

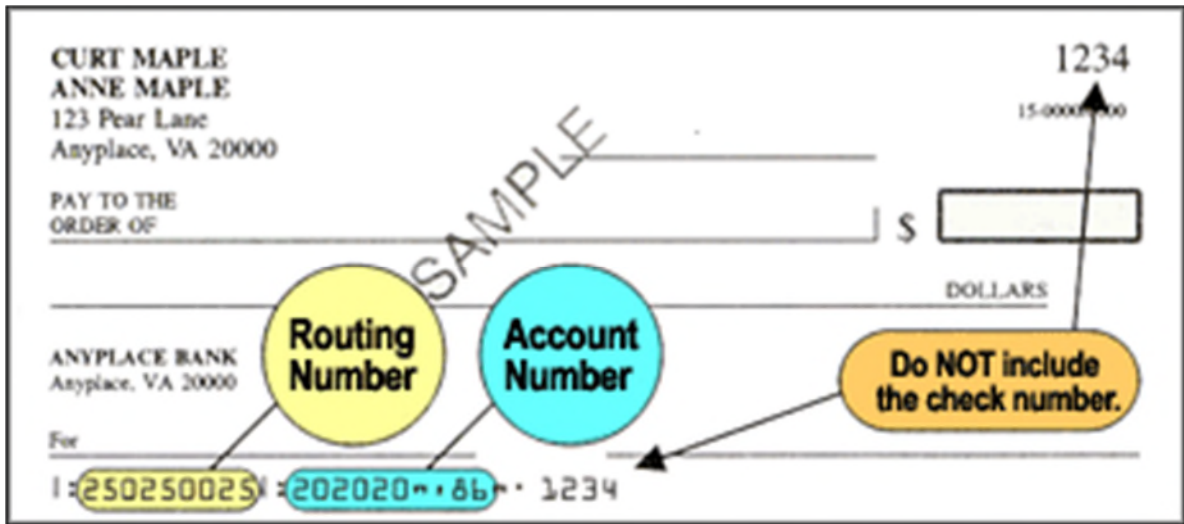
How to Manage E-Check Payments

On Reservations Made through the Admin Console

E-Check Payments are posted in a similar manner to credit cards.

The screenshot shows a payment form with several tabs: General, Member Info, Travel Agencies, Other Charges, Custom Charges, and Summary. The 'General' tab is active. The 'Payment Type' dropdown is set to 'ECheck (Online / Web)'. Below this are fields for 'Payor Name', 'Prepay Amount', 'Sec Dep Amount', 'Sale Date' (2/3/2016), 'Routing Number', and 'Account Number'. There are two question mark icons next to the Routing Number and Account Number fields. A 'Make Payment' button and a 'Cancel' button are at the bottom. To the right, a summary table shows 'Prepay' and 'Damage Deposit' amounts. Callouts provide instructions: 'Select -e-check Payment Type' points to the dropdown; 'Request Routing Number on bottom of check from guest - should be a 9 digit number - read back to verify' points to the Routing Number field; 'The Checking Account number is the set of digits following the : (colon). Usually 10 digits' points to the Account Number field.

Prepay		Damage Deposit	
Down Payment:	\$567.97	Down Payment:	\$500.00
Total Amount:	\$1,130.00	Total Amount:	\$500.00
Amount Paid:	\$1,130.00	Amount Paid:	\$500.00
Balance:	\$0.00	Balance:	\$0.00



Posting Payments on the Guest Extranet

Some companies might prefer to have the guest post their own e-check payment on the guest extranet at the same time as they are signing their Vacation Rental Agreement. In this case, the reservationist would create the reservation and then send an e-mail confirmation containing the guest extranet log in information: a user name and password. Once logged in to the Guest Extranet, the guest will not be able to post a payment until the Lease Agreement is signed. Note in the image below, there is not an option to post a payment because the lease agreement has not been signed.

Manage Your Reservation

- Available Guest Extras +
- Sign Lease Agreement +
- Print/Email Confirmation +

Please note if you have not signed your VRA, then a payment cannot be posted.

If you need to apply changes to a reservation and do not see the option to do so, please call 800-782-6216.

Back/Cancel

In the image below, the guest has signed the lease agreement and the payment options appear.

Manage Your Reservation

- Available Guest Extras +
- Sign Lease Agreement +
- Make a Rent Payment +
- Make a Damage Deposit Payment +
- Print/Email Confirmation +

If you need to apply changes to a reservation and do not see the option to do so, please call 800-782-6216.

Daily Balancing

E-Check payments will appear in their own column on the cash receipts report.

