



## **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 1<sup>st</sup> scan looks good, OnCare updates the status to processed and posts the payment to the ledger. In the ACH processing world, there is a **2<sup>nd</sup> 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 2<sup>nd</sup> 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 1<sup>st</sup> scan). **If there are any declines in the 2<sup>nd</sup> 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.

**If you have a decline or chargeback the following should be done:**

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.

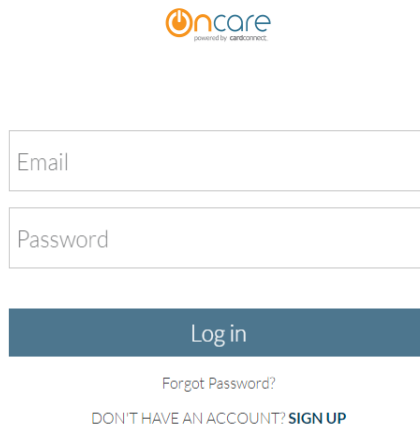
**Note:** Currently ProfitStars does not have a push email alert function to notify the merchant via email if there are any declines.

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>



The screenshot shows the Oncare login interface. At the top center is the Oncare logo, which consists of an orange power button icon followed by the word "oncare" in blue and "powered by CARDCONNECT" in smaller blue text below it. Below the logo are two white input fields with thin grey borders. The first field is labeled "Email" in grey text. The second field is labeled "Password" in grey text. Below these fields is a dark blue rectangular button with the text "Log in" in white. Underneath the button is a link that says "Forgot Password?". At the bottom of the form area is the text "DON'T HAVE AN ACCOUNT? SIGN UP" in all caps, with "SIGN UP" in bold.

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

oncare  
powered by cardconnect

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simonho@oncare1.com

Dashboard My Account Reporting Virtual Terminal Billing Marketplace Administration

Transaction Activity

Authorized Amount: \$0.00

Captured Amount: \$16,276.15

Notifications (0) You have no notifications

Recent Funding Events

(\$256.11) 07/29/2016	\$2,808.50 07/26/2016	\$480.50 07/25/2016	(\$30.28) 06/30/2016	\$0.22 06/13/2016
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Funding Trends

All Last 30 Days 07/03/2016 08/02/2016

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

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Dashboard My Account Reporting Virtual Terminal Billing Marketplace Administration

Transactions Gateway Batches Funding Chargebacks Statements

Unsaved Report Show Filters

Saved Reports Location Date Method Status Front End Columns

Download

Click on the selected transaction here

Total Count: 72 Total Amount: \$36,008.88

Transaction#	Location	Date	Method	Name	Brand	Last 4	Amount	Auth Code	Status
R208985836905	Montessori House for Chi...	07/26/2016	Sale	BRANDON SYLVES...	Visa	0988	\$593.50	05165D	Processed
R208217637612	Montessori House for Chi...	07/26/2016	Sale	DAI L. SMITH	Visa	9964	\$593.50	06527D	Processed
R208432645203	Lakemont Montessori Sch...	07/26/2016	Sale	VALERIE BROWN	E-Check	0688	\$461.00	MWF04G	Processed
R208685845763	Montessori House for Chi...	07/26/2016	Sale	UNITED VISA	Visa	0017	\$1,028.00	07319D	Processed

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.


Dashboard


Reporting


Virtual Terminal


[< Back to Transactions](#)


Transaction Detail

 Print Receipt ▾

 Email Receipt

 Void

 Re-Process

 Refund

Authorized Amount:

(USD) \$74.71

Date/Time:

Captured Amount:

(USD) \$74.71

Status:


Location:

Method:

Response:

Gateway Batch #:

User:



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Dashboard

My Account

Reporting

Virtual Terminal

Billing

Marketplace

Administration

Back to Transactions
Transaction Detail

Click here to refund

Print Receipt

Email Receipt

Re-Process

Refund

Authorized Amount:

(USD) \$1,028.00

Captured Amount:

(USD) \$1,028.00

Settled Amount:

(USD) \$1,028.00

Date/Time:

07/26/2016 09:42:44 AM

Status:

Processed

Location:

Montessori House for Children

Method:

Sale

Response:

Approval (VPS - 00)

Gateway Batch #:

102

Funded Batch #:

2

User:

Customer Information

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

## **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:

Please enter your login information and click the "Log In" button to access your account.

User Name

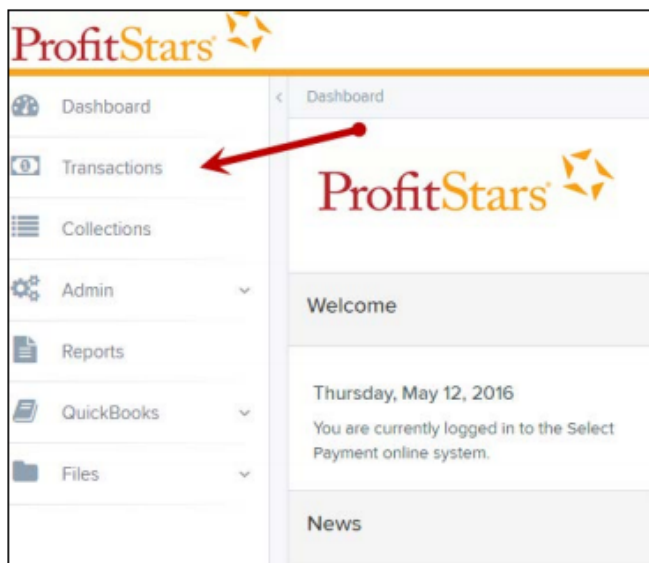
Password

Company


[Log In](#)

