

Topic Doc - Auto Debit Setup Navy - Centers

Prior to Navy CYP programs / centers offering this convenient payment method to patrons, certain device settings and configurations must be in place in CYMS. Those steps can be found in **Topic Doc - Auto Debit Setup Navy - Admin**. If you are in doubt as to whether these steps have been performed call VSI immediately.

Once CYMS is properly configured you can easily, in about two minutes, get the patron set-up for recurring credit card payments. You will hear the term “Auto-debit” commonly used to describe Recurring Credit Card Payments.

Please be clear that you are offering patrons the option to have their Visa, MasterCard, American Express, or Discover card (or their bank check/debit card emblazoned with the Visa or MasterCard logo) charged on a recurring basis.

This document covers the how-to on processes, monitoring and updates, and FAQs.

Auto-debit Processes & Procedures

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Auto-debit Processes & Procedures

1. Obtaining Sponsor Authorization

Customers wishing to initiate Auto-debit will be required to complete the Navy standard **Credit Card Recurring Payment Authorization Form (Auth_Form-RecurringPayment--CC_variable.doc)**. This formal Agreement is an approved **standard Navy format** that will be used at all bases.

NOTE: *Local changes/adaptations to this Agreement/Form are not authorized.*

The completed form will contain sensitive information such as card holder name, partial card number (last four digits only), expiration date, type of card and signature. Please handle this sensitive document according to Navy policies and procedures.

Clerks and managers at each location will need this completed form and the credit card in hand prior to set-up of Auto-debit in CYMS.

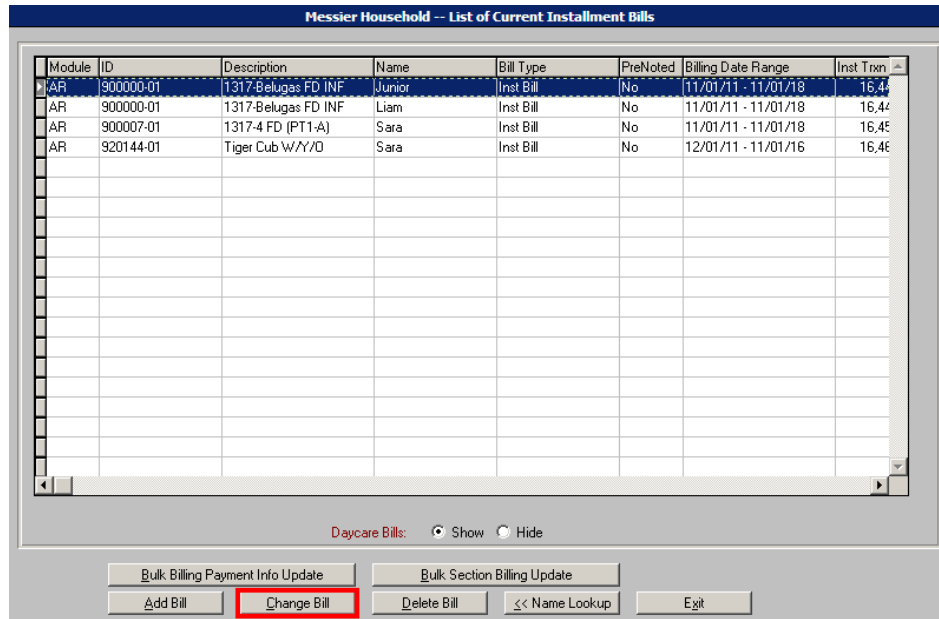
2. Setting Up Patron CDC/SAC Bills for Credit Card Auto-Debit

Once you have a completed Credit Card Recurring Payment Authorization Form, do the following:

