



Store Manual

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Chapter 7: Integrated Credit Card

Introduction and Overview

Cynergi|suite offers **Integrated Credit Card** processing. With this feature, when a customer makes a payment with a credit or debit card, the transaction is completed in one seamless process all within the cynergi|suite software system, instead of being two separate processes on two separate systems.

Please Note: The cynergi|suite system can interface only with First Data and OpenEdge Global Payments as processors.

Some feature benefits:

- One seamless process for taking credit and debit card payments directly into the cynergi|suite system and no longer needing to input the credit card payment amount into the 3rd-party terminal device or website.
 - Improve efficiency and save time by not needing to input credit card transactions twice.
 - Reduce errors, as the charge amount will always match.
 - Increase security with End-to-End Encryption and reduce opportunities of employee theft and fraud.
 - No manual batch out process is required.
- Easier and accurate End-of-Day reconciliation.
- Authorization Inquiry and Report that displays all electronic payments (including online and PAP payments).
- Revised printed receipt that includes a signature line followed by the customer's name and the authorization #.

Integrated Credit Card Device

Upon being installed with this feature, your store will receive a new Credit Card Reader Device. Below are examples of models you will receive. It will connect to a Windows workstation with a USB cable.



Benefits of the Credit Card Device:

- PCI-Compliant processing
- Secure encryption *within* the device
- Chip-and-PIN/EMV compatible
- Connects to any Windows PC via the USB cable
- Paperless: receipts print from existing cynergi|suite receipt printers

Warning: Connecting or disconnecting the USB cable from the **backside of the device** on may trigger an “intrusion event” and clear the encryption keys, rendering the device unusable and requiring replacement. Unplugging from the USB port from the back of the computer is recommended.

Areas Available with Integrated Credit Card Processing

Integrated Credit Card processing is available in all areas where a receipt can be taken and credit or debit is selected:

- Rental Payment receipt (regular payment, Early Purchase Option, payout) (**RP**)
- Closed Rental Payment receipt (**CRP**)
- Adding a new Rental Agreement (**NEW/NEWIND**)
- Closing an agreement (**RTOCLOSE**)
- Cash Sales (**SALE**)
- Collections (**TICKDUE**)

Whichever processor your company uses determines how cynergi | suite behaves during running credit and credit card transactions and how it interacts with the ICC device.

- If you received a **MagTek** brand device, then your company uses First Data as the processor. Swiping and keyed-entry are available with First Data. Chip & Pin (dipping) is not supported.
- If you received a device with the **OpenEdge Global Payments logo** on it, your company uses OpenEdge Global Payments as the processor. Chip & Pin (dipping), swiping and keyed-entry are all supported with OpenEdge Global Payments.

Processing Payments

Credit and Debit Card Payment – Swiping/Dipping

Begin by going to **Rental Payment, Sale, Closed Rental Payment**, etc., search for the customer, and tendering the payment by clicking on the **TENDER** button. In the example below, a Rental Payment is demonstrated.

In the *Total Payment Due* screen, choose **4-Credit Card** or **7-Debit Card** from the *Payment Type* pick list, and then click on **PROCESS PAYMENT**.

TOTAL PAYMENT DUE

Total Due: 34.22 Amt Received: 34.22 Payment Type: [Dropdown]

Customer Receivable Balance (-) = Credit on Account: 2.35- .87

Change: 0.00

[PROCESS PAYMENT] [SPLIT PAYMENT FORMS]

1 - Cash
2 - Check
3 - Money Order
4 - Credit Card
5 - Non-Cash Ref.
6 - Cash Ref.
7 - Debit Card
8 - Free Payment
10 - Field Cash/Money Order

Please Note: If using OpenEdge Global Payments, you must also press the appropriate button for **Credit** or **Debit** on the device at this time.

Click on **CONFIRM**.

[CONFIRM] [MODIFY] [BACK]

Please Note: If you need to alter the Amount Received or the Tender Type, you can use the **MODIFY** button to go back to the previous screen to make changes.

An *Attention* message will display on the screen prompting you to be ready to use the device. To continue, click the **OK** button.

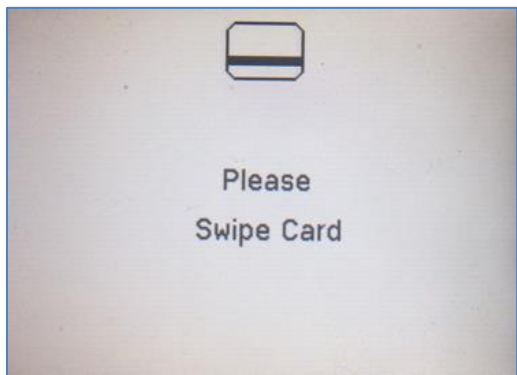
ATTENTION!

Attention
Click the OK button, then follow the directions on the Credit Card device.
To key in the card data using the device, press the RED cancel key.

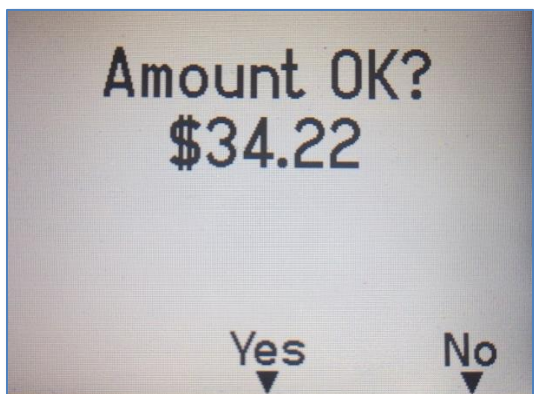
[OK] [BACK]

*Please Note: The following steps are for companies using **First Data** as the processor and have **MagTek** brand devices. For companies that use **OpenEdge Global Payments** and have devices with their logo, the process is similar, but extra steps are included. Please go to the **OpenEdge Global Payments Addendum** section for more information, and then return here afterwards.*

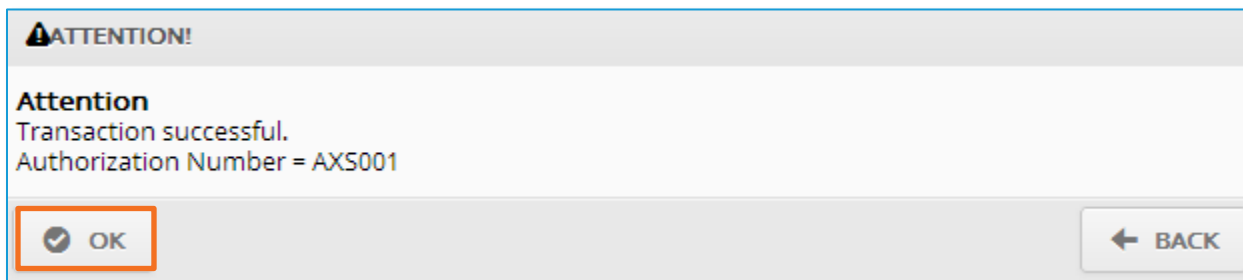
Upon clicking **OK**, the ICC device will beep and display a *Please Swipe Card* screen. Swipe or dip (Global Payments only) the card now.



Upon successful read of the card, the ICC device will prompt an *Amount OK?* message. Press the **Arrow** button under the **Yes** option to continue.



The cynergi | suite system will then send the payment request to the processor. If approved, cynergi | suite will display an *Attention* message prompting “Transaction successful” with the Authorization Number. The customer’s credit card has then been charged for the amount authorized. Two receipts will print: a copy for the customer and another for you to keep. Click the **OK** button to complete the payment process.



If the card was declined, cynergi | suite will display an attention message prompting “Transaction not processed” and indicating the reason (insufficient funds, do not honor, etc.). Click on **OK** or **BACK** to return to the Tender screen to try another card or payment type.

Credit Card Payments – Keyed Entry/Over-the-Phone

This method allows posting credit card payments when the customer’s credit card is not present, such as over-the-phone or mail-in payments. This method also works for if the ICC device cannot read the magnetic strip or chip on a customer’s card.

Search and select the customer’s name, then click the **TENDER** button from the payment screen. In the example below, a Rental Payment is demonstrated.

From the Total Payment Due screen, choose “**4-Credit Card**” from the *Tender Type* pick list, then click on **PROCESS PAYMENT**.

Please Note: If using a Global Payments device, you must also press the appropriate button for **Credit** now.

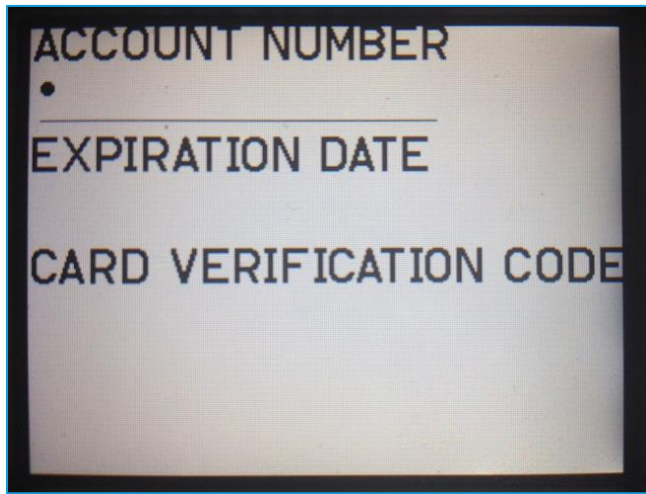
Click on **CONFIRM**.

Please Note: If you need to alter the Amount Received or the Tender Type, you can use the **MODIFY** button to go back to the previous screen to make changes.

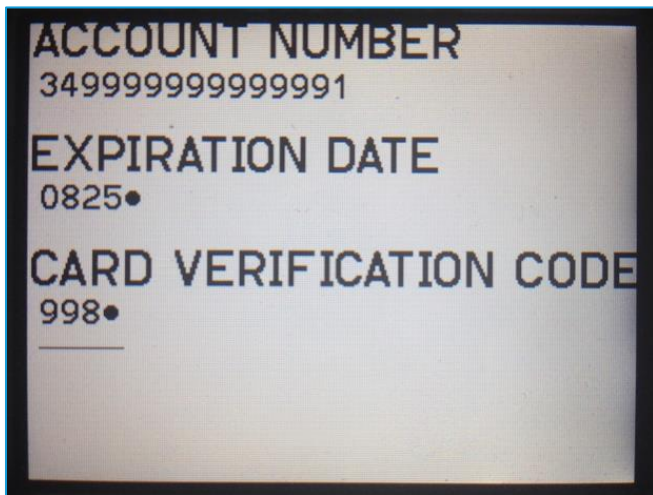
An **Attention** message will display on the screen. To continue processing a credit card payment, press the **OK** button.

The ICC Device will beep and display the *Please Swipe Card* message. Press the red **Cancel (X)** button on the ICC device **once**.

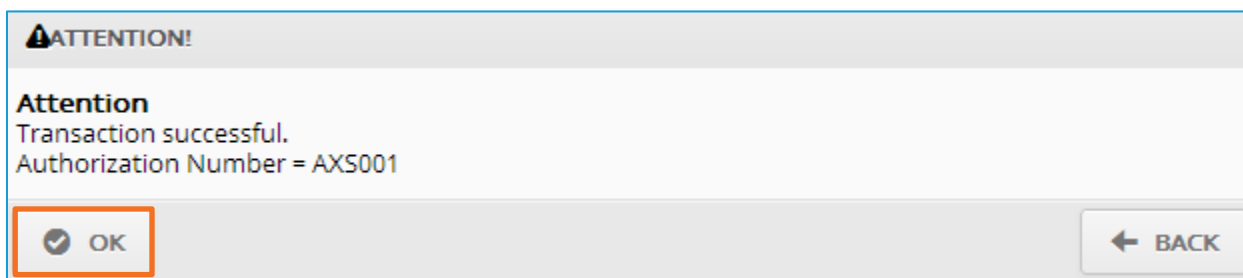
The screen on the ICC Device will change and will be ready for the keyed entry of the card's **Account Number**, **Expiration Date**, and **Card Verification Code (CVC)**.



Using the keypad, enter the required information. Press the green **Confirm/Next Line Arrow** button to go to the next field. Press the yellow **Backspace Arrow** button to make corrections. Press the red **Cancel (X)** button to back-out and cancel. Upon inputting the CVC, pressing the green **Confirm/Next Line Arrow** button will continue the transaction on the ICC device and process it through the processor.



The cynergi | suite system will display an *Attention* message prompting "Transaction successful" with an Authorization Number. The credit card has now been charged for the amount authorized. Two receipts will print out of the receipt printer. Click the **OK** button to continue the normal payment processing steps.



Notes

If you take too long to input the information into the ICC device, it will time-out after about 60 seconds. This is for security reasons and to prevent record lock-outs. Simply click on the **RETRY** button in cynergi|suite to try the process again.

A good practice is to wait until you are ready to enter the digits into the ICC device to click on the **OK** button in cynergi|suite, then press the red button twice on the ICC Device and begin entering the card information.

Keyed entry is not available for pure debit-only bankcards. However, debit cards displaying a credit card company’s logo (Visa, MasterCard) can be keyed-in by using **4-Credit Card** Tender Type, as shown in the previous section. This method will process them as Credit.

