

# Payment Collection Reconciliation Guide

Cash Receipt – Web portal (CRWP) transactions 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 transactions. Those transactions are bank fees, chargebacks, and chargeback reversals.**

CRWP transactions can be reconciled to the bank statement using the **Date Transmitted for Audit** on the Header of the CRWP transaction and the **Generated Date** on the bank statement.

There can be more than one CRWP transaction generated for one day’s deposit. Multiple CRWP transactions 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 transaction generated for one bank statement, the CRWP transactions should be deposited together with the one bank statement.**

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

<u>Transaction 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/GWEB PAYMENT

## Part 1. Reconciling AZ360, jBilling, and B of A ClientLine

To find the jBilling transactions and their corresponding CRWP transactions, you may need to run a few different reports in jBilling such as the **Batch Order Report** and **Order Detail Report**.

**Batch Order Report-** The **Doc Number** is the CRWP transaction 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 transaction.

Completed Transaction for		Settled	Between	02/27/2017	and	03/27/2017			
<small>Note: This report includes all transaction data that matches selected criteria that is included in batch settlement.</small>									
Auth Date	Dept App ID	Dept	PMT Type	Ordered	Settled	Deposit in Bank	Reported to AFIS	Doc Number	Amount
02/26/2017	LICENSING		<a href="#">AMEX</a>	02/26/2017	02/27/2017	02/26/2017	03/01/2017	DA0000001827	275.00
			<a href="#">MasterCard</a>	02/26/2017	02/27/2017	02/27/2017	02/26/2017	DV0000008020	300.00
			<a href="#">Visa</a>	02/26/2017	02/27/2017	02/27/2017	02/26/2017	DV0000008020	2200.00
			<a href="#">AMEX</a>	02/26/2017	02/27/2017	03/01/2017	03/02/2017	DA0000001832	810.00
			<a href="#">Discover</a>	02/26/2017	02/27/2017	02/26/2017	03/01/2017	DD0000001060	75.00
			<a href="#">MasterCard</a>	02/26/2017	02/27/2017	02/26/2017	03/01/2017	DV0000008040	660.00
			<a href="#">Visa</a>	02/26/2017	02/27/2017	02/26/2017	03/01/2017	DV0000008040	3000.00
<b>Sub Total</b>									<b>\$ 7,210.00</b>

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

**Completed Transaction for Settled Between 02/27/2017 and 03/27/2017**

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

Auth Date	Dept App ID	Dept	PMT Type	Ordered	Settled	Deposit in Bank	Reported to AFIS	Doc Number	Amount
02/26/2017	LICENSING		<a href="#">AMEX</a>	02/26/2017	02/27/2017	02/28/2017	03/01/2017	DA0000001827	275.00
			<a href="#">MasterCard</a>	02/26/2017	02/27/2017	02/27/2017	02/28/2017	DV0000008020	300.00
			<a href="#">Visa</a>	02/26/2017	02/27/2017	02/27/2017	02/28/2017	DV0000008020	2200.00
			<a href="#">AMEX</a>	02/26/2017	02/27/2017	03/01/2017	03/02/2017	DA0000001832	810.00
			<a href="#">Discover</a>	02/26/2017	02/27/2017	02/28/2017	03/01/2017	DD0000001060	75.00
			<a href="#">MasterCard</a>	02/26/2017	02/27/2017	02/28/2017	03/01/2017	DV0000008040	550.00
			<a href="#">Visa</a>	02/26/2017	02/27/2017	02/28/2017	03/01/2017	DV0000008040	3000.00
<b>Sub Total</b>									<b>\$ 7,210.00</b>

**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 : 03/24/2022      Ordered : 03/21/2022  
 Dept App ID : CBA-PRODUCTS      Settled : 03/22/2022  
 Dept : CBA      Deposited in Bank : 03/23/2022  
 PMT Type : Discover      Reported to AFIS : 03/24/2022

Order #	FTrans ID	Invoice #	Invoice Date	Product Code	Description	Qty	Function	Acct Temp	Rev Source	Dept Rev Source	Doc Number	Dept App ID	Amount
			03/21/2022	CBA0017	Convenience FEE	1	21000		4449	5449	DD0000009177	CBA-PRODUCTS	3.00
				CBA0012	Renewal Individual	1	22000		4415	5418	DD0000009177	CBA-PRODUCTS	6.00
				CBA0011	Renewal Individual	1	21000		4415	5418	DD0000009177	CBA-PRODUCTS	54.00
<b>Sub Total</b>													<b>\$ 63.00</b>

**Order Detail Report** – The Invoice ID, jBilling Order ID and/or Ftrans ID can be used to find the Product ID and amount breakdown by transaction.

