SwiftWire™

For Monthly Pay Agreements – Version 2

Customer Support:
SWIFTWIRE Installation and Technical Support ....(810) 985-6603
SuccessWare21 Integration and Accounting Support....................................(810) 985-7103

SWIFTWIRE™ Registration

After you have installed SwiftWire the following screen will appear:
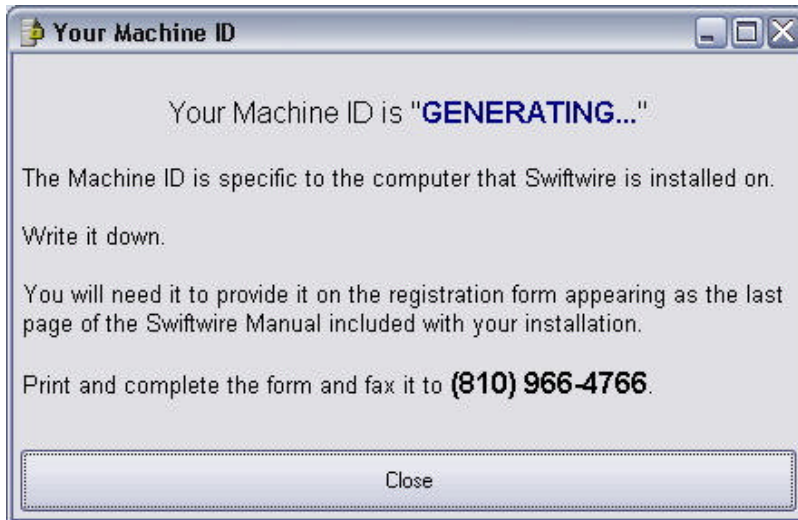
The Machine ID is specific to the computer that SwiftWire was installed on. You will need to provide it on the registration form appearing as the last page of this manual. Print and complete the form and fax it to (810) 966-4766.

You will then be e-mailed information required to complete your registration. The e-mail will contain the Serial Number and Registration Code for your copy of SwiftWire.

The e-mail will also have a file attached that needs to be run. Right click on the attached file and choose 'Save As'. Direct the file to be saved to the following location: C:\Program Files\Online-Access\Swiftwire2.

If the file emailed to you is tagged *.exe, run the program either using the 'Run' feature in the 'Start' menu or through Windows Explorer.

*If the file emailed to you is tagged *.rename, you checked the option to rename the executable file on the Registration Fax.* You will need to rename it first. Locate the file through Windows Explorer, right click on it and choose 'Rename'. Carefully highlight the file extension and replace it with 'exe'. It should now read 'SwiftWireRegInfo.exe'. You can now use the 'run' feature to run the program as described above.

This will finish the registration process. This manual will walk you through setting up both SwiftWire and SuccessWare21 to manage and process your monthly billing.

SwiftWire for Monthly Pay Agreements

SWIFTWIRE™ Software Requirements

- **You must use SuccessWare21 version 1.4.2 or higher.**

- **You must have a financial arrangement with a payment service provider and payment processing software that is supported by that service provider in order to process payments.**

  Typically, you will require one provider for credit card payments and another for ACH (bank draft) payments.

  ICVerify can be used with SwiftWire for credit card payments. More information on this software is available on the Internet at www.icverify.com. Refer to Appendix C for ICVerify data output & field order.

  The Easy-Pay™ Payment Processing Service can be used to handle bank draft payments and/or credit card payments (see below). It eliminates the need to purchase additional software, making it a very convenient solution.

  Although the investment is greater initially, over the long run, using ICVerify for credit card processing and Easy-Pay for Bank Drafts (ACH) is probably the best choice as it allows you to take advantage of more competitive rates for credit card processors.

- **IMPORTANT! SuccessWare21 must be contacted and a new Activation code obtained *before* SwiftWire can be set up.** Call them at (716) 565-2338 and let them know that you need to activate SuccessWare21 to function with SwiftWire.

Easy-Pay Payment Processing Service

EasyPay is an optional dual financial payment processing service that allows you to easily process credit card payments and ACH bank drafts without the need for credit card terminals or additional software. It may also be used as a standalone service for non-agreement bank drafts (debits and credits) or credit card payments.

For more information on Easy-Pay, contact Magic Wrighter at 1-800-782-8161 and ask for Customer Service. Tell them you are a SwiftWire user interested in Easy-Pay. Required forms and additional documentation are available at Online-Access' web site www.online-access.com under the SwiftWire product pages.

Easy-Pay Agreements should be sent to the following address. A letter should be included indicating you are a SwiftWire user requesting set-up for Easy-Pay.

Magic Wrighter, Inc.
Attn: Customer Service
703 Three Mile Road N.W.
Grand Rapids, MI 49341

Introduction to SWIFTWIRE™

Most credit card software now provides for the creation of batches so payment data can be entered one time and processed monthly. It is a big improvement over entering the credit card number each month to process a payment. Some ACH software allows users to do the same thing.

But, inevitably, what is saved in entry time is offset in coordinating the accounting information between SuccessWare21 and the financial software payment batches. Depending on the amount of monthly billing, one person may be needed to keep track of billings within the SW21 Agreement module, and another to update the batches in the financial software. Then, before processing the payment data, both sides would need to be reconciled with the other so that accounting and payment data match. Having an ACH transaction come back NSF or a credit transaction declined creates further difficulty.

Additionally, once a monthly payment batch is changed in the financial software, the 'audit trail' showing 'who' was charged 'how much' and 'when' is lost. This information is needed when reconciling to the bank for deposits and also when presented with 'NSF's' or 'declines'. As a result, not just double, but *triple* entry is required just to keep proper track of the entire process.

The only solution to this logistical nightmare is to somehow grab the payment transaction data prepared in SW21 and be able to import it into the financial software. But that alone is not enough. Controls are also needed to bring order to the process so that it can be easily managed and to provide an audit trail of the transaction history.

SwiftWire was developed to bridge this gap and meet these needs. It is more than just a way to process monthly pay agreements from SW21. It is a method that makes the process manageable.

SwiftWire isn't complicated. Don't be put off by the size of this documentation. In order to make sure that the process is understood, it has been put together as a procedure manual. Not only is the software process explained, but the accounting procedures have also been outlined, including where notations should be made for audit trails. Also, a step-by-step implementation procedure has been included.

As with any manageable accounting procedure, SwiftWire is systematic and requires that information be entered into the SW21 Agreement module in a certain way. Following the instructions in this manual carefully will maximize the time and energy savings SwiftWire is designed to provide.
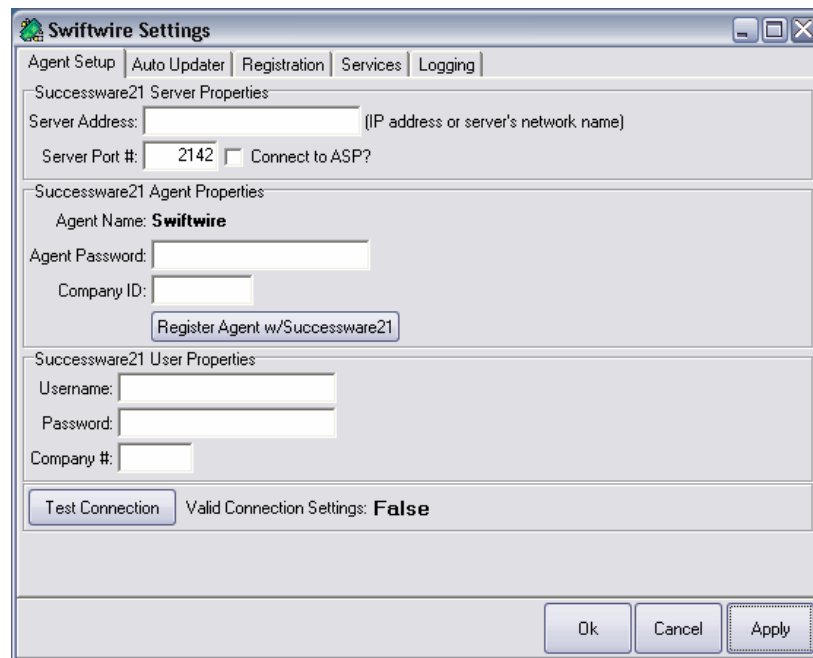
Setting Up SWIFTWIRE™

When you start SwiftWire, the first screen you see is the Welcome Screen.
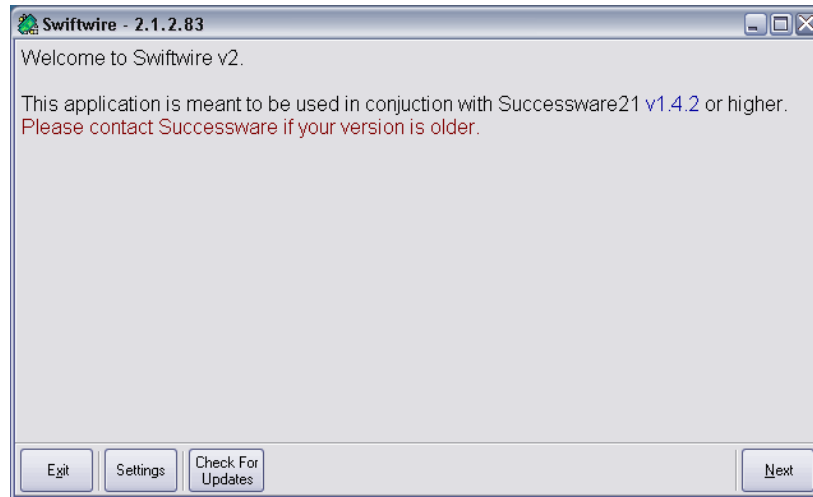
Click on the Settings button in the lower left corner to set up SwiftWire. The first screen is Agent Setup.

Agent Setup

In order for SwiftWire to communicate with SuccessWare21 securely, SwiftWire needs to be registered as an 'agent' with SW21 to access the information contained in SW21. SW21 needs to be told to expect inquiries from SwiftWire and to respond. SwiftWire needs to be told where the SuccessWare21 information is and what password to use. In order to accomplish this, the following steps need to be followed in the sequence described below.

