Payment Collection Reconciliation Guide

Cash Receipt - Webportal (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 **Date Transmitted for Audit** on the Header of the CRWP document and the **Generated Date** on the bank statement.

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.

<table>
<thead>
<tr>
<th>Document ID</th>
<th>Transaction Types</th>
<th>Bank Statement Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DA*</td>
<td>American Express</td>
<td>AMERICAN EXPRESS DES:SETTLEMENT</td>
</tr>
<tr>
<td>DV*</td>
<td>Visa and MasterCard</td>
<td>BOFA MERCH SVCS DES:DEPOSIT</td>
</tr>
<tr>
<td>DD*</td>
<td>Discover</td>
<td>BOFA MERCH SVCS DES:DEPOSIT</td>
</tr>
<tr>
<td>DB*</td>
<td>ACH/E-Check</td>
<td>ACH SETTLEMENT CREDIT</td>
</tr>
<tr>
<td></td>
<td></td>
<td>DES:E-CHECK/GWEB PAYMENT</td>
</tr>
</tbody>
</table>

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

To find the jBilling transactions and their corresponding CRWP documents, 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 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.
The PMT Type hyperlink will show the detailed transactions that make up that group of transactions from the report.

**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.

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

**ClientLine** — Go to Applications 🡪ClientLine Reporting
- Under the **Hierarchy ID** use the 12 digit code found on the agency's bank statement. See red box below on bank statement
- The **Hierarchy Level** should always be **Location** and then click ‘OK’
- Click the calendar next to the **End Date**, then select the **Generated** date on the bank statement and then click **Submit**

**Agency Bank statement:**

![Bank Statement Image](image)

Under **Batch Summary**, find the amount that corresponds to the bank statement. The ClientLine report, run for the date of the deposit, will show the payment details for each transaction.

![Batch Summary Image](image)

Then you are able to look at the Batch Number hyperlink(s) to view the applicable Invoice Numbers (jBilling Ftrans ID)

![Funding Reconciliation Image](image)
Part 2. CRWP Document and Bank Statement Discrepancies

A. 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 the types of scenarios that can occur.

**Compare ACH/E-check line on bank statement line to DB* document in AFIS**

This will cause the bank statement to be MORE than CRWP document - Check ACH Return Report – Reports > Reports for Transactions From July 1st, 2015 and Onwards > ACH Returns in jBilling to see if an ACH return was processed against the CRWP document. Email AFIS.Operations@azdoa.gov to increase the CRWP document for that product.

![ACH Return Report]

**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]
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 document 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 Overview ▶ Disputes
**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 document for the bank fee refund.*

<table>
<thead>
<tr>
<th>--- CREDITS ---</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>Description</td>
</tr>
</tbody>
</table>

**ACH PREAUTHORIZED CREDIT**
**BANK OF AMERICA DES: FEE ID:**
**INDN: NURSING CARE ADMIN BOA CO ID:**
**REF1: 902522017922738**
**REF2: 345864035885**

**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 is to search 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 this happens for the correct amount of the discrepancy, 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.**

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 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.

![Bank Statement Table]

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 AFIS by the Treasurer’s 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 AFIS.

**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:

![Bank Statement Table]

Visa, Mastercard, and Discover:
American Express:

--- CREDITS ---

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12.00</td>
<td>ACH PREAUTHORIZED CREDIT</td>
</tr>
<tr>
<td></td>
<td>BOFA MERCH SVCS DBS:DEPOSIT</td>
</tr>
<tr>
<td></td>
<td>INDN:</td>
</tr>
<tr>
<td></td>
<td>REF1:</td>
</tr>
<tr>
<td></td>
<td>REF2: 00000000000000</td>
</tr>
<tr>
<td>3,126.00</td>
<td>ZBA CREDIT</td>
</tr>
<tr>
<td></td>
<td>ZBA TRANSFER FROM XXXXXXXX0985</td>
</tr>
<tr>
<td></td>
<td>REF1: 0813072720000000</td>
</tr>
<tr>
<td></td>
<td>REF2: 000001000985</td>
</tr>
<tr>
<td>3,638.00</td>
<td>2 CREDITS PRINTED</td>
</tr>
</tbody>
</table>