**Order Detail Report**

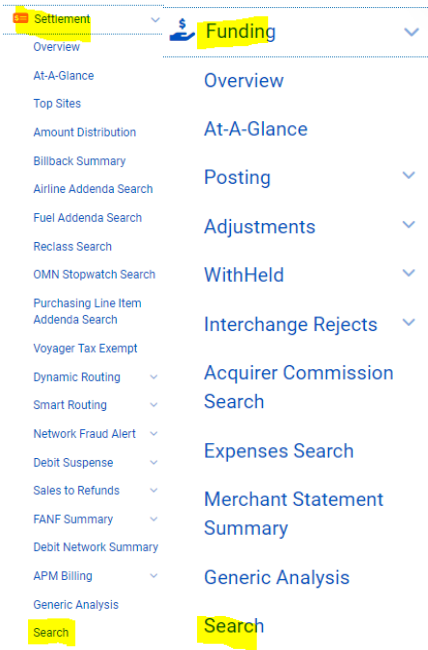
Start Date : 03/22/2022      End Date : 04/22/2022      Transaction Status : All

Invoice ID	jBilling Order ID	Ftrans ID	Order Date/Time	Account Number	Method	Dept App ID	Client Name	Reference	Product ID	Amount	Transaction Status
			03/22/2022 12:01 AM	3533	Visa	CBA-PRODUCTS			CBA0016	3.00	Successful
			03/22/2022 12:01 AM	3533	Visa	CBA-PRODUCTS			CBA0017	3.00	Successful
			03/22/2022 12:01 AM	3533	Visa	CBA-PRODUCTS			CBA0012	6.00	Successful
			03/22/2022 12:01 AM	3533	Visa	CBA-PRODUCTS			CBA0015	27.00	Successful
			03/22/2022 12:01 AM	3533	Visa	CBA-PRODUCTS			CBA0011	54.00	Successful

**The Invoice Number in ClientLine corresponds with the FTrans ID in jBilling.** This ID can be used to research transactions between jBilling and ClientLine.

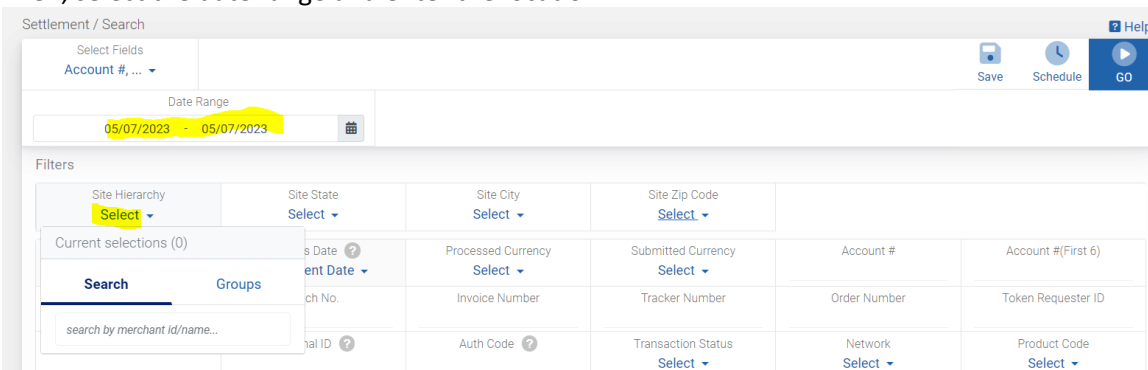
**Log into ClientLine** → Under Applications → Click ClientLine Enterprise

