ACH Only- User Guide for the CardPointe & SmartPay Business (ProfitStars) Portals

HOW TO ACCESS AND RECONCILE ACH TRANSACTIONS

You can find the status of submitted ACH/Credit Card payments in OnCare. Typically, that is all you need for reconciliation. However, if certain transactions failed or the total submitted amount in OnCare does not match the deposited amount in your bank, you will find it helpful to login to the Card Pointe and ProfitStars portals to look up additional detailed information. Check Card Pointe first for declines. Once you have noted any declined payments, for further detail you will login to the ProfitStars portal.

ACH Processing:

With ACH, there are **2 scans** involved when a payment is submitted for processing:

In the **1st scan**, the system checks for certain obvious errors "real time" at the time the payment is submitted. If anything is detected, you will see the transaction failed right away. Since OnCare can detect the failed transaction, we don't post that payment in the ledger.

If the 1st scan looks good, OnCare updates the status to processed and posts the payment to the ledger. In the ACH processing world, there is a **2nd scan** at the time of actual clearing of the funds. This can happen up to 4 business days from the day of payment submission. The 2nd scan can result in declines like NSF, closed account, invalid account number, etc.…

ProfitStars deposits the funds to your school's bank account within 2 business days (if it passes the 1st scan**). If there are any declines in the 2nd scan, ProfitStars will do a chargeback** to take the money back from your school's account as the previously deposited fund was not collected from the parents. In other words, ProfitStars is taking the initial risk. Often payment processors don't deposit the funds until 5-7 days later for everything to clear before they deposit the funds to the merchant account.

<u>If you have a decline or chargeback the following should be done:</u>

1. You should notice the chargeback in your school's bank account.

2. Login to Card Pointe to check for declined payments. Check the ProfitStars portal to find out the details of the chargeback.

   Note: Currently ProfitStars does not have a push email alert function to notify the merchant via email if there are any declines.

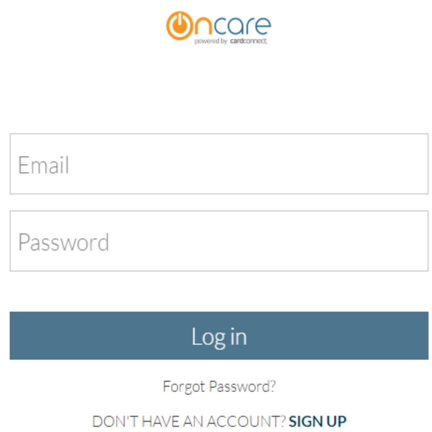
3. Void the payment in the OnCare family account ledger (as the payment failed).

