view their account ledger and current class enrollment. Optional payment plans and promotions can also be selected by the customer. The link to your customer portal is located under Admin>Online Registration (register.jsp and portal.jsp)># 1 Get Online Registration Link.



Existing Customers:
Existing customers will log in using the e-mail address that is indicated in their family information page. If this is the first time an existing customer is using online registration, they will need to select the ***Forgot Your Password?*** link. The system will send an email to the address they used to log in, with instructions for setting up a password.

New Customers:
New customers will select [REGISTER] to create an account and set up a password. This option can be disabled through the Admin tab>On-line Registration (portal.jsp only)> #5 On-line Portal Permissions.

Configure Payment Behavior

You control credit card payment requirements through Admin>On-line Registration(portal.jsp)> #4 Configure Payment Behavior. The following is an example of standard settings:

When families pay on-line, what payment terms do you want to offer?

- (•) Offer autopay and one-time payment options
- ( ) Offer only the autopay option, no one-time payment
- ( ) Offer only the one-time payment option, no autopay

If you offer autopay, do you want to allow families the ability to take themselves off the autopay plan?

- (•) No, do not allow families to take themselves off autopay. They would have to contact the office to remove the autopay plan.
- ( ) Yes, allow families to take themselves off autopay.

Will you allow families to make partial payments on-line?

- (•) No, they need to pay their balance due or more.
- ( ) Yes, they can pay any amount.

Do you want to give them the option to pay with cash/check at office and not have to enter payment information and pay on-line?

- (•) No pay by cash option.
- ( ) Yes, offer a pay by cash option.

If yes, how do you want the pay by cash option worded?

Pay by Cash/Check at The Office

If a family enrolls in a class on-line and <u>does not</u> pay on-line or does not complete the checkout process (even if they have no balance due), do you want the system to automatically drop them and send a *"Your on-line enrollment has been canceled"* e-mail?

- (•) Yes, drop them if they do not complete the checkout process.
- ( ) No, do not drop them.

Studio Payment Plans and Promotions - Optional

Payment Plans are created through Admin>Family/Student Administration> #4 Manage Payment Plans. Promotions are created through Admin>Family/Student Administration> #5 Manage Promotions.

If a customer selects one of the optional payment plans or promotions, they will see a Balance Due of $0 upon checkout. This is because adjustments to the ledger are necessary before a new balance can be is shown. Customers can click on the “Why is the amount $0?” link for a brief explanation.

- The customer must still enter/review their payment information, even if the balance due is 0.
- The customer may choose to enter an additional amount of payment if they desire.
- The customer’s family account will be tagged with the payment plan/promo description and you will be sent an e-mail notification of their participation in the payment plan/promo. You then need to make the necessary ledger adjustments and then process a payment against their credit card.

Online Payment - Customer Perspective

Each time a customer enrolls in a class or makes an online purchase, the class/item will be temporarily reserved. It is secured only when the customer enters valid payment information and completes the checkout successfully. The customer's billing information is stored externally (by your gateway provider) so it can be viewed, modified, or used at a later time.

Again, registration is not complete until a customer completes the CHECKOUT process and reaches the **Thank You** page. If you have configured your studio to drop students for non-payment at the time of registration, then the class/item will be reserved until midnight only, and the following message will be added to their family information page in admin:

> *"This family enrolled in classes or added items to their shopping cart online today, but has not yet paid online. They are scheduled to be dropped out of these classes and to have the shopping cart cleared tonight. If you do not want the enrollment and the shopping cart to be cleared, click here."*

You can view a list of families that have enrolled in a class or added items to their shopping cart, but have not yet paid online through Reports>Daily Alerts. This option can be disabled through Admin>Online Registration> 4 Configure Payment Behavior.

The customer may return to the online registration page before midnight to finalize checkout/payment ~or~ they may make payment at the studio before midnight.

- If the customer makes payment at the studio, you must choose the *click here* link to keep the student in the class. If you do not, the student WILL be dropped (or the shopping cart will be cleared) – even if payment is collected.
- If payment is not made by midnight, the class/item will be dropped. The following morning, both you and the customer will receive an e-mail, with the subject line "Your on-line enrollment has been cancelled" explaining the reason for the cancellation.
    - You may disable the drop for non-payment rule through Admin>On-line Registration (portal.jsp only)> #4 Configure Payment Behavior.

As the customer proceeds through the CHECKOUT process, they will be prompted to select Promotions or alternate Payment Plans – if you have made them available. They will be able to select a card they already have on file with your studio, or add new payment information.

Current Balance Due:

Current Balance Due is shown in the My Account section of the customer registration portal. The amount represents the total due of all class/items purchased, as well as any outstanding balances from previous purchases remaining on the account.