After logged in, select **Settlement** → **Search** to give the detailed information (including the invoice number)  
 Or **Funding** → **Search** for the overview (total amount of the bank statement)

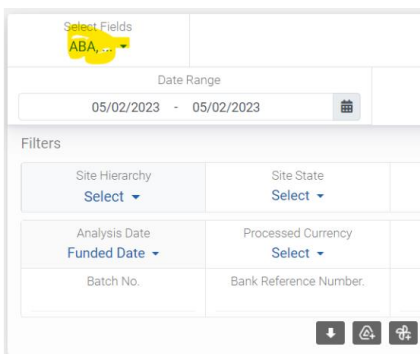


**This example used the Settlement option:**

Then, select the date range and enter the location.



Click this drop down to select the fields you would like to show/hide. **If you are not sure, you can select all by default, view the data and make your selection again.**



Then, click "Go" on the right-side corner.

Select Fields  
ABA, ...

Date Range  
04/15/2023 - 04/20/2023

Filters

Site Hierarchy Location: GMA-DEPT, G...	Site State Select	Site City Select	Site Zip Code Select
Analysis Date Funded Date	Processed Currency Select	Processor Select	DDA # (Last4)
Batch No.	Bank Reference Number	Reference Number	Product Code Select
		ABA	Minor Category Select

Save Schedule GO

Next, download the report

Settlement / Search

Select Fields  
Account #, ...

Date Range  
05/07/2023 - 05/07/2023

Hierarchy Level  
Location: GMA-DEPT, GAMIN...

Network Status  
All Transactions

Analysis Date  
Settlement Date

2 rows fetched

Edit Save Schedule Download

Site ID (BE)	External ID	Site Name	Txn Date	Batch Date	Record Date	Funded Date	Batch No.	Batch Sequence ID	Invoice Number	Order Number	Tracker Number
+ 345850105882		GMA-DEPT, GAMING CPP	05/06/2023	05/07/2023	05/07/2023		594050070490	0001784246	567690822		
+ 345850105882		GMA-DEPT, GAMING CPP	05/06/2023	05/07/2023	05/07/2023		594050070490	0001784246	567686712		

Click the plus sign to see additional information

05/07/2023 - 05/07/2023

Hierarchy Level  
Location: GMA-DEPT, GAMIN...

Network Status  
All Transactions

Analysis Date  
Settlement Date

2 rows fetched

Edit Save Schedule

Site ID (BE)	External ID	Site Name	Txn Date	Batch Date	Record Date	Funded Date	Batch No.	Batch Sequence ID	Invoice Number	Order Number	Track
- 345850105882		GMA-DEPT, GAMING CPP	05/06/2023	05/07/2023	05/07/2023		594050070490	0001784246	567690822		
Site ID (BE): 345850105882			External ID:			Site Name: GMA-DEPT, GAMING CPP					
Txn Date: 05/06/2023			Batch Date: 05/07/2023			Record Date: 05/07/2023					
Funded Date:			Batch No.: 594050070490			Batch Sequence ID: 0001784246					
Invoice Number: 567690822			Order Number:			Tracker Number:					
Product Code: MASTERCARD			Network: Mastercard			Account #: 518941XXXXXX5835					
Account # (First 6): 518941			Account # (Last 4): 5835			Processed Currency: USD					
Processed Sales Amount: 407.60			Submitted Currency: USD			Submitted Sales Amount: 407.60					
Transaction Type: Purchase			Transaction Status: Processed			Reject Reason: 00					
Payment Method: Mobile & ECommerce			Payment Method Code: Unknown			Auth Code: 00184Z					
Mobile Wallet: Non Mobile Wallet			Acquirer Reference Number: 553102031274006...			Transaction ID:					
Merchant Category: Government Services Not FI			FC Indicator: Channel Encrypted F.Comm			Processor: North					

**\*\*The invoice number in Client Line is the Ftrans ID in jBilling**

**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 : 05/06/2023  
 Ordered : 05/06/2023  
 Dept App ID : GMA PAYMENTS  
 Settled : 05/08/2023  
 Dept : GMA  
 Deposited in Bank :  
 PMT Type : MasterCard  
 Reported to AFIS :