4. After the parent corrected the issue, you can process the TAP/TPD payment again.

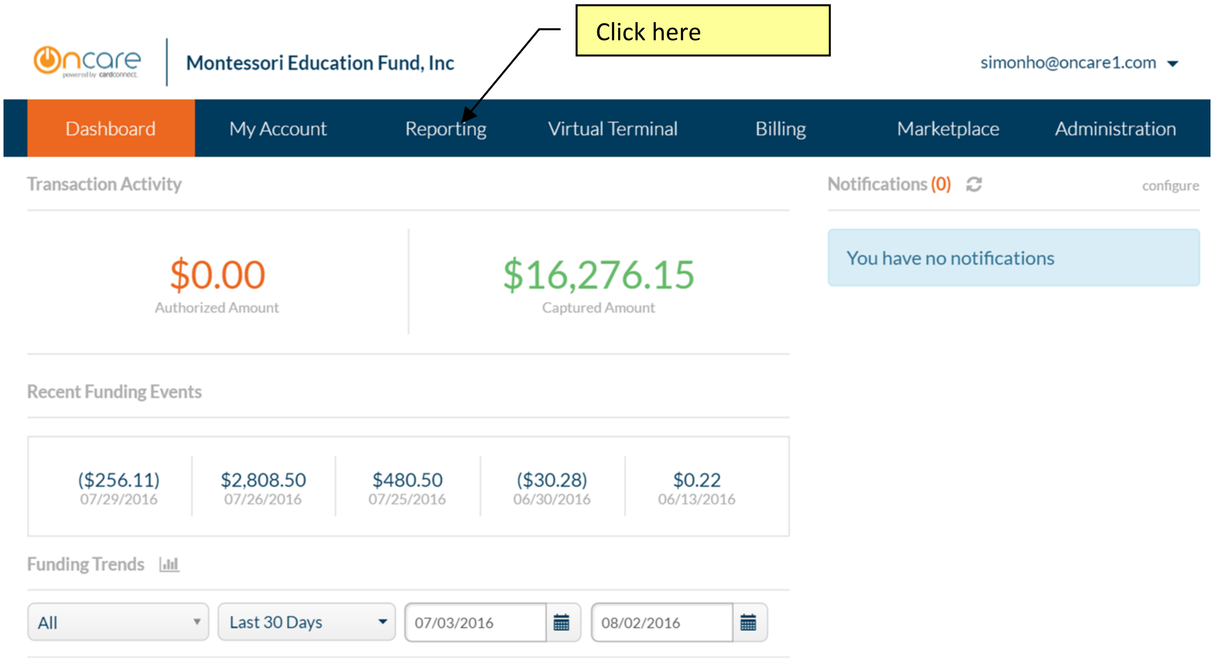
CARDPOINTE PORTAL

1. Use the link below to access the CardPointe Portal:

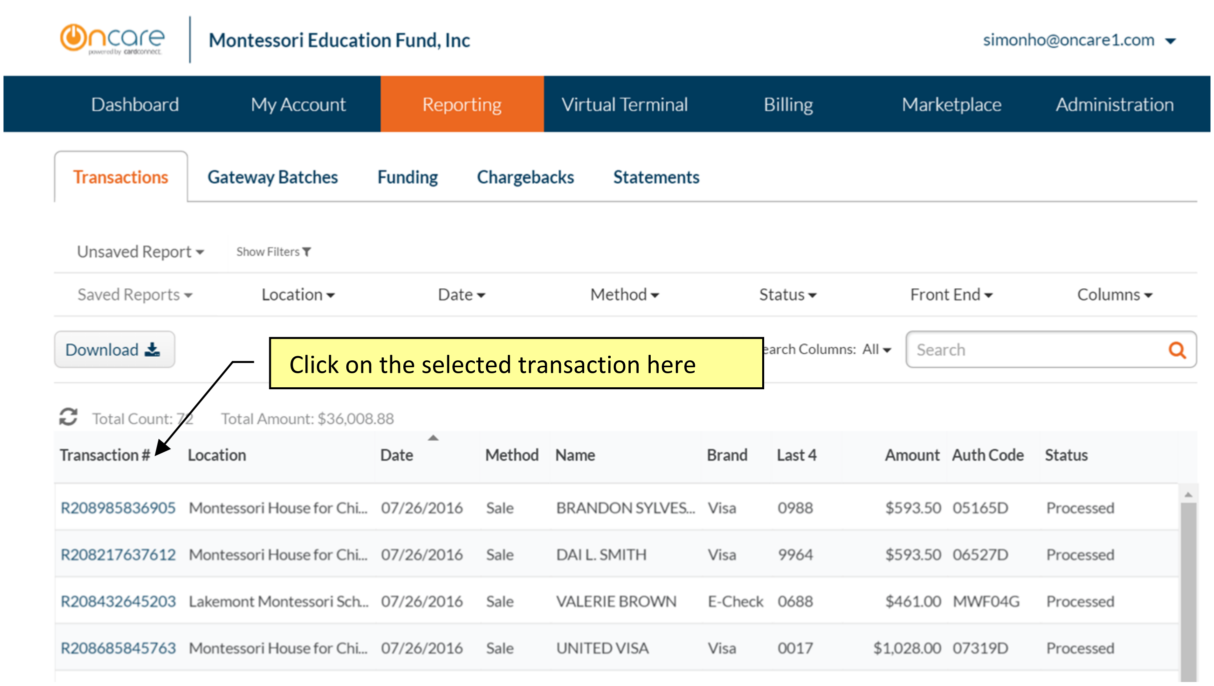
   https://accounts.cardconnect.com/auth/realms/cardconnect/protocol/saml