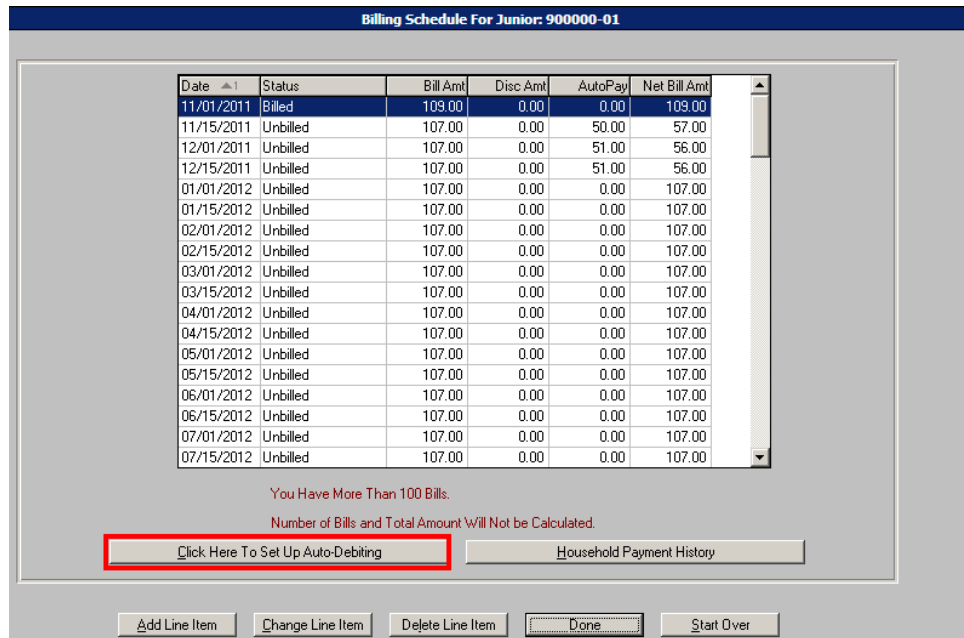
PLEASE NOTE: The workstation that you link the credit card information from **MUST** be connected to an MX830 Credit Card Terminal.

PLEASE NOTE: The steps below can only be done at CDC 1 for CDC 1’s program bills, at CDC 2 for CDC 2’s program bills, or at SAC 1 for SAC 1’s program bills, etc. A clerk at CDC 1 **cannot** set up Auto-debit for any other center’s bill except their own. Each center may only set-up auto-debits for their own program.

- a) From a workstation connected to an MX830, go to **Files → Global → HH Installment Billing Update**
- b) Look up the household account you wish to update and select it.
- c) Highlight the **Class** you would like to set up for credit card auto-debit and click the **Change Bill** button at the bottom of the screen.

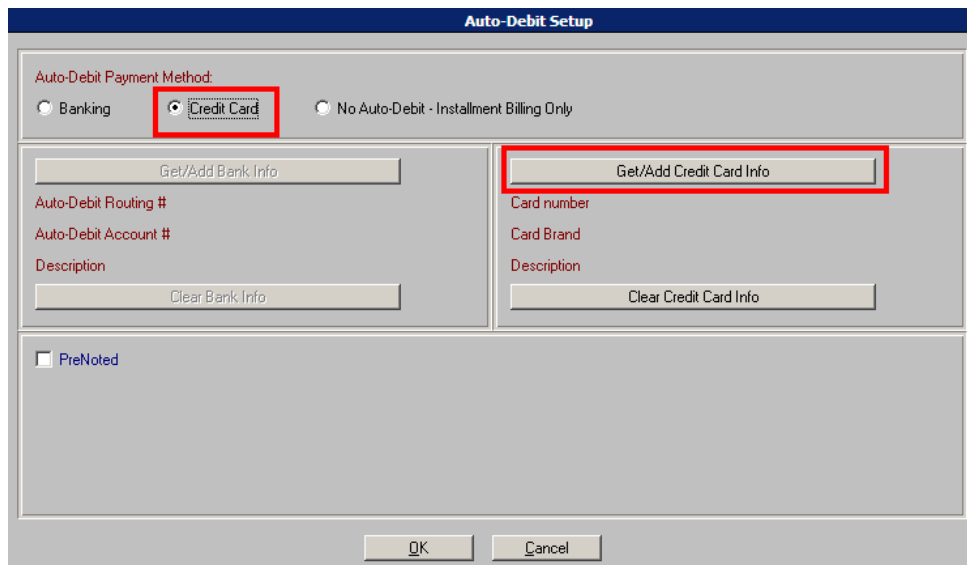


d) The following screen will appear:

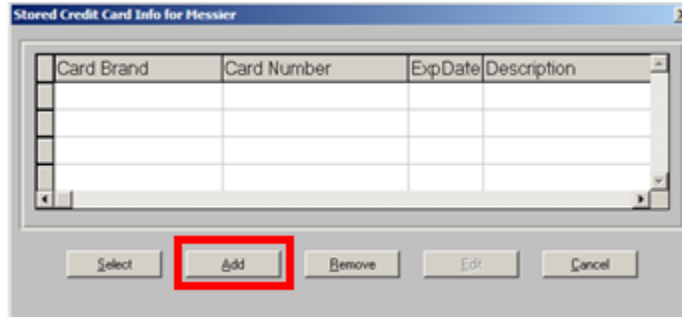


e) Click **“Click Here To Set Up Auto-Debiting”**

f) In the top block, change the **“Auto-Debit Payment Method”** to **Credit Card**.



g) In the middle right hand block, select **“Get/Add Credit Card Info”**



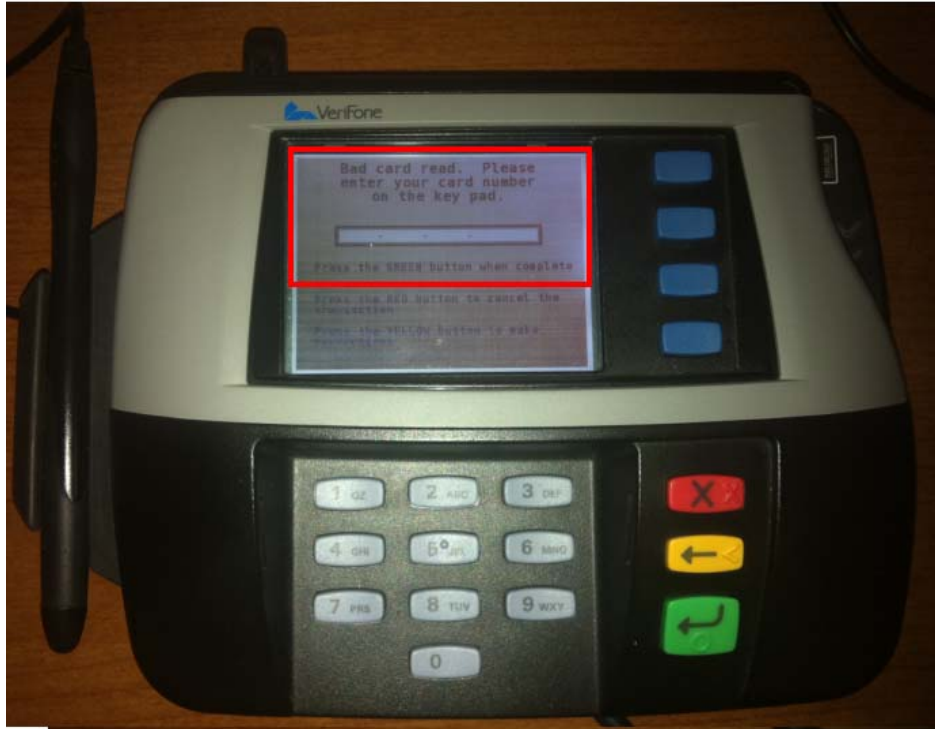
- h) Upon entry to the **Get/Add Credit Card Info** screen, click “**Add**” to add the card.
- If there is existing card information listed in the browser, there is no way to know if the card that is listed was added using the correct credit card and re-direct device or if it is valid for another center (CDC 2 or SA for example). You **must** leave the existing information alone.

- i) At this point the MX830 will be activated.

