

Payment Collection Reconciliation Guide

CRWP documents are generated daily for transactions (payments and/or refunds) that have successfully settled in jBilling. **Transactions that are not captured in jBilling will not be captured on CRWP documents. Those transactions are bank fees, chargebacks, and chargeback reversals.**

CRWP documents can be reconciled to the bank statement using the **Bank Deposit Date** on the Header of the CRWP document and the **Statement Report Date** of the bank statement. The Bank Deposit Date is the date that funds were deposited in the State’s bank account and should not change regardless of when CRWP documents or bank statement are generated.

There can be more than one CRWP document generated for one day’s deposit. Multiple CRWP documents will generate for one bank statement if there are multiple payment types that are accepted by the agency and if transactions occur over the weekend and holiday (non-business days). **When there is more than one CRWP document generated for one bank statement, the CRWP documents should be deposited together with the one bank statement.**

Below is a list of the CRWP document prefixes assigned to the payment transaction type.

| <u>Document ID</u> | <u>Transaction Types</u> | <u>Bank Statement Description</u> |
|--------------------|--------------------------|--------------------------------------|
| DA* | American Express | AMERICAN EXPRESS DES:SETTLEMENT |
| DV* | Visa and MasterCard | BOFA MERCH SVCS DES:DEPOSIT |
| DD* | Discover | BOFA MERCH SVCS DES:DEPOSIT |
| DB* | ACH/E-Check | ACH SETTLEMENT CREDIT DES:E-CHECK |

Part 1. Reconciling AFIS, jBilling, and B of A ClientLine

To find the jBilling transactions and their corresponding CRWP documents, you will need to run the Batch Orders Report in jBilling. The ‘Doc Number’ is the CRWP document ID assigned to that group of transactions. The transactions are grouped by the payment type and order date. There may be more than one group of transactions that make up a single CRWP document.

Batch Order Report

| Completed Transaction for | | Settled | Between | | 02/27/2017 | and | 03/27/2017 | | | |
|---|-------------|---------|----------------------------|------------|------------|-----------------|------------------|--------------|------------------|--------------------|
| <p>Note: This report includes all transaction data that matches selected criteria that is included in batch settlement.</p> | | | | | | | | | | |
| Auth Date | Dept App ID | Dept | PMT Type | Ordered | Settled | Deposit in Bank | Reported to AFIS | Doc Number | Amount | |
| 02/28/2017 | LICENSING | | | | | | | | | |
| | | | AMEX | 02/26/2017 | 02/27/2017 | 02/28/2017 | 03/01/2017 | DA000001827 | | 275.00 |
| | | | MasterCard | 02/26/2017 | 02/27/2017 | 02/27/2017 | 02/28/2017 | DV0000008020 | | 300.00 |
| | | | Visa | 02/26/2017 | 02/27/2017 | 02/27/2017 | 02/28/2017 | DV0000008020 | | 2200.00 |
| | | | AMEX | 02/26/2017 | 02/27/2017 | 03/01/2017 | 03/02/2017 | DA000001832 | | 810.00 |
| | | | Discover | 02/26/2017 | 02/27/2017 | 02/28/2017 | 03/01/2017 | DD0000001080 | | 75.00 |
| | | | MasterCard | 02/26/2017 | 02/27/2017 | 02/28/2017 | 03/01/2017 | DV0000008040 | | 550.00 |
| | | | Visa | 02/26/2017 | 02/27/2017 | 02/28/2017 | 03/01/2017 | DV0000008040 | | 3000.00 |
| | | | | | | | | | Sub Total | \$ 7,210.00 |

The PMT Type hyperlink will show the detailed transactions that make up that group of transactions from the report.

Completed Transaction for Product Settled on

Note: This report includes all transaction data that matches selected criteria that is included in batch settlement.