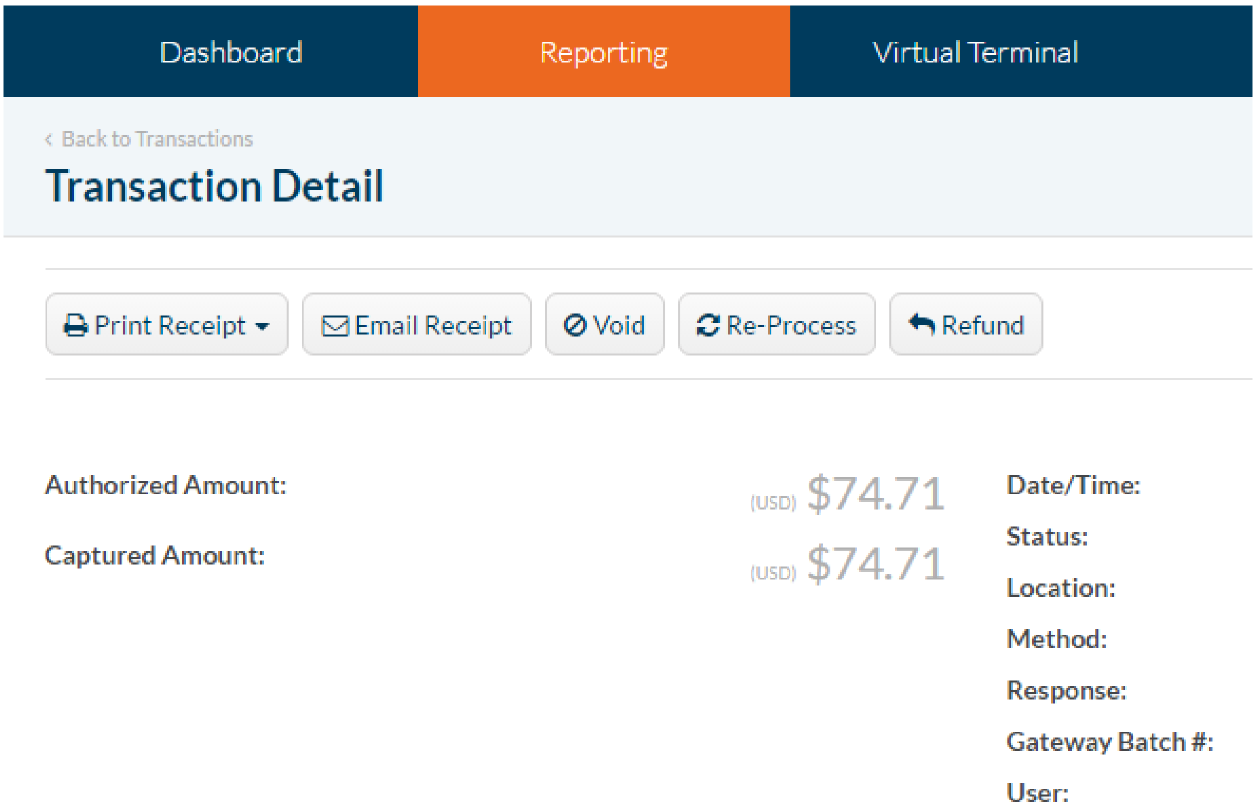
2. Once login, to review processed ACH transactions, select the **Reporting** tab