If taking this info over the phone:

- **Manually** enter the credit card number and press the Green **Enter Key** on the MX830.
- The MX830 will then ask for the **Card Expiration**.
- Enter the **card expiration** and press the **Green Enter key**.
- You will be returned to the **Auto-debit Setup** screen with the masked credit card information displayed.

If the customer is present with their card in hand, press the red X on the MX830 and proceed to swipe the card.



Auto-Debit Setup

Auto-Debit Payment Method:

Banking
 Credit Card
 No Auto-Debit - Installment Billing Only

<input type="text" value="Get/Add Bank Info"/> Auto-Debit Routing # Auto-Debit Account # Description <input type="text" value="Clear Bank Info"/>	<input type="text" value="Get/Add Credit Card Info"/> Card number xxx1111 Card Brand VI Description Visa <input type="text" value="Clear Credit Card Info"/>
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PreNoted

- j) Click **OK** and then **Exit**. You have now completed the auto-debit setup.
- k) Repeat the above steps for any other enrollments or bills the patron wishes to set up for Auto-debit. In the case of summer camp (and assuming weekly billing), you would need to do this process multiple times – once for each week of camp.

3. Checking For Expired Credit Cards (Before You Run Billing)

Before you run billing, it is recommended that you run the **Installment Billing Report** at least once a month to proactively find customers whose credit card is about to expire. For instance,

in January you might want to see cards that are set to expire in February. This gives you time to contact the customer, and update their Auto-debit information.

Note: For this report to work, the person running this report must have the “**View Credit Card Information**” toggle turned on in their user ID profile under security maintenance (Files → System → User/Menus Maintenance → Security Maintenance). They will not be able to see full credit card information (only a mask is stored in the database).

The screenshot shows a user profile configuration window for 'CYS MASTER USER (MGR)'. The window is divided into several sections:

- Top Section:** ID: CYS, Password: [Redacted], Name: CYS MASTER USER (MGR) [Redacted]
- Left Section:** Menu Group To Use: MGR1, GolfTrac Course Number: 0
- Right Section:** Win Logon: [Redacted] (Win. Usrs), Login Time Period: 00:01 Through 23:59, Date That Password Last Changed: 03/06/2011, User Currently Locked Out, User Email Address: [Redacted]
- Bottom Left Section:** CYS User, Allow Menu Editing, Allow Quick POS H/H, Allow Inventory/Ticket Updates, Allow User To Pop Cash Drawer
- Bottom Middle Section:** Fingerprint Logon... FingerPrint
- Bottom Right Section:** View C/C Info, Check for Valid Pass during Quick Rentals?, Hide Family Member XRefs, Allow Instructor Access, Hide Household IDs

At the bottom of the window are buttons for 'Next', 'Done', and 'Cancel'. A red arrow points to the 'View C/C Info' checkbox, which is checked.

To run the **Installment Billing Report**:

- Go to **Files → Global → Global Financial Reports → Installment Billing Reports → Installment Billing Report**
- Select only “**Include Credit Card Billings**”
- Select which **Modules** to include: **Activity, Pass, Rental and/or Locker**

- Use the other filters as necessary. The report will print the sponsor's name, masked card number, expiration date and home phone.

4. Running installment Billing to Include Auto-debit Patrons

PLEASE NOTE – It is critical to understand the following:

- Billing **MUST** be run from a workstation physically connected to a working MX830.
- **Each CDC** must run their own billing while logged in as their own Billing User.
- **Each SA** site must run their own billing while logged in as their own Billing User.
- **Each Youth Center** must run their own billing while logged in as their own Billing User.
- Each individual Billing User must be linked to the center appropriate Credit Card device and center appropriate CC Redirect device.
- One person **cannot** run billing for the entire base or for the entire region unless they are doing so by logging in with site specific billing users connected to site specific credit card devices and redirect devices.)