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

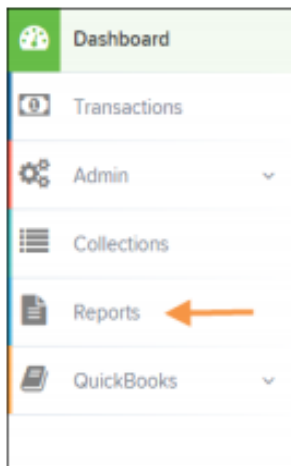


If you click on transactions, you will see a quick snap shot of the current transactions. You can click on the hyperlinks (on the left) to show you those transactions ex: Processed, Uncollected NSF or Invalid/Closed Account.

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			
<u>Processed</u>	29	\$24,093.00	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
<u>Voided</u>	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:





- 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.

Reports / Results

Report Type

- ☒ Transaction Report  
Reports primarily based on a status, a category or type as associated with transaction
- ☐ Historical Event Report  
Reports primarily based on a past occurrence/event as associated with a transaction

Date Range

Date Type: Transactions Cr

Export Date Range: Custom

Start Date: Nov 14, 2015

Start Time: 12:00 AM

End Date: Jan 14, 2016

End Time: 12:00 AM

Advanced

Location

Run Reports

Transactions matching your query

Title: Transaction Approved

Share to All Users

Save to My Reports

Displaying Page 1 of 7  
Records 1 - 25 of 175

25 Per Page

View	Transaction Date	Status	Payment Type	Name On Account	Transaction
	12/18/2015 10:24:26 AM CT	Approved	Checking		[b4d9c7...
	12/18/2015 10:42:20 AM CT	Approved	Checking	Ima T	[b7f301...
	12/28/2015 2:10:12 PM CT	Approved	Checking		[c6b40c...
	12/30/2015 10:50:00 AM CT	Approved	Checking	James J	1:171502
	12/30/2015 10:50:00 AM CT	Approved	Checking	James J	1:171558
	12/30/2015 10:50:00 AM CT	Approved	Checking	James J	1:171638
	12/30/2015 10:50:00 AM CT	Approved	Checking	James J	1:172334
	12/30/2015 10:50:00 AM CT	Approved	Checking	James B	1:172024
	12/30/2015 10:50:01 AM CT	Approved	Checking	Victor	4:16306
	1/4/2016 10:14:59 AM CT	Approved	Checking	James J	1:172338

Total Debit Count: 112 Total Credit Count: 63

Total Debit Amount: \$6,785.79 Total Credit Amount: \$1,478.00

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

My Reports

No Records to display.

Shared Reports

Report Name	Owner	Report Type	Delete
BH 2008.08.21.1341	Barb	Transaction Report	
bhemmitt2	Barb	Transaction Report	
Jennie's Report Test	Jennie	Transaction Report	
Jennie's Test Report #2	Jennie	Transaction Report	
Shared	Karthik	Transaction	

+ New Report + New Shared Report

Remote Deposit Complete Reports

Deposit Results

Standard Report

- Show Items that Returned NSF Today
- Show Items that Returned Bad Account Today
- Show Items that Charged Back Today
- Show Items that Settled Today
- Show Items that Returned Other Check21 Today
- Show Notice of Change Items
- Show Items Detected as Duplicate Transactions

Recurring Payment Report

Show Recurring Payments That are Disabled

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**.

**Reports / New Report**

Title  Save to My Reports ☐ Share to All Users Run Reports

**Report Type** **Advanced** **Report Column Headers**

☒ **Transaction Report**  
Reports primarily based on a status, a category or type as associated with transaction

☐ **Historical Event Report**  
Reports primarily based on a past occurrence/event as associated with a transaction

**Date Range**

Date Type: Transactions Created  
Export Date Range: Today  
Start Date: Jan 14, 2016  
Start Time: 12:00 AM  
End Date: Jan 15, 2016  
End Time: 12:00 AM

**Advanced**

Location: All Locations  
Status: -- ALL --  
Settlement Status: -- ALL --  
Origin Of Transaction: -- ALL --  
Originated As: -- ALL --  
Amount Range: \$ From \$ To

**Report Column Headers**

	View	Priorize	Freeze
Transaction Date	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transaction Status	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment Type	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name On Account	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transaction ID00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reference Number	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Number	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operation Type	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Location Name	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auth Response	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Data 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Data 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Data 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Effective Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trans Data 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trans Data 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trans Data 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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.

**Date Range**

Date Type: Transactions Created  
Export Date Range: Today  
Start Date: Jan 14, 2016  
Start Time: 12:00 AM  
End Date: Jan 15, 2016  
End Time: 12:00 AM

**\*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**