Order #	FTrans ID	Invoice #	Invoice Date	Product Code	Description	Qty	Function	Acct Temp	Rev Source	Dept Rev Source	Doc Number	Dept App ID	Amount
4736752	567690822	4749688	05/06/2023	GMCCFEE	Credit Card Convenience Fee	1	A1112350CC		4649	464902		GMA PAYMENTS	7.60
				GMMMLIC	MMA/Boxing License	1	B111255645		4417	441750		GMA PAYMENTS	400.00
<b>Sub Total</b>												\$ 407.60	

Agency Bank statement: See below on how to find these amounts in Client Line that match the statement

**Office of the Arizona State Treasurer**  
**Statement Report for Account xxxxxxxx2446 as of 17 April 2023**  
 Bank of America, N.A.  
 Generated 18 April 2023

Account xxxxxxxx2446 - GMA - GAMING PORTAL	
CLOSING LEDGER	0.00
OPENING AVAILABLE BALANCE	0.00
COLLECTED BALANCE	0.00
1 DAY FLOAT	0.00
2 OR MORE DAYS FLOAT	0.00
TOTAL CREDITS	ITEMS: 4 89,276.65
TOTAL DEBITS	ITEMS: 2 89,276.65
<b>--- CREDITS ---</b>	
Amount	Description
1,545.00	ACH PREAUTHORIZED CREDIT BANK OF AMERICA DES:DEPOSIT ID: 345850105882 INDN:GMA-DEPT. GAMING CPP CO ID:941687665B CCD REF1: 902507010636203 REF2: 345850105882
227.00	ACH PREAUTHORIZED CREDIT BANK OF AMERICA DES:DEPOSIT ID:345850105882 INDN:GMA-DEPT. GAMING CPP CO ID:941687665B CCD REF1: 902507010217909 REF2: 345850105882
87,004.65	ACH SETTLEMENT CREDIT GMA DEPT GAMING DES:GWEB PMNT FL# 23104003799 INDN:SETT-BATCH 6600479111 CO ID:6600479111 CCD REF1: 902507010554021 REF2: GWEB PMNT
500.00	ACH SETTLEMENT CREDIT GMA DEPT GAMING DES:GWEB PMNT FL# 23107000187 INDN:SETT-BATCH 6600479111 CO ID:6600479111 CCD REF1: 902507010554159 REF2: GWEB PMNT
<b>89,276.65</b>	<b>4 CREDITS PRINTED</b>

Finally, create a pivot table to see the total deposit per fund date.  
 You will need to run the report under **Funding -> Search..use this if needed**

Site ID (BE)	Batch Date	Funded Date	Posted Date	Batch No.	Major Category	Minor Category	Product Code	Credit Amount	Debit Amount	Processed Currency	Processor	Acc
+ 345850105882	04/14/2023	04/15/2023		594050140468	Deposits	Deposits	VISA	0.0000	-1565.0000	USD	North	0.0
+ 345850105882	04/14/2023	04/15/2023		594050140468	Deposits	Deposits	MASTERCARD	0.0000	-4000.0000	USD	North	0.0
+ 345850105882	04/15/2023	04/16/2023		594050150469	Deposits	Deposits	VISA	55.0000	0.0000	USD	North	0.0
+ 345850105882	04/15/2023	04/16/2023		594050150469	Deposits	Deposits	MASTERCARD	172.0000	0.0000	USD	North	0.0
+ 345850105882	04/16/2023	04/17/2023		594050160470	Deposits	Deposits	VISA	526.0000	0.0000	USD	North	0.0
+ 345850105882	04/16/2023	04/17/2023		594050160470	Deposits	Deposits	MASTERCARD	1019.0000	0.0000	USD	North	0.0
+ 345850105882	04/17/2023	04/18/2023		594050170471	Deposits	Deposits	MASTERCARD	1510.0000	0.0000	USD	North	0.0
+ 345850105882	04/17/2023	04/18/2023		594050170471	Deposits	Deposits	VISA	874.0000	0.0000	USD	North	0.0
+ 345850105882	04/18/2023	04/19/2023		594050180472	Deposits	Deposits	VISA	2458.0000	0.0000	USD	North	0.0
+ 345850105882	04/18/2023	04/19/2023		594050180472	Deposits	Deposits	MASTERCARD	37.0000	0.0000	USD	North	0.0
+ 345850105882	04/19/2023	04/20/2023		594050190473	Deposits	Deposits	VISA	1932.0000	0.0000	USD	North	0.0