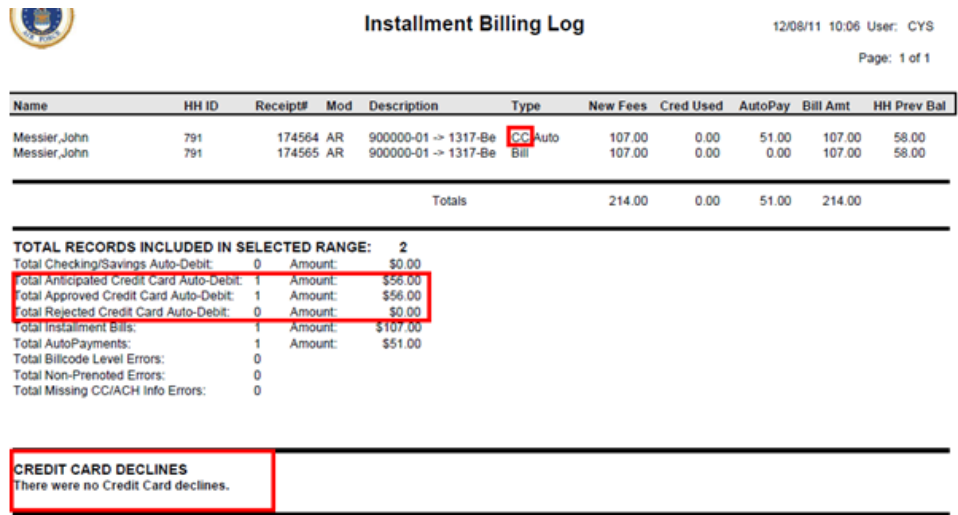
1. While linked to a working MX830 or while logged in as a Citrix user (because billing is run on the appserver backend) and logged into CYMS as the center appropriate billing user, go to Period End → **Global** → **Global Auto DR/Install Billing**
2. All Billing steps are identical to what you have been doing **except** that now you will also need to select **Debit Credit Cards** option **AND** isolate **your** center's **Activity Range**. You cannot run billing with one user for the entire region.

3. If you have further questions regarding the billing process, please refer to CTG 20 or 20a or contact VSI for assistance.

Ongoing Maintenance & Updating Credit Card Information

1. How to Monitor Auto-debit Using the Installment Billing Log & Transaction History
 Below are some examples of what the credit card auto-debit will look like on the **Installment Billing Log** as well as in a patron’s **Transaction History**.

Installment Billing Log:



Name	HH ID	Receipt#	Mod	Description	Type	New Fees	Cred Used	AutoPay	Bill Amt	HH Prev Bal
Messier, John	791	174564	AR	900000-01 -> 1317-Be	CC Auto	107.00	0.00	51.00	107.00	58.00
Messier, John	791	174565	AR	900000-01 -> 1317-Be	Bill	107.00	0.00	0.00	107.00	58.00
Totals						214.00	0.00	51.00	214.00	

TOTAL RECORDS INCLUDED IN SELECTED RANGE: 2

Total Checking/Savings Auto-Debit:	0	Amount:	\$0.00
Total Anticipated Credit Card Auto-Debit:	1	Amount:	\$56.00
Total Approved Credit Card Auto-Debit:	1	Amount:	\$56.00
Total Rejected Credit Card Auto-Debit:	0	Amount:	\$0.00
Total Installment Bills:	1	Amount:	\$107.00
Total AutoPayments:	1	Amount:	\$51.00
Total Billcode Level Errors:	0		
Total Non-Prenoted Errors:	0		
Total Missing CCI/ACH Info Errors:	0		

CREDIT CARD DECLINES
 There were no Credit Card declines.

Each credit card auto-debit will show with a **Type** of “**CC.**” Regular installment bills will continue to show as type “**Bill.**” In the above Screen shot the Auto-debit patron is also receiving an Auto Pay – which could be an agency co-pay, etc.

You will find a **Total Anticipated, Total Approved and Total Rejected Credit Card** section at the bottom. The **Total Approved** amount should equal your Credit Card total for the Billing User.

Pay special attention to the **Credit Card Declines** section. This will alert you of any credit cards that declined whether it is a result of an expired card or insufficient funds. If a credit card does decline, CYMS will **process the bill as a regular installment bill and assess the fee to the household as an outstanding balance due.**

Patrons listed in this section of the billing log should be contacted immediately to notify them that their recurring payment was declined. Establish local procedures for **who** will contact patrons, **how** (phone, email, other), and **when** (NLT XX hours/days after billing).