--- DEBITS ---

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,638.00</td>
<td>ACH PREAUTHORIZED DEBIT</td>
</tr>
<tr>
<td></td>
<td>AMERICAN EXPRESS DBS:COLLECTION</td>
</tr>
<tr>
<td></td>
<td>INDN:</td>
</tr>
<tr>
<td></td>
<td>REF1:</td>
</tr>
<tr>
<td></td>
<td>REF2: 00000000000000</td>
</tr>
<tr>
<td>3,638.00</td>
<td>1 DEBIT PRINTED</td>
</tr>
</tbody>
</table>

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

*When this occurs, the Treasurer's Office will create an unfavorable STADJ document for the debit amount and a negative CRWP document may generate. The agency may request GAO AFIS Operations Group to delete the negative CRWP document.*

**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 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, 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 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.
**Not Deposited Transactions**
Occasionally, jBilling transactions will be not deposited, which will cause a discrepancy. Email **AFIS.Operations@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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**B. 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 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 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 transaction status of **Rejected**.

![Transaction Table]

**jBilling and Bank Timing Differences**
Same as section B above.

Multiple days of CRWP documents 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 documents.

**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 document will be processed in AFIS by the Treasurer’s Office.

* 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.

Discover/Mastercard/Visa Fees -

American Express Fees -

**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.
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 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.

<table>
<thead>
<tr>
<th>As of 20:00:</th>
<th>Visa/MC/Discover</th>
<th>AmEx</th>
<th>ACH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td>Wed</td>
<td>Thur</td>
<td>Wed</td>
</tr>
<tr>
<td>Tuesday</td>
<td>Thur</td>
<td>Fri</td>
<td>Thur</td>
</tr>
<tr>
<td>Wednesday</td>
<td>Fri</td>
<td>Mon</td>
<td>Fri</td>
</tr>
<tr>
<td>Thursday</td>
<td>Mon</td>
<td>Mon</td>
<td>Mon</td>
</tr>
<tr>
<td>Friday</td>
<td>Mon</td>
<td>Mon</td>
<td>Mon</td>
</tr>
<tr>
<td>Saturday</td>
<td>Mon</td>
<td>Tue</td>
<td>Mon</td>
</tr>
<tr>
<td>Sunday</td>
<td>Tue</td>
<td>Wed</td>
<td>Tue</td>
</tr>
</tbody>
</table>

If there is a holiday during the week, the above deposit information will change.

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

Deposit Documentation Requirements

In person deposit -
1. Print a copy of CRWP document from AFIS.
2. Bank statement copy received from Treasurer’s Office.
3. If more than one CRWP reconciles to the 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.

Email deposit –
1. Save a PDF version of CRWP from AFIS.
2. Save a PDF version of the Bank statement copy received from the Treasurer’s Office.
3. If more than one CRWP reconciles to the bank statement or multiple bank statements:
   a. Attach all the CRWP(s) and Bank statement(s) to the email.
   b. Verify CRWP document total and bank statement total match.
4. Send an email to AgencyDeposit@aztreasury.gov with all the applicable back up.
**Saving 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 on the bottom right corner of the CRWP document.

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

3. Click the **Print** link.

4. Verify the document print job was successfully submitted in the upper left-hand corner.
5. Click on the **Document Menu** (small downward facing triangle in the Document Title Bar) and select **Document Forms**

![Document Menu Screenshot](image1)

6. Click on **View PDF**.

![View PDF Screenshot](image2)

7. Print the PDF form that is displayed.

![Print PDF Screenshot](image3)

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**Treasurer’s Office Front Counter and Depositing CRWP Documents**

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. Or email a copy of the CRWP(s) and bank statement(s) to **AgencyDeposit@aztreasury.gov**.
Rejected CRWP Documents

1. If a CRWP document is rejected, please check the **Document Comments** section in the **Document Menu** for details.

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