Due Within 30 Days:

Under the My Account section, the customer will also see **Due within 30 Days** – this amount includes the current balance due, as well as any other past or future charges that are due within the next 30 days. This option can be disabled through Admin>On-line Registration (portal.jsp only)> #5 On-line Portal Permissions.

Checkout:

Depending on your studio's configuration, and whether you offer alternate payment plans or promotions, the customer will need to complete 3-5 steps in the checkout process.

Step 1 - **Review Cart**

- Displays online item selection in the customer's shopping cart.
- Customers can Remove or Add More Classes, Inventory Items or Class Cards at this time.

Step 2 and 3 – **Promotions and/or Payment Plans** (if applicable)

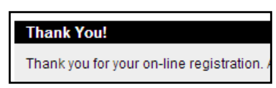
- If you have defined a promotion, the customer will be prompted to enter the promo-code
- If you have defined a studio-specific payment plan, the customer will be prompted to select the payment plan desired

Step 4 - **Payment Information**

- This is where your customers enter their billing information
  - If you accept one-time payment and auto-pay, customers will see the option to select auto-pay when entering their payment information.
  - If you accept one-time payments, or if a customer selects a credit card that had previously been used for one-time payments, they will not see the select auto-pay option.
  - Payment configuration is done through Admin>On-line Registration (portal.jsp only)> #4 Configure Payment Behavior.

Step 5 - **Approval and Finish**

- Customers will be prompted to [Accept] your online payment waivers here.
- Customer will see a real-time account ledger when they select the ***View Financial History* link** under My Account. You can disable this through Admin>On-line Registration (register.jsp and portal.jsp)> #6 Set what families can view on-line.
  - If a customer has selected a payment plan or promotion, their account balances will change to zero and read: Important: Even though your balance is 0, you must still press 'Accept' below to finish the process. There is also a link that reads: (Why is the amount 0?) which explains that payment will be posted AFTER their account has been adjusted for the particular payment plan/promotion.



- Checkout is complete when customer reaches the Thank You! Page.
  - Reaching the Thank You! page triggers automatic confirmation / notification emails.
  - If a customer enters an invalid/expired card, they will be prompted to re-enter information.

If the customer is making an online payment only (i.e. no new enrollment/purchases) they can select **Pay Now** from the My Account section of the first page.

Automatic/Recurring Payments

When the customer accepts the Auto Pay Agreement online, they give you authorization to charge their card for balances due each billing session. If authorization is challenged at a later time, we can provide you with the date/time stamp and a link to the original agreement the customer accepted.

Your authorization links are found in the Credit Card Processing Live e-mail, sent to your attention earlier. For in office authorization, have the customer sign the appropriate form and keep it securely filed.

How to Process Automatic/Recurring Payments:

You must initiate this process on the dates you wish to post payment.

Optional: Run an expired card check before processing payments through Admin>Manage Credit Card Payments> #1 Check Expiration Dates. Follow up with customers as needed.

1. **On the day you wish to process payments** go Admin>Manage Credit Card Payments> 3 Process Credit Card Payments… and follow the prompts. You will be taken directly to the payment processing screens if you do not offer alternate payment plans. Otherwise, you will see the following screen:

    > Do you want to process payments for:
    >
    > 1. Families on the default payment schedule. This will process process payments for all those families that are not tagged with a specific payment plan, but they have selected to be on the Automatic/Recurring payment plan. Run this when your normal/default session tuition is due (e.g. the beginning of each month if your sessions are monthly).
    > 2. Families on a payment plan. This will process payments for all those families that are tagged with a specific Payment Plan tag. Run this when the payments are due for the payment plan (e.g. at the beginning of each quarter for a quarterly payment plan).

    Select (1) for all Automatic/Recurring Payment Plan participants (click link for instructions).
    Select (2) to process payments for Alternate Payment Plan participants (click link for instructions).

    If the customer has a valid email address and has not 'opted out' of emails, the system will send an automatic receipt when payment is processed.

    - Messages can be retrieved through the family information page, through the View Email / Communications History link.
    - Error Messages will be sent to the family (you will be cc:d) if processing is declined.