Transaction History:

Messier -- Transaction History									
Txn Date	Txn #	Txn Type	Rcpt Num#	Transaction Description and Details	Begin Bal	Net Fee	Paid Amt	End Bal	Fee Amt
12/06/2011	823188	Pmt		174555 System	515.00-	0.00	10.00	525.00-	0.00
12/06/2011	824555	Cr Added	174555	Actv# 900003:05	30.00	0.00	0.00		0.00
12/06/2011	824557	Cr Added	174555	Actv# 900003:05	30.00	0.00	0.00		0.00
12/06/2011	824558	Cr Added	174555	Actv# 900007:01	30.00	0.00	0.00		0.00
12/06/2011	824555	Canc	174555	Actv# 900003:05 (Sara)	348.00-	167.00-	0.00	515.00-	167.00-
12/06/2011	824557	Canc	174555	Actv# 900003:05 (Junior)	30.00	189.00-	0.00	159.00-	189.00-
12/06/2011	824558	Canc	174555	Actv# 900007:01 (Junior)	159.00-	189.00-	0.00	348.00-	189.00-
12/06/2011	824594	Canc	174555	Actv# 910055:01 (Junior)	348.00-	0.00	0.00	348.00-	0.00
12/06/2011	824595	Visit Pmt	174555	System	525.00-	0.00	19.00	544.00-	0.00
12/06/2011	824632	Cr Used	174555	Cr Bal Used For Pmt	30.00	0.00	0.00		0.00
12/06/2011		0 Rfd Now	174555	Refund	544.00-	0.00	515.00-	29.00-	0.00
12/06/2011	824554	Cr Added	174556	Actv# 910025:01	0.00	0.00	0.00		0.00
12/06/2011	824554	Canc	174556	Actv# 910025:01 (Sara)	0.00	34.00-	0.00	34.00-	34.00-
12/06/2011		0 Rfd Now	174556	Refund	34.00-	0.00	34.00-	0.00	0.00
12/07/2011	824832	Fee	174559	Actv# 920100:03 (E) (Junior)	0.00	20.00	0.00	20.00	20.00
12/07/2011	824833	Fee	174559	Actv# 920100:03 (E) (Sara)	20.00	18.00	0.00	38.00	20.00
12/07/2011	824834	Fee	174559	Actv# 920100:05 (E) (Kara)	38.00	20.00	0.00	58.00	20.00
12/08/2011	824552	IBill Fee	174564	Actv# 900000:01 - Bill	58.00	107.00	0.00	165.00	107.00
12/08/2011	824552	Pmt	174564	ACS	165.00	0.00	30.00	135.00	0.00
12/08/2011	824552	Pmt	174564	AFC-20%	135.00	0.00	21.00	114.00	0.00
12/08/2011	824552	Pmt	174564	Visa (See C/C)	114.00	0.00	56.00	58.00	0.00
12/08/2011	824553	IBill Fee	174565	Actv# 900000:01 - Bill	58.00	107.00	0.00	165.00	107.00

Transaction history will display a billed item followed by a credit card payment – notice it is the **same Receipt #**. In the above screen shot you can also see this child’s Auto Payments that were made during the billing process.

You can match the payment with the item it paid by using the **Transaction Number** that is assigned to it.

2. Updating Credit Card Information

Important: The steps below can only be done at CDC 1 for CDC 1’s bills, at CDC 2 for CDC 2’s bills, etc. A clerk at CDC 1 **cannot** set up/update Auto-debit information for any other center except their own.

When updating existing credit card information, you may enter manually or swipe the physical card.

SAME CARD – NEW EXPIRATION DATE: If a patron’s credit card has simply expired and they wish to update CYMS with the **new expiration date**, a new Credit Card Agreement form is *not required*. However, we recommend that the initial form be updated with the new expiration date and initialed by the patron.