Split Payments

Split Payments can also be used with Integrated Credit Card processing. Simply choose **4-Credit Card** or **7-Debit Card** as one of the two payment methods when processing the payments.

TOTAL PAYMENT DUE			
Total Due: 28.74	Amt Received: 15.00	Payment Type: 1 - Cash	▼
	Amt Received: 13.74	Payment Type: 4 - Credit Card	▼
Customer Receivable Balance (-) = Credit on Account: 2.35-		Total Due - Receivable = 26.39	
Change: 0.00			
<input checked="" type="checkbox"/> PROCESS PAYMENT		<input type="button" value="← BACK OUT"/>	

*Please Note: Cynergi|suite is not able to take split payment across two cards, being debit or credit. A credit or debit card split payment must only have **4-Credit Card** or **7-Debit Card** chosen as one of the two Payment Types.*

Canceling an Integrated Credit Card Transaction

If you have selected the credit card **Payment Type** and have started working from the ICC device, you can cancel out of the transaction process in one of three ways.

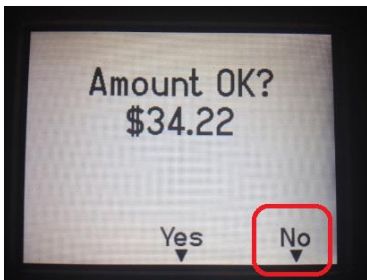
- By pressing the **BACK** button on the screen in this *Attention* prompt:



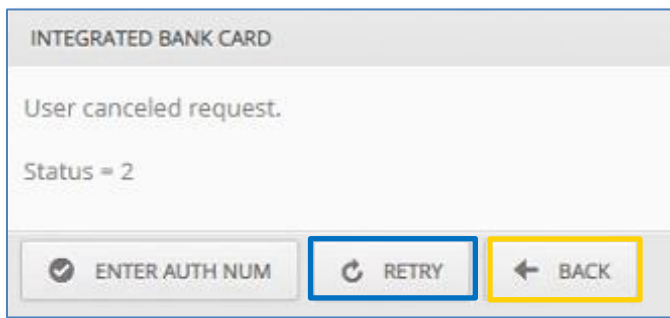
- By pressing on the red **X** button **twice** on the ICC device:



- By choosing **No** on the *Amount OK?* prompt on the ICC device:

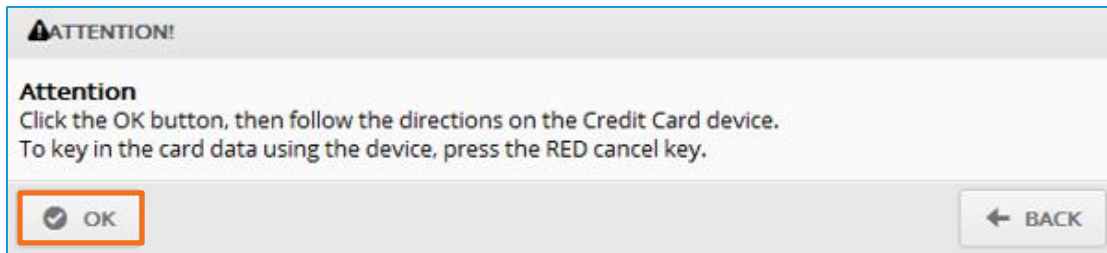


Cynergi|suite will then display a pop-up indicating the user cancelled the transaction.



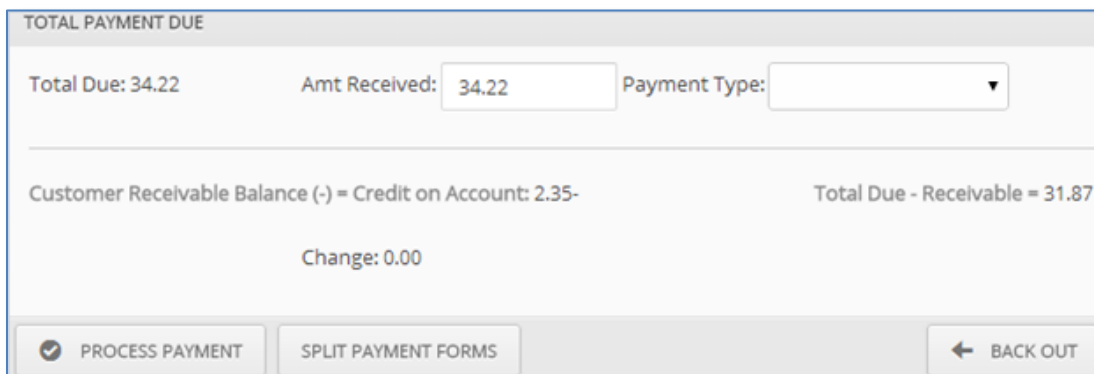
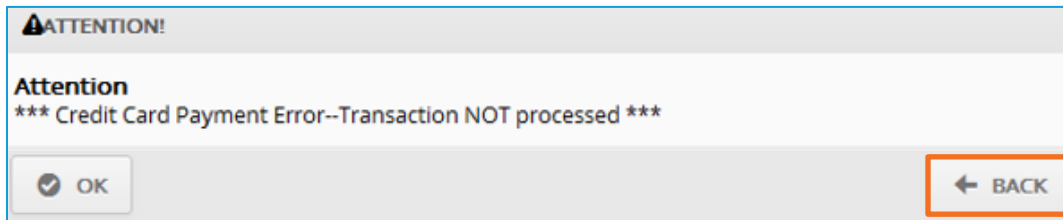
Retry Button

Clicking the **RETRY** button will take you back to the previous *Attention* message. Click the **OK** button again to wake up the ICC device and retry. You can swipe the card again, try a different card, or manually enter the card info into the ICC device.



Back Button

Clicking the **BACK** button will prompt you with the "Transaction NOT Processed" message. You will then be taken back to the **Total Payment Due** screen where you can make any changes necessary (such as paying with different Payment Type or adjusting amounts) and continue processing the receipt. You may also go further back out of the payment receipt altogether.



Enter Auth Num Button

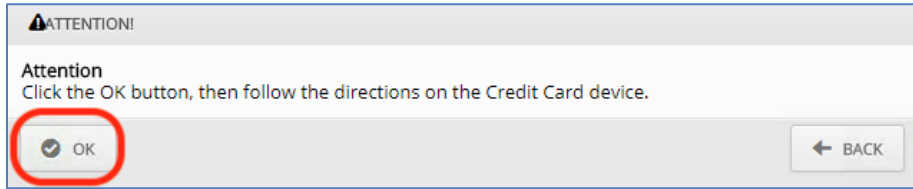
Clicking the **ENTER AUTH NUM** button will allow the payment to be posted to the customer's account in cynergi|suite, but by **bypassing the processor**. This method is *only* for posting credit or debit card payments when the normal method is unavailable (for example, Internet service is down), needing to authorize the payment by using the processor's Merchant Portal website or telephoning them in, or needing to use a 3rd-party device or service. See the [Manual/Offline/3rd-Party Authorizations](#) section later in this chapter for more information on this process.

Please Note: Depending upon if the credit card was swiped or keyed in, it is good practice to make sure the credit card did not get charged for the payment. This may require you calling the credit card processing company to verify and cancel the transaction if necessary.

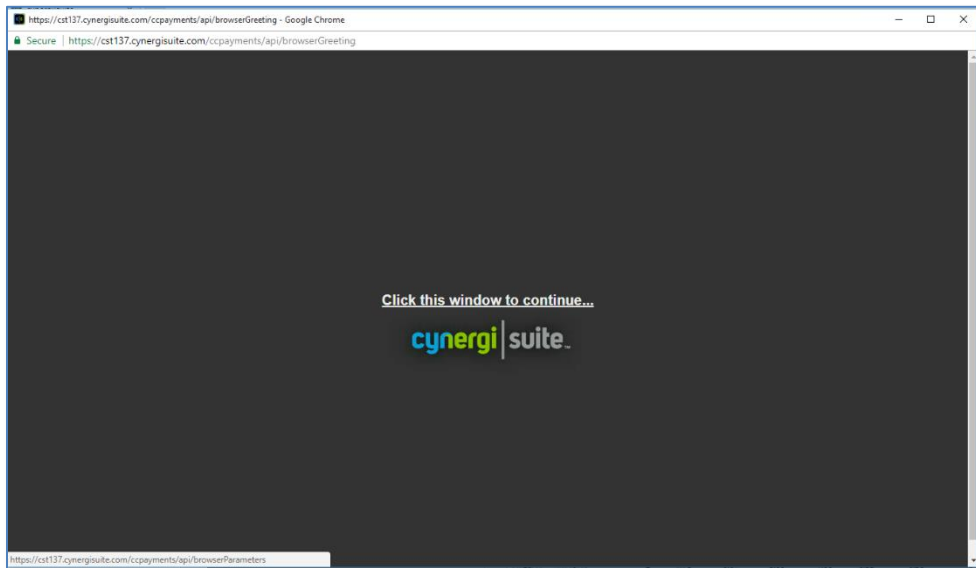
OpenEdge Global Payments Addendum

This section applies to companies using OpenEdge Global Payments as their processor. The interaction between cynergi | suite and the OpenEdge Global Payments device is different than with First Data and the MagTek device.

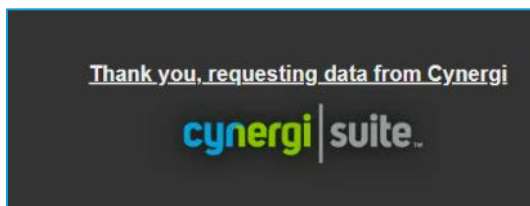
When running a credit or debit card payment or refund, and after clicking the **OK** button:



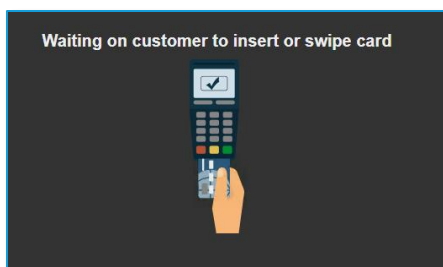
A pop-up window will appear. **Never manually close this window.** Click anywhere within the dark gray area to continue:

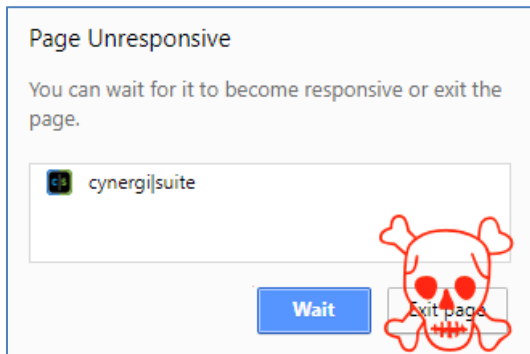


After clicking, the message will change:



This means that your click was received, so you do not need to click again. Within the next few seconds, the OpenEdge Global Payments device will wake up and beep, indicating it is ready to use. The pop-up window will then say it is waiting on the customer. You may now dip or swipe the customer's card into the device.

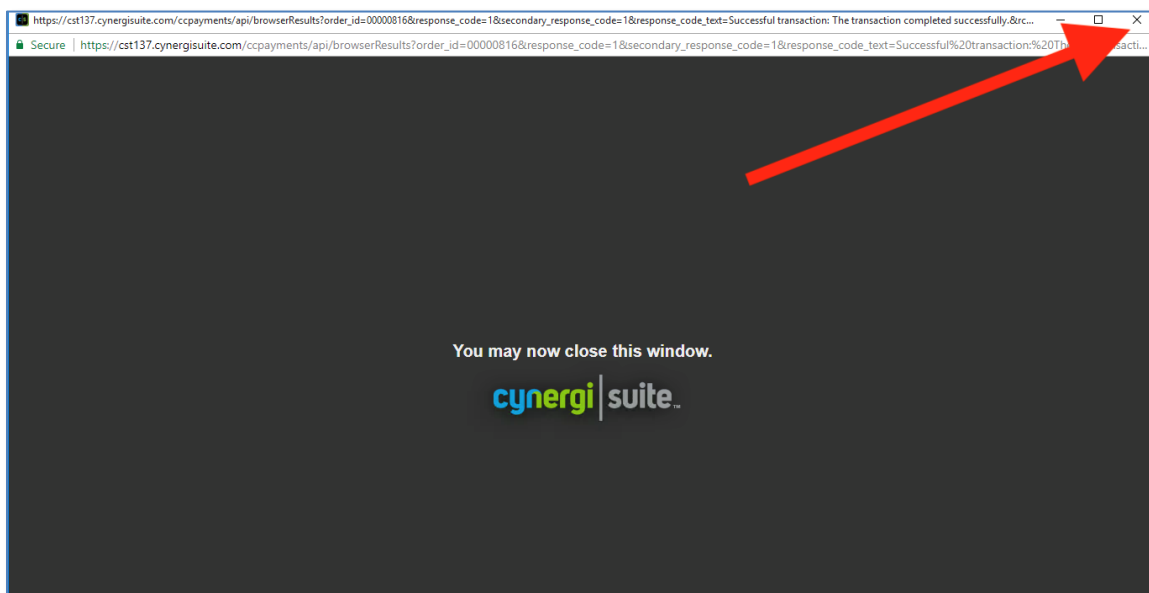




*Please Note: If the card reading process takes longer than thirty seconds from start to finish, you may get a pop-up like this in cynergi|suite. **DO NOT click on the "Exit Page" button!** We recommend leaving this pop-up alone, or you may click on the **Wait** button to make the pop-up disappear. This pop-up will disappear on its own and cynergi|suite will return to normal operation when the payment has finished processing.*

This is a functionality of the Google Chrome browser and not from cynergi|suite.