Batch Date : 02/28/2017 Ordered : 02/28/2017
 Dept App ID : LICENSING Settled : 02/27/2017
 Dept : Deposited in Bank : 02/27/2017
 PMT Type : Visa Reported to AFIS : 02/28/2017

| Order # | Card # | Invoice # | Invoice Date | Product Code | Description | Qty | Function | Acct Temp | Rev Source | Dept Rev Source | Doc Number | Dept App ID |
|-----------|--------|-----------|--------------|--------------|----------------|-----|----------|-----------|------------|-----------------|--------------|-------------|
| | | | 02/28/2017 | RESALERN | SALES RENEWAL | 1 | 50000 | | 4415 | 5415 | DV0000008020 | LICENSING |
| Sub Total | | | | | | | | | | | | |
| | | | 02/28/2017 | RESALERN | SALES RENEWAL | 1 | 50000 | | 4415 | 5415 | DV0000008020 | LICENSING |
| Sub Total | | | | | | | | | | | | |
| | | | 02/28/2017 | REBRKRRN | BROKER RENEWAL | 1 | 50000 | | 4415 | 5416 | DV0000008020 | LICENSING |
| Sub Total | | | | | | | | | | | | |

The ClientLine report ran for the date of the deposit will show the payment details for each transaction. **The Invoice Number in ClientLine corresponds with the Order ID in jBilling.** This ID can be used to research transactions between jBilling and ClientLine.

ClientLine

Funding Reconciliation
Date Range From: 03/17/2017 To: 03/17/2017

| Funded Transactions | | | | | | | | | | |
|---------------------|--------------|-------------|----------------|-------------------|-----------------------|-------------------------|------------------------------|----------------|-----------------------|------------------|
| Submit Date | Batch Number | Terminal ID | Invoice Number | Cardholder Number | Bank Reference Number | Processed Currency Code | Processed Transaction Amount | POS Entry Mode | POS Entry Description | Transaction Date |
| 03/16/2017 | | | 752 | ****0134 | | USD | 21.00 | 01 | Manual/Key Entered | 03/16/2017 |
| 03/16/2017 | | | 750 | ****8812 | | USD | 21.00 | 01 | Manual/Key Entered | 03/16/2017 |
| 03/16/2017 | | | 178 | ****3937 | | USD | 21.00 | 01 | Manual/Key Entered | 03/16/2017 |
| 03/16/2017 | | | 850 | ****0813 | | USD | 21.00 | 01 | Manual/Key Entered | 03/16/2017 |
| 03/16/2017 | | | 856 | ****5539 | | USD | 16.00 | 01 | Manual/Key Entered | 03/16/2017 |
| 03/16/2017 | | | 062 | ****8561 | | USD | 21.00 | 01 | Manual/Key Entered | 03/16/2017 |
| 03/16/2017 | | | 077 | ****3469 | | USD | 21.00 | 01 | Manual/Key Entered | 03/16/2017 |

Part 2. CRWP Document and Bank Statement Discrepancies

A. Bank Statement Debits

Transactions occur at the banking level and are captured as a debit on the Treasurer’s Office bank statement. Below are the types of scenarios than can occur.

Chargeback

The customer disputes a transaction and the merchant reverses funds from the State’s account. This will be processed as a debit on the bank statement, and an unfavorable STADJ document will be processed in AFIS by the Treasurer’s Office.

```
150.00      ACH PREAUTHORIZED DEBIT
            BOFA MERCH SVCS DES:CHARGEBACK
            INDN:
            REF1:
            REF2: 000000000000
```

- * As of April 2018, the amount of time you have to respond to disputes for Visa(r), Mastercard(r) and Discover(r) transactions will be reduced to 15 days.
- * You will be required to reply to all chargebacks regardless of whether you are accepting liability or not.
- * All chargeback documentation may need to be received and sent electronically to meet the reduced timeframe.

Monthly Bank Fees

The bank will process the monthly credit card fees at the beginning of the month. This will be processed as a debit on the bank statement, and an unfavorable STADJ document will be processed in AFIS by the Treasurer’s Office.

```
2,598.30   ACH PREAUTHORIZED DEBIT
            BOFA MERCH SVCS DES:FEE
            INDN:
            REF1:
            REF2: 000000000000
```

```
5,007.84   ACH PREAUTHORIZED DEBIT
            AMERICAN EXPRESS DES:AXP DISCNT
            INDN:
            REF1:
            REF2: 000000000000
```

ACH Returns

The agencies accepting ACH/E-Check as a payment type may receive a return payment due to multiple reasons, e.g. account closed, invalid account number, etc. This will be processed as a debit on the bank statement and an unfavorable STADJ document will be processed in AFIS by the Treasurer’s Office.