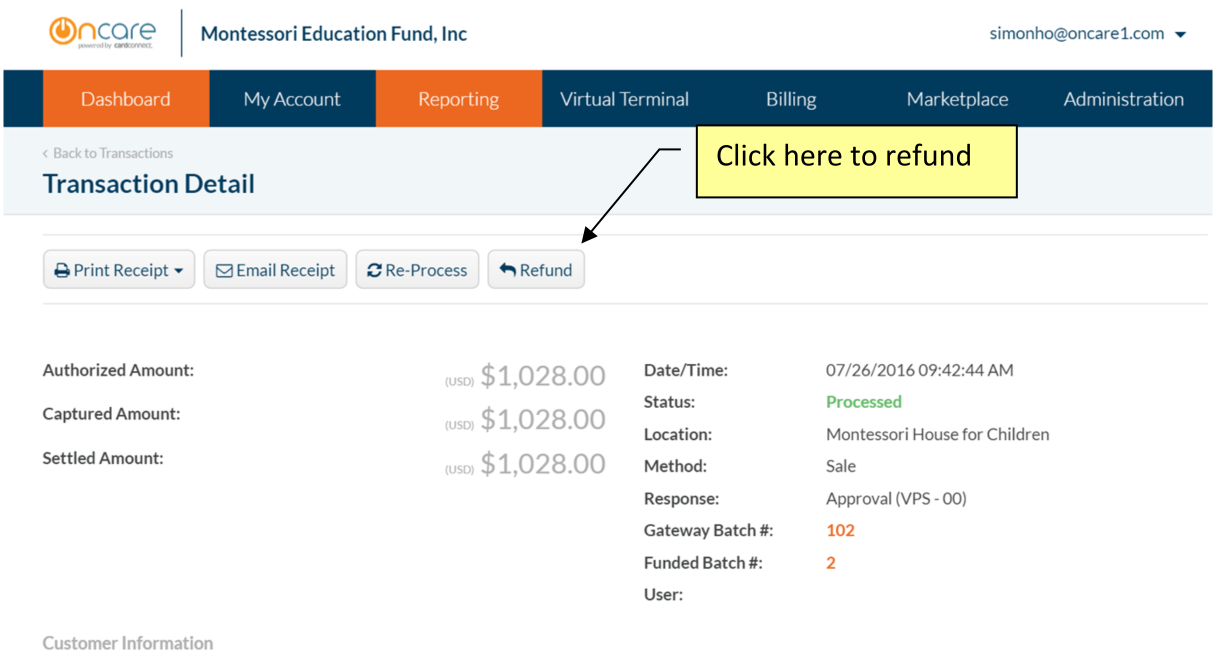


3. To issue **a refund, void or re-process**, click on the correlating transaction #:



4. If the transaction is new and you catch an overpayment early, you can void and re-process. However, if the transaction has already been processed then you can refund the payment electronically by clicking the refund button shown below.





****ONCE YOU ISSUE THE REFUND IN CARDPOINTE, PLEASE REMEMBER TO VOID THE SECOND PAYMENT IN THE ONCARE FAMILY ACCT LEDGER AS THE REFUND DOES NOT FLOW BACK TO ONCARE FROM CARD POINTE.****

SMARTPAY BUSINESS (ProfitStars Portal)

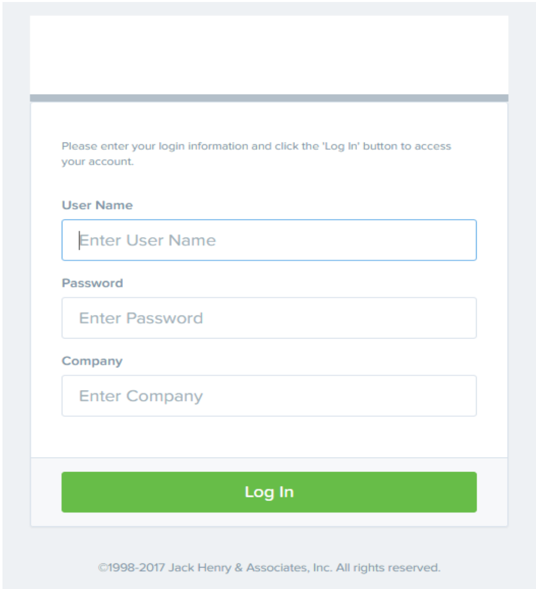
1. Use the link below to access the ProfitStars Smart Pay Business Portal:

   https://smartpay.profitstars.com/business/login/

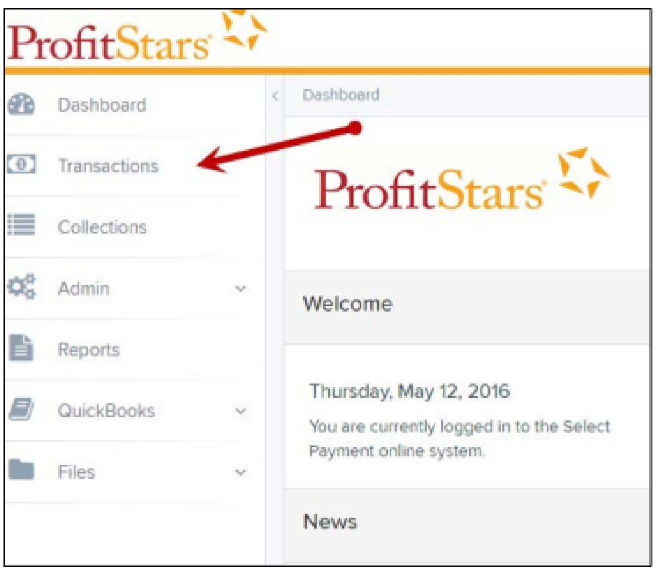
   ***Please save this link to your browser for future use*