1. Input the following information -

> Server Address: Input the server's network name or the IP address.
> ASP customers input the following address: swapi.successware21.com

> Server Port #: Use 2142, the default, unless you have a conflict with another program that uses the same port. ASP customers must check "Connect to ASP".

> *You may need to consult your system administrator for the server address & port.*

> Agent Name: This is always "SwiftWire". (This field is not editable)

> Agent Password: Any password that you choose to use.

> Company ID: The company ID is on the activation screen in SuccessWare21.

2. Press the 'Register Agent w/SuccessWare21' button. If the address and port # are correct, SwiftWire will attempt to access your SW21 data. SuccessWare21 will register the attempt by loading the Agent Name in the Agent Manager (in SW21). At this point, the Agent Setup process in SwiftWire is suspended until the Agent Name registration is completed in SuccessWare21.

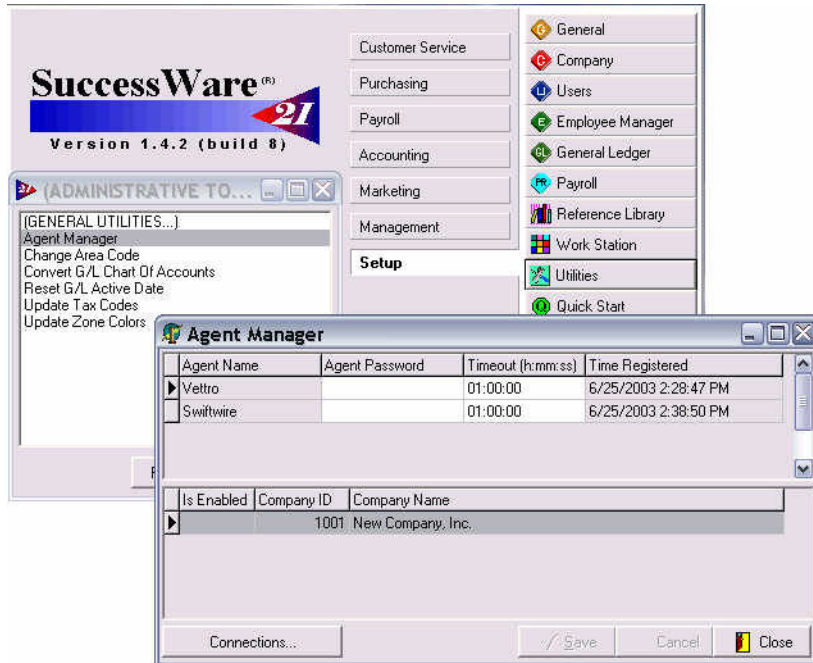**3. Open the SuccessWare21 Agent Manager.**
> (Setup>Utilities>Administrative Tools>Agent Manager)

4. Verify that SwiftWire was given the right address. If SwiftWire was given the correct address and port number and the previous steps were followed, you should see the Agent Name 'SwiftWire' logged in the Agent Manager as appears in this figure.

à

5. Click on the Agent Name 'SwiftWire'. If the password is not present, enter the password used in Step 1 above. In this example the password 'swonlineaccess' has been used. Pick your own password as this is for the security of your data.
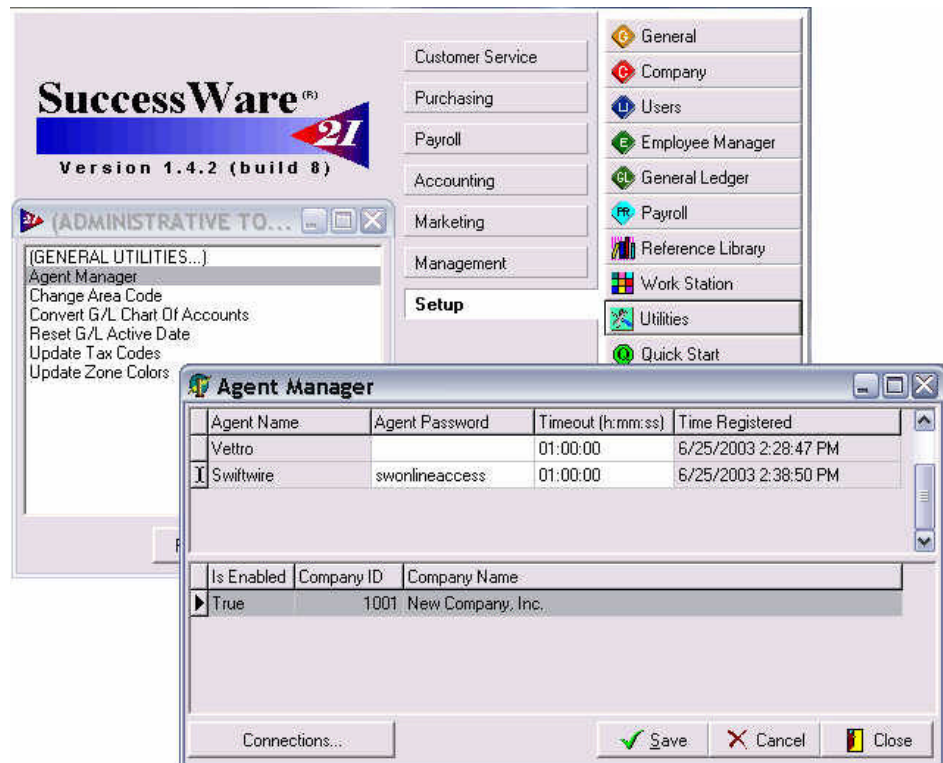
6. Click on the company that you are enabling in the lower screen and change the field 'Is Enabled' to True.

When you click on it a dropdown menu will appear that allows you to enable it.

Note the 'Company ID' number which is the 'Company #' asked for in Step 8.

At this point, SwiftWire has been registered as an agent. Now to complete the process, users must be granted rights to use the SwiftWire agent. This is accomplished as follows:

7. In SuccessWare21 go to Setup>Users and identify the users to be granted access.
Click 'Groups', find the group you wish to give access to, then click the 'Logon' tab. Click the edit button and place a check in the 'Allow login via the following third party agents' list. Save and close.

8. Next return to the SwiftWire Agent Setup screen and fill in the rest of the information in the "SuccessWare User Properties" section:

> Enter a Username for someone who was granted access in step 7
>
> Enter the User's Password
>
> Enter the Company number (from previous page)

9. Click 'Test Connection'. A 'Success' message should be returned.

Auto Updater

If you check this box, you will be prompted to enter how often to automatically check for updates. The frequency is based upon the number of times that SwiftWire is started.

You can also manually check for updates by clicking the Check for Updates button in the lower left of the SwiftWire Welcome screen.

An active connection to the Internet is required to update SwiftWire.
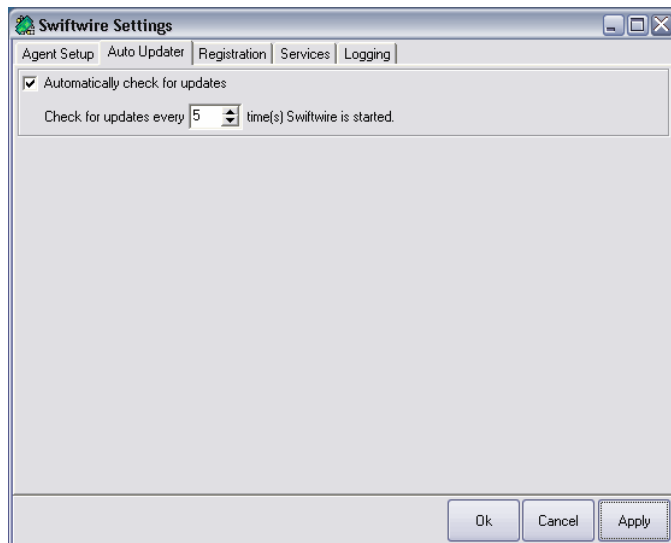
Registration

The Machine ID is provided automatically when you install SwiftWire.

The Serial Number and Registration Code will be returned to you in an email attachment when you fax in your registration form. After installing the attachment, this information will be filled in automatically.

The company information is provided after you register your copy of SwiftWire.
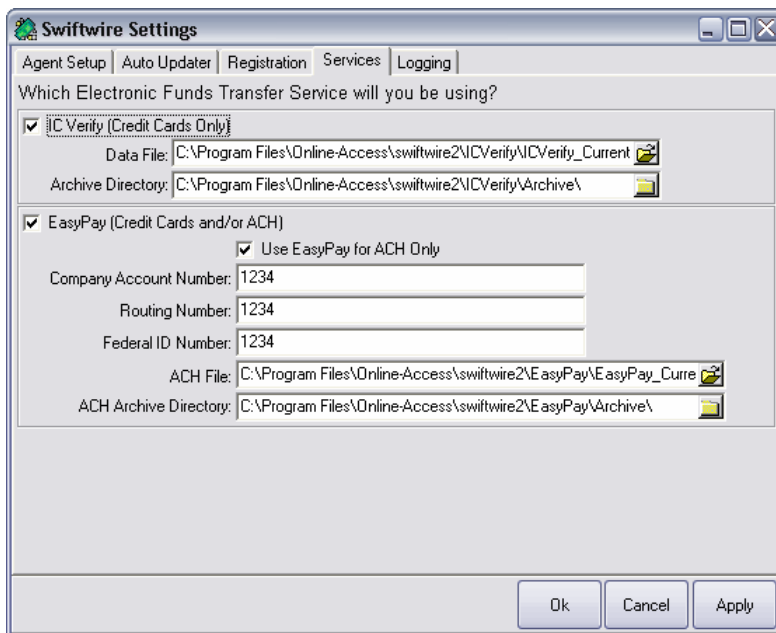
A registration form is available at the back of this manual.