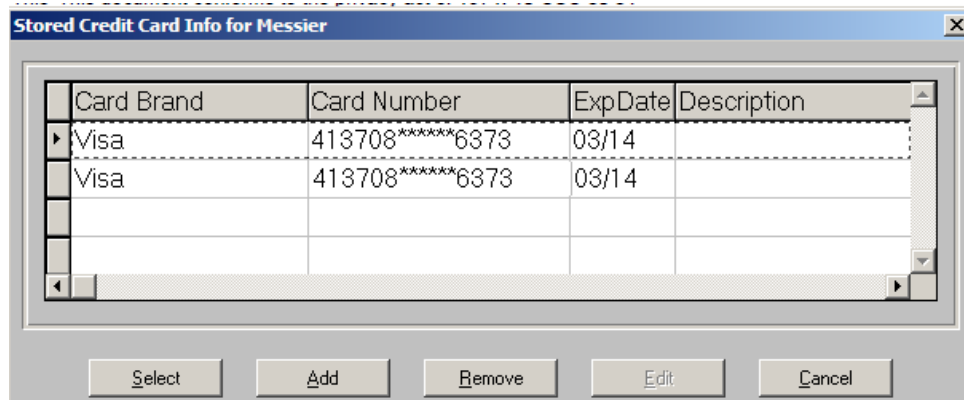
DIFFERENT CARD: If a patron wishes to change the actual card number that their Auto-debit is linked to charge; a new Credit Card Agreement **is required**. Again, this form will contain sensitive information (card holder name, partial card number and expiration). The center clerk or manager will be responsible for updating Auto-debit information in CYMS.

To update credit card information (See Section 2. **Setting Up Patron CDC/SAC Bills for Credit Card Auto-Debit** on page 2 for additional screen shots of these steps.):

From a workstation that is connected to an MX830, go to **Files → Global → HH Installment Billing Update**

- a) Look up the household account you wish to update and select it.
- b) Highlight the **Class/Item** you would like to set up for credit card auto-debit and click the **Change Bill** button at the bottom of the screen.
- c) Click on “**Click Here To Set Up Auto-Debiting**” and the next screen will appear.
- d) Select “**Get/Add Credit Card Info**”
- e) You will be presented with the stored credit card information screen. **Realize that you may see multiple entries for the same credit card number (maybe this family has another child at another center), but you cannot change them all.**

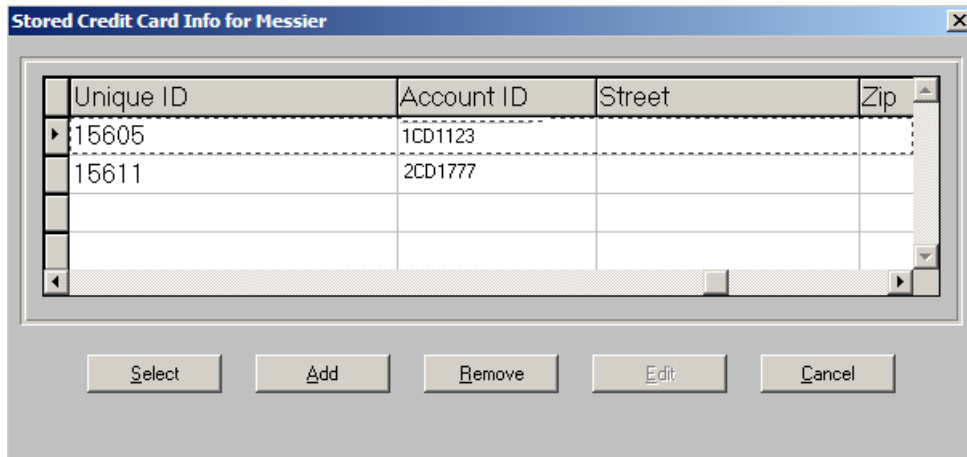
You **must** find the entry that relates to **YOUR** center. Remember, if you are a clerk at CDC 1 you **cannot** update billing information for CDC 2.