2. The login credential for your company is as follows:

   User Name: **Admin**
   Password:
   Company:



3.Once you log in, you will see the following dashboard page:



If you click on transactions, you will see a quick snap shot of the current transactions. You can click on the hyperlinks (on the left) to show you those transactions ex: Processed, Uncollected NSF or Invalid/Closed Account.

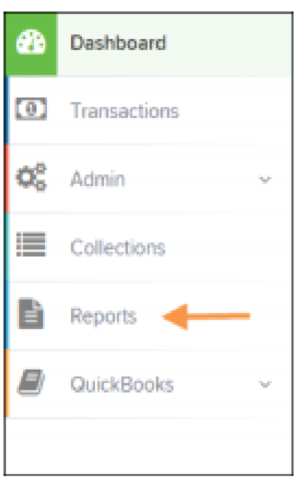
Current Transaction Summary

This is a summary report of all transactions currently in the system as of 11/04/2016. All times are displayed in Central Time (CT).

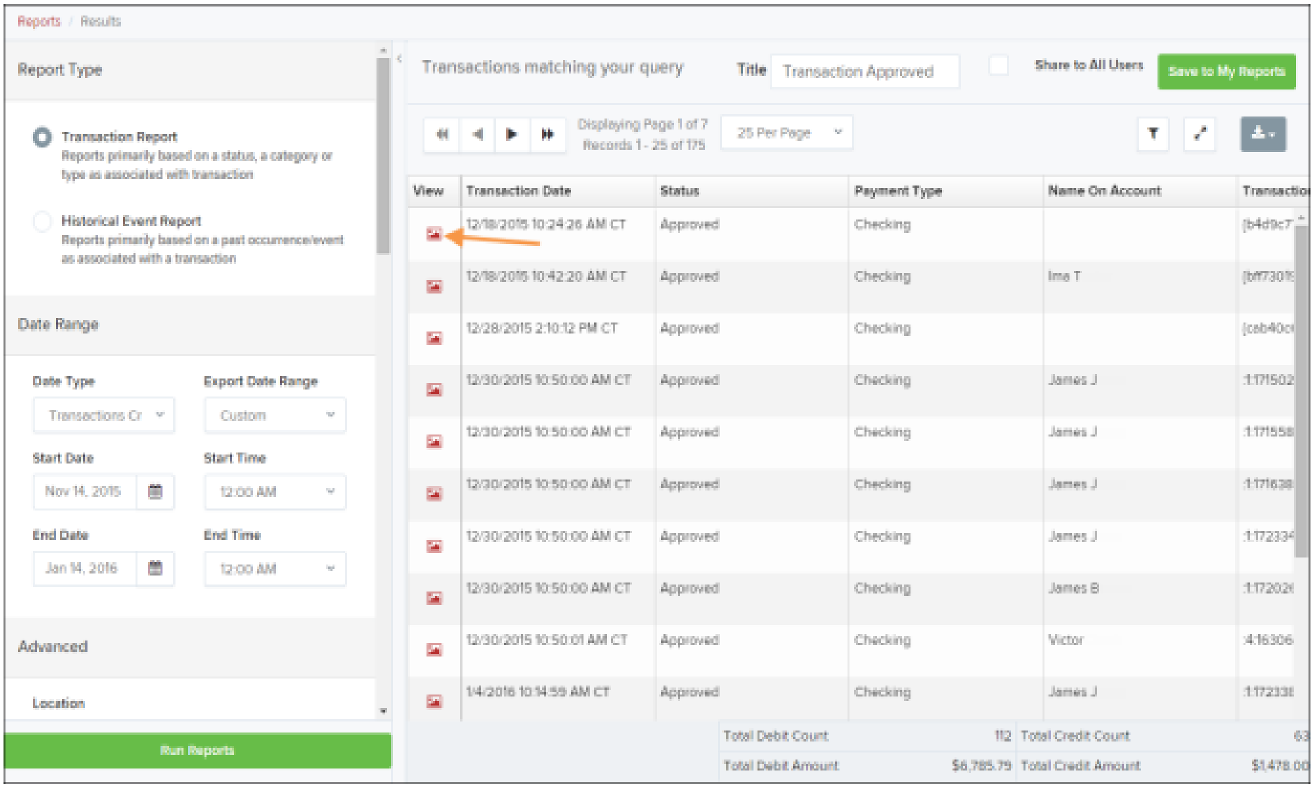
Status	Items	Debits	Credits
Approved			
Processed	29	$24,093.00	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided	1	$0.01	
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