Services

Depending on the services you will use for financial processing, indicate the following under the Services tab in SwiftWire. (The example below shows option b).

a) If you are using Easy-Pay for credit cards and bank drafts, mark the Easy-Pay check box *only*.

b) If you are using Easy-Pay for bank drafts only and ICVerify for credit cards, mark *all three* check boxes.

c) If you are processing credit cards only using ICVerify, *mark the ICVerify check box* and *leave the other two boxes blank.*
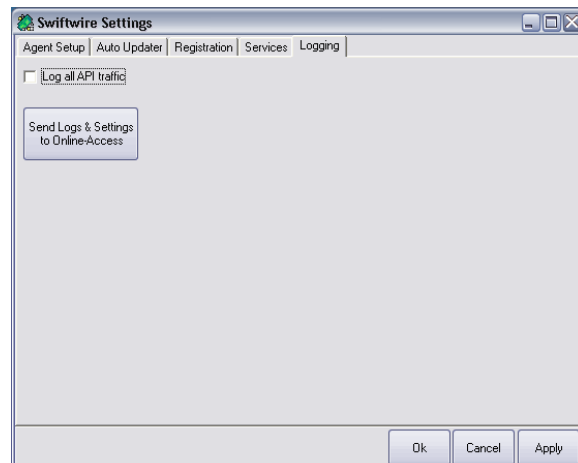
By default, the data files generated by SwiftWire are saved to the location which appears in the 'Data File' field under ICVerify, and/or the 'ACH File' field under Easy-Pay. To save the data to a different output destination, locate it using the file browser which appears at the end of each field.

SwiftWire also copies all data generated to archives at the locations indicated.

Logging

The Logging feature is strictly a technical support tool. Do not adjust the settings in this window unless directed to by our technical support staff.

Data Entry Conventions Required in SuccessWare21

In order for SwiftWire to interface with the SW21 Agreement module to process monthly payments, some data entry conventions must be followed.

Data Entry Convention 1: The Billing Date

The most important convention has to do with the billing date:

1) Agreements of the same type of payment method are put in **Batches** for processing by assigning them to certain days of the month. This allows separation of Agreements paid by VISA payments vs. American Express payments vs. ACH (Checking Debits), etc. This is done without consideration of Agreement type.

2) **Batches** (of payment types) are **grouped** into **Processing Groups** to allow for more actual processing dates from which to choose. In the example below, processing is done every 10 days: the 5th, the 15th, and the 25th of the month.

By doing this, it is easier to control and manage the monthly payment process. For example, if you are using Easy-Pay for your credit cards:

> **Processing Group 1** *(to be processed the 4th of the month)*
> <u>Batch Payment Method</u>   <u>Billing Date Assigned upon input</u>
> Easy-Pay Bank Draft (EpayBD)   – the 4th of the month
> Easy-Pay Credit Card (EpayCC)   – the 5th of the month
>
> **Processing Group 2** *(to be processed the 14th of the month)*
> Easy-Pay Bank Draft (EpayBD)   – the 14th of the month
> Easy-Pay Credit Card (EpayCC)   – the 15th of the month
>
> **Processing Group 3** *(to be processed at the 24th of the month)*
> Easy-Pay Bank Draft (EpayBD)   – the 24th of the month
> Easy-Pay Credit Card (EpayCC)   – the 25th of the month

Alternatively, if you were using ICVerify to process Credit Card payments:

> **Processing Group 1** *(to be processed the 4th of the month)*
> <u>Batch Payment Method</u>   <u>Billing Date Assigned upon input</u>
> Easy-Pay Bank Draft   – the 4th of the month
> American Express   – the 5th of the month
> Discover   – the 6th of the month
> VISA/MasterCard   – the 7th of the month
>
> **Processing Group 2** *(to be processed the 14th of the month)*
> Easy-Pay Bank Draft   – the 14th of the month
> American Express   – the 15th of the month
> Discover   – the 16th of the month
> VISA/MasterCard   – the 17th of the month

Processing Group 3 *(to be processed at the 24th of the month)*

Easy-Pay Bank Draft	– the 24th of the month
American Express	– the 25th of the month
Discover	– the 26th of the month
VISA/MasterCard	– the 27th of the month

Ü Distinction between Credit Card types is helpful in the SW21 deposit processing of the batch payments which are reconciled to your bank statements and credit card company statements. American Express has its own statement and shows separately on your bank statement. Discover shows separately on your credit card vendor statement and your bank statement.

Ü The billing date assigned does not mean that you need to process that particular batch of Agreements on that date, although you can. Rather, it is a way to distinguish Agreements of differing payment methods within SW21.

Ü In the example above, there are 4 batches per processing group. Each batch is processed separately.

Ü In the example above, the dates used are arbitrary. Also, instead of setting up 3 Processing Groups, you may choose only 1 or 2 groups.

Ü The reason for multiple processing groups is so you can begin processing payments for an Agreement sooner. If there is only one day of the month that payments are processed on, then an Agreement sold the next day won't be billed for a month when payments are next processed. By having processing groups approximately every 10 days, the billing process is accelerated.

Ü Agreements are put into the next available batch based on when they are sold. Therefore, an Agreement sold on the 16th that is being paid by a VISA would go in Processing Group 3; etc. Because it is a VISA payment, it is assigned to the 27th of the month.

Ü In the above example, VISA & MasterCard are entered in the same batch (day of month) because the credit card processor lumps VISA & MasterCard payments together on their monthly statements. Discover and American Express both come on separate statements. If your processor separates VISA payments from MasterCard payments, separate them and allocate a different date for each Group.

Ü Do not use the 29th, 30th, or 31st for billing dates as these days are not available in all months. Instead, leave these dates open for exception processing of invoices where a credit card is declined. *See the section on 'Handling NSF payments & Declines'.*
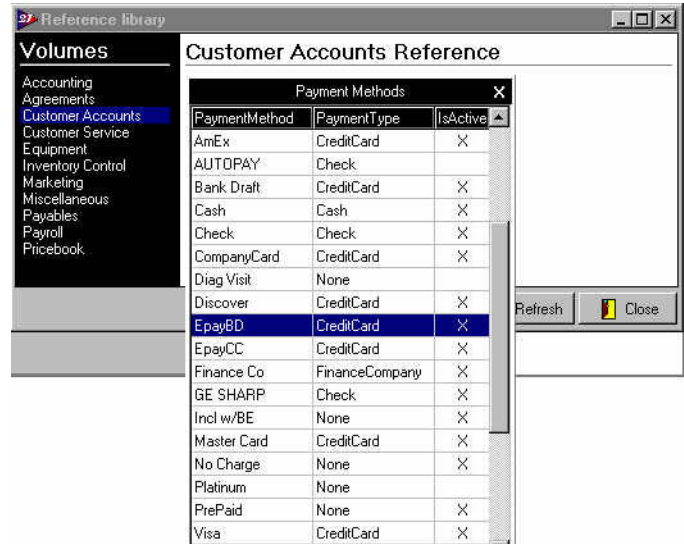
Data Entry Convention 2: The Payment Information

Credit card information requires no special conventions. Enter the Card Number, Card Name and Expiration Date into the SW21 Agreement fields provided.

ACH information is a little more involved. For starters, you need to perform a little set-up procedure that lets you 'trick' SW21 into letting you input the data that you need into the Credit Card Number and Credit Card Name fields. This is because the SW21 Agreement form does not provide the fields that are needed to enter the data for ACH transactions.

The trick is this: In the SW21 reference library, you need to set up the Payment Method 'EpayBD' (Bank Draft) as a 'Credit Card' Payment Type. By doing this, when you choose 'EpayBD' as the payment type on the Agreement form it lets you input information into the Credit Card Number and Credit Card Name fields.

In the Credit Card Number field you will put the Bank Routing number. In the Credit Card Name field you will input the checking or savings account number. The Credit Card Expiration field is left blank. (See 'Setting up the Agreements for SwiftWire Processing')

PaymentMethod	PaymentType	IsActive
AmEx	CreditCard	X
AUTOPAY	Check	
Bank Draft	CreditCard	X
Cash	Cash	X
Check	Check	X
CompanyCard	CreditCard	X
Diag Visit	None	
Discover	CreditCard	X
EpayBD	CreditCard	X
EpayCC	CreditCard	X
Finance Co	FinanceCompany	X
GE SHARP	Check	X
Incl w/BE	None	X
Master Card	CreditCard	X
No Charge	None	X
Platinum	None	
PrePaid	None	X
Visa	CreditCard	X

For Easy-Pay payment processing, you must set up an additional payment method to process credit cards using Easy-Pay, also with the Payment Type of 'CreditCard' entered as 'EpayCC'.

When setting up payments in an Agreement to be processed by Easy-Pay use these codes:

> EpayBD = Easy-Pay Bank Draft
>
> EpayCC = Easy-Pay Credit Card

Setting Up Agreements in SuccessWare21 for SWIFTWIRE™ Processing

1. **Change or Add the 'EpayCC' and 'EpayBD' Payment Method option.**
   (See Data Entry Convention #2 – 'The Payment Information' page 11).

2. **Establish your billing processing groups and batches.**
   (See Data Entry Convention #1 – 'The Billing Date' page 9).

   a) Get the paperwork for your Agreements in order. Assign each Monthly Pay Agreement to the appropriate Batch as it is received so that it will be input correctly.

   b) A good practice for an audit trail is to record the Location ID (L:), Billing ID (B:), Agreement Number (A:) & Batch (Day of Month) (D:) and the initials (with Date) of the person entering (E:) it on each Agreement where it is easily seen:

   ```
   L: 1234 / B: 15234 / A: 400010 / D: 26th / E: 9/23/01 drs
   ```
   Alternatively (if the Location and Billing ID are the same):
   ```
   LB: 1234 / A: 400010 / D: 26th / E: 9/23/01 drs
   ```

   If you have been previously processing monthly pay agreements, edit each one to align with the Data Entry Conventions previously described.