Payor's Name	Res ID	Stay Dates	Total Amount	Check/CC Num	Cash	Check	CC	Echecks
Wednesday, February 24, 2016								
ALL Offices								
Prelude to Paradise		03/05/2016 - 03/12/2016	\$847.87	Visa			\$847.87	\$0.00
S'noran Away		08/20/2016 - 08/27/2016	\$974.49	Visa			\$974.49	\$0.00
Sand Dollar		06/11/2016 - 06/18/2016	\$1,364.77	Check		\$787.76		\$0.00
Sans Dollars		07/30/2016 - 08/13/2016	\$3,689.40	MasterCard			\$1,657.15	\$0.00
Sarah's Sandcastle		05/14/2016 - 05/21/2016	\$1,421.14	Visa			\$677.01	\$0.00
Sea Mist		04/02/2016 - 04/09/2016	\$1,215.10	MasterCard			\$692.00	\$0.00
Sea Mist		04/02/2016 - 04/09/2016	\$1,215.10	MasterCard			\$23.45	\$0.00
Sea Star - Beachnuts		07/09/2016 - 07/16/2016	\$2,954.21	Visa			\$1,435.22	\$0.00
Sound 'n' Surf		07/02/2016 - 07/09/2016	\$1,584.62	Check		\$835.11		\$0.00
Sounds Perfect		03/25/2016 - 04/01/2016	\$1,026.52	Visa			\$1,026.52	\$0.00
Spray		06/18/2016 - 06/25/2016	\$3,428.14	ECheck				\$1,814.05
Summertime's Callin'			\$300.00	Check		\$300.00		\$0.00
Tipsy Turtle North		10/08/2016 - 10/15/2016	\$2,148.37	Visa			\$999.51	\$0.00
What A Blessing		08/06/2016 - 08/20/2016	\$6,762.62	ECheck				\$3,288.87
What A Blessing		03/22/2016 - 03/29/2016	\$1,330.21	Visa			\$1,330.21	\$0.00
What A View		09/15/2016 - 09/18/2016	\$1,361.43	ECheck				\$671.78
Totals for ALL Offices: 35 item(s), \$2,365.99 in cash and checks					\$0.00	\$2,365.99	\$22,502.03	\$13,280.16
Totals for Wednesday, February 24, 2016: 35 item(s), \$2,365.99 in cash and checks					\$0.00	\$2,365.99	\$22,502.03	\$13,280.16

Usually the cash receipts report will balance with the deposit worksheet. The total on the cash receipts report should match the deposit work sheet. VRM creates e-check deposits when the nightly jobs run at 11:20 PM every night. The only time the cash receipts report will not match the deposit worksheet is if a payment is made between 11:20 PM and Midnight. In this case, the cash receipts report total will be greater than the total on the deposit worksheet.

E-Checks	E-Checks	Deposit # 5,194
ECheck	Amazing Grace	Prepay 84072 February 24, 2016 \$566.90
	2980 Yacht Tender	Prepay 85053 February 24, 2016 \$450.12
	Almost Heaven	Prepay 84850 February 24, 2016 \$1,435.77
	What A View	Prepay 84874 February 24, 2016 \$671.78
	Oceanic	Prepay 85017 February 24, 2016 \$1,004.34
	Spray	Prepay 84903 February 24, 2016 \$1,814.05
	ALL'SWELL	Prepay 85089 February 24, 2016 \$1,499.65
	Amazing Grace	Prepay 84234 February 24, 2016 \$766.44
	What A Blessing	Prepay 84951 February 24, 2016 \$3,288.87
	Dakota Dunes	Prepay 85106 February 24, 2016 \$1,782.24
		10 item(s) \$13,280.16
		for this deposit: 10 item(s) \$13,280.16

The next step is to balance the deposit worksheet with the daily settlement report at the e-check Customer Portal. Running today's report will give you yesterday's settlement because the batch settles the preceding day's transactions at 9PM.

To obtain the settlement report go to: <https://smartpay.profitstars.com/business/login/vrmgr> and login with the admin credentials sent to you when your e-check account was first set up.

Once logged in, scroll down to the "Reports" option, or select "Reports" from the Left-hand navigation menu.

The screenshot shows the VRM dashboard interface. The left-hand navigation menu includes options for Dashboard, Transactions, Collections, Admin, and Reports. A red callout bubble points to the Reports option in the menu, stating: "Either select 'Reports' or scroll down to Reports on Quick Links below". The main content area features an Overview section with a Welcome message and a News section. Below this is a Quick Links section, which contains a Reports subsection. A red callout bubble points to the Reports subsection, stating: "Scroll to Reports option". The Reports subsection lists several report options, including "Credits and Debits to Your Merchant Settlement Account". At the bottom of the dashboard, there is a Current Transaction Summary table with columns for Status, Items, Debits, and Credits. The table shows a single row with the status "Awaiting Capture".