After the device successfully reads the card, the pop-up window will inform you that you may now close it. This is the only time it is okay to close the pop-up window.



Refund Differences

Refunds work almost the same way as payments, with two key differences. Both differences apply only to credit card refunds:

- 1) When you refund a credit card payment, cynergi|suite may not require a card to be swiped or dipped, because it can tell OpenEdge Global Payments to refund that payment to the original card. In this case, when you click the cynergi|suite logo in the pop-up window, the next prompt will tell you that you can close it. This is normal behavior and does not indicate a malfunction. Receipts will then print confirming the refund was successfully processed, and the refund will be posted to the customer's account in cynergi|suite.
- 2) When you do a full credit card refund on the same day that it was charged, OpenEdge Global Payments will issue a reversal/void the original charge. This means the customer's credit card statement will not show the payment nor the refund. An advantage to this is the customer does not have to wait 3 to 7 days for the refund to process. However, cynergi|suite will not allow you to refund the same payment again, indicated by the piggy bank icon missing from that transaction.

Extra Information on Receipts with Chip Transactions

When customer dips a chipped card into the device for a payment or refund, OpenEdge Global Payments requires extra information be printed on the receipt. This information is printed below the signature line. This extra information is required. It is normal and cannot be disabled:

```

Terminal ID,64714719
Date/Time,2018-02-20 10:54:42
Card Type,Visa
Card Number,XXXXXXXXXXXX0010
Entry Legend,
Entry Method,CHIP
Approval Code,079745
AID,A0000000031010
AID Name,Visa Credit
TVR,0080008000
AC,
ATC,
TSI,F800
Resp CD,00
TRN REF #,
VAL CODE,
Approved Total,CAD$70.17

Auth #: 00031155
Receipt #: 00030010420
Employee #: 998
Acct Mgr #: 2

Next Due Date: 6/12/18
    
```

Pre-Approved Payments

Pre-Approved Payments (PAP) allows your company to set up customers with automatic recurring payments or an on demand pre-approved payment method. This can be done by using either a saved credit card or a bank account process a payment. Pre-Approved Payments are available for use in Rental Payments (RP) and Cash/Retail Sales (SALE).

Please Note: The credit card and bank account information are not stored within the cynergi|suite software system, but cryptographically tokenized and stored at the processor (First Data or OpenEdge Global Payments).

Feature Requirements

- Pre-Approved Payments using Credit Cards is available with First Data and OpenEdge Global Payments.
- Pre-Approved Payments using Bank Accounts (ACH) is also available for clients set up with OpenEdge Global Payments.
- To use Bank Accounts (ACH) with First Data, clients must also be set up with E-Complish.
- ACH functionality in cynergi|suite is optional, regardless if using First Data or OpenEdge Global Payments.
- An Online Payments web server is required for the back-end processing of PAP and ACH transactions. However, actual Online Payments usage is not required.
- A valid and unique email address is required for each customer who plan to use this feature.
- The feature must be enabled by High Touch before PAP options are visible within cynergi|suite.

Customer Setup

While in a customer’s Rental Payment screen, click on the **CUSTOMER CHANGE** button.

Or, from the main menu, you can go to Customer Maintenance (**RCUSTMNT**) and look up the customer.

First, the customer must have an email address, and it must be unique (not shared with another customer) before setting up PAP and Recurring Payments.

Email Address:

Allow Online Pmt: Yes

Customer's Email Address

Enter an email address, then click on **SAVE**.

Go back into Change Customer screen (or go back to the customer’s record in Customer Maintenance).

Click on the **PAP SETUP** tab.

PRIMARY CUSTOMER | ALTERNATE ADDRESS | REFERENCES | EMPLOYER | LANDLORD | 2ND CUSTOMER | CAR INFO | MARKETING INFO | **PAP SETUP**

WILLIAMS First Name: DONIA B

1000009

The top section of the *Cynergi Pay Setup* screen has some customer information displayed. The **Registered** icon is red if the customer has never enrolled in Pre-Approved Payments.

The screenshot shows the 'CYNERGI PAY SETUP' interface. At the top, there are navigation tabs: PRIMARY CUSTOMER, ALTERNATE ADDRESS, REFERENCES, EMPLOYER, LANDLORD, 2ND CUSTOMER, CAR INFO, MARKETING INFO, and PAP SETUP. The 'Customer Information' section displays: Name: D [REDACTED] W [REDACTED], Acct: 1 [REDACTED], Store: 1, and Registered: [REDACTED] with a red 'X' icon. Below this is the 'AGREEMENTS' section, which contains a table with the following data:

Product	Agreements	Balance	Pmts Left	Due Date	Amount Due	Enrolled
Store: 000001						
18 CUFT REFRIGERATOR	000187542	\$1,093.28	58	11/24/18	\$21.90	<input type="checkbox"/>
LEAD WASHER	000187690	\$1,614.15	85	11/24/18	\$21.90	<input type="checkbox"/>
CLUB FEE	001000009	\$0.00	0	11/24/18	\$3.28	<input type="checkbox"/>

The bottom section is where the customer’s credit card or bank account information will be entered. Depending upon how much information is on the screen, you may need to scroll down on the *Recurring Payment/PAP Setup* window to view the area where to input a payment method.

Create a Payment Method

Under the Create a Payment Method, select either **Credit Card** or **Bank Account** from the drop-down list and enter the appropriate information. Depending upon which option is selected, you will be prompted to enter specific information.

Credit Card Form Example

The 'Create A Payment Method' form for a credit card shows a dropdown menu set to 'Credit Card'. Below the dropdown, it says 'Please enter your credit card info'. The form includes three input fields: 'Card Number' with a placeholder '####-####-####-####', 'Exp.' with a placeholder 'MMYY', and 'CCV' with a placeholder 'CCV'.

Bank Account Form Example

The 'Create A Payment Method' form for a bank account shows a dropdown menu set to 'Bank Account'. Below the dropdown, it says 'Please enter your account and bank info'. The form includes three input fields: 'Account Type' with a dropdown menu set to '-- Choose One --', 'Bank Account Number' with a placeholder '#####', and 'Bank Routing Number' with a placeholder '#####'.

After entering all information, click on **Save Payment Method**. The credit card or bank account will then appear to the left as being saved.

Repeat as needed if the customer wants to add more credit cards or bank accounts.

Be sure to designate at least one saved payment method as default by clicking on the green **DEFAULT** button within each saved payment method. This is required for enrolling in Recurring Payments (AutoPay).

When finished entering payment methods, scroll down to the very bottom of the page and click the **FINALIZE PAYMENT SETUP** button to finish the setup.

Finalize Setup of Pre-Approved Payments

After clicking the **FINALIZE PAYMENT SETUP** button, the *Registered* field will become a green checkmark:

CYNERGI PAY SETUP

Customer Information

Name: D █████ W █████ Acct: 1 █████ Store: 1 Registered:

Next, under the *Agreements* section, there is a list of agreements that are currently open for that customer. To enroll agreements into AutoPay, click the checkbox at the right within the *Enrolled* column for each agreement.

AGREEMENTS						
Product	Agreements	Balance	Pmts Left	Due Date	Amount Due	Enrolled
Store: 000001						
18 CUFT REFRIGERATOR	000187542	\$1,093.28	58	11/24/18	\$21.90	<input checked="" type="checkbox"/>
LEAD WASHER	000187690	\$1,614.15	85	11/24/18	\$21.90	<input checked="" type="checkbox"/>
CLUB FEE	001000009	\$0.00	0	11/24/18	\$3.28	<input checked="" type="checkbox"/>

After finalizing the setup, click on the **FINALIZE PAYMENT SETUP** button again.

CYNERGI PAY SETUP

Customer Information

Name: KIMBERLY ABBOTT Acct: 1003568 Store: 1 Registered:

AGREEMENTS

Product	Agreements	Balance	Pmts Left	Due Date	Amount Due	Enrolled
Store: 000002						
SIDEXSIDE REFRIGERATOR	000170353	\$2,997.00	45	02/12/16	\$74.13	<input checked="" type="checkbox"/>
CLUB FEE	001003568	\$0.00	0	02/12/16	\$3.17	<input checked="" type="checkbox"/>

Choose A Saved Payment Method

Method Name: KIMACH
Account Type: Checking

DEFAULT X DELETE

Or Create Another Payment Method

How would you like to pay? -- Choose One --

Please enter your credit card info

Card Number:

Exp.

CCV

To exit this screen, scroll to the top of the page, click on the **PRIMARY CUSTOMER** tab, and click on the **SAVE** button at the bottom.

Things to note after completing a customer setup:

- The bank account and/or credit card information is not saved within the cynergi|suite software system.
 - Instead, a unique cryptographic token is stored at the payment processor, and that is then used for any future payments. This way, the real credit card and bank account information is not stored anywhere within the cynergi|suite system, and thus cannot be viewed on-screen as well.
- Credit card and bank account numbers are verified (but not charged) by the processor during the setup process, so if a card/bank account number is incorrect or invalid, cynergi|suite will notify you.
- Payment methods can be added and deleted at any time.
- There must be at least one current and valid payment method, and at least one payment method must be designated as Default.
 - If no *Default* is set, any future Recurring Payments (AutoPays) will not be completed, which may result in an agreement going past-due.
- There can only be one Default payment method enabled for all agreements. Different payment methods cannot be assigned across multiple agreements.
 - The customer can have multiple saved payment methods, but only one of them can be designated as the Default for AutoPay.
- To remove a payment method, click the **DELETE** button. Please make sure to set up a new payment method, or designate another existing payment method as default.
- A unique and valid email address must be on the customer record. The customer will receive email confirmations each time a payment is made using one of the stored payment methods.

Rental Payment Screen Shows Agreements Enrolled in Recurring Payments

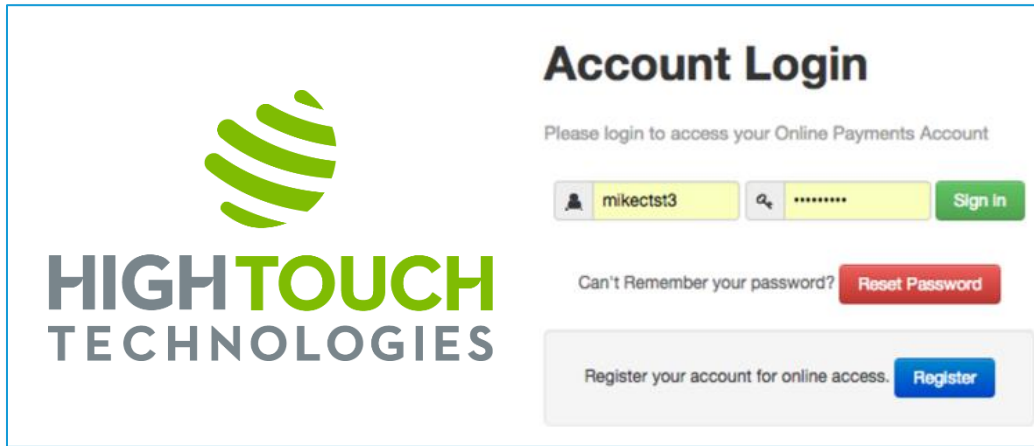
On the Rental Payment (RP) screen, a green dollar (\$) symbol will appear next to each agreement that is enrolled in Recurring Payments. Also, an L will appear next agreements with a Loaner Unit. A legend for these symbols can be found by hovering over the triangle icon above the column.

AGREEMENTS		L=Agreement has a Loaner Unit \$=Recurring Payment	
Terms	# of Payments		Agreement
W	<input type="text" value="1"/> x <input type="text" value="17.14"/>	L	GAME
W	<input type="text"/> x <input type="text" value="28.85"/>	\$	BUNK BED
W	<input type="text"/> x <input type="text" value="23.36"/>	L \$	BEDROOM

Online Payments and Account Login Information

Pre-Approved Payments (PAP) can be enabled without Online Payments being enabled. It can also work in tandem with Online Payments. If Online Payments is also enabled, the customer can log in to Online Payments to view and service their account and payment methods. Any customers who have been set up with PAP first will also automatically be set up with an Online Payments account through this interface.

*Please Note: The initial password generated through the PAP setup is completely random. If the customer wishes to use Online Payments, they will go to the client Online Payments website and click the **Reset Password** button (screen below).*



The customer will enter in their email address. It must be the same address used in the customer screen (RCUSTMNT). An email will then be sent to the customer's email account with a link to reset the password. They will create a password, which will allow them to log in to and service their Online Payment account.

Taking PAP Payments

After the Pre-Approved Payments feature is set up in cynergi|suite, you will see a new **USE PAP METHOD** button on the **Rental Payment (RP)** and **Sales (SALE)** Screens.