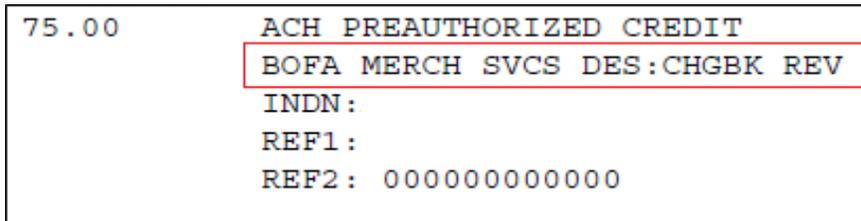
```
10.00      INDIVIDUAL ACH RETURN ITEM DEBIT
            INDN:SETT-ACH DETAIL RETURN
            DESC:
            REF1:
            REF2: 000000000000
```

B. CRWP Document is Less Than Bank Statement

There may be scenarios when a CRWP document in AFIS is less than the total credit amount of the Treasurer’s Office bank statement. This difference occurs if transactions are processed at the banking level and not captured by jBilling. Below are a few scenarios.

Chargeback Reversal

The customer originally disputed the transaction which resulted in a chargeback and funds debited from the State’s account. At times, the chargeback is reversed and funds are credited to the State’s account in the form of a chargeback reversal. Below is an example of what the chargeback reversal line item will look like on the bank statement. **The agency can create a CR document for the chargeback reversal or email GAO AFIS Operations Group at AFIS.Operations@azdoa.gov with the CRWP document ID and backup documentation to increase the CRWP document.**

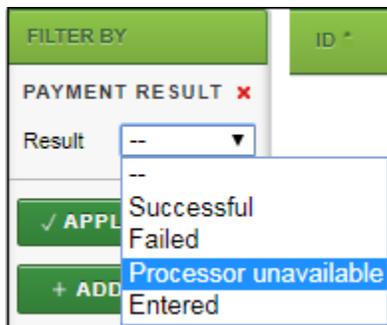


It is important to pull up the transaction in ClientLine and trace the invoice back to jBilling to make sure a refund was not processed for the invoice. Using the invoice number obtained in ClientLine, enter the invoice number on the Orders tab in jBilling to ensure transaction has not been refunded.

Processor Unavailable Transactions

During the payment processing, information is sent to the credit card company and if a response isn’t received within 45 seconds from the merchant, the transaction will result in ‘Processor unavailable’ in jBilling. On occasion, jBilling will show the transaction as ‘Processor unavailable’ but the bank will show the transactions as ‘Successful’.

The first step to see if this is the cause of the discrepancy is to research for ‘Processor unavailable’ transaction in jBilling. Go to the Payments tab in jBilling and use the Payment Result filter to search for ‘Result: Processor unavailable’. If there are no transactions that return on that day of the deposit, this is not the cause of the difference.



| ID * | CUSTOMER * | COMPANY NAME * | DATE * | P/R * | AMOUNT * | METHOD * | RESULT * |
|------|------------|----------------|------------|-------|------------|----------|-----------------------|
| | Health | | 10/18/2017 | P | US\$150.00 | Visa | Processor unavailable |

To verify the transaction is the cause of the discrepancy, click on the transaction and select the invoice hyperlink to obtain the order number, search the invoice number in ClientLine using the order number from jBilling. If the transaction has a result of ‘processed’, the transaction was processed at the banking level. **If this happens, the agency should email GAO AFIS Operations Group at AFIS.Operations@azdoa.gov with the CRWP document ID and backup documentation to increase the CRWP document.**

Fees Greater than Deposit

The credit card fees are imposed by the credit card company and are charged monthly, usually at the beginning of the next month. The fees are posted as a debit on the bank statement. Debit transactions on a bank statement will be booked as an STADJ document in AFIS by the Treasurer's Office. If all deposits on the day the fees are charged are less than the fee, the following is how the bank statement will look.

| --- CREDITS --- | |
|-----------------|---|
| Amount | Description |
| 7,791.90 | ACH PREAUTHORIZED CREDIT BOFA MERCH SVCS DES:DEPOSIT INDN: REF1: REF2: 000000000000 |
| 884.25 | ZBA CREDIT ZBA TRANSFER FROM XXXXXXXXX0985 REF1: REF2: |
| 8,676.15 | 2 CREDITS PRINTED |
| --- DEBITS --- | |
| Amount | Description |
| 8,676.15 | ACH PREAUTHORIZED DEBIT BOFA MERCH SVCS DES:FEE INDN: REF1: REF2: 000000000000 |
| 8,676.15 | 1 DEBIT PRINTED |

When this happens, the CRWP should be the amount of the deposit and can be sent to the Treasurer's Office for deposit. The ZBA Credit amount are funds transferred from the Treasurer's Office servicing Account to cover the cost of the fees. This will be corrected when the STADJ is processed in AFIS by the Treasurers' Office and the agency does not need to do anything with this amount on the bank statement. The agency still needs to reconcile the unfavorable STADJ in AFIS.