3. **Assign your Agreements to Batches.**

   a) Open up the 'Billings Due' screen in the Agreement Manager. Put a date range in the 'billings due (from/thru)' fields that will bring all Agreements to the screen: from 1/1/1950 thru 1/1/2100. In the Agreement type field select the perpetual agreement type to review and edit. Click 'Apply'.
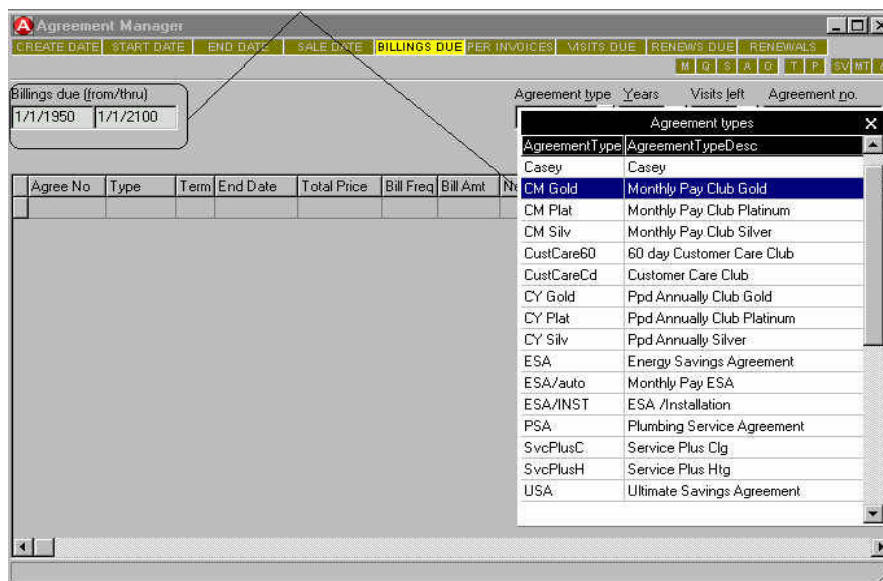
   Next, sort the Agreements in such a way to make it easy to review against your paperwork such as by the Last Name field[1].

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[1] To sort a field in a grid, point to the grid column heading that you want to sort by and left-click. To reverse the sort order, left-click again.

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b) Review each Agreement and make the appropriate changes. For each Agreement review (1) the Next Billing Date field and then (2) individually review each Agreement for the payment information.

   1) To change the Next Billing Date, while highlighting the record to edit, click the
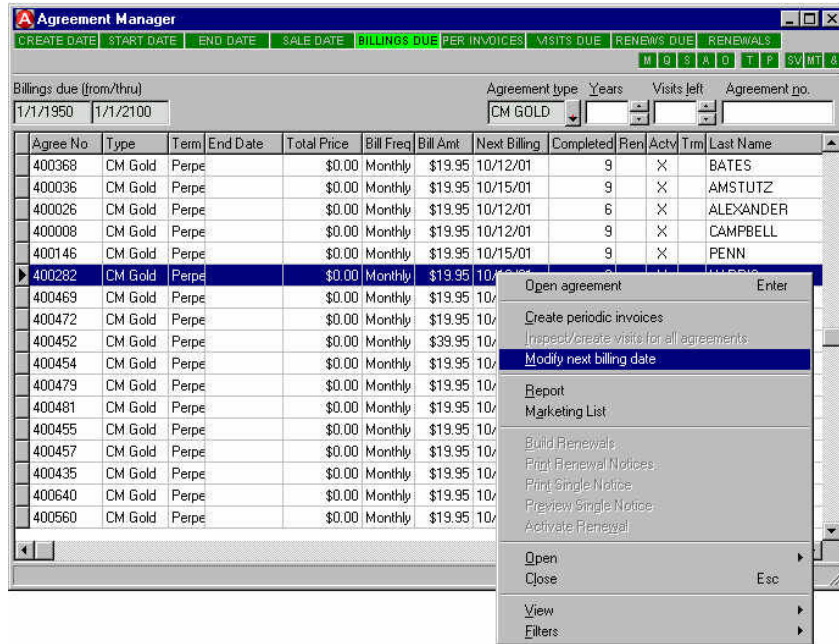
right mouse button to bring up the sub-menu.

Select 'Modify Next Billing Date'.
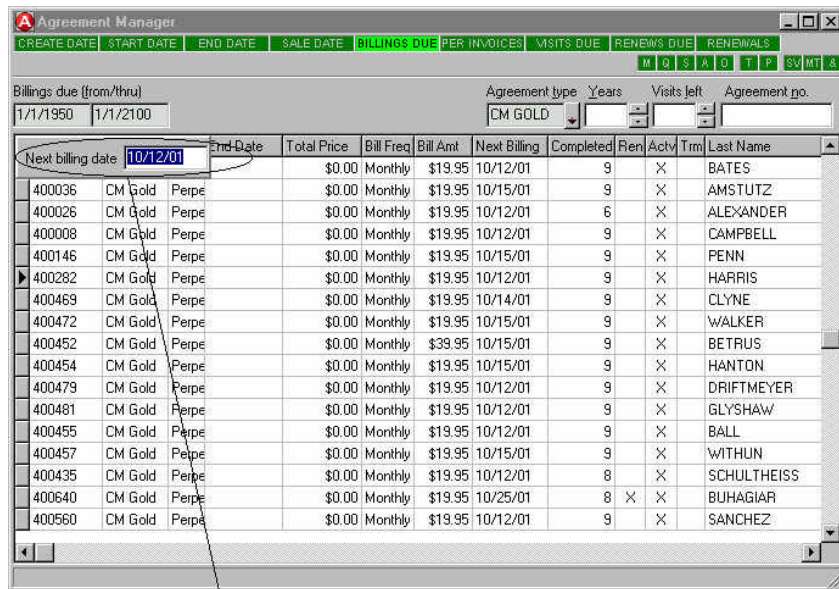
An Edit Field will pop-up in the top-left hand corner of the grid. Input the date for the batch that you will begin processing on and press 'ENTER'.

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2) Next, double-click on the Agreement being reviewed to bring up the Agreement Form. Edit and correct the Credit Card Information Fields for the appropriate information based on whether it is a Credit Card payment or an ACH Bank Draft:

	Credit Card (EPayCC)	Bank Draft / ACH (EPayBD)
Credit Card Number	Credit Card Number	Routing No.
Credit Card Name	Credit Card Name	Bank Account Number
Expiration Date	Expiration Date	*(leave blank)*

- To enter a **Credit Card Number** with a **CVV/CVC** use a dash between the two. `Example: 1111222233334444-123`

- To use a **Savings Account** instead of a **Checking Account** when doing a Bank Draft place a 's' in front of the Bank Account Number. `Example: s123456789`

Note: By default SwiftWire treats bank account numbers as a checking account.

This Agreement illustrates an Easy-Pay Bank Draft (EpayBD) Agreement drawn on a checking account:

Note also the Start Date of 9/24/2001. This assigns the Agreement to the ACH Batch on the 24th of each month in Processing Group #3. Other than the payment method section and the Start Date, everything else on the Agreement is entered as normal. *Note: you cannot change the start/billing date after the Agreement has been saved and posted from the Agreement form. You change it as shown on page 13 of this manual.*

If the payment method is wrong, and the Agreement cannot be edited, you can still edit the payment method. This is done from the Agreement form. Open the Agreement that you wish to edit and click the right mouse button and choose 'Edit Payment Method'.
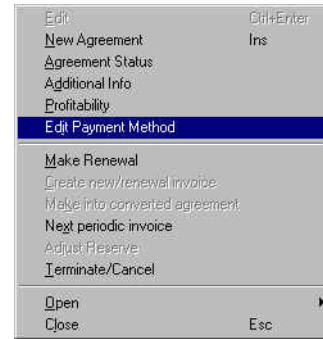
This opens up an Edit field to make the appropriate changes:

Save the record after making the necessary changes. Close the Agreement form.

4. **Repeat step 3 for each additional Agreement type that you have established as a monthly pay agreement type.** Do not be concerned about mixing agreement types in the batches. The only consideration for grouping agreements in payment batches is that the Payment *Type* be the same.

5. **Edit or re-enter any Agreements that are not set up as perpetual, periodic payment agreements as per the SuccessWare21 conventions.** *Note: once an Agreement has been activated, it cannot be edited except for payment method. It would have to be terminated and a new Agreement entered for any other corrections.*

6. **Add any new Agreements to the existing Batches as per the conventions outlined.**

7. **If necessary, enter any changes in Payment Method of Agreement.** If a customer changes the Payment Method of an Agreement – for instance, from a VISA card to an ACH Bank Draft – the Next Billing Date also needs to be changed to put the Agreement in the appropriate Batch. The next time the old Batch is run the

Reconciliation Report generated by SwiftWire will show a 'Change From:' and the new Batch will show a 'Change To:' for the Agreement.

In the meantime, note the changes on the Manual Reconciliation report (see following page). These changes should be entered on both the new and previous month's manual reports as an addition and a deletion, respectively.

8. **When monthly batches are processed through SwiftWire, a Reconciliation Report will be generated for comparison to the Manual Reconciliation report helping you to correct any discrepancies before payment is processed.**

The SWIFTWIRE™ Process Flow

Agreement Processing

Successware21 Agreements	Swiftwire	Successware21 Invoices	Swiftwire	Successware21 Invoices

Agreement information is filled in:

Creditcard Name
Creditcard Number
Expiration dates

Agreements are assigned to batches based off of your billing dates.

In Swiftwire choose "Build Report" and choose your billing date.

Does the report have any errors?

Yes

No

Stop
After this step you will NOT be able to reprint a report for this billing date. Make sure you have a good report before continuing.

Create Invoices

Mark Invoices Paid

In Swiftwire choose "Export Data" and choose your billing date.

Process your data file.

Post successful invoices.

SWIFTWIRE™ Reconciliation Report

The Reconciliation Report is the primary management tool. Its purpose is to reconcile the changes in the batch total from one month to the next, allowing you to catch and correct any errors *before* the final processing of a batch. The items to be reconciled are the additions, the deletions, the changes 'to', and the changes 'from':

∅ **Additions** – any new agreements added since the batch was last processed. Any additions increase the total number of agreements in the batch and the total amount of the batch.

∅ **Deletions** – any agreements that were in the batch the last time that it was processed that were subsequently cancelled and therefore should not be in the batch the next time it is processed. Any deletions decrease the total number of agreements in the batch and the total amount of the batch.

∅ **Changes 'to'** – an agreement that was in a different batch in the prior month that has been transferred to the batch being reconciled. An example of this would be the customer changing the billing from a VISA card to an Epay Bank Draft. Any 'Changes to' increase the total number of agreements in the batch and the total amount of the batch.

∅ **Changes 'from'** – an agreement that was in the batch being reconciled in the prior month that has been transferred to a different batch. Any 'Changes from' decrease the total number of agreements in the batch and the total amount of the batch.

There are two types of Reconciliation Reports used:

∅ **The Manual Reconciliation Report** (Monthly Agreement Billing Process Checklist) of each batch that is kept as a log of the changes that occur between processing. Appendix D contains a copy of the manual reconciliation report. This document is also included as a separate PDF file with the installation package.