Row Labels	Sum of Local amount
4/15/2023	(5,565.00)
4/16/2023	227.00
4/17/2023	1,545.00
4/18/2023	2,384.00
4/19/2023	2,495.00
4/20/2023	1,957.00
(blank)	3,043.00
<b>Grand Total</b>	<b>6,086.00</b>

## Part 2. CRWP Transaction and Bank Statement Discrepancies

### A. CRWP Transaction is Less Than Bank Statement

There may be scenarios when a CRWP transaction in AZ360 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 the types of scenarios that can occur.

#### Compare ACH/E-check line on bank statement line to DB\* transaction in AZ360

This will cause the bank statement to be MORE than CRWP transaction - Check ACH Return Report – Reports > Reports for Transactions From July 1<sup>st</sup>, 2015 and Onwards > ACH Returns in jBilling to see if an ACH return was processed against the CRWP transaction. Email [FINOperations@azdoa.gov](mailto:FINOperations@azdoa.gov) to increase the CRWP transaction for that product.

#### ACH Return Report

ACH Return reported between 07/24/2018 and 08/24/2021

Dept App ID	Dept	ACH Return Reason	Return Date	Invoice #	Customer Name	Amount
Securities Form D	CCA	R29 - Corporate Customer Advises Not Authorized	04/20/2019			\$ 250.00
Securities Form D	CCA	R29 - Corporate Customer Advises Not Authorized	11/08/2019			\$ 250.00
Securities Form D	CCA	R04 - Invalid Account Number Structure	01/19/2020			\$ 250.00
Securities Form D	CCA	R29 - Corporate Customer Advises Not Authorized	01/20/2020			\$ 250.00
Securities Form D	CCA	R29 - Corporate Customer Advises Not Authorized	01/29/2020			\$ 250.00
Securities Form D	CCA	R03 - No Account/Unable to Locate Account	02/14/2020			\$ 250.00
Securities Form D	CCA	R29 - Corporate Customer Advises Not Authorized	03/25/2020			\$ 250.00

#### Credits and Debits Netting on the Bank Statement

Occasionally, the debits and credits will net against each other, causing a discrepancy. This should NOT be happening; GAO would need to manually adjust the CRWP to equal the credits on the bank statement. The debit will be booked as an STADJ by the Treasurer's Office

--- DEBITS ---	
Amount	Description
	ACH PREAUTHORIZED DEBIT
	BANK OF AMERICA DES:DEPOSIT ID:
	INDN:EVA- AZ DEQ. CO ID: CCD
	REF1: 902579016993528
	REF2: 345832772882

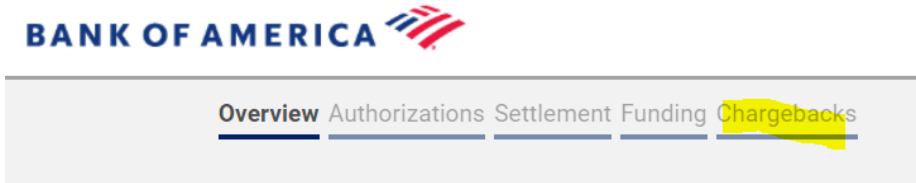
#### Chargeback Reversal

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 must create a CR transaction for the chargeback reversal.***