To Generate a Report:

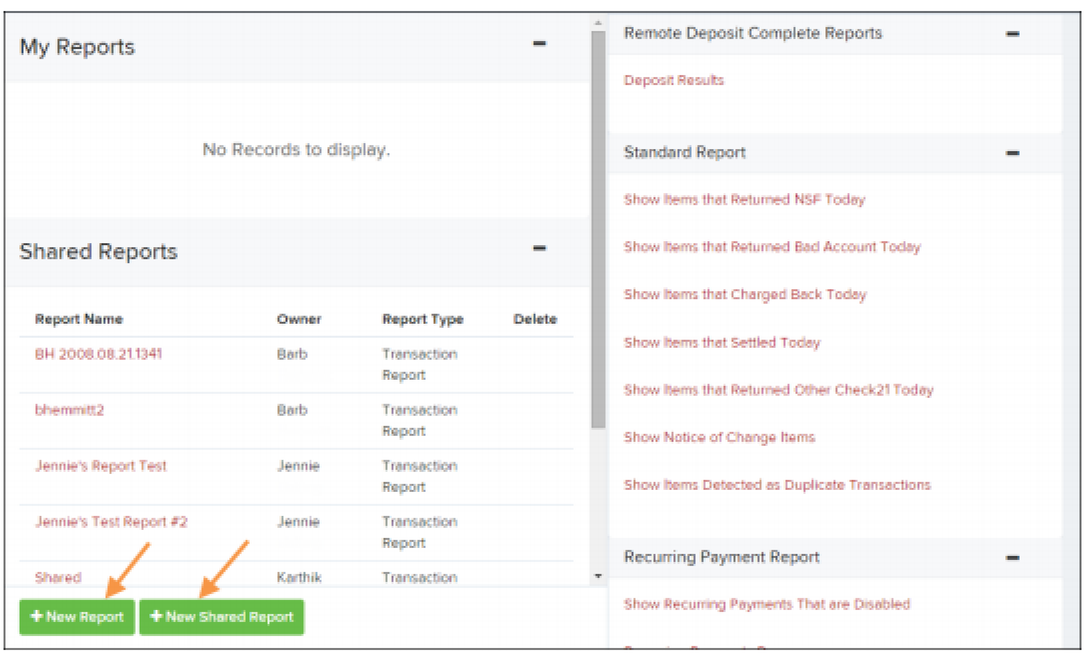
4.To view **reports** click on the reports tab:



5. Pick the transactions dates you'd like to find--- You will find all the transactions for that date range. You can also pick the status and location of the transaction.



Click **New Report** or **New Shared Report**, if it will be available to others.



The *Report* page appears. In the top bar, enter a **Title** for the report. Fill in the report criteria in each of the four sections: **Report Type**, **Date Range**, **Advanced**, and **Report Column** headers.