∅ **The Agreement Reconciliation Summary** generated by SwiftWire that analyzes the changes in the batch that have occurred since the batch was last processed.

The manual report is kept by the person responsible for updating Agreements in SW21. In the upper right hand box, the beginning balance (the total of the batch the last time it was processed[2]) should be noted. Each time there is a change in the status of the batch, the basic information is logged on the manual reconciliation report.

When it is time to process the batch again, the changes are summarized. The various increases and decreases and the total are input in the spaces provided on the report. The previous month's total is combined with the various increases and decreases to the batch to determine what the new batch should be.

After the manual report has been tabulated, the SwiftWire reconciliation report is generated. The SwiftWire report is compared with the manual report to verify that the

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[2] When a batch is created, the beginning balance is $0.00. Every agreement in the total the first time the batch is processed is considered an addition.

Agreements have been properly added or updated in SW21. Any discrepancies should be analyzed and corrected.

A sample of the SwiftWire Agreement Reconciliation Summary is included on the next page. A summary appears at the top. Line 1 'Process Date Cumulative Total' is the total amount of the agreements to be billed in the Batch. Line 2 is the 'Previous Month's Total' for the Batch. The next four lines account for any difference from the previous month's totals to the current month as described at the beginning of this section.

The detail section breaks out the detail of the various differences. This is followed by the unchanged detail – the records that are in the current Batch as well as the previous month.

A completed sample of the Manual Reconciliation Report:

Front   Back

SwiftWire for Monthly Pay Agreements

A sample of the Agreement Reconciliation Summary generated by SwiftWire:

```
          Agreement Reconcilation Summary for: 10/12/2001 to 10/12/2001
                      Copyright © 2001  All rights reserved.


Process Date Cumulative Total:                    $2,159.15 for 117 agreements
Equals: Previous Month's Total:                   $2,125.25 (9/12/2001)
Minus:  Terminated Agreements Total:                  $0.00 for 0 agreements
Plus:   New Agreements Total:                        $23.90 for 2 agreements
Plus:   Change 'To' Total:                            $0.00
Minus:  Change 'From' Total:                          $0.00

New Agreements Detail -------------------------------------------------------*
CASLER HELEN            New:   403010     5992      $11.95      10/12/01
EVANS LINDA            New:   403000    10447      $11.95      10/12/01
                                                  -------------
                                        Total:     $23.90

Remaining (Unchanged) Agreement Detail --------------------*
ADLER GARY             Agr:   402919     8894      $19.95      10/12/01
AIKMAN MIKE            Agr:   402627     3491      $19.95      10/12/01
ALEXANDER DEBORAH      Agr:   400026    10427      $19.95      10/12/01
BALL RALPH             Agr:   400455     2570      $19.95      10/12/01
BASS WILLIS            Agr:   401428     1729      $19.95      10/12/01
BATES MARGARET         Agr:   400368     8067      $19.95      10/12/01
BAUMAN EUGENE          Agr:   401678     5957      $19.95      10/12/01
BOUKAMP JOHN           Agr:   402220     6138      $19.95      10/12/01
BRAHANY BILL           Agr:   402920     5248      $13.95      10/12/01
BUCKO CRAIG            Agr:   402820     1672      $11.95      10/12/01
BURNS RICKY            Agr:   402103     4514      $11.95      10/12/01
BYINGTON MIKE          Agr:   402609     3392      $11.95      10/12/01
CAMPBELL ROBERT        Agr:   400008.    9170      $19.95      10/12/01
CAPPS DOROTHY          Agr:   402744     6057      $11.95      10/12/01
CARPO FRED             Agr:   401896     7020      $13.95      10/12/01
CLOSS JOSEPH           Agr:   402224    10166      $19.95      10/12/01
COCKING JOHN           Agr:   402746     2280      $19.95      10/12/01
COLLINS ORVILLE        Agr:   402626     7088      $11.95      10/12/01
DAFT SHIRLEY           Agr:   402225     5032      $11.95      10/12/01
DALTON SCOTT           Agr:   402097     3381      $11.95      10/12/01
DEATER BOB             Agr:   402878     2301      $19.95      10/12/01
DRAKE DARWIN           Agr:   401765     1197      $19.95      10/12/01
DRIFTMEYER GRETCHEN    Agr:   400479     6545      $19.95      10/12/01
FALK LADONNA           Agr:   400668     7987      $11.95      10/12/01
FENNER DEBBIE          Agr:   402877     2946      $11.95      10/12/01
FLANAGAN JANET         Agr:   401885     1951      $11.95      10/12/01
FOXWELL KIMBERLY       Agr:   401078     3810      $19.95      10/12/01
FRANCAVILLA RENEE      Agr:   402742     3558      $11.95      10/12/01
FRASIER HARLEY         Agr:   402786     2569      $19.95      10/12/01
FREEMAN-UBINAS VICTO   Agr:   401628     6942      $11.95      10/12/01
GABLE ALLEN            Agr:   402705     9734      $11.95      10/12/01
GAMBLE KAREN           Agr:   401686     6078      $19.95      10/12/01
GENTNER CLARENCE       Agr:   401478     3794      $11.95      10/12/01
GIECHE ANN             Agr:   402101    10497      $11.95      10/12/01
GIORDANO ANNA          Agr:   402706    11566      $39.90      10/12/01
GLYSHAW BILL           Agr:   400481      273      $19.95      10/12/01
GOODMEN EDWARD         Agr:   402672     3346      $13.95      10/12/01
GRABOWSKI SUZANNE E    Agr:   402813     3158      $13.95      10/12/01
GWISDALA MAXINE        Agr:   402865     1847      $13.95      10/12/01
HAIGHT FRED            Agr:   402781     1596      $13.95      10/12/01
HALL DONNA             Agr:   402619      775      $13.95      10/12/01
```

In the Agreement Detail section the field order is: Customer Name, Agreement Number, Location ID, Amount Billed and the Batch Date.

If during processing there are any 'problem' Agreements or discrepancies, these should also be noted on the Manual Reconciliation Report. Expired credit cards or NSF (non-sufficient funds) ACH Bank Drafts would be examples of problems or discrepancies.

These items must be handled before that batch is considered 'closed'.

Once the Reconciliation Reports agree, the batch should be processed. The Reconciliation Report serves a second purpose as a checklist of the processing steps. The person processing the batch should initial each step of the procedure and make the required notations so that no part of the process is overlooked.

IMPORTANT: **Do all reconciliation work** *prior* **to creating periodic invoices for the Agreements. Once the invoices have been created in SW21, the Reconciliation Report in SwiftWire is no longer available for the Batch being processed.**

Using SWIFTWIRE to Process a Monthly Batch

Note: As each task is completed, initial and date it on the checklist contained on the Manual Reconciliation Report, which is then attached to the front of the reconciliation and deposit reports upon conclusion of processing before filing.
IMPORTANT: **All reconciliation reports from SwiftWire must be done <u>before</u> creating invoices from billings due**.

Select the SwiftWire icon from your desktop. A Welcome screen will appear. At the bottom of the screen select 'Next'.
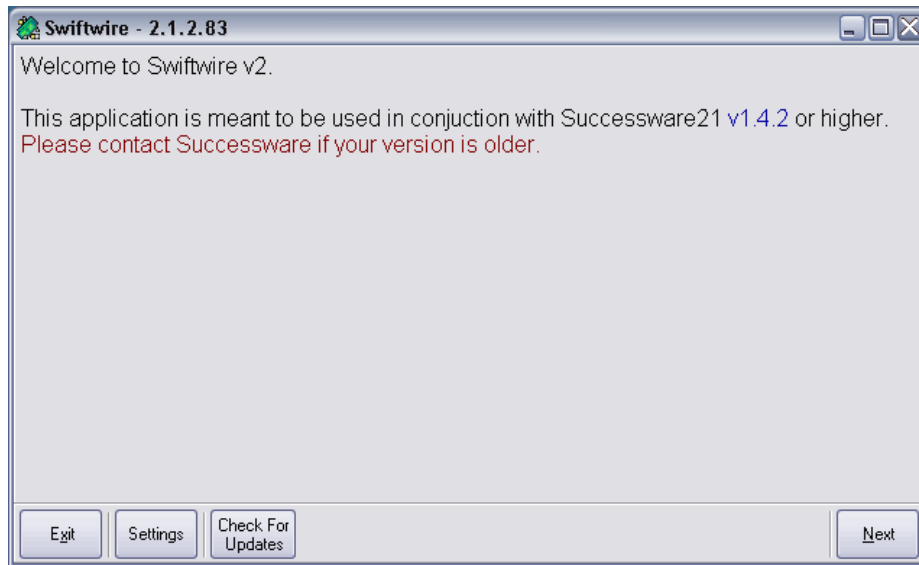
<u>Building the SwiftWire Reconciliation Report</u>