This image is a close-up of the Reports section within the Quick Links area of the dashboard. It lists the following report options:

- [Show Notice of Change Items](#)
- [Show Items that Returned NSF Today](#)
- [Show Items that Returned Bad Account Today](#)
- [Show Items that Charged Back Today](#)
- [Show Items that Settled Today](#)
- [Show Items that Returned Other Check21 Today](#)
- [Show Items Detected as Duplicate Transactions](#)
- [Deposit Results](#)
- [Show Recurring Payments That are Disabled](#)
- [Recurring Payments Due](#)
- [Credits and Debits to Your Merchant Settlement Account](#)

A red callout bubble points to the "Credits and Debits to Your Merchant Settlement Account" option, stating: "Select the Credits and Debits to your Merchant Settlement Account Option".

Merchant Settlement Account Reports Search

This page allows you to run merchant settlement account reports.

Location

Virtual Rental Manager
Demo

Quick Pick

Today

Start Date

Mar 29, 2018

Start Time

12:00 AM

End Date

Mar 30, 2018

End Time

12:00 AM

Pull Today's Report

Get Batches

Reports / Merchant Settlement Account Results

Merchant Settlement Account Reports Search

Batches matching search criteria:

Batch Details	Batch Status	Effective Date	Batch ID	Description	Item Count	Debit	Credit
	Processed	03/29/2018	3847809737	Settlement	4		\$5,414.09

Page 1 of 1
Records 1 - 1 of 1

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The Batch Details option will provide details about the items in the

Reports / Merchant Settlement Account Results / Batch Details

Batch Details

Batches matching search criteria:

Batch Status	Transaction Detail	Type	Description	Reason	Credit	Debit
Processed		Sale			\$2,000.00	\$0.00
Effective Date		Sale			\$67.65	\$0.00
Batch ID		Sale			\$894.20	\$0.00
		Sale			\$2,452.24	\$0.00

Page 1 of 1
Records 1 - 4 of 4

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The settlement amount should balance with the deposit worksheet

Further detail can be found by selecting the detail

The transaction report can be downloaded

3/29/2018

E-Checks		E-Checks		Deposit # 11,549	
		North Shore Drive, 414C	Security Deposit	March 28, 2018	\$2,000.00
		Armstrong	Prepay	March 28, 2018	9307 \$67.65
		Serenity Point - Park	Prepay	March 28, 2018	\$894.20
		Guest Nest	Prepay	March 28, 2018	7009 \$2,452.24
					4 item(s) \$5,414.09
					for this deposit: 4 item(s) \$5,414.09
E-Checks		E-Check Chargeback (Whited)		Deposit # 11,550	

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The Settlement Amount should balance with the deposit worksheet but sometimes the settlement total on the Settlement Report doesn't match the deposit worksheet in VRM. This can be due to timing issues or due to a returned check item. In the reports above, the settlement amount balances with the deposit worksheet.

The e-check batch is sent to the ACH (Automated Clearing House) for settlement at 9PM EST. The VRM e-check deposit is created with the nightly jobs each night at 11:20 PM. E-check payments posted between 9PM EST and 11:20 PM EST will not settle at the e-check portal until the following day but they WILL be included in the in the day's E-check deposit in VRM. In order to get the deposit in VRM to match the batch settlement, the unsettled items should be removed and added to a second e-check deposit dated for the same day. You will need to manually create and date the second deposit in accounting > deposits > e-checks.

Returned Checks

Returned e-checks are noted on the settlement report and a corresponding bank debit is made for each returned e-check and is called a "Chargeback." E-checks can be returned for invalid account numbers or for NSF.

Batch Details	Batch Status	Effective Date	Batch ID	Description	Item Count	Debit	Credit
	Processed	03/01/2018	3719272513	Settlement	60		\$59,108.21
	Processed	03/01/2018	3721169185	Returns	2	\$1,646.53	

Your settlement report may display returned items. These are items that settled during a previous batch and have now been returned by the ACH. Your bank account will also have been debited as a chargeback for this amount. The debit should be accounted for on the reservation. To determine the reason for the debit, select "Batch Details."

Transaction Detail	Type	Description	Reason	Credit	Debit
	Return		Insufficient Funds	\$0.00	(\$100.00)
	Return		Non Transaction Account	\$0.00	(\$1,546.53)

A return for NSF

Account was not authorized for debits

When an e-check is returned, do not delete the original payment as it will prevent you from reconciling your bank account. Instead, post a negative cash or check payment to the "Pay Receivable" screen under PayUp! And set the date to match the effective date on your batch settlement report. Once the payment is posted to the receivable, you can edit the payment type to "E-check" under Payment history on the PayUp! Screen of the reservation.

General | Member Info | Travel Agencies | Other Charges | Custom Charges | Summary | Res

3/5/2018 11:37:00 AM - (\$1,070.00) - Check
 3/5/2018 8:47:00 PM - \$1,070.00 - ECheck
 3/10/2018 4:52:00 PM - \$1,070.00 - ECheck

The returned e-check should be accounted for by posting a negative cash or check payment for the amount returned on the date the return appeared on your settlement report. After the payment is posted it can be edited to reflect an e-check payment type.

Contact VRM support if you have any questions.