AGREEMENTS													
Terms	# of Payments	Agreement	Balance	Pmts Left	Curr Due	Next Due	Dt /Amt	Ext	Pmt Amt	Late Fees	Misc Fees	Tax	Total Due
M	<input type="text" value="41.99"/>	QUEEN MA	671.84	16	12/03/18	1/03/19			41.99		4.00	3.35	49.34
Length 18 Terms: M RTO				Total Charge: 49.34		Receivable: 0.66-		Due: 49.34					
<input type="button" value="CUSTOMER CHANGE"/>							<input type="button" value="BACK"/>		<input type="button" value="USE PAP METHOD"/>			<input type="button" value="TENDER"/>	

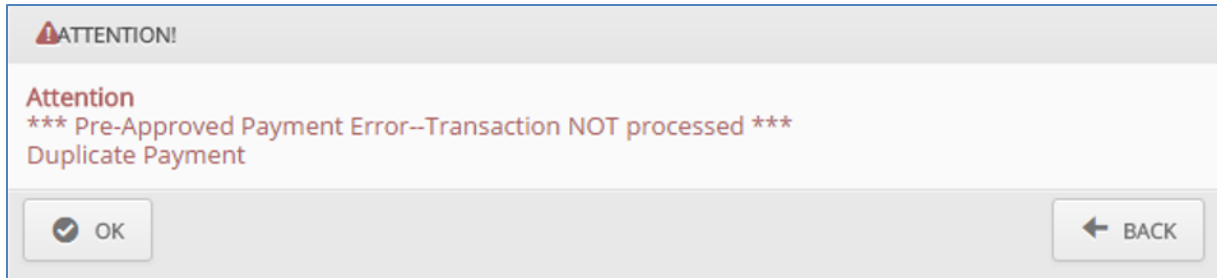
If the customer has at least one PAP method setup and the **USE PAP METHOD** button is clicked from the *RP* screen, the following “Total Payment Due” pop-up screen will appear with the customer’s default payment method pre-populated. If a customer has more than one payment method, the user can choose any of the saved methods from the drop-down arrow.
Please Note: Split payment forms are not available when using PAP.

TOTAL PAYMENT DUE			
Total Due: 49.34	Amt Received: <input type="text" value="49.34"/>	PAP Method:	<input type="text" value="CC: HIS VISA"/>
Customer Receivable Balance (-) = Credit on Account: 0.66-		Total Due - Receivable = 48.68	
Change: 0.00			
<input type="button" value="PROCESS PAYMENT"/>		<input type="button" value="BACK OUT"/>	

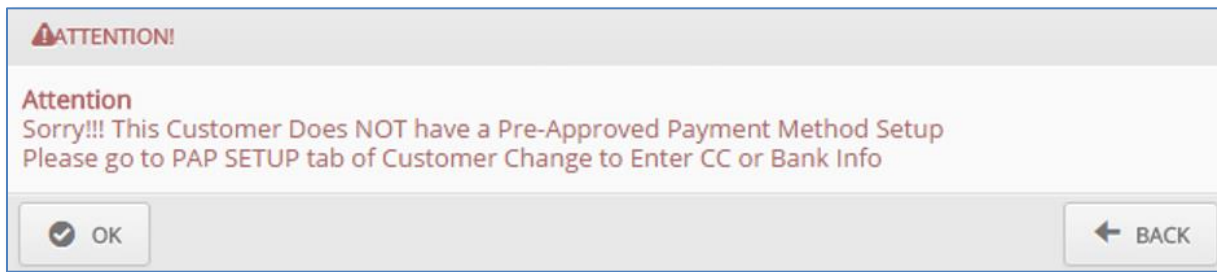
Clicking on the **PROCESS PAYMENT** button, followed by clicking the **CONFIRM** button, will process the payment. If the payment was successful, you will get a green *Attention* message confirming that the transaction was successful and that the payment will draft from the provided pre-approved Credit Card or Bank Account.

ATTENTION!	
Attention	
*** SUCCESS! PAP Transaction Approved and Processed ***	
*** Payment Amount will draft from provided PAP CC or Bank Acct ***	
<input type="button" value="OK"/>	<input type="button" value="BACK"/>

If, for some reason, the transaction was denied or an error occurred, you will get a red colored *Attention* message similar to the one below. The first line will read **Pre-Approved Payment Error—Transaction NOT processed**, and the second line will provide more information from the payment processor about why the transaction was not processed. In the example below, a “Duplicate Payment” was attempted for the exact same dollar amount within too narrow of a timeframe.



If a customer does not have any payment methods saved, or has not yet enrolled in PAP, a message will appear indicating the following:



PAP payments, whether ran by AutoPay or by an employee, will display in Payment History. The **Pmt Form** column shows the type of saved payment method was used (Credit or ACH). The detail section further identifies the method used to make the payment. The possible methods for Credit and ACH payment forms are listed below for reference:

<i>Payment Form</i>	<i>Payment Method</i>	<i>Description</i>
Credit	CC PAP EMPL	Employee initiated PAP payment from RP or SALE screen using CC
Credit	CC OLP/PAP	Automatic Recurring Payment or Online Payment using CC
Credit	CC IN STORE	In Store Credit Card using card reader or other device (pmt form 4)
ACH	ACH PAP EMPL	Employee initiated PAP payment from RP or SALE screen using Bank Acct
ACH	ACH OLP/PAP	Automatic Recurring Payment or Online Payment using Bank Acct
ACH	ACH NOT PAP	Manually entered pmt form 12 on RP or SALE screen (bypassing the payment interface)

Processing Refunds

There are two ways to do credit and debit card refunds in cynergi|suite:

- 1) Full Transaction Refund: this refunds the entire payment. Cynergi|suite usually will not require a card to be present, and will issue the refund onto the original card that the payment was processed on.
- 2) Partial Refund: this is a way to refund an amount to a customer’s card that does not match any past original transaction. Examples are a partial rental refund, refunding fees, or refunding credit receivables. A card must be present for this refund method.

Full Transaction Refunds

A full transaction refund to a credit or debit card is performed the same way as a cash refund: by going to the Payment History/Refunds screen in **Rental Payment** or **Sale**. Upon processing the refund within cynergi|suite, the refund request will be sent to the processor and received by the customer’s card issuer. In the following example, refunding a full Rental Payment is demonstrated.

Go to the customer account and at the bottom of the screen, click on the **Payment History/Refunds** icon.

Terms	# of Payments	Agreement	Balance	Pmts Curr Left	Due	Next Due	Dt /Amt Ext	Pmt Amt	Late Fees	Misc Fees	Tax	Total Due
M	x 131.99	WHITE BE	2243.83	17	12/02/18	12/02/18	31	0.00		0.00	10.5	2243.83
M	x 83.99	QUEEN MA	923.89	11	12/02/18	12/02/18	31	0.00		0.00	6.70	90.69

Length 18 Terms: M RTO

Total Charge: 0.00 Receivable: 0.00 Due: 0.00

In the Agreement History list, on the line that needs refunded, select the **Refund** icon (Pmt Form Credit).

Pay	Due	Next Due	Dys Lte	Dys Pd	Rcpt	Amt	Tax	Other	Tot Pay	Bal	Assoc	Pmt Form	Refund
11/03/18	11/02/18	12/02/18	1	30	10018553	131.99	10.53	5.00	147.52	2243.83	RANDALL, ELIZA	Credit	Refund
11/02/18	11/02/18	11/02/18	0	0	10018370	0.00	0.00	0.00	0.00	2375.82	ROBERTS, RENAT	Cash	
11/02/18	11/02/18	11/02/18	0	0	10018369	2375.82-	0.00	0.00	2375.82-	2375.82	ROBERTS, RENAT	Other	

Showing 1 to 3 of 3 entries

Select **TENDER** after making sure the Due amount shows a negative amount.

AGREEMENTS													
Terms	# of Payments	Agreement	Balance	Pmts Left	Curr Due	Next Due	Dt /Amt Ext	Pmt Amt	Late Fees	Misc Fees	Tax	Total Due	
M	<input type="text" value="1"/> x <input type="text" value="131.99-"/>	WHITE BE	2243.83	17	12/02/18	<input type="text" value="11/02/18"/>	<input type="checkbox"/>	<input type="text" value="-131.99"/>	<input type="text" value="5.00-"/>	0.00	<input type="text" value="-10.53"/>	147.52-	
M	<input type="text" value=""/> x <input type="text" value="83.99"/>	QUEEN MA	923.89	11	12/02/18	<input type="text" value="12/02/18"/>	<input type="checkbox"/>	<input type="text" value="0.00"/>	<input type="text" value=""/>	0.00	<input type="text" value="0.00"/>		

Length 12 Terms: M RTO

Total Charge: 147.52- Receivable: 0.00 **Due: 147.52-**

Click on **PROCESS PAYMENT** (do not enter anything in the Amt Received field and do not change the Payment Type).

TOTAL PAYMENT DUE

Total Due: -147.52 Amt Received: Payment Type: 4 - Credit Card

Change: 0.00

Click on **CONFIRM**. Notice the Total Due is a negative amount.

TOTAL PAYMENT DUE

Total Due: -147.52 Amt Received: Payment Type: 4 - Credit Card

Change: 0.00

The refund will then be posted in cynergi|suite, and a refund request will be sent to the customer's card through the processor.

Credit and debit card refunds also appear in the Agreement History.

AGREEMENT HISTORY LIST														
Pay	Due	Next Due	Dys Lte	Dys Pd	Rcpt	Amt	Tax	Other	Tot Pay	Bal	Assoc	Pmt Form		
11/23/18	12/02/18	11/02/18	9-	30-	10018983	131.99-	10.53-	5.00-	147.52-	2375.82	ROBERTS, RENAT	Refund	🔍	
11/03/18	11/02/18	12/02/18	1	30	10018553	131.99	10.53	5.00	147.52	2243.83	RANDALL, ELIZA	Credit	🔍	🔄
11/02/18	11/02/18	N	11/02/18	0	0	10018370	0.00	0.00	0.00	2375.82	ROBERTS, RENAT	Cash	🔍	🔄
11/02/18	11/02/18	11/02/18	0	0	10018369	2375.82-	0.00	0.00	2375.82-	2375.82	ROBERTS, RENAT	Other	🔍	

*Please Note: Credit and debit card refunds can take from **3 to up to 7 days** to show up on the customer’s bankcard and account statement. This is a limitation with the bankcard industry, and not with the processor or cynergi|suite. The one exception to this is if you are using OpenEdge Global Payments and the refund was done the same day as the payment.*

Online Payment Refunds

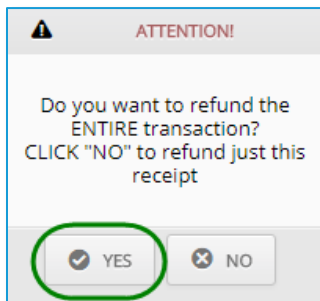
Refunds of Online Payments (OLP) can be done in a single step within cynergi|suite.

Please Note: This functionality only applies to the High Touch version of Online Payments. Clients using a third-party online payment system will still need to perform refunds in both the cynergi|suite system and the payment processor’s system.

To begin, perform a refund like normal from the payment history screen by clicking on the **Refund** icon:

AGREEMENT HISTORY LIST															
Pay	Due	Next Due	Dys Lte	Dys Pd	Rcpt	Amt	Tax	Other	Tot Pay	Bal	Assoc	Pmt Form			
11/23/18	11/23/18	11/30/18	0	7	10020124	22.99	1.83	0.00	24.82	1521.75	ONLINE PAYMENT	Credit	🔍	🔄	
11/16/18	11/16/18	11/23/18	0	7	10019633	22.99	1.83	0.00	24.82	1544.74	ONLINE PAYMENT	Credit	🔍	🔄	
11/09/18	11/09/18	11/16/18	0	7	10019047	22.99	1.83	0.00	24.82	1567.73	ONLINE PAYMENT	Credit	🔍	🔄	
11/02/18	11/02/18	11/09/18	0	7	10018238	22.99	1.83	0.00	24.82	1590.72	ONLINE PAYMENT	Credit	🔍	🔄	
10/27/18	A	10/26/18	11/02/18	1	7	10017710	22.99	1.83	0.00	24.82	1613.71	RHODEMAN, DARY	Credit	🔍	🔄

Because the system requires that the refund amount be equal to the original payment amount, always click **YES** to refund the **entire transaction**.



*Please Note: Recurring auto-payments are processed for each agreement separately. Because of this, if there are multiple agreements that got paid through recurring payments, each agreement will need to be refunded individually. Nevertheless, you should always choose **YES** for refunding the entire transaction. This will allow the system to bundle the refund the same exact way the original payment was made.*

After the payment to refund has been chosen, you'll be returned the payment screen. Click the **TENDER** button.

AGREEMENTS													
Terms	# of Payments	▲ Agreemnt	Balance	Pmts Left	Curr Due	Next Due	<input type="checkbox"/> Dt /Amt	<input type="checkbox"/> Pmt Ext Amt	Late Fees	Misc Fees	Tax	Total Due	
W	1 x 22.99-	TOP TWIN	1521.75	67	11/30/18	11/23/18	<input type="checkbox"/>	<input type="checkbox"/>	-22.99		0.00	-1.83	24.82-

Length 78 Terms: W RTO

Total Charge: 24.82- Receivable: 0.00 Due: 24.82-

Leave the *Amt Received* box blank, and the *Payment Type* how it defaulted (i.e., either 4-Credit Card or 12-ACH/PAP). Click on the **PROCESS PAYMENT** button.