Click 'Build Report' to generate the reconciliation report.
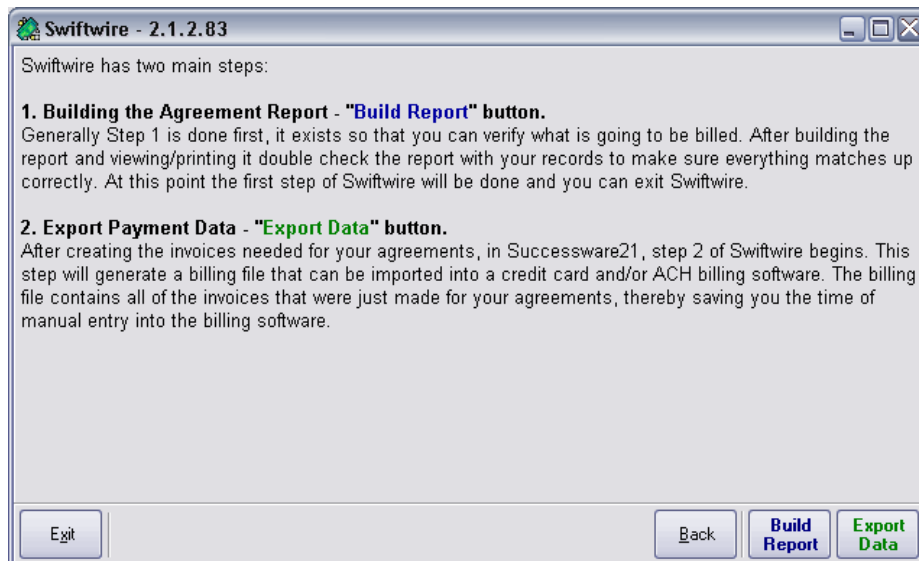
Input the date to process. Press Next.
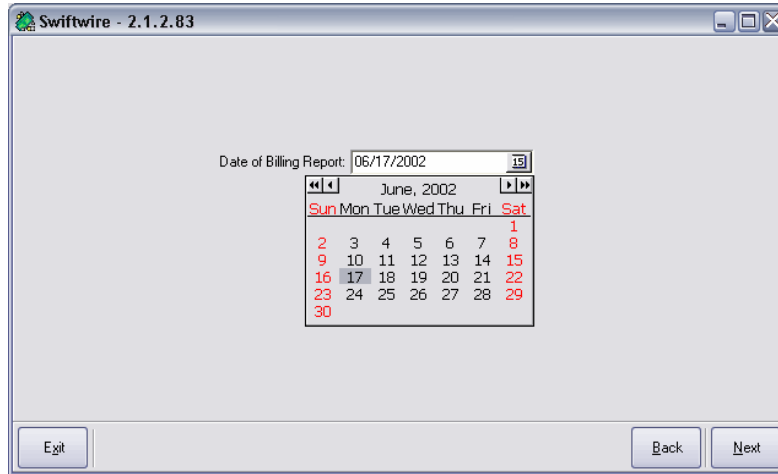
SwiftWire then connects with SuccessWare21 and gathers the necessary information for the reconciliation report. It may take a minute to connect with SuccessWare21. The 'progress bar' across the top indicates the progress. A summary of results is returned to the screen. Click OK.

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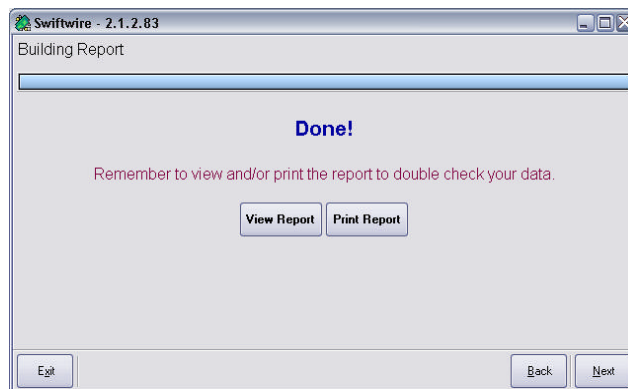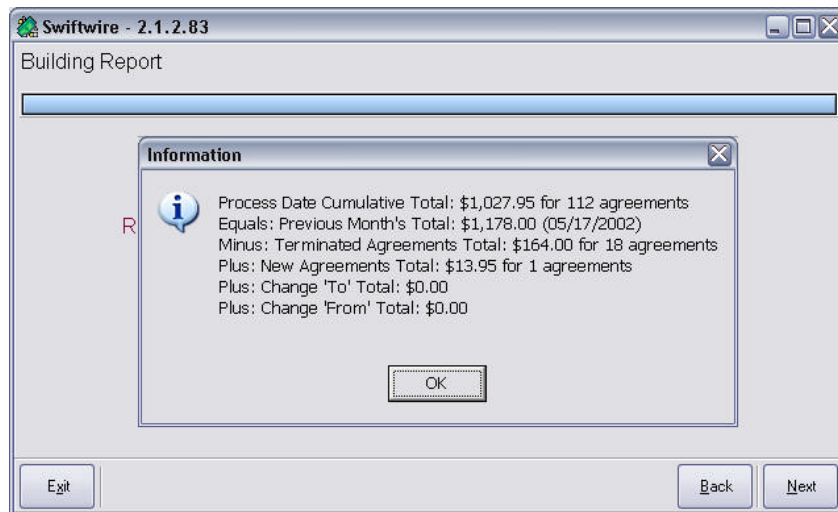
After the report is built, you may choose to view the report (shown below) or to print it.

If the report does not turn out as expected when compared to your manual reconciliation reports from this month and last, you can exit viewing the report and correct whatever information is necessary before returning to this step. It is easier to make corrections before invoicing than to make adjustments later. *Be sure to print a report for an audit trail before you leave this section.*

```
Report.txt - Notepad                                              _ □ ✕
File  Edit  Search  Help

         Agreement Reconcilation Summary for: 11/12/2003 to 11/12/2003

Process Date Cumulative Total:            $3,432.85 for 242 agreements
Equals: Previous Month's Total:           $3,468.70 (10/12/2003)
Minus:  Terminated Agreements Total:         $35.85 for 3 agreements
Plus:   New Agreements Total:                 $0.00 for 0 agreements
Plus:   Change 'To' Total:                    $0.00
Plus:   Change 'From' Total:                  $0.00

Terminated Agreement Details ------------------------------------------*
PEART - ROLLER LEANN Del:  404693     13410    $11.95  11/12/2003
MORNINGSTAR RICHARD  Del:  404733      3724    $11.95  11/12/2003
FAULDS DICK          Del:  404863       320    $11.95  11/12/2003
                                             -----------
                                   Total:      $35.85

Remaining (Unchanged) Agreement Details -------------------------------*
MUSIL ART            Agr:  400283      2099    $29.95  11/12/2003
ALEXANDER DEBORAH    Agr:  400026     10427    $19.95  11/12/2003
SANCHEZ JIM          Agr:  400560      3094    $19.95  11/12/2003
TUFNELL TIM          Agr:  400567      9808    $11.95  11/12/2003
JACK TRAVIS          Agr:  400547      8904    $19.95  11/12/2003
NORTH PAT            Agr:  400587      6937    $29.95  11/12/2003
MORTON FRANK         Agr:  400584       198    $19.95  11/12/2003
BASS WILLIS          Agr:  401428      1729    $19.95  11/12/2003
```

After printing the report, SwiftWire reminds you to choose 'Export Payment Data' after restarting SwiftWire. You perform this step only after the invoices are processed in SuccessWare21.

IMPORTANT: If any corrections are made, repeat the above steps to print a corrected report before processing the invoices in SuccessWare21.

Processing Invoices in SuccessWare21

After any needed corrections are made and a 'clean copy' of the report is printed, open the SW21 Agreement Manager and select 'Billings Due'.

1) **Input the date of the batch to process.** The same date should be in both the 'from' and the 'thru' fields. Leave the other criteria blank.

2) **Press 'ENTER' to view records. Click on the last name column heading to sort.** This is important because it will create invoices and payments in alphabetical order.

3) **Right click the mouse while pointing in the Agreement box and select 'Create periodic invoices'.** Edit any Agreements for which invoices were not created. Usually this is because the Agreement was not 'committed'. Create invoices for these records either as a batch or individually from the Agreement form.

4) **Right click the mouse while pointing in the Agreement box. Select 'Apply Payments to all invoices'.** **DO NOT POST INVOICES AT THIS TIME!** After this step, the operation is suspended in SW21 until it is verified that all payments were received. At this point, close the Agreement Manager and log off of SW21.

Export Payment Data using SwiftWire

Restart SwiftWire. Choose 'Export Data' and input the date of invoices to be processed.
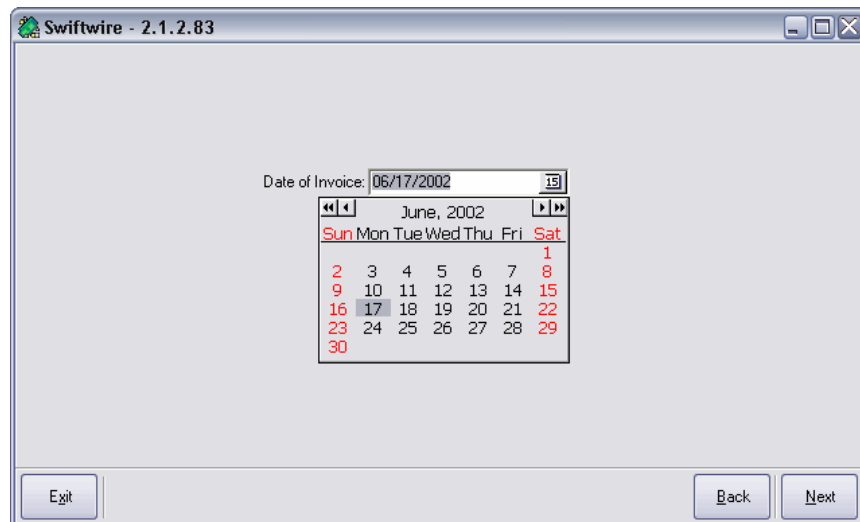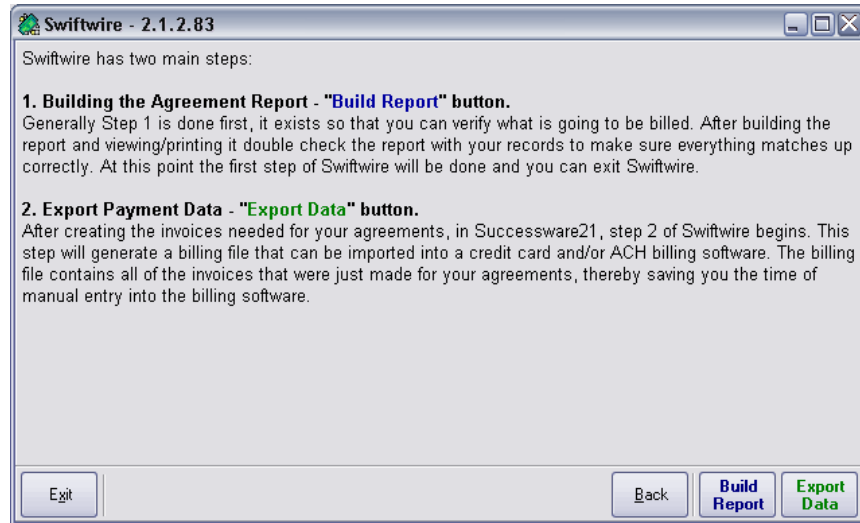
Press 'Next' to create the payment processing data file.