Refunds Greater than Deposit

When refunds are processed in jBilling and there aren't any deposit transactions processed that day, the following is how the bank statement will look:

Visa, Mastercard, and Discover:

| --- CREDITS --- | |
|-----------------|--|
| Amount | Description |
| 621.00 | ZBA CREDIT ZBA TRANSFER FROM XXXXXXXXX0985 REF1: REF2: |
| 621.00 | 1 CREDIT PRINTED |
| --- DEBITS --- | |
| Amount | Description |
| 621.00 | ACH PREAUTHORIZED DEBIT BOFA MERCH SVCS DES:DEPOSIT INDN: REF1: REF2: 000000000000 |
| 621.00 | 1 DEBIT PRINTED |

American Express:

| --- CREDITS --- | |
|-----------------|--|
| Amount | Description |
| 512.00 | ACH PREAUTHORIZED CREDIT BOFA MERCH SVCS DES:DEPOSIT INDN: REF1: REF2: 000000000000 |
| 3,126.00 | ZBA CREDIT ZBA TRANSFER FROM XXXXXXXXX0985 REF1: 081307272000000 REF2: 000001000985 |
| 3,638.00 | 2 CREDITS PRINTED |
| --- DEBITS --- | |
| Amount | Description |
| 3,638.00 | ACH PREAUTHORIZED DEBIT AMERICAN EXPRESS DES:COLLECTION INDN: REF1: REF2: 000000000000 |
| 3,638.00 | 1 DEBIT PRINTED |

When this occurs, the Treasurer's Office will create an unfavorable STADJ document and a negative CRWP document may generate. The agency may request GAO AFIS Operations Group to delete the negative CRWP document or combine it with another document to reconcile the deposit.

jBilling and Bank Timing Differences

Occasionally there are timing differences between jBilling and the bank, which will cause CRWP documents and bank statements not to reconcile. The difference usually occurs if the bank cutoff time was not configured correctly or transactions occurred around the cutoff time, 4:29 p.m. Arizona time. To verify this is the cause of the discrepancy, pull the Batch Order Report in jBilling and compare those transactions to the transactions in ClientLine for the day. If there is a timing difference, a transaction or transactions will appear on one report and not the other. The agency will need to wait for the next bank statement and deposit the associated CRWP document(s) with the two bank statements.

C. CRWP Document is More Than Bank Statement

There may be scenarios when a CRWP document in AFIS is more than the total credit amount of the Treasurer's Office bank statement. This difference occurs if transactions are processed at the banking level and not captured by jBilling. Below are a few scenarios.

Refund through B of A

If the agency processes a refund directly through the banking application and not through jBilling, the CRWP document will have a discrepancy in the amount of the refund. To verify this, you can pull up the Refund Report in ClientLine and the Refund Report in jBilling. If there is a transaction included on one report and not the other, this may be the cause for the discrepancy.

Rejected Transaction

Occasionally a transaction will be rejected at the banking level. When this happens, the transaction will appear as a line item in the deposit detail of ClientLine, but will show a status of **Rejected**.

| | | | | | | | | |
|------------|------------|------------|-------|--------|------|-----------|----|------------|
| 05/04/2018 | 05/06/2018 | VISA | *9533 | 150.00 | Sale | Processed | 01 | Manual |
| 05/04/2018 | 05/06/2018 | VISA | *7800 | 150.00 | Sale | Processed | 01 | Manual |
| 05/04/2018 | 05/06/2018 | VISA | *6853 | 150.00 | Sale | Processed | 01 | Manual |
| 05/04/2018 | 05/06/2018 | VISA | *1426 | 150.00 | Sale | Processed | 01 | Manual |
| 05/04/2018 | 05/06/2018 | VISA | *6853 | 75.00 | Sale | Processed | 01 | Manual |
| 05/04/2018 | 05/06/2018 | MASTERCARD | *5766 | 150.00 | Sale | Processed | 81 | Electronic |
| 05/04/2018 | 05/06/2018 | VISA | *5924 | 150.00 | Sale | Processed | 01 | Manual |
| 05/04/2018 | 05/06/2018 | VISA | *6853 | 150.00 | Sale | Rejected | 01 | Manual |
| 05/04/2018 | 05/06/2018 | MASTERCARD | *1918 | 150.00 | Sale | Processed | 81 | Electronic |
| 05/04/2018 | 05/06/2018 | MASTERCARD | *2347 | 150.00 | Sale | Processed | 81 | Electronic |
| 05/04/2018 | 05/06/2018 | VISA | *4577 | 150.00 | Sale | Processed | 01 | Manual |
| 05/04/2018 | 05/06/2018 | VISA | *6326 | 10.00 | Sale | Processed | 01 | Manual |