TOTAL PAYMENT DUE

Total Due: -24.82 Amt Received: Payment Type: 4 - Credit Card ▼

Change: 0.00

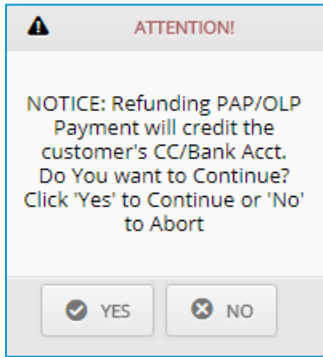
Continue by clicking the **CONFIRM** button.

TOTAL PAYMENT DUE

Total Due: -24.82 Amt Received: Payment Type: 4 - Credit Card ▼

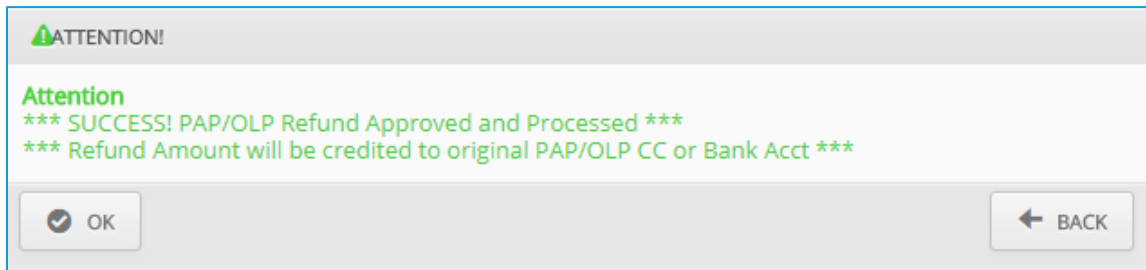
Change: 24.82

The following *Attention* pop-up will appear notifying you that the customer’s credit card or bank account will be credited.

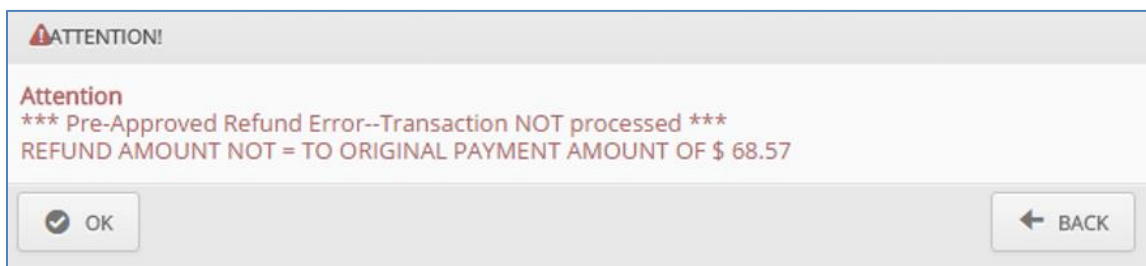


- Clicking the **YES** button will allow the refund process to continue.
- Clicking the **NO** button will provide the ability to abort the refund process.

After clicking **YES**, cynergi|suite will send a refund request to the payment processor. If it was successful, the message below will appear.




If there was an error in processing with the payment processor, then an error message will be displayed in red text explaining the reason.



PAP Refunds

To refund PAP payments, simply follow the same procedure as any other refund by going into the payment history and clicking on Piggy Bank Icon of the desired payment record to refund.

AGREEMENT HISTORY LIST ***ALL***

Pay	Due	Next Due	Dys Lte	Dys Pd	Rcpt	Amt	Tax	Other	Tot Pay	Bal	Assoc	Pmt Form	
11/23/18	11/24/18	12/01/18	1-	7	10359565	18.99	2.01	2.00	23.00	1329.30	FRANCIS, SEAN	Credit	🔍
11/23/18	11/24/18	12/01/18	1-	7	10359564	14.99	1.53	1.00	17.52	848.01	FRANCIS, SEAN	Credit	🔍
11/23/18	11/24/18	12/01/18	1-	7	10359563	26.99	2.70	1.35	31.04	1646.39	FRANCIS, SEAN	Credit	🔍
11/23/18	11/26/18	12/03/18	3-	7	10359562	13.99	1.43	1.00	16.42	477.65	FRANCIS, SEAN	Credit	🔍
11/23/18	A 11/24/18	12/01/18	1-	7	10359561	0.00	0.29	2.99	3.28	225.96	FRANCIS, SEAN	Credit	🔍 
11/16/17	A 11/19/18	11/16/18	3-	7	103598702	13.99	1.43	1.00	16.42	491.64	CH'D, SEAY	Credit	🔍

DETAILS

Total Transaction Amount: 91.26
 Amount Applied to Ticket 104786: 3.28
CC PAP EMPL = 91.26

Next, you'll be returned to the previous screen showing the amount to refund. Click on **TENDER** to continue the refund.

cynergi suite

RP CLIENT ID: CST EMPLOYEE: 0000998 LOCATION: TRENTON - 5 1/6/2017 16:34:17

CUSTOMER INFORMATION FOR JOHN DOE

NOTES CALL HISTORY COMMITMENT HISTORY CALL/COMMITMENT PAY DAY

AGREEMENTS

Terms	# of Payments	Agreement	Balance	Pmts Left	Curr Due	Next Due	Dt / Amt	Ext	Pmt Amt	Late Fees	Misc Fees	Tax	Total Due
W	1 x 10.88-	AIR COND	533.12	49	1/26/17	1/19/17			-10.88		-0.87	-0.72	12.47-
W	1 x 49.00-	18' FRID	2499.00	51	1/13/17	1/06/17			-49.00		-3.92	-3.18	56.10-

Length 52 Terms: W RTD Total Charge: 68.57- Receivable: 0.00 **Due: 68.57-**

CUSTOMER CHANGE **TENDER**

Manual, Offline, and 3rd-Party Authorizations

Cynergi | suite offers a method to post credit and debit card payments and refunds by bypassing the processor used by cynergi | suite (First Data or OpenEdge Global Payments). The reasons for needing this are:

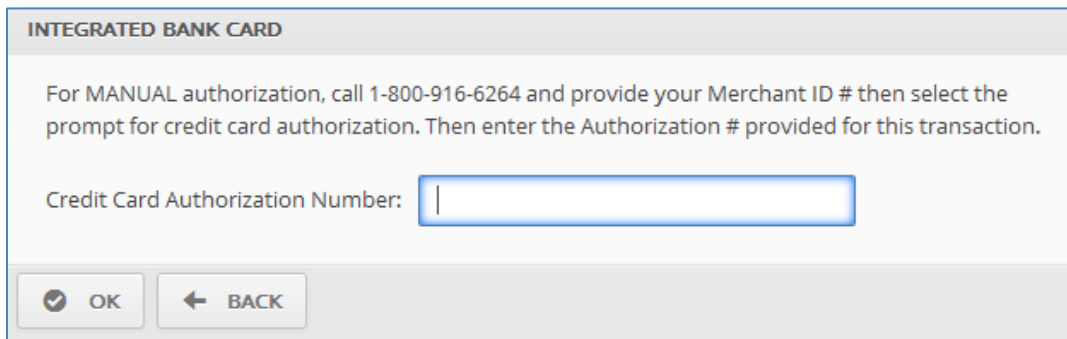
- Your Internet service is down and you need to phone in the authorization to the processor
- You need to run the card through a 3rd-party processor’s service or device
- The processor’s gateway is down (rare)
- A payment has been proven to post to the customer’s card, but did not fully post to the customer’s account in cynergi | suite (rare)

Posting payments via this method will post transactions to the customer’s account in cynergi | suite, but **bypassing the processor** used by cynergi | suite. Care and caution should be heeded when using this option. **This option should not be used if a customer’s card is repeatedly declined.**

While processing a credit or debit card payment, and cynergi | suite cannot process it for reasons other than being declined, a pop-up similar to the one below will display on the screen that provides a “**Description**” and a “**Status Code.**” Clicking the **ENTER AUTH NUM** button will allow you to bypass cynergi | suite’s processor.

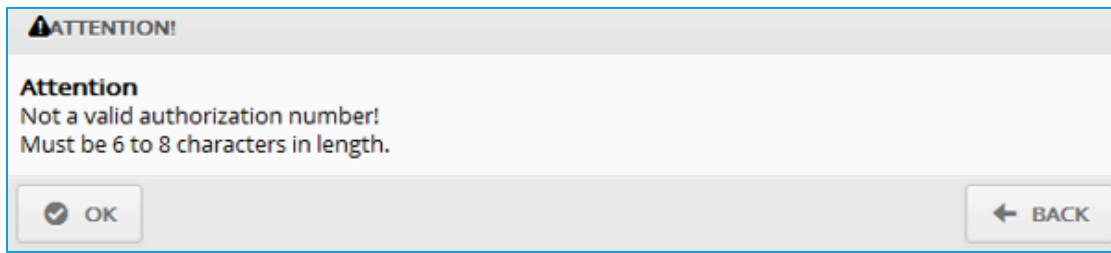


The Enter Authorization Number pop-up will display next. Use an alternate method to process the credit or debit card, whether it be calling your processor or running the card through a 3rd-party’s processor or device or service. The following is an example if First Data is your processor:



After the transaction has been approved and you received an authorization number, you will then enter it here in cynergi | suite and click on **OK**. The payment will then post into cynergi | suite and receipts will print.

The Authorization Number must be between 6 and 8 numbers or characters and cannot be left blank. An error message will display if the number does not meet this requirement:



If you need to cancel or back-out of this process, click on **BACK**. You will then be prompt with a “Transaction NOT Processed” message, confirming to you that nothing has been processed yet, and you will be taken back to the previous tender screen.

Using a 3rd-Party Debit Processor

For companies who are using cynergi|suite’s Integrated Credit Card feature for credit cards only and use a different processor or device for debit cards, the cynergi|suite software will still want to utilize the Integrated ICC device when **7-Debit Card** is selected on payments. The following steps are how to quickly bypass cynergi|suite’s Integrated Credit Card feature for running debit cards:

- 1) When the ICC device beeps, press the red **Cancel (X)** button **twice**.
- 2) In cynergi|suite, a pop-up will display User Cancelled Request. Click on the **ENTER AUTH NUM** button.
- 3) Process the customer’s debit card with your 3rd-party debit processor’s device or service.
- 4) After receiving approval from the 3rd-party service or device, enter the Authorization Number that was returned by the 3rd-party service or device into cynergi|suite and click **OK**.
 - If it was not approved, you can click on the **BACK** button instead to back out of the process.
- 5) The payment will then post into their account in cynergi|suite, and receipts will print.

Chargebacks

A chargeback is when a customer disputed the charge of, or otherwise requested a refund of, an electronic payment from their bank or card issuer, instead of working with you for a refund. You will be notified by the processor of the chargeback. The chargeback will need to be posted into cynergi|suite to accurately reflect the customer’s account and your accounting.

An employee can process a chargeback in cynergi|suite with the **CHARGEBACK** button, available in the Tender screens in **Rental Payments** and **Sales**. This is a security-restricted function, so if an employee does not have privilege to do chargebacks, then this button will not appear for them. For further information on security, see the **Security and Set Up** section later in this chapter.

Rental Payment Chargebacks

In Rental Payment, look up the customer in question, enter their Payment History/Refunds screen, and click on the **Pmt History/Refund** icon. Then click on the **Piggy Bank** (Refund) icon on the appropriate payment that the chargeback was against.

Please Note: Chargebacks can be posted against any kind of electronic payment. This includes in-store credit or debit cards, PAP and ACH payments, and even online payments.

In the next pop-up, click on the **CHARGEBACK** button on the tender screen. If an employee does not have the proper security, this button will not appear.

TOTAL PAYMENT DUE

Total Due: -147.52 Amt Received: Payment Type: 4 - Credit Card

Change: 0.00

*Please Note: If you **do not** click the **CHARGEBACK** button, but instead click the **PROCESS PAYMENT** button, the refund will process like normal and a refund request **will be** sent to the payment processor. You will **NOT** want that in this situation! Because this process does not send the refund transaction to the credit card processor, it works for all Integrated Credit Card receipts in cynergi|suite, regardless of the credit card processor.*

Cash Sale Chargebacks

If you need to post a chargeback against Retail or Sales AR payment, go to Sales, look up the customer, choose the Agreement/Ticket in question, and click on **Refund**.

In the next screen, you will click on the **CHARGEBACK** button.

SALES TICKET

In Refund Mode
Customer: 100489 LEE , AVA

Contract: Flipped Ticket:

Date: Store:

Total Price: Trade: Discount:

Tax Group: Tax: Total Amount:

Payment 1: Payment 2: Payment 3:

4 - CHARGE CARDS ▼ Select Option ▼ Select Option ▼

Advertising: ▼ ▼ Ticket:

Source Codes: ▼ ▼

Carryout: Pending: Bill To:

Next Due:

Ticket: 102705 Add: 9002

Flipped Amt:

Sales Person: ▼

Select Option ▼

Select Option ▼

RESULTS 🔍

Model ▲	Serial	Price	Quantity	Total	Spiff	Delivery	Refund
FL999W71-L	3103437079	122.250	1.00	122.25	0.00	11/21/18	Y
FL999W71-S	3103437047	122.250	1.00	122.25	0.00	11/21/18	Y

Showing 1 to 2 of 2 entries 1

✔️ PROCESS REFUND

🖨️ REPRINT

🔄 CHARGEBACK

← BACK

👤 SELECT DIFF CUSTOMER

Inquiries and Reports

Integrated credit card and electronic payment transactions appear in the **Payments Report (PMTS)** and **Receipt Audit Trail Report (RCPTARPT)** as normal, regardless if Integrated Credit Card or Pre-Authorized Payments are enabled. Below are extra reports that are useful for using with the ICC and PAP features.