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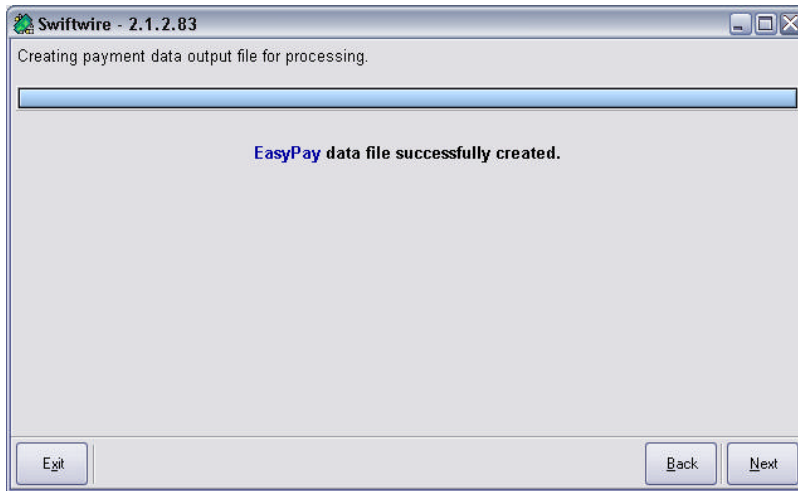
After the data processing file is created, click Next.
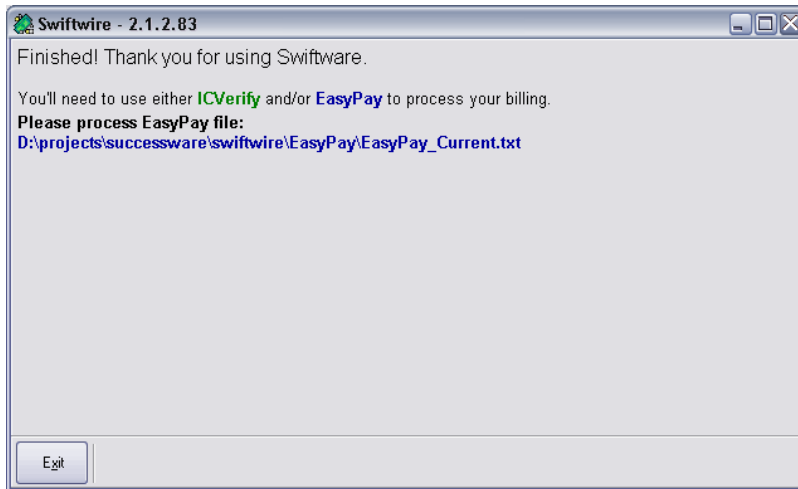
SwiftWire indicates which data files were created and where they are located.

5) **If there is a problem with the data file, the above steps can be repeated as needed as long as it is done before proceeding beyond Step 11 below.**

6) **Process the payments in the appropriate financial software.** Follow the procedures of your financial software to import the data generated by SwiftWire.

7) **Note any declines or NSF ACH payments on back of Manual Reconciliation Report.** Compare the credit card settlement report with the reconciliation report and make necessary adjustments in SuccessWare21. *Refer to the next section on 'Handling NSF Payments & Declines' for the way to handle to these within SuccessWare21* **_before posting_**.

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8) **POSTING. Logon to SuccessWare21 and open up the Agreement Manager to the 'per invoices' screen using the same date parameters from above.** Right click the mouse while pointing in the agreement box and select 'post all invoices'.

9) **Process the Deposit ASAP.** The batch will be returned after the deposit for filing.

10) **Follow up on any unsuccessful charges or ACH debits.** Also follow up on any agreements that were incorrectly entered or that were moved to a different date.

11) **Attach copies of the SwiftWire Reconciliation Report to the Manual Reconciliation Report, along with a copy of the Deposit report for filing.**

12) **During the next month, make notes about additions or deletions to the batch in the space provided on the Monthly Agreement Billing Process Checklist.** This will facilitate processing next month. Do not total the additions or deletions until processing for the following month is begun.

A Review of the SwiftWire Procedure:

1. In SWIFTWIRE: An initial Reconciliation Report is generated.

2. If needed - In SW21: Any corrections (additions, deletions, and 'moves' between batches) are performed.

3. If needed – In SWIFTWIRE: a final Reconciliation Report is generated.

4. In SW21: An invoice for the next billing due is created and then a payment is applied to the invoice for each Agreement in a Batch. The Invoice is still **un-posted**.

5. In SWIFTWIRE: A data file for the Batch is generated.

6. In the Financial Software: The data is imported and processed.

7. In SW21: Any Credit Card declines are handled.

8. In SW21: The invoices are posted.

9. In SW21: The payments are deposited.

10. In SW21: Any NSF ACH Bank Draft payments are handled.

11. In SW21: Post processing – any unpaid Agreements are dealt with.

Handling NSF ACH Payments & Credit Card Declines

When using SwiftWire, Credit Card payment declines are immediately known, but this is not necessarily the case with ACH payments. Just as it can take a few days after depositing a check to learn that it was NSF (non-sufficient funds), the same can be true for ACH Bank Drafts. Therefore, credit card and ACH payment failures are handled differently.

Handling Declined Credit Cards where payment failure is immediately known:

From the 'Per Invoices' screen of the SW21 Agreement Manager, for any agreements where the payments failed, mark the Invoice record as unpaid. Next double-click on the record to retrieve the individual invoice. Edit the invoice and change the invoice date to a different date[3]. Close the record. Repeat the process for all failed payments.

At this point, the remaining invoices to post should equal the actual payment total. To prove this, print an invoice report as follows: Open the Report Gallery. Select AR Invoices > Invoice List and set the following parameters:

a) Input the same 'from/thru' dates as the Batch being processed.
b) Check the 'Include Invoice Detail' box.
c) For 'Posting Status' check the 'Only Unposted Invoices' box.
d) For 'Adjustment Status' check the 'Only Invoices not Being Adjusted' box.
e) For 'Adjusted Status' check the 'Only Unadjusted Invoices' box.
f) Sort by Invoice Number.
g) Create and print the report.

The total on the report should match the successful payments.

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[3] Put the invoice on one of the 'reserved' days of the month 29th, 30th, or 31st. This isolates and highlights the problem Agreements for later review. See the section on 'Accounting for Failed Payments'.

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Now the remaining (successful) invoice records can be posted as a batch. The Payment records created equal the actual payments received and they can all be deposited.

On the Manual Reconciliation report, make a note of the declined payment and adjust the final total of the batch. The unpaid invoices need to be followed up separately based upon company policy regarding contacting customers when their credit card does not process.

If the card can be re-processed or the customer gives you a new card number:

1) Process the payment by hand[4] for the current month's invoice.

2) *Assuming the payment processes successfully*, use the Agreement Manager to locate the invoice using the 'Per Invoices' screen by using the date that the Invoice was moved to when it was declined.

3) Open the invoice to edit it. Change the date back to the original batch date. Mark it paid and post the invoice.

4) Edit the Agreement Payment Method and input the new Card Information. The Agreement will be ready for processing the following month using SwiftWire.

5) Mark the notation that was made on the Manual Reconciliation Report for the declined payment as successfully processed.

If the payment cannot be obtained from the customer:

1) Locate the invoice per Step 2 above.

2) Void the invoice.

3) Terminate the Agreement.

4) Note the deleted Agreement on the Manual Reconciliation Report.

Handling NSF ACH Bank Drafts where payment failure is not immediately known and the invoice and payment record was previously posted and deposited:

Do not reverse the invoice and the payment. Instead, follow the procedure described in Appendix A: How to handle Returned Payments using SW21. Make sure that the problem is resolved before the Batch it came from is processed again. If it cannot be resolved, either terminate the Agreement or change the Next Billing Date of the Agreement to one of the 'reserved' days of the month – the 29th, 30th, or 31st – until it can be resolved.

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[4] It is simpler to process an individual record by hand rather than going through the steps required by SWIFTWIRE to export a single record and then import it into the financial software for processing. It can be done if the invoice to be processed is alone on the date to be processed, however it may take longer.

The efficiency gained with SWIFTWIRE is in the processing of large numbers of payment records in a batch, where the data is entered once and processed many times.

Appendix A: Handling Returned Payments in SuccessWare21
(NSF Checks, Closed Account, Refused ACH Debits, etc.)

This procedure records the decrease to cash in the affected cash account and register, sets up the returned payment as a 'receivable', and assesses a fee for a 'bounced check' handling charge to the customer when a payment that was included in a deposit is returned. This procedure is not just for SwiftWire Agreement transactions. It is a good procedure to use for all returned payments.

Set-Up:

- Requires a CB Adjust Code and a related COA number (a receivable 'clearing account') to recognize the decrease to cash in the Cash Box where deposited.

> *A 'clearing account' is a temporary account to pass-through a transaction from one module to another. The balance in this account is normally $0 as the processes creating the debits and credits to this account should be performed at the same time. A manager should frequently verify that clearing account balances are $0.*

- Requires a corresponding AR Adjust Code (using the above COA number) to recognize the amount owed by the customer for the returned payment.

- Requires an AR Adjust Code to assess a handling charge for the returned payment. For the COA number, use the expense account to which you charge your bank service charge fees.