| | | | |
|--------------------------------|-------------------------|-----------------------------------|--------------------------------|
| External MID | | Processed Transaction Amount | 150.00 |
| DBA Name | AZ | Transaction Status | Rejected |
| Card Type | VISA | Non-Qualification Reason | |
| Terminal ID | | Reclass Code | |
| Cardholder Number | *****6853 | Partial Authorization ID | |
| Token Indicator | | AFD Completion Code | |
| Batch Number | | AFD Completion Description | Not applicable or not provided |
| Invoice Number | 0001266076 | Transaction ID | |
| Transaction Date | 05/04/2018 | Health Care Card | |
| Submit Date | 05/05/2018 | Service Code | |
| Funded Date | 05/06/2018 | Order Number | |
| POS Entry Mode | 01 - Manual/Key Entered | Tracking Number | |
| POS Entry Description | M - Manual | Spend Qualified Indicator | |
| Reference Number | | Wallet Identifier | |
| Plan Code | V000 | Multiple Clearing Sequence Number | 00 |
| FX Rate | 0.0000 | Multiple Clearing Sequence Count | 00 |
| Submitted Currency Code | | | |
| Submitted Transaction Amount | 150.00 | | |
| Convenience Fee Amount | 0.00 | | |
| Business Application Indicator | | | |
| Wallet Indicator | | | |

iBilling and Bank Timing Differences

Same as section B above.

Multiple days CRWP documents will need to be deposited along with multiple days bank statements. The totals of the bank statements should match the totals of the CRWP documents.

Part 3. Settlement Days

The below table shows the timing of the payment deposits from Bank of America. The left most column indicates the date the transaction was ordered in jBilling (i.e. Monday refers to transactions made between Monday at 04:30:00 PM and Tuesday at 04:29:59 PM Arizona Time). The Visa/MC/Discover, AmEx, and ACH columns indicate the date the deposit is made into the State’s bank account. The bank statement should be sent to the agency the following morning and the CRWP document should generate after 4:00 PM that same day.

| As of 16:30: | Visa/MC/Discover | AmEx | ACH |
|--------------|------------------|------|------|
| Monday | Wed | Thur | Wed |
| Tuesday | Thur | Fri | Thur |
| Wednesday | Fri | Mon | Fri |
| Thursday | Mon | Mon | Mon |
| Friday | Mon | Mon | Mon |
| Saturday | Mon | Tue | Mon |
| Sunday | Tue | Wed | Tue |

If there is a holiday during the week the above deposit information will change. The file path below provides a detailed excel document that outlines the expected settlement date for transactions during a holiday week.

Part 4. Presenting CRWP Documents to the Treasurer’s Office

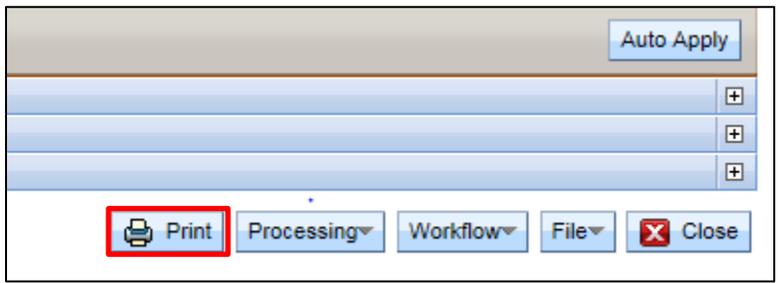
Deposit Documentation Requirements

1. Printed copy of CRWP from AFIS.
2. Bank statement copy received from Treasurer’s Office.
3. If **more than one** CRWP reconciles to 96417501 bank statement or **multiple** bank statements:
 - a. Paperclip bank statement(s) and CRWP document(s) together.
 - b. Notate the bank statement and CRWP totals or attach a *running tape*.
 - c. Verify CRWP document total and bank statement total match.
4. It is encouraged to include a point of contact in case of questions or concerns.