Authorization Inquiry

The Authorization Inquiry is available to see all electronic payments posted within cynergi|suite. This includes in-store credit and debit cards, PAP and ACH payments, and Online Payments.

You can reach the Authorization Inquiry screen by typing **AUTHINQ** into the **Jump-To** box. To have it added as an option to a Reports menu in the sidebar, please contact High Touch.

AUTHORIZATION INQUIRY

Location:	<input type="text" value="1-WICHITA"/>	Entry Type:	<input type="text"/>
Receipt Number:	<input type="text"/>	Customer:	<input type="text" value="0"/>
Payment Method:	<input type="text"/>	Payment Form:	<input type="text"/>
Start Date:	<input type="text" value="11/23/18"/>	End Date:	<input type="text" value="11/23/18"/>

***PLEASE SELECT 2 CRITERIA

SEARCH
 PRINT

← BACK
🏠 MAIN MENU

You can search by the following criteria:

- Location (where the payment was taken)
- Entry Type (System: through the Integrated System, or Manual: bypassed the Integrated System)
- Receipt Number (the cynergi|suite receipt number from the payment)
- Customer (standard *Customer Search* screen where you can search name, account number, address, driver’s license, or phone number)
- Payment Method (ICC: integrated system, PAP: pre-approved payment in-store, OLP: online payment)
- Payment Form (CC: credit card, ACH: telecheck)
- Date range of when the payment was taken

You can view the inquiry on the screen by clicking **SEARCH** or print a report by clicking **PRINT**.

*** LAST RESULTS GROUP ***

Auth Date	Loc	Receipt Number	Customer	Receipt Amt	Auth Amt	Trans ID	Entry Type	Auth Nbr	Pmt Method	Pmt Form	Refund Ind
11/23/18	1	10020119	AVERY, SHAUNA	21.57	21.57	13705	S	0C766F	OLP	CC	N
11/23/18	1	10020120	AVERY, SHAUNA	21.58	21.58	13706	S	0C7B12	OLP	CC	N
11/23/18	1	10020121	HALL, SONIA N	16.11	16.11	13707	S	339332	OLP	CC	N
11/23/18	1	10020122	HALL, SONIA N	15.03	15.03	13708	S	339339	OLP	CC	N
11/23/18	1	10020123	HALL, SONIA N	21.58	21.58	13709	S	339347	OLP	CC	N
11/23/18	1	10020124	BISHOP, LUCKY N	24.82	24.82	13710	S	339365	OLP	CC	N
11/23/18	1	10020136	WRIGHT, DENA	73.77	73.77	13728	S	00013728	ICC	CC	N
11/23/18	1	10020137	TREASTER, ALEX N	193.95	360.90	13731	M	000775	ICC	CC	N
11/23/18	1	10020138	TREASTER, ALEX N	166.95	360.90	13731	M	000775	ICC	CC	N
11/23/18	1	10020139	ALDEN, JERRY N	37.75	37.75	13741	S	10013741	ICC	CC	N

Showing 1 to 10 of 28 entries

1 2 3 Next Last

PREV 100 NEXT 100 BACK MAIN MENU

High Touch Online Payments and Recurring payments can also be shown with **AUTHINQ**.

AUTHORIZATION INQUIRY

Location: 1-Columbia Entry Type:

Receipt Number: Customer: 0

Payment Method: **OLP - On-Line Payments (inc** Payment Form:

Start Date: 11/23/18 End Date: 11/23/18

***PLEASE SELECT 2 CRITERIA

*** LAST RESULTS GROUP ***

Auth Date	Loc	Receipt Number	Customer	Receipt Amt	Auth Amt	Trans ID	Entry Type	Auth Nbr	Pmt Method	Pmt Form	Refund Ind
11/23/18	1	10020119	AVERY, SHAUNA	21.57	21.57	13705	S	0C766F	OLP	CC	N
11/23/18	1	10020120	AVERY, SHAUNA	21.58	21.58	13706	S	0C7B12	OLP	CC	N
11/23/18	1	10020121	HALL, SONIA N	16.11	16.11	13707	S	339332	OLP	CC	N
11/23/18	1	10020122	HALL, SONIA N	15.03	15.03	13708	S	339339	OLP	CC	N
11/23/18	1	10020123	HALL, SONIA N	21.58	21.58	13709	S	339347	OLP	CC	N
11/23/18	1	10020124	BISHOP, LUCKY N	24.82	24.82	13710	S	339365	OLP	CC	N

Showing 1 to 6 of 6 entries

1

PREV 100 NEXT 100 BACK MAIN MENU

AUTHINQ also shows any refunded payments in red and with the Refund Indicator as Y.

AUTHORIZATION INQUIRY

Location: Entry Type:

Receipt Number: Customer:

Payment Method: Payment Form:

Start Date: End Date:

***PLEASE SELECT 2 CRITERIA

*** LAST RESULTS GROUP ***

Auth Date	Loc	Receipt Number	Customer	Receipt Amt	Auth Amt	Trans ID	Entry Type	Auth Nbr	Pmit Method	Pmit Form	Refund Ind
11/07/17	1	10614099	SMITH, ZAMORA	49.26	80.84	129446	S	556297	OLP	ACH	N
11/07/17	1	10614100	SMITH, ZAMORA	31.58	80.84	129446	S	556297	OLP	ACH	N
11/07/17	1	10614101	SMITH, ZAMORA	49.26-	80.84-	129448	S	VOID com	OLP	ACH	Y
11/07/17	1	10614102	SMITH, ZAMORA	31.58-	80.84-	129448	S	VOID com	OLP	ACH	Y

Showing 1 to 4 of 4 entries

Integrated Credit Card Reconciliation Report

The **Integrated Credit Card Reconciliation Report (CCRCONRP)** allows you to reconcile electronic payments for a business day. You can access this report by typing **CCRCONRP** into the **Jump-To** box. To have this report added to the Reports menu in the sidebar, contact High Touch.

CREDIT CARD INTEGRATION RECON REPORT

Select by Loc or Loc Groups:

Location Selection:

Starting Loc Group: Ending Loc Group:

Payment Method: Payment Form:

Starting Date: Ending Date:

Include Chargebacks on Report:

PRINT

RUN DATE: 11/23/18
 TIME: 14:01:25
 CCRCONRP
 WE-RENT-IT, INC
 CREDIT CARD/ACH RECONCILIATION REPORT
 PAGE: 1
 SELECTED LOCATIONS: 0001 LOCATION: (1) WICHITA
 SELECTED DATES: 11/21/18 thru 11/21/18
 SELECTED PAYMENT METHODS: All (ICC, PAP & OLP)
 SELECTED PAYMENT FORMS: All (CC & ACH)
 CHARGEBACKS INCLUDED: NO

AUTHORIZ DATE	PROVIDER DATE	PAYMENT DATE	PMT STOR	PAYMENT RECEIPT #	AUTH \$	PMT \$	OTHR	STR\$	AUTH #	CHARGE BACK	M/S TYP	PMT MTH	PMT FRM	CUSTOMER NAME
11/21/18		11/21/18	1	10020064	90.29	90.29		0.00	0990B2	S	OLP	CC		CAEZ ROMAN, RAUL N
11/21/18		11/21/18	1	10020067	65.47	65.47		0.00	0AE2F6	S	PAP	CC		TRIPP, SHEILA N
11/21/18		11/21/18	1	10020068	97.17	97.17		0.00	ONLINE W	M	ICC	CC		CUMPTON, ASHLIE N
11/21/18		11/21/18	1	10020074	120.92	120.92		0.00	00013503	S	ICC	CC		BANKHEAD, JESSICA
11/21/18		11/21/18	1	10020077	153.54	153.54		0.00	06A2BB	M	ICC	CC		PRICE, MIRINDA
11/21/18		11/21/18	1	10020082	71.71	71.71		0.00	017817	M	ICC	CC		DANIELS, DAJAAH
11/21/18		11/21/18	1	10020083	49.65	49.65		0.00	002360	S	PAP	ACH		PARKS, DANNY N
11/21/18		11/21/18	1	10020088	129.79	129.79		0.00	00013564	S	ICC	CC		TOWNSEND, CHAQUILA N
11/21/18		11/21/18	1	10020089	75.57	75.57		0.00	008368	M	ICC	CC		MASON, ANGELA
11/21/18		11/21/18	1	10020093	274.28	274.28		0.00	00013572	S	ICC	CC		WILCOX, BETTY N
11/21/18		11/21/18	1	10020098	132.25	132.25		0.00	00013597	S	ICC	CC		CLEMENTS, DANNY N
11/21/18		11/21/18	1	10020100	236.73	236.73		0.00	266622	S	PAP	CC		SCHMIDT, PATRICIA P
11/21/18		11/21/18	1	10020102	80.00	80.00		0.00	00013609	S	ICC	CC		SHELLADY, BRITTANY N
11/21/18		11/21/18	1	10020104	156.22	156.22		0.00	00013617	S	ICC	CC		GIBSON, VALENCIA
11/21/18		11/21/18	1	10020106	96.78	96.78		0.00	773296	S	PAP	ACH		ACTON, VICKI
11/21/18		11/21/18	1	10000041	264.00	264.00		0.00	192918	M	ICC	CC		LEE, AVA
11/21/18		11/21/18	1	10020111	334.06	334.06		0.00	00013680	S	ICC	CC		BERRY, SHALEH
11/21/18		11/21/18	1	10020113	38.33	38.33		0.00	00013681	S	ICC	CC		BERRY, SHALEH
11/21/18		11/21/18	1	10020118	42.78	42.78		0.00	10013692	S	ICC	CC		POINDEXTER, MONICA N
					2509.54	2509.54		0.00						

* = Amounts are Different
 TIME FINISHED:14:01:25

The Credit Card Reconciliation Report can be run to select by PAP only, Online Payments (OLP) only, or both PAP and OLP.

CREDIT CARD INTEGRATION RECON REPORT

Select by Loc or Loc Groups:

Location Selection:

Starting Loc Group: Ending Loc Group:

Payment Method: Payment Form:

Starting Date:

Include Chargebacks on Report:
 1 = ICC Only (Integrated Credit Card)
 2 = PAP Only (In-Store Pre-Approved Payments)
 3 = OLP Only (On-Line Payments includes Recurring PAP)
 4 = PAP & OLP Only

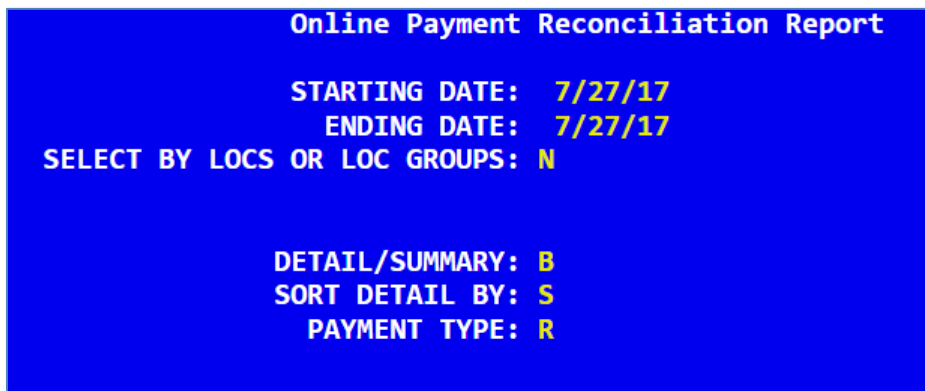
If you are using *Integrated Credit Card Processing* and *General Ledger* (running **SUMGLINT**), a change has been made to the *G/L Journal Transaction Report for Unposted Entries (RPTJE)* and the *List Bank Transactions*. The ICC chargebacks are broken out from the Credit Card deposit to make it easier to reconcile your bank statement.

Online Payment Reconciliation Report

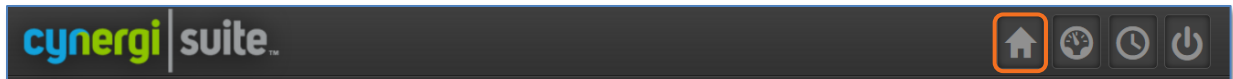
The **Online Payment Reconciliation Report (OLPREPRT)** report will show web initiated Online Payments and Pre-Approved payments.

To run the report, type **OLPREPRT** into the *Jump-To* box.

- You will be required to enter your **Employee Number** and **PIN**.
- Press **ENTER** at the Printer or File Name Pathname.
- Select and enter through the valid filtering criteria that you would like to use.
- On the “*Payment Type*” filter, enter an **R** for “*Recurring*.”



- Press **ENTER** or **N** at the *Any More Changes* prompt.
- The report will generate. Press the **Home** button at the top right corner of the screen to exit the blue screen.