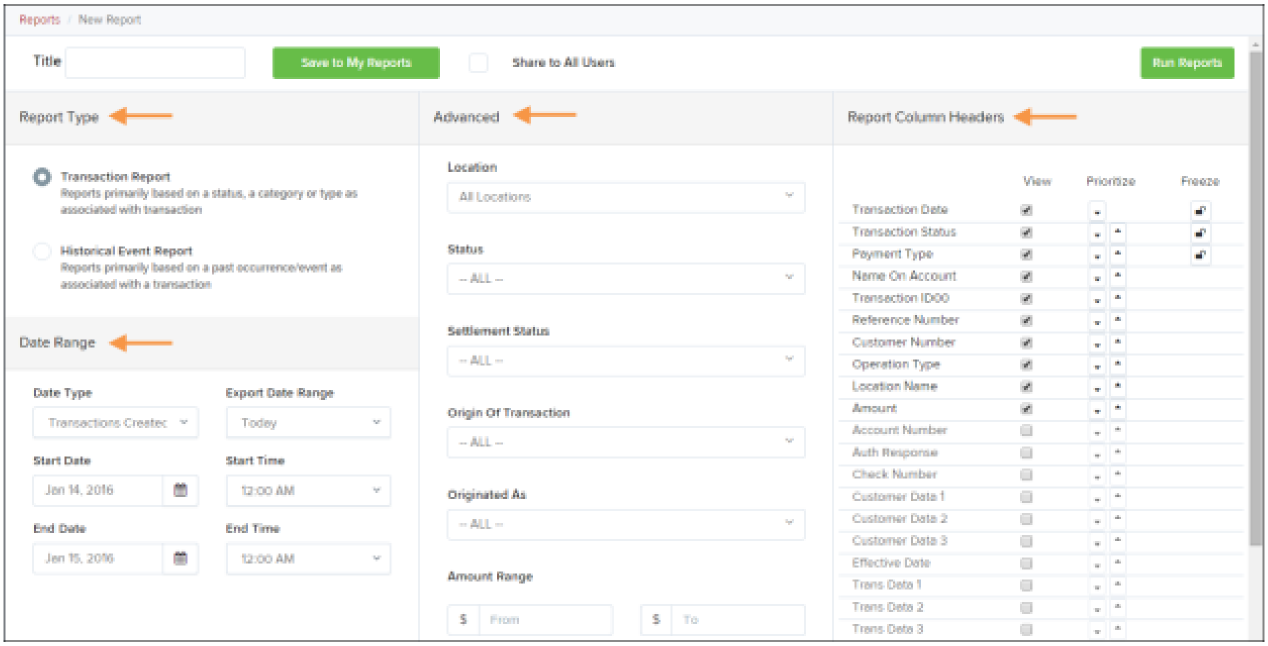
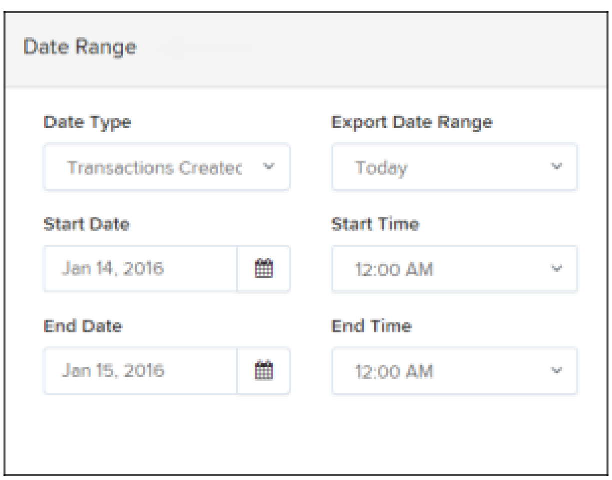


FIGURE 13 – FOUR SECTIONS IN REPORT BUILDING

- **Report Type** - Designate if your report will be a *Transaction Report* based upon the current status of a transaction, or a *Historical Event Report* based upon past events a transaction has been through in the system.
- **Date Range** - In the **Date Type** field, select either **Transactions Created** or **Effective Dates** for the report, which will determine if the report displays transactions based upon the date they were created versus the date they took effect.
- Select a pre-specified date range using the **Export Date Range** option (ideal for recurring reports), or specify your own date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.



***NOTE: We recommend you log into your ProfitStars portal often (depending on your recurring billing cycle) to check for declines. That way you can catch it early and verify the reason for the decline or chargeback.**

Contact Info:

If you have any questions, please contact the: **Card Pointe Support team at: 877-828-0720 opt 1** or email: **cardpointesupport@cardconnect.com.**

ProfitStars Questions Call: 877-827-7101 or 800-299-4467