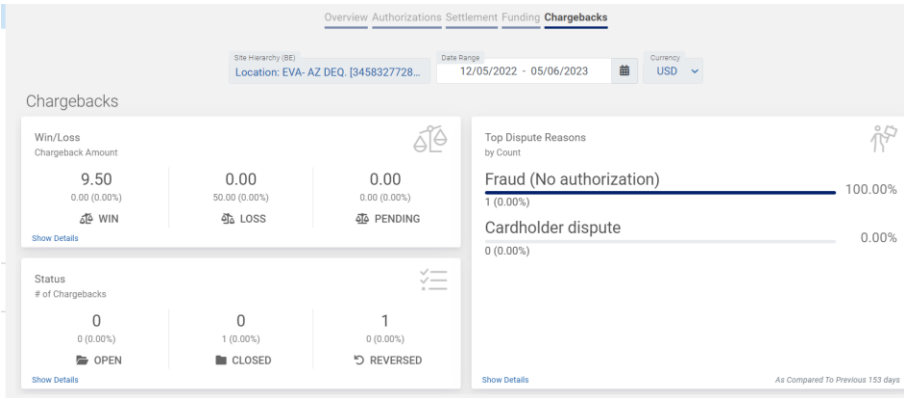
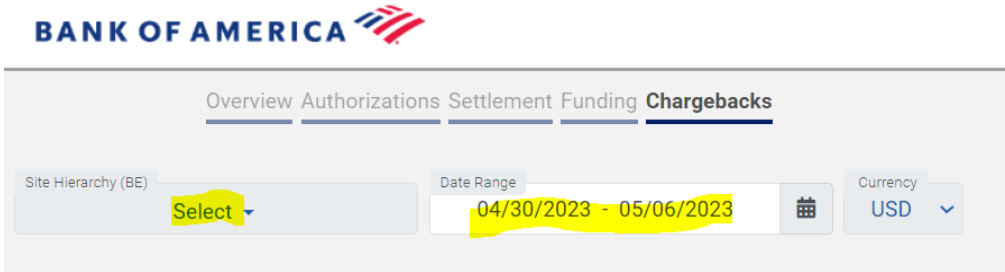
75.00	ACH PREAUTHORIZED CREDIT
	BOFA MERCH SVCS DES:CHGBK REV
	INDN:
	REF1:
	REF2: 000000000000

It is important to pull up the transaction in ClientLine and trace the Ftrans ID back to jBilling to make sure a refund was not processed.

- i. In ClientLine - Chargeback reversals are found under Chargebacks



Enter the Hierarchy and Date Range



### Bank Fee Refund

Occasionally, the bank will refund a portion of the bank fee. This will show up under the credits section on the bank statement. **The agency must create a CR transaction for the bank fee refund.**

#### **Example A:**

--- CREDITS ---	
Amount	Description
	ACH PREAUTHORIZED CREDIT BANK OF AMERICA DES: FEE ID: INDN:NURSING CARE ADMIN BOA CO ID: CCD REF1: 902522017922738 REF2: 345864035885

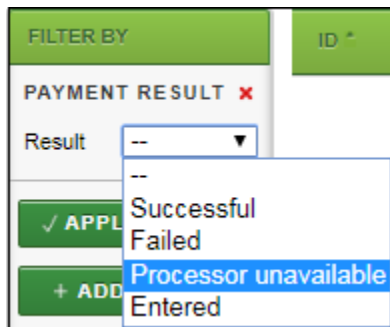
#### **Example B:**

ACH PREAUTHORIZED CREDIT  
MERCH BNKCD SD DES:DISCOUNT ID:526072725884  
INDN:HDA AZ HOUSING DEPT. CO ID:A526123456 CCD  
REF1: 906662030198696  
REF2: 526072725884

### Processor Unavailable Transactions

During the payment processing, information is sent to the credit card company and if a response is not received within a specific timeframe 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 transaction as 'Successful'.

The first step to see if this is the cause of the discrepancy by searching for a 'Processor unavailable' transaction in jBilling. Go to the **Payments** tab in jBilling and use the **Payment Result** filter to search for 'Result: Processor unavailable'.



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

**If this happens for the correct amount of the discrepancy, the agency should email [FINOperations@azdoa.gov](mailto:FINOperations@azdoa.gov) with the CRWP transaction ID and backup documentation to increase the CRWP transaction.**

If there are no transactions that return on that day of the deposit, this is not the cause of the difference.