To find the entry that relates to YOUR center, use the scroll bar and find the **Account ID** field. You will need to be familiar with what **Account ID** is yours.

The **Account ID** is a combination of the Site Prefix, Type of Center, Center # and Merchant Number.

If you are unsure which one relates to **YOUR** center, **DO NOT GUESS** or it will cause billing problems for this household. Call VSI immediately.



- f) If you are able to find your **Account ID**, select it and click **Remove**.
- g) Then click **Add** to add the new card information.
- h) This will trigger the MX830 and the patron or clerk will be prompted to **manually** enter the patron’s card number on the MX830, **HOWEVER**, you **should not** do this. Realize also that the CYMS screen will have changed telling you to **Follow Pin Pad** prompts.



- i) Instead of manually entering the card number, the Navy requires that you hit the **Red X** on the MX830 to be prompted to **Swipe the User’s Card**. Once you see the message **below**, swipe the card accordingly. If you wait too long the swipe screen will time out and you will see a decline message at which point you will need to hit **Process Sale** in CYMS and the **Red X** on the MX830 to get to the Please Swipe Your Card message again.

The Pin Pad Time out setting is located on the Pin Pad device.



- j) Once the credit card information has been entered you will be returned to the Auto-debit Setup screen with the masked credit card information filled in.

Auto-Debit Setup

Auto-Debit Payment Method:

Banking Credit Card No Auto-Debit - Installment Billing Only

Get/Add Bank Info

Auto-Debit Routing #

Auto-Debit Account #

Description

Clear Bank Info

Get/Add Credit Card Info

Card number: xxxx1111

Card Brand: VI

Description: Visa

Clear Credit Card Info

PreNoted

OK Cancel

- k) Click **OK** and **Exit**, you have now completed the auto-debit setup.

- l) Repeat the above steps for any other enrollments or bills that need updating at **THIS** Center. In the case of summer camp (and assuming weekly billing), you would need to do multiple times – once per week of camp.

3. Cancelling Credit Card Auto-debit

There are two situations where you may cancel credit card auto-debit:

- The patron is **leaving the program** or **returning the item**
 - The patron no longer wishes to have their credit card auto-debited and **would like to go back to regular installment bills.**
- a) **LEAVING THE PROGRAM OR RETURNING A RENTAL ITEM.** If a patron is leaving a program or returning an item, the act of transferring them to history or cancelling them from an activity or returning a rental item will automatically ‘cancel’ their billing.
 - b) **STAY IN PROGRAM / KEEP RENTAL ITEM, BUT STOP AUTO-DEBIT.** If a patron simply wants to go back to making their payment manually, here are the steps to cancel their Auto-Debit. There is no official form for the patron to complete, however, they must request in writing to stop the Auto-debit. This request should be filed with the original authorization request form.
 1. Go to **Files → Global → HH Installment Billing Update**
 2. Look up the household file and select it.
 3. Highlight the bill you wish to update and click **Change**
 4. Click on **“Click Here to Setup Auto-Debiting”**
 5. Change the Auto-Debit Payment Method back to **“No Auto-Debit-Installment Billing Only.”** This will remove the card information.
 6. Then click **OK** and **Exit**.

FAQs & Contact Information for Assistance

- What happens if I have two children in the same household being charged the same amount on the same credit card and one child is at CDC 1 and the other is at CDC 2? Realize that CDC 1 would run their billing and CDC 2 would run theirs. Will these transactions be processed properly or will the second transaction be declined as a 'duplicate transaction'?

Answer: Both transactions will get processed properly as long as the dupe checker logic on the merchant is turned off. VSI recommends that the dupe checker logic be turned off for merchant accounts using installment billing.

- What happens if I have two children in the same household in a Full Day program and another child in that household in Before and After school all set up for Auto-debit and all linked to the same card? How many times will the parent's credit card be charged?

Answer: The card will be charged twice – once when the CDC runs billing and once when SA runs billing.

- More Questions and/or Concerns? Contact VSI support for help at 877-883-8757 or support@vermontsystems.com.