> *Alternatively, if you want to keep track of these amounts separately (if you frequently encounter returned payments) set up a contra-expense account for the bank service fee account. A way to do this is to use sub-accounts—one for the expense and one for the offset fees.*

Set-Up Steps:

1. **Create COA number**: 'A/R - NSF checks & Returned Payments' and the optional contra-expense to your bank service fee expense account.
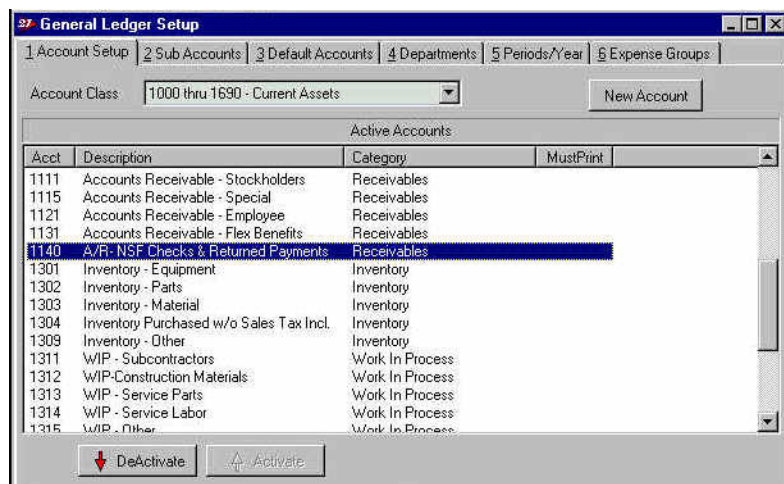
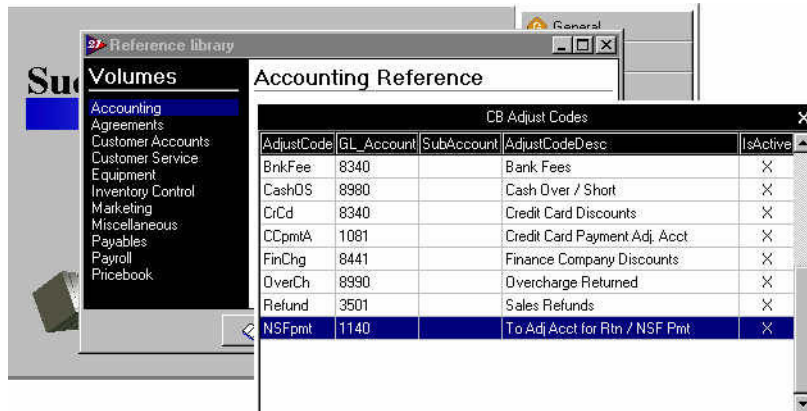2. **Create Cash Box Adjustment Code**: 'NSFpmt' 'To Adj Acct for Rtn / NSF Pmt' using the A/R clearing account number.

3. **Create the corresponding AR Adjust Code**: 'NSFpmt' 'To Adj Acct for Rtn / NSF Pmt' using the A/R clearing account number.
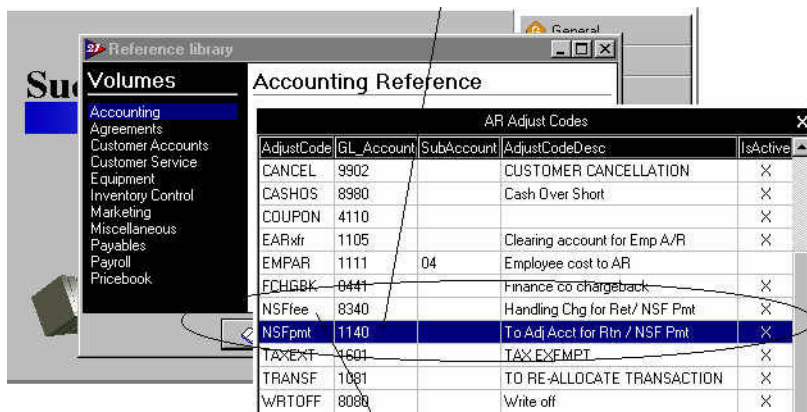
4. **Create AR Adjust Code**: 'NSFfee' 'Handling Chg for Ret / NSF Pmt' using your bank service fee expense account (or the contra-expense account referred to in Set-Up Step 1 above).

Procedure:

When you are notified that a payment that was included in a deposit was returned:

1. **Reduce the Cash Account (CB) balance:**

   a. Open the affected Cash Box register (The account to which the payment was originally deposited.)

   b. Adjust (decrease) the balance using the adjustment code (NSFpmt) created in set-up step 2 above.

   c. For the audit trail, reference the original deposit Reference ID number (RID), the Billing account number for the returned check, and the reason

for the returned payment. ('Dep RID#xxxx, BA#xxxx, NSF check, Smith').

    d. After posting, note the RID for this adjustment to include in Procedure Step 2.

This adjustment will now correspond with your bank statement. Note: also adjust the account for any fees charged by the bank for the returned payment.

2. **Increase the customer receivable for the returned payment amount.**

    a. Look up the customer billing account.

    b. Select adjustment.

    c. Increase the balance: choose the AR Adjust Code 'NSFpmt' created in Set-Up Step 2 above, and for the audit trail, reference the TID from the adjustment obtained in Procedure Step 1. ('Adj RID#xxxx, Dep RID#xxxx, NSF check')

3. **Charge the customer a handling charge.** (Optional)

    a. Select adjustment.

    b. Increase the balance. Choose the AR Adjust Code 'NSFfee' created in Set-Up Step 2 above, and for the audit trail, reference the RID from the adjustment obtained in Procedure Step 1. ('RID#xxxx, NSF check')

4. **Notify the customer to determine the course of action to replace the returned payment.**

Print a statement for the customer that can be sent with a copy of the NSF check & related bank communication. (Prepare a form letter to enclose explaining your company policy regarding returned checks and the handling charge to include.) The returned payment is now set up for regular receivable processing.

Note: When the replacement payment is received for the returned payment, record the payment directly to the billing account as a receipt and allocate it to the above Billing Account adjustment(s). This creates a receipt for normal depositing procedures.

This procedure handles the returned payment as a totally separate transaction – which it is – from the normal invoice-payment-deposit procedures. Therefore, confusion about trying to reverse payments and resetting up invoices and the related accounting is avoided. The original invoice –whether it originates from a 'job' or from a 'monthly pay agreement' – must be considered 'paid'. The returned payment is a new transaction, and will now be followed up by normal billing procedures.

Appendix B: ICVerify Data Output & Recommended ICVerify Fields

SwiftWire Data Output	ICVerify Field Order
(Comma Separated / Quote Delimited)	*Suggested Fields to Use*
"C1" *(Sale Indicator)*	Transaction Type
Name	Clerk
Invoice#	Invoice Number
Credit Card #	Account#
Expiration *(mmyy)*	Exp Date *(mmyy)*
Amount *(No '$')*	Amount
Billing Address	Billing Address
Billing ZIP	Billing ZIP
Location ID	Customer Order #
CVV/CVC	CVV/CVC

Appendix C: Increasing Participation in Your Monthly Billing Program

Overcoming a customer's reluctance to provide financial information is critical to converting Agreements to a monthly billing program.

When it comes to bank drafts, customers are more comfortable releasing their account information when you explain that they are not giving you open access to their bank account. Rather, auto debit arrangements are as though you are resubmitting the same original check written to you over and over again each month.

To that end – rather than asking for a blank, voided check for setting up the ACH bank draft –have the customer fill out an entire check with the monthly payment amount filled in. Have them put your company name in the 'pay to' section and in the memo section have them write the agreement information. Rather than sign it, have them sign 'Void - for payment of monthly payment only'. This concrete act helps many customers overcome their reluctance.

As far as the agreement price itself, eliminate the annual price and state the price as a monthly payment only. If a customer wants to pay in advance for a year, just multiply by 12. This presentation eliminates the potential for customers to be upset for not getting a lower price for prepayment. Simply accept their payment either way.

Using these guidelines, you should gradually increase the number of monthly agreements. The monthly pay program provides an affordable price those who would otherwise not be able to participate in the agreement program due to the up-front cost.

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Appendix D: SWIFTWIRE Error Conditions:

Export Data Messages	Cause
There are no invoices to process! Go back and try another date, and/or double check your SuccessWare21 data.	SwiftWire attempted to retrieve invoices for the date entered, but none were available.
Invoice #: 1234 is not valid and will NOT be included. Please make sure all billing information is filled in.	Either the creditcard name or creditcard number field for the invoice is blank. Common cause: The customer name field isn't used for the creditcard name. So the creditcard name field must be filled in.
Empty billing record	An invoice was pulled from SW21 that has every field blank.
Payment amount is: $0.00	The payment amount is less than or equal to $0.00. Agreements are not suppose to handle refunds.
Payment amount is invalid.	The payment amount is blank.
Creditcard name field is blank.	The creditcard name field is blank.
Creditcard number field is blank.	Creditcard number field is blank.
Card has expired	The creditcard is expired.

Other errors:	Cause
Successware21 API says: "………………………"	Any error that starts with "Successware21 API says:" is from the Successware21 HttpServer itself. Generally there is a problem with what was sent to Successware21, login, password, invalid dates, etc…. The rest of the error message will give the best clue as to how to proceed.

Connection Errors:	Cause
Interface not supported	You're Successware21 server doesn't have Internet Explorer 6.0 or higher installed. This is a requirement of the Successware21 HttpServer.

Successware21 API says: Invalid Password	Could be one of the following:
	1. - Valid user name
	   - Wrong password
	2. - Valid user name, but the user doesn't have rights to login to SW21 through the SwiftWire Agent.
	   - Wrong Password

Successware21 API says: Invalid User	Bad user name, user doesn't exist
Successware21 API says: Invalid User for Agent	Valid user name, but the user doesn't have rights to login to Successware21 through the SwiftWire Agent.
Command "Connect" is not supported by "TAgentCDM"	The SW21 HttpServer can not connect to the database. See SW21 documentation on setting up the HttpServer.
Socket Error #10061 Connection refused.	Under Settings->Agent Setup it could be one of the following: 1. The Server Address is set to the wrong IP address. 2. You're trying to connect to the ASP but the "Connect to ASP?" checkbox is unchecked. 3. The "Connect to ASP?" is checked but you are connecting to a local server. or The SW21 HttpServer is not running. If SwiftWire was working correctly but now it isn't after applying a SW21 update, double check that the HttpServer is running, it might not have restarted after the update was completed.

Registration Form

Please fill in the following information as neatly as possible. This data will be returned to you with a registration file that will be loaded into your copy of SwiftWire.

Machine ID Number: [   ]

Machine ID Number is generated by the installation program.

Company:
Name	
Address 1	
Address 2	
City	
State	
Zip Code	
Phone Number 1	( )
Phone Number 2	( )
Fax Number	( )
Contact E-Mail Address	
Company Web Site	

Contact person: [   ]

A registration file will be returned to you by e-mail as an attachment. This file will be an executable program (*.exe). Because some e-mail servers have virus/spam filters that block executable e-mail attachments, we may need to rename the file from (*.exe) to (*.rename) before sending it to allow it to slip by the blocking program. The user should then follow instructions included in the email to rename the file in order to execute it.
Please select the appropriate option based on your system:

[ ] Email the file with the filename extension unchanged.

[ ] Rename the file before emailing to bypass my virus/spam filter.

Fax Completed Form to (810) 966-4766