### 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 transaction in AZ360 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 XXXXXXXX0985 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 on the bank statement 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 AZ360 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 clear the unfavorable STADJ in AZ360.

### **Refunds Greater than Deposit**

When refunds are processed in jBilling and there are not 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 XXXXXXXX0985 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 <b>AMERICAN EXPRESS DES:COLLECTION</b> INDN: REF1: REF2: 000000000000
3,638.00	1 DEBIT PRINTED

On this American Express example-, the agency's CRWP should equal \$512.

***When this occurs, the Treasurer's Office will create an unfavorable STADJ transaction for the debit amount and a negative CRWP transaction may generate. The agency may request [FINOperations@azdoa.gov](mailto:FINOperations@azdoa.gov) to delete the negative CRWP transaction.***

**\*\*Combine two CRWP's with the bank statement, if possible.**

### **jBilling and Bank Timing Differences**

Occasionally there are timing differences between jBilling and the bank, which will cause CRWP transactions 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, 8:00 p.m. Eastern Standard 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(s) 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 transaction(s) with the two bank statements.

### **Not Deposited Transactions**

Occasionally, jBilling transactions will be not deposited, which will cause a discrepancy. Email [FINOperations@azdoa.gov](mailto:FINOperations@azdoa.gov) to have them look into this issue.

In jBilling go to the Reports tab>Batch Orders report >Transaction Status - Not Deposited

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[Products](#)

[Home](#) » [Customer List](#) » [Reports](#) » [6](#) » [25 Report](#) » [Add Shortcut](#)

REPORT NAME
ACH Returns ach_returns.jasper
ACH Status Report ach_status_report.jasper
Batch Detail batch_detail.jasper
<b>Batch Orders</b> batch_orders.jasper
Batch Summary batch_summary.jasper
Order Detail order_detail.jasper
Refunds Report refunds.jasper

Show: 10 20 50

**BATCH ORDERS**

Report Id 25  
 Report Type Reports for Transactions From July 1st, 2015 and On  
 Report Design File batch\_orders.jasper

Kindly Note: The start & end dates on the existing reports can not be before July 1st, 2015. No report will be generated if the "Start Date" selected is on or before July 1st, 2015.

Company

Start Date

End Date

Transaction Status

Filter by Company

## B. CRWP Transaction is More Than Bank Statement

There may be scenarios when a CRWP transaction in AZ360 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 examples of these types of scenarios.

### Refund through B of A

If the agency processes a refund directly through the banking application and not through jBilling, the CRWP transaction 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 transaction status of **Rejected**.

Location ID	Submitted Currency Code	Submit Date	External MID	DBA Name	Terminal ID	Batch Number	Batch Sequence Number	Invoice Number	Transaction Date	Funded Date	Card Type	Cardholder Number	Submitted Transaction Amount	Transaction Type	Transaction Status
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		158.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		108.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		1,758.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		743.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		593.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		1,758.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		108.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	AMERICAN EXPRESS		(1,400.00)	Refund	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		208.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	AMERICAN EXPRESS		608.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	AMERICAN EXPRESS		(1,400.00)	Refund	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		1,758.00	Sale	Processed
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	VISA		(1,400.00)	Refund	Rejected
345890000887	USD	04/12/2022		LLA-LIQUOR LICENSES CPP	29926	729926120143	0008359183		04/12/2022	04/13/2022	MASTERCARD		(1,400.00)	Refund	Rejected
Subtotal : 04/12/2022													(14,600.00)		
Subtotal : USD													(14,600.00)		
Subtotal : 345890000887													(14,600.00)		
Grand Total													(14,600.00)		