Finding Failed or Missed AutoPay and Recurring Payments

The **Exception Analysis Report (EXCPTARP)** can be used to show failed or missed recurring Online Payment and auto-PAP payments.

To generate:

- Type **EXCPTARP** into the **Jump-To** box.
- Press **ENTER** at the Printer or File Name Pathname.
- Enter the filtering criteria that you would like to use.
- On the “*Select by Except Code or Group*” filter, enter a **Y**.
- Select a **1** for “*Select by Exceptions or Groups*” to select by exception codes.
- Enter exception code **120** for failed recurring payments.
- Click **PRINT** to generate.

EXCEPTION ANALYSIS REPORT

Totals Only:

Print Exception Comments:

Sort Order:

Select by Loc or Loc Groups:

Sort by Location:

Starting Exception Date: Ending Exception Date:

Select by Except Code OR Group:

Except Code OR Group:

Exception Codes:

To have this report added to your Spooler and/or Reportal, please contact High Touch.

The following are possible error codes that can appear on this report and the recommended steps to remedy:

- **Error 2 = Payment Failed at Processor**
 - This is usually a regular decline, such as insufficient funds or do-not-honor.
 - This can also be incorrect information stored in the saved payment method. Work with the customer to ensure that the credit card number, expiration date, and CVV code are correct.
- **Error 3 = No Default Payment Method Specified**
 - Go into the customer’s PAP INFO tab and ensure a saved payment method is set as default.
- **Error 1 = Duplicate request: payment has already been processed – Contact High Touch.**
 - This should be very rare. Please contact High Touch if this appears with a customer.
- **Error 4 = No Input provided**
 - This should be very rare. Please contact High Touch if this appears with a customer.
- **Error 5 = Invalid OLP User**
 - This should be very rare. Please contact High Touch if this appears with a customer.

Please Note: If you would like to have any of these reports added to your sidebar menus or to your Spooler for auto-report generation to your printer or Reportal, a call or email from an Owner/Home Office/Operations person will be needed to set up. Please email support@hightouchinc.com or call 800-959-4357 and a High Touch support specialist will make this change for you.

Exception Code #103 – Another ICC Payment

- If an Integrated Credit Card payment is detected to be duplicated, a new exception code exists to report that an employee processed a duplicate payment for the day.
Please Note: If your store requires a comment for this new exception (#103), then you will be prompted for a comment.
- The new exception #103 is displayed below. If you require a comment, please change the Comment Required field to **Y(es)** in EXCPTMNT.

```

11/23/18                               Exception Codes Maint                               EXCPTMNT

Exception Code 103
Description Another ICC payment
Reporting Type
Report Display Y
Comment Required N
Standard Exception Data
Process another ICC transaction for the same customer on the same day
    
```

End of Day with Integrated Credit Card

Bank Deposit (BANKDPST)

- The **Bank Deposits (BANKDPST)** End of Day program will populate the credit and debit card totals based upon the payments posted through the Integrated Credit Card feature.
- The **Bank Deposits** screen also has a new line titled ICC Chargebacks.
 - The ICC Chargebacks field under the Actual Deposit has the same security as the Credit Card field.
 - If you have the ability to edit the amount in the Credit Card field, you will also have the ability to edit the ICC Chargebacks field.
 - The Credit Card bucket will NOT contain the chargeback amount on this screen if you did a chargeback, as a separate ICC Chargebacks bucket will now contain that amount.

EXPECTED VERSUS ACTUAL DEPOSITS			
Expected Deposit:		Actual Deposit:	
350.71	Cash/Check/Money Order	350.71	<input type="button" value="Calc"/>
1528.27	Credit Card	1528.27	
0.00	Debit Card		
95.46-	CC Chargebacks	95.46-	
1878.98	Total Bank Deposit	1878.98	
Petty Cash:		0.00	Over/Short:
		0.00	

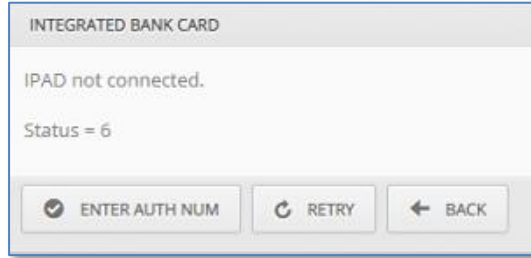
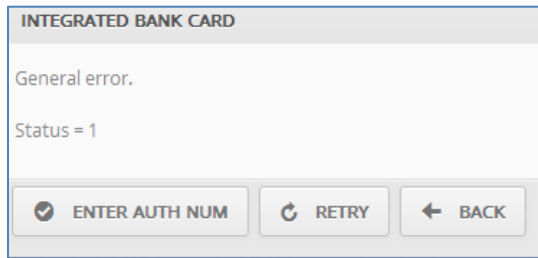
End-of-Day (SUMEODS)

- The **Summary File EOD Change (SUMEODS)** screen will populate the credit card totals based upon the payments posted through Integrated Credit Card feature.
- There is also a separate bucket for ICC Chargebacks.
 - The ICC Chargebacks field has the same security as the Credit Card field.
 - If you have the ability to edit the amount in the Credit Card field, you will also have the ability to edit the ICC Chargebacks field.
 - The Credit Card bucket will NOT contain the chargeback amount on this screen if you did a chargeback, as the new ICC Chargebacks bucket will now contain that amount.

SUMMARY FILE EOD INQUIRY			
Date: 11/21/18	Store: 7	11/23/18 10:06:13	Last Updated By-Date-Time: 70079 11/21/18 19:17
Cash/Check/MO InStore:	<input type="text" value="350.71"/>	Payments for Other Stores:	Payments from Other Stores:
Credit Card In Store:	<input type="text" value="1528.27"/>	ACH OLP/PAP Payments:	Credit Card OLP/PAP Payments: 59.18
Debit Card In Store:	<input type="text"/>	Credit Card Chargebacks:	<input type="text" value="95.46-"/>
In Store Bank Deposit:	<input type="text" value="1878.98"/>	ACH Chargebacks:	<input type="text"/>

Errors and Troubleshooting

When an integrated credit or debit card authorization process fails, a message will display on the screen with a description and status code. You will have three options to choose from to continue the payment process.



Possible Status Codes:

- | | |
|--------------------------------|--|
| 1 – General error | 17 – HTTP socket error |
| 2 – User canceled request | 18 – HTTP bad response |
| 3 – Host canceled request | 19 – HTTP connection refused |
| 4 – Request timed out | 32 – TransLog duplicate transaction ID |
| 5 – Amount declined | 48 – Transaction failed |
| 6 – IPAD not connected | 49 – Duplicate Transaction |
| 7 – Credit Card Reader is busy | 50 – Communication failure |
| 8 – No request to cancel | 60 – CVV2 Mismatch |
| 9 – Malformed request | 61 – CID Format Error |
| 16 – HTTP timeout | 911 – Ambiguous error |

Most Common Status Codes

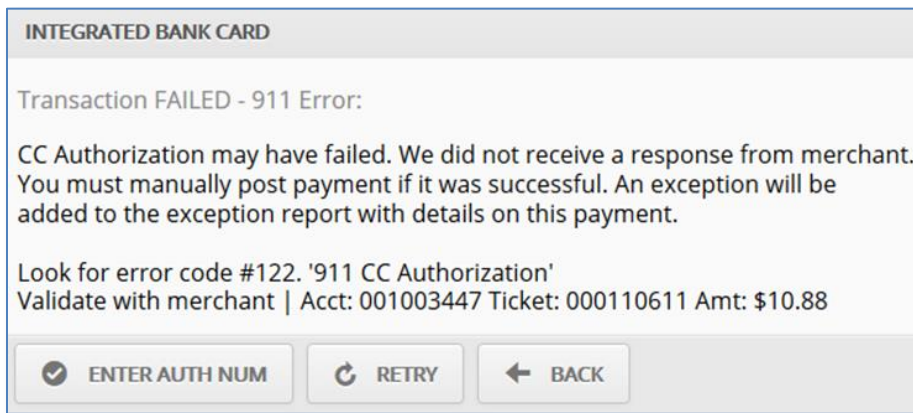
- **1 – General Error**
 - This usually occurs when your Internet access is down while processing a card. It may also appear if credit card information was incorrectly keyed into the device.
- **2 – User Canceled Request: Press the Red X on the Credit Card Device**
 - This is more of a notice rather than a warning or error. This informs the user that the red X button on the ICC device was pressed **twice** when the device was waiting on a card to be swiped.
- **4 – Request Timed Out: Timeout While Attempting to Process the Credit Card Transaction**
 - This occurs when the user took too long to either swipe the card or enter the card information.
- **5 – Amount Declined: Credit Card Declined or Press the NO Button on the Credit Card Device**
 - This occurs when there are not funds in the cardholder’s account to satisfy the payment.
- **6 – IPAD not connected: Unplugged or Problem with Credit Card Device Communicating**
 - This occurs when the ICC device lost connection to its host workstation, or it became unplugged. Disconnect and reconnect the USB cable to the back of the host Windows workstation and wait for it to get to the “Welcome” or “Ready” screen, then retry.
- **7 – Credit Card Reader is Busy: More Than One Workstation is Trying to Take an Integrated Credit Card Payment**
 - This occurs when another workstation/terminal is currently processing an integrated credit card payment on the same device. Wait for that transaction to be finished, then try again.
- **19 – HTTP Connection Refused**
 - This usually occurs when the Windows workstation that hosts the ICC device was replaced, restored, or otherwise lost some other required configuration. A call to cynergi|suite support is required for proper reinstallation and reconfiguration of the credit card service software on the workstation.

- **48 – Transaction Failed**
 - This means the transaction was declined for reasons other than Insufficient Funds (invalid, do-not-honor, lost/stolen, suspended, etc.). The customer should call their card issuer or try a different card.
- **50 – Communication Failure**
 - This means your merchant account with the processor (First Data or OpenEdge Global Payments) is not ready for use, not properly set up, or has been suspended. Contact your processor’s merchant support department.
- **61 – CID Format Err: Input the incorrect Card Verification Code**
 - This sometimes occurs if you have incorrectly keyed in the card information into the device. Simply retry the transaction.

Ambiguous Error Status (911 Error Code)

*Please Note: This is **not** a common error message.*

If you see this message, it means the merchant’s side did not respond if the credit card transaction processed or not. You will need to follow up with the merchant to check the status of the payment, as it will not post in cynergi | suite.



There will also be a line in the Exception Analysis Report (**EXCPTARP**).

RUN DATE: 09/26/19							RENTAL CITY	
PAGE: 1							EXCEPTION ANALYSIS REPORT	
TIME: 9:05:03								
EXCPTARP								
SELECTED LOCATIONS: 0001								
SELECTED EXCEPTION CODES: ALL								
STARTING DATE: 9/25/19 ENDING DATE: 9/26/19 SORT ORDER: EXCEPTION CODE								
STORE	GP	CODE	EXCEPT	DESCRIPTION	DATE	TIME	EXCEPTION DATA	CUSTOMER NAME
TERM	EMPLOYEE		NAME					
1		122	911	CC Authorization	9/25/19	165416	Validate with merchant Acct: 001003447 Ticket: 000110611 Amt: \$10.88	BARNES, WILLIE
1		998		NO EMP REC				
TOTAL FOR STORE					1	:	1	

Please Note: If you continue to have problems processing credit cards, please contact the High Touch cynergi | suite support desk to assist you (855-CYN-ERGI). Please provide the Status Code that is displayed on the screen.

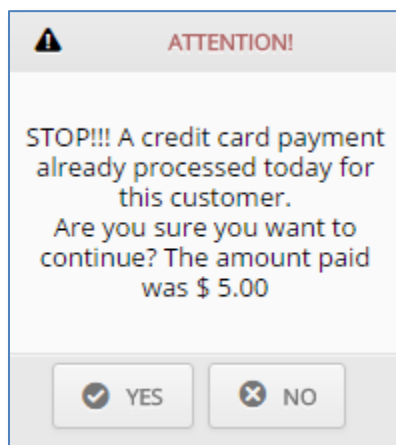
The cynergi | suite Integrated Credit Card (ICC) feature also has the following differences from running cash or check payments:

- Debit Card payments (Payment Type 7) also can be posted through the Integrated Credit Card feature.
 - The *Credit Card Reconciliation report (CCRCONRP)* also includes Debit Cards (payment type 7).
 - *Please Note: First Data still only accepts swiped debit cards, but OpenEdge Global Payments accepts Chip & PIN as well.*

Attention Message if a Credit or Debit Card Transaction Was Already Posted

After you tender either a Debit card or Credit card transaction, cynergi|suite will check the ICC logs to see if a credit or debit card transaction was already ran earlier in the day for the same customer. If a match is found, the operator will be notified with a pop-up message. This is to prevent double-posting a payment on a customer’s credit or debit card.

If so, a warning message will appear. The amount displayed in the message will be the amount of a payment already taken.