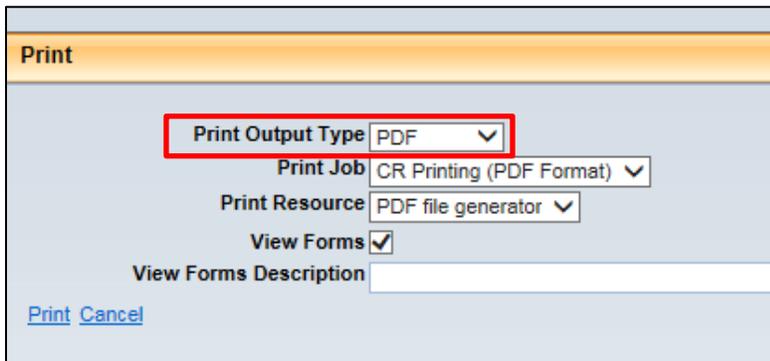
Printing CRWP Documents in AFIS

When the agency has reconciled the CRWP and bank statement, submit and approve the CRWP document. The agency will then print the submitted document to present to the Treasurer’s Office for final approval. To print the CRWP document, follow the steps below:

1. Click the **Print** button bottom right corner of the CRWP document.

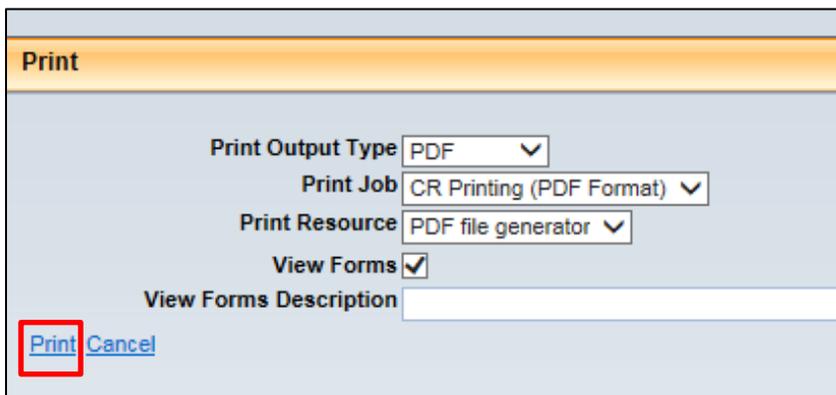


2. Change the **Print Output Type** to PDF.



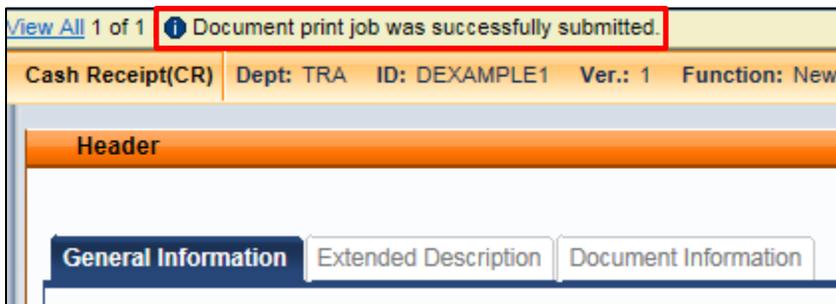
The screenshot shows a 'Print' dialog box with a light blue background and an orange header bar. The 'Print Output Type' dropdown menu is highlighted with a red box and is set to 'PDF'. Other options include 'Print Job' (CR Printing (PDF Format)), 'Print Resource' (PDF file generator), and 'View Forms' (checked). There are 'Print' and 'Cancel' buttons at the bottom left.