2. Go to Reports>Credit Card or EFT>View Transactions to view the transaction log. Work with the customer to resolve errors. The Source column indicates the location source of payment:
    - Recurring Payments - Any transaction as a result of running recurring payment process
    - Registration – Any transaction made by the customer through the customer portal
    - One Time Payment - Any transaction processed in the office, through the family ledger

Overdue Accounts – Apply Late Fees

You can add a late fee charge to overdue accounts through the Charges Payments tab, in the Charges section, #6 Enter late fees for families that have a balance due. Enter the late fee amount in the Default Additional Charge field and post charges. See: Charge Late Fees

Credit Card Refunds

Refunds must be processed through your merchant/gateway account provider, then recorded in the family ledger information page, through [ADD NEW PAYMENT], 1. Cash, Check, or Trade. If you need to issue a refund for a card that was just processed, you may be able to stop the transaction directly through your gateway terminal - contact your provider for immediate assistance. See: How to Refund a Credit Card

Edit Payment Info - Admin

All payment information is accessed through the payment information page for the family, by clicking on [EDIT PAYMENT INFO] above the family account ledger. Only the last 4 digits of the account will be displayed. The Automatic/Recurring Payment Plan flag is shown at the top of the page - this flag changes to YES automatically, when the family selects the autopay/recurring plan online. If the customer gives authorization in the office, you may change the flag to YES, and have them sign the authorization form in the office.

Authorize/Validate Payment Information - Optional

You can choose to authorize/validate credit cards before attempting to process a payment, if desired. This simply checks to see if the card is valid and likely to have enough funds for the payment. *Transaction charges apply if you authorize the card, so be sure to check with your merchant provider first.*

Gateway Provider Information

Element Payment Services Interface -

Element Payment Core Management Systems Interface: http://www.coremanagementsystem.com/eps
Customer Service: 1-866-435-3636 opt 1, or email customercare@elementps.com
Processing Credits/Refunds: See the Resource Center tab, Refunds (Element Virtual Terminal)
Reports: See the Resource Center tab, Reporting User Guide (Element Virtual Terminal)

CyberSource Interface –

CyberSource Business Center Interface: https://ebc.cybersource.com

Customer Service: 1-866-322-7924

Processing Credits/Refunds: CyberSource Business Center, Search tab, General Search:

- Pick a Date Range or use the *Search for a field and value*. If you search for a field and value, select *Last Name,* then type the family's last name to narrow the results
- Click *Search* to get the list of transactions, click the transaction needed
- If the transaction is *Pending*, you can VOID it (the cardholder will not be charged the original amount). Otherwise, you will need to press *Credit* - the card holder will see an in/out transaction (+$ / -$)

Reports: See the CyberSource Business Center Reports tab. The Capture Report (monthly or daily) is used to reconcile accounts with The Studio Director and your bank. The Detail Report provides details for any day specified. This report is very detailed and it is suggested that you download it into Excel.

Payment Express **–**

Available for clients OUTSIDE of North America, including: New Zealand, Australia, Singapore, United Kingdom, etc. Please see: Payment Express or contact The Studio Director for more information.

ACH/EFT Addendum

It is important that you process a test ACH/EFT transaction, and make sure that funds are deposited in your bank account, before making this feature available to your customer.

This section is for businesses that accept Automated Clearing House / Electronic Funds Transfer payments instead of, or in addition to, credit card payments. If you are using ACH/EFT only – please review this document for a general overview of the online payment process.

You must work with Element Payment Services to set up an ACH/EFT account. Element contracts the actual payment processing through a company called CheckGateway. Once they have your account set up, you will receive a Welcome email with instructions and account login details directly from CheckGateway.

Your customers will be prompted to enter the routing and account numbers as they proceed through the online registration checkout screens. Or, you may enter this information for the customer through the family information screen, [Edit Payment Information], if done through the admin screens.

Upon saving the routing number and account number, the system will validate that the appropriate number of digits have been entered. You will receive an error message if the number of digits is not correct. If you inadvertently select Savings instead of Checking, or vice-versa, when entering the numbers, you must delete all payment information and re-enter it again correctly.

Unlike Credit Cards, ACH/EFT information *cannot* be validated when the transaction is entered into The Studio Director. Similarly, the amount of the transaction *cannot* be checked to ensure sufficient funds are in the customer's bank account. These validations take place several days later when the transaction reaches the bank – the payment, however, is logged in the family ledger immediately.

If you receive an NSF notification (non-sufficient funds) you need to perform the necessary reconciliations. Log in to your CheckGateway account for transactions reports, or ask Checkgateway to email the reports to you. If NSF fees are applicable, you can enter them on the family account through [Add New Charge].

- Refunds – Log into your Checkgateway account http://www.checkgateway.com/
    - Adjust the family ledger through [ADD NEW PAYMENT], 1. Cash, Check, or Trade, enter the refund as a negative amount.
- Void – If done the same day, you can void a transaction through the Element Payment virtual terminal http://www.coremanagementsystem.com/eps.
    - Remove the transaction from the family ledger by clicking on 'Payment' then [Delete].

CheckGateway Technical Support 480-785-2262, option 4 - www.checkgateway.com