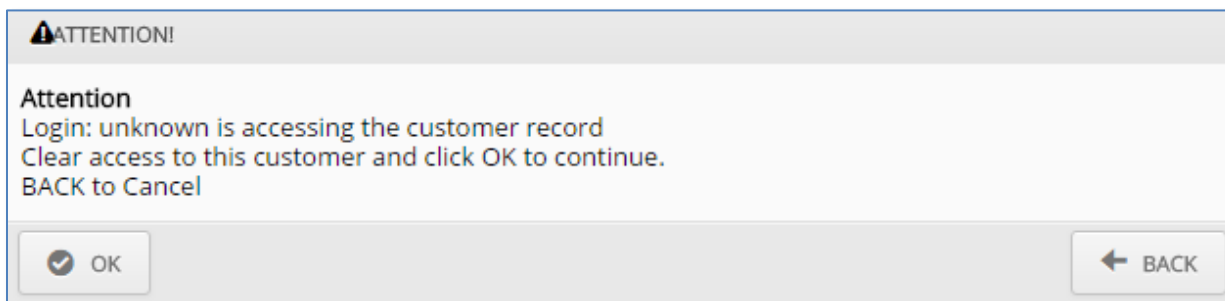
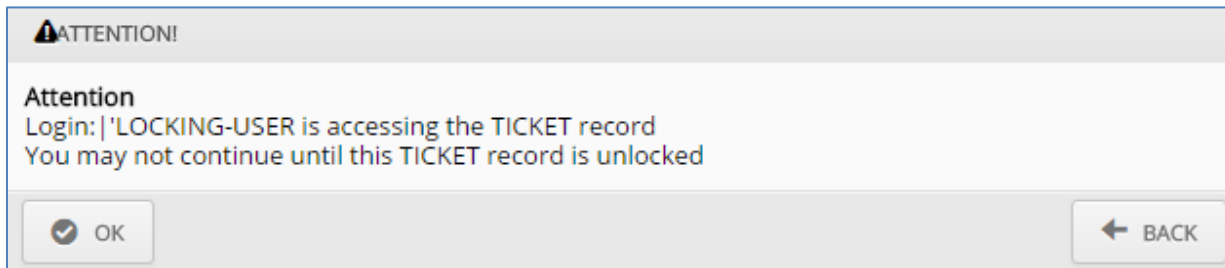


- If you choose **NO**, you will be returned to the Rental Payment screen and can choose to tender a different payment type.
- If you choose **YES** to override the warning, you will be allowed to take the payment (following the standard ICC payment processing steps). An Exception will then be recorded.

Attention Message User Lock-Outs

An *Attention Alert* message will appear if an ICC payment is attempted on a customer where the customer record, Agreement/Ticket record, or inventory record is already locked by another user for the transaction that a payment is attempting to be tendered.

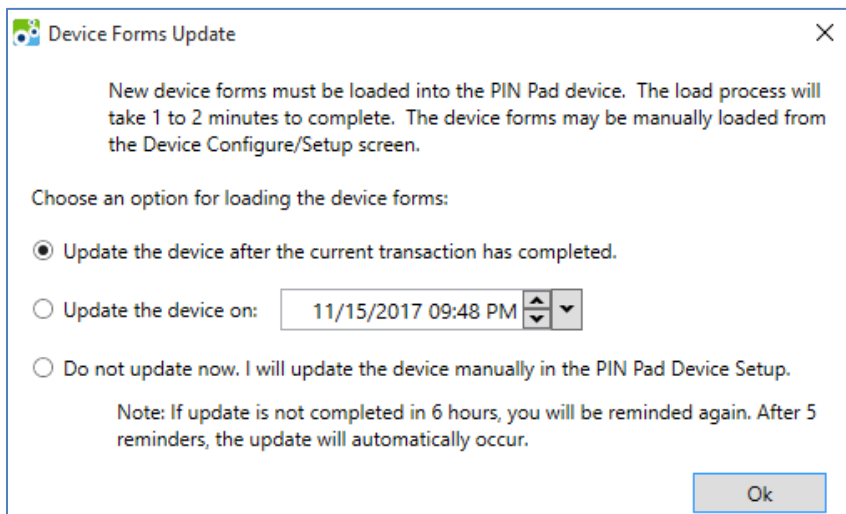
The following are warnings you may see. **Please do not ignore them!** If you see any of them, please contact the High Touch Support Desk at 800-959-4357 or email support@hightouchinc.com.



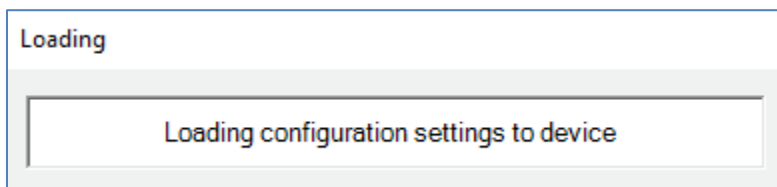
OpenEdge Global Payments Troubleshooting

Device Forms Update Window

On rare occasions, you may see a pop-up window that looks like this when you are preparing to run a card on the device.



Click **OK** to let the device update itself after it is finished running the card. (You may also elect to do the second choice, if more convenient.) The process will take a couple of minutes to finish. During this time, the device may restart, and you may see a pop-up window like this on your workstation:



You do not have to do anything. Simply let the update finish.

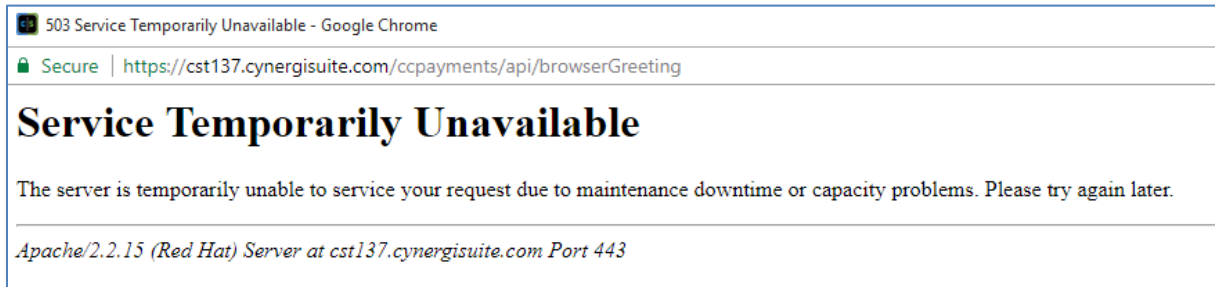
Invalid Session Token

If you see an "Invalid Session Token" message in the pop-up window, it means that you or the customer took too long to run the card on the device. Close the pop-up window and try running the transaction again.



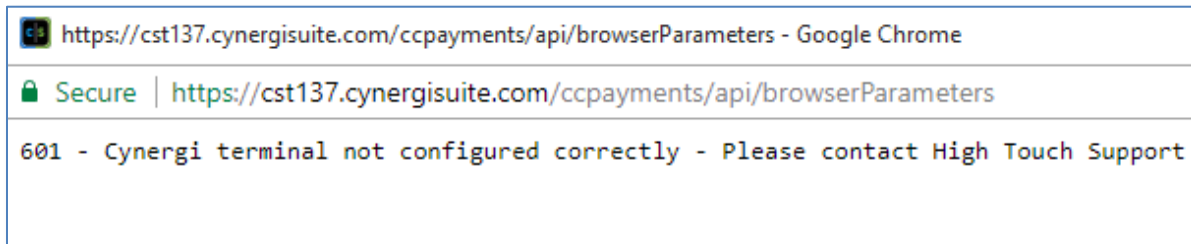
Service Temporarily Unavailable Window

If you see this message in the pop-up window, please contact High Touch Support:

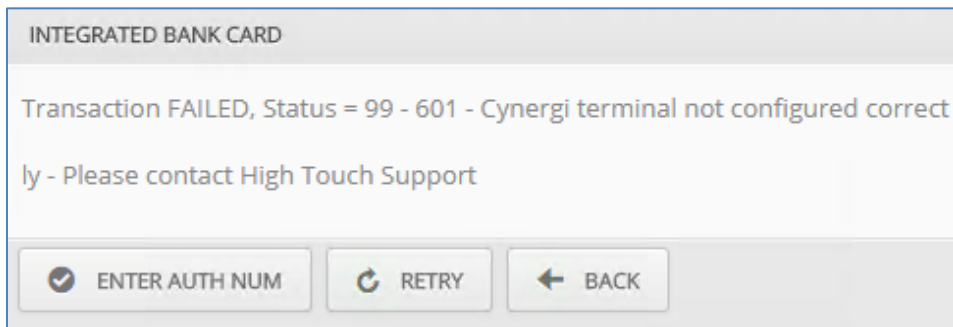


Message to Contact High Touch Support

If the pop-up window displays an error message similar to the example below that says to contact High Touch Support, write down what the message says and contact High Touch Support.



If you accidentally close the pop-up window before you write down the message, the same message will appear in the main cynergi|suite window. Write down the message and contact High Touch Support.



Security and Set Up

Security Maintenance (SECMNT) Setup

Security flags exist specifically for Integrated Credit Card.

To set up security for this feature, go to Security Maintenance (SECMNT) for a department code or employee record, and go to the RTO Programs (fourth) screen.

```

Security Change 11/23/18
Employee Nbr: 90005 CUST SERV REP RTO Programs
Pdout Letter Prt: Y Enter DELC Ok: N Cng CalcdDueDate: N Take Free Pmts: Y
Cng DueDate New: Y Cng Process Fee: Y Rent Ctl Change: N Rent Ctl Inquire: N
Rent Ctl Add: N Rent Cntl Delete: N Rental Cust Type: N Rnt Cntract Type: N
Cng ContractDate: N Cng Contract Amt: Y RTO Pmt Change: Y RTO Ticket Cng: Y
Cng Contract Bal: N Exchng RTO Item: Y Close RTO Ticket: Y Cng Closing Date: N
Cng Add On Date: N RTO Close Inq: Y Open Closed Tick: N Close Inv Add: N
Close Inv Change: N Close Inv Inquir: N Close Inv Delete: N Print RTO Pmts: Y
Print CPRTA: Y Print ZIPA: N Print BORCMP: Y Print CPRT: Y
Print BWAC Rpt: N Print PINVBOR: Y Print ZIP: N Print TRUSTR: N
Print Buyer Rpt: Y Print Inv Dep: Y Print Pastdue: N Skip StolenCgoff: N
RP Enter Ok: Y RTOmnt 2ndScreen: Y RTOmnt Cng Store: N CngCash PriceNew: Y
Add Item Agreemt: N Cng SpcOrdDueDte: N Cng Close Inv St: N Cng RTO Pricing: Y
Take Pmts In RP: Y Free Pmts RTORec: N Cng GRP/ESP inRP: N Cng Price in NEW: Y
Mgr TermChginNEW: Y Cng EBO Amt inRP: N Cng Pmt RTOCSMNT: N Free Pmts in NEW: Y
OverRideFreeLmts: N Cash RefundsInRP: N CRP Enter Ok: N Override SO Rule: N
CngPrice NEW onN: Y Cng LateFee inRP: N Forgive Fees: N Refund PD AgmtRP: N
Refunds RTOCLOSE: N Non-LP Refund OK: N Chargebacks OK: Y CC/ACH CashRefOK: N
NonCash RefundOK: N
    
```

Arrow Keys--Positioning, Return--Next Field, F8--Backout, Cmd--Exit Pgm

Chargebacks OK – This allows an employee to process chargebacks in cynergi|suite. This flag defaults to **No**. Change this flag to **Yes** to display the **CHARGEBACK** button for an employee on Rental and Sale Payment screens.

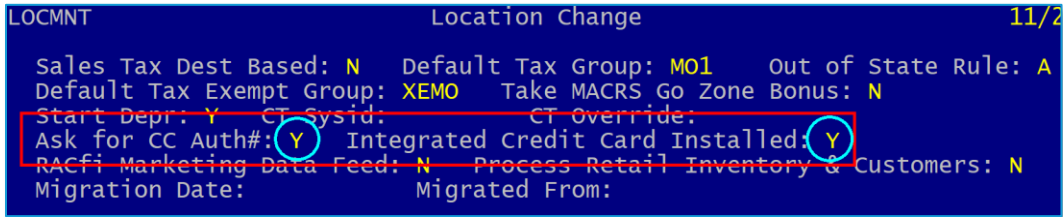
CC/ACH CashRefOK – This allows an employee to process credit card refunds as another tender type, usually cash. This flag defaults to **No**.

- Refunds can be tendered as cash even if the payment was taken with a credit card or a debit card.
- Refunds can be tendered as credit card if the payment was taken with cash.

Please Note: It is strongly recommended that setting these flags to Yes is restricted only to higher-level or trusted personnel. We recommend store managers and above.

Location Maintenance (LOCMNT) Setup

There are two flags in the second screen of **LOCMNT** that control Integrated Credit Card:



- **Ask for CC Auth#:** Changing the “Ask For CC Auth#” Flag to “Y” will allow the ability to require the Credit Card Authorization Number even if Integrated Credit Card is NOT installed.
 - This will allow the ability to prompt the **Credit Card Authorization Number** when the credit card Payment Type is selected. This Auth# must be inputted into the cynergi|suite system to have a successful credit card payment posted.
 - The **AUTHINQ** inquiry feature as well as the **CCRCONRP** report will be available to see all credit card payments and their Authorization Number posted in the cynergi|suite system for the day.

- **Integrated Credit Card Installed:** This flag is used to enable the Integrated Credit Card feature. This will be turned on when High Touch implements this feature for your company.