3. Click the **Print** link.



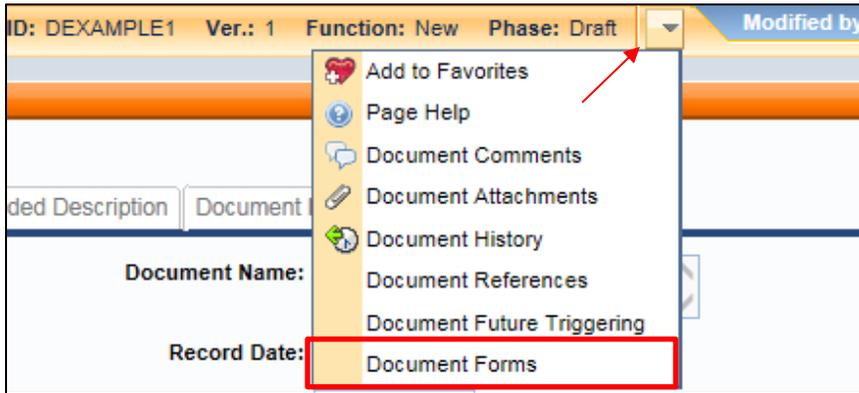
This screenshot is identical to the previous one, but the 'Print' button at the bottom left is highlighted with a red box.

4. Verify the document print job was successfully submitted in the upper left-hand corner.



The screenshot shows the top of a document window. A notification bar at the top left contains the text 'Document print job was successfully submitted.' with an information icon. Below this, the document title bar shows 'Cash Receipt(CR) Dept: TRA ID: DEXAMPLE1 Ver.: 1 Function: New'. The main content area has a 'Header' section and a 'General Information' tab selected.

5. Click on the **Document Menu** (small downward facing triangle in the Document Title Bar) and select **Document Forms**



6. Click on **View PDF**.

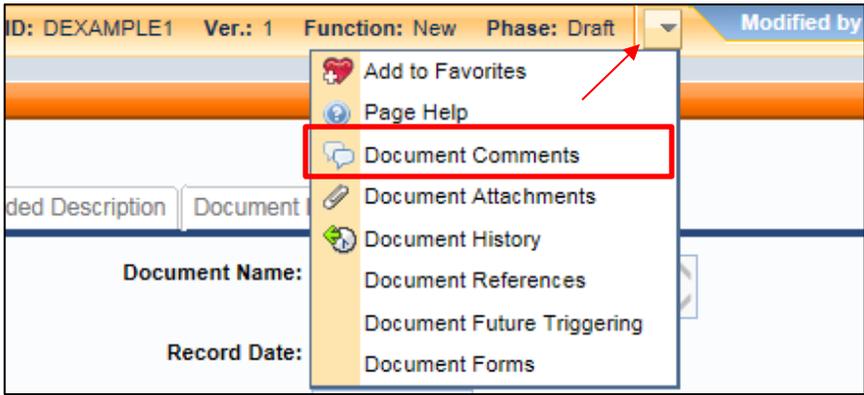
| Doc Code | Doc Dept | Document ID | File Name | |
|----------|----------|-------------|----------------------------------|--------------------------|
| CR | TRA | DEXAMPLE1 | 166861_194307_CR_TRA_DEXAMPLE1_1 | View PDF |
| CR | TRA | DEXAMPLE1 | 166861_194309_CR_TRA_DEXAMPLE1_1 | View PDF |
| CR | TRA | DEXAMPLE1 | 166861_194310_CR_TRA_DEXAMPLE1_1 | View PDF |

7. Print the PDF form that is displayed.

| Cash Receipt Document | | Treasurer's Office Use Only | |
|-----------------------|-----------|---|--|
| Department: | TRA | <div style="border: 1px solid black; width: 100%; height: 100%;"></div> | |
| Document ID: | DEXAMPLE1 | | |
| Record Date: | | | |
| Document Total: | \$0.00 | | |
| Cash Total: | \$0.00 | | |
| Currency Total: | \$0.00 | | |
| Coin Total: | \$0.00 | | |
| Check Total: | \$0.00 | | |
| Wire Total: | \$0.00 | | |
| Dir Dep Total: | \$0.00 | | |

Treasurer's Office Front Counter and Depositing CRWP Documents

1. Hard copies of the documentation above should be brought to the Front Counter at the Treasurer's Office by person or interoffice mail by 2:00 PM to be processed the same day. Any documentation brought after 2:00 PM cut-off time will be processed the next business day. Emailed deposit documents or attachments are currently not accepted.
2. If a CRWP document is rejected, please check the **Document Comments** section in the **Document Menu** for details.



3. If a CRWP document is still pending after two business days, contact agencydeposit@aztreasury.gov for the status before re-submitting documentation.