Transaction Detail	
Location ID	345890000887
External MID	
DBA Name	LLA-LIQUOR LICENSES CPP
Card Type	MASTERCARD
Terminal ID	29926
Cardholder Number	547415*****3436
Token Indicator	
Batch Number	729926120143
Invoice Number	397277012
Transaction Date	04/12/2022
Submit Date	04/12/2022
Funded Date	04/13/2022
POS Entry Mode	10 - Stored Card Account
POS Entry Description	M - Manual
Reference Number	345890000 041222
Plan Code	M000
FX Rate	0.0000
Submitted Currency Code	840 - USD
Submitted Transaction Amount	(1,400.00)
Convenience Fee Amount	0.00
Surcharge Amount	0.00
Processed Currency Code	840 - USD
Processed Transaction Amount	(1,400.00)
Transaction Status	Rejected
Non-Qualification Reason	
Reclass Code	
Partial Authorization ID	
AFD Completion Code	
AFD Completion Description	Not applicable or not provided
Wallet Indicator	
Health Care Card	
Service Code	
Order Number	
Tracking Number	
Spend Qualified Indicator	
Wallet Identifier	
Business Application Indicator	
BankNet Reference Number	
Multiple Clearing Sequence Number	00
Multiple Clearing Sequence Count	00

**iBilling and Bank Timing Differences**

Same as section B above.

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

**C. 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 that can occur.

**\*\*All debits will be booked as an STADJ by the Treasurer’s Office.**

**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 transaction will be processed in AZ360 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 transactions 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 transaction will be processed in AZ360 by the Treasurer's Office.

Discover/Mastercard/Visa Fees -

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

American Express Fees -

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 transaction will be processed in AZ360 by the Treasurer's Office.

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

### 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 08:00:00 PM and Tuesday at 07:59:59 PM Eastern Standard Time (EST)). 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 transaction should generate after 4:00 PM that same day.

Between 8:00:00PM-07:59:59PM EST Next Day	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.

### Part 4. Presenting CRWP Transactions to the Treasurer’s Office

**As of January 2023, agencies no longer need to print the CR PDF. Send an email to [agencydeposit@aztreasury.gov](mailto:agencydeposit@aztreasury.gov) with the CRWP transactions and the bank statement(s) amount is all that is required.**

Example:

#### One CRWP and One Bank Statement

AZ360 Agency Code:	DJA	To Agencies: All fields in blue are required elements.		
<b>AZ360 Transaction ID</b>	<b>AZ360 Transaction Amount</b>	<b>Bank Deposit Amount</b>	<b>Approximate Bank Deposit Date</b>	<b>Work Unit (not required)</b>
DV0000066169	\$72.00	\$72.00	8/25/2023	
<b>Total</b>	<b>\$72.00</b>	<b>\$72.00</b>		

## Multiple CRWP's and Bank statements

AZ360 Agency Code: <span style="background-color: #d9e1f2;">DJA</span>		All fields in <b>blue</b> are required elements.		
AZ360 Transaction ID	AZ360 Transaction Amount	Bank Deposit Amount	Approximate Bank Deposit Date	Wire ID (not required)
DV0000066169	\$72.00	\$39.00	8/23/2023	1639209
DD0000013231	\$13.00	\$24.50	8/24/2023	1645147
DV0000066676	\$152.90	\$112.00	8/25/2023	1651128
		\$26.00	8/30/2023	1662612
		\$26.00	8/31/2023	1668132
		\$10.40	9/5/2023	1686073
<b>Total</b>	<b>\$237.90</b>	<b>\$237.90</b>		

### Treasurer's Office Front Counter and Depositing CRWP Transactions

Hard copies of the transactions 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 transactions brought after the 2:00 PM cut-off time will be processed the next business day, or email a copy of the CRWP(s) and bank statement(s) to [AgencyDeposit@aztreasury.gov](mailto:AgencyDeposit@aztreasury.gov).

### Rejected CRWP Transactions

1. If a CRWP transaction is rejected, please check the **Transaction Comments** section in the **Smart Menu** (9 dot menu) for details.



Cash Receipt - Web Portal (CRWP) ☆ | Draft | [9-dot menu]

Department: EVA | Unit: - | Transaction ID: DA0000015474 | Version: 1

**i** 1 of 1: Reject all action completed.

2. If a CRWP transaction is still pending after two business days, contact [agencydeposit@aztreasury.gov](mailto:agencydeposit@aztreasury.gov) for the status before re-submitting the transactions.