Lesson #12 - Collect Payments - Multiple

Review (Optional)

The twelfth lesson in this Learning Series, Supervisors and Managers, is designed to get you familiar with processing credit cards and/or bank accounts from multiple families at one time. You may wish to review the articles listed below before beginning.

The review articles in the bullet list below will open the Help article in a new tab. When you are finished reviewing the material, close the tab and return to this page to access the next article using the links below.

- **The Family Record (Transactions Tab)**
- **Aged Accounts on the Dashboard**

Process ePayments

What are ePayments, you ask? ePayment is simply the short form of electronic payment. It basically means paying for goods or services on the internet.

ePayments in Jackrabbit allows you to process your customers' credit cards or bank account drafts from within your database, known as integrated payments. This integration saves you time. You'll no longer have to go in and out of family account in Jackrabbit to record the payments you've had to process manually outside of Jackrabbit. Payments processed through Jackrabbit are automatically posted to your families' accounts, and their balances are updated accordingly. **BAM!**

Don't want to be tied to your computer? Set it and forget it with Automated ePayments, which allows you to schedule your credit card/bank account payments.

For you and your customers, the ePayment process is seamless, and the best part is Jackrabbit doesn't charge any extra fees to process ePayments!

ePayments is a pretty large topic, so we've broken it down into smaller pieces here for you.

⌄ Get Set Up for ePayments

⌄ Working with ePayments in Jackrabbit

⌄ Understanding ePayments - A Deeper Dive

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Need additional information? Just email us at **payinfo@jackrabbittech.com** and a Jackrabbit ePayments Specialist is ready to help.

How ePayments Work

In order to process ePayments in Jackrabbit, you must have a gateway and merchant provider with one of our ePayment Partners. There are no additional Jackrabbit fees required to process ePayments through your database, however, there are fees associated with gateway and merchant accounts. See **Contact an ePayment Partner**.

# What happens when you initiate a credit card ePayment in Jackrabbit?

1	Jackrabbit instantly transmits the request for payment to your gateway. **A gateway is essentially a translator between Jackrabbit and your merchant account.**
2	The gateway translates the request from 'bunny' language to 'banking' language and sends it to your merchant processor.
3-4	The merchant processor receives the transaction. **It's the merchant processor who decides if the transaction is accepted or declined.**
5-7	The accepted or declined response travels back to the gateway.
8	Jackrabbit receives the translated information; places an accepted or declined response on the family's account and adjusts the balance if needed.
9	The entire process takes seconds! Though your customer's credit card is approved almost instantly, it can take 2-4 days for the payment to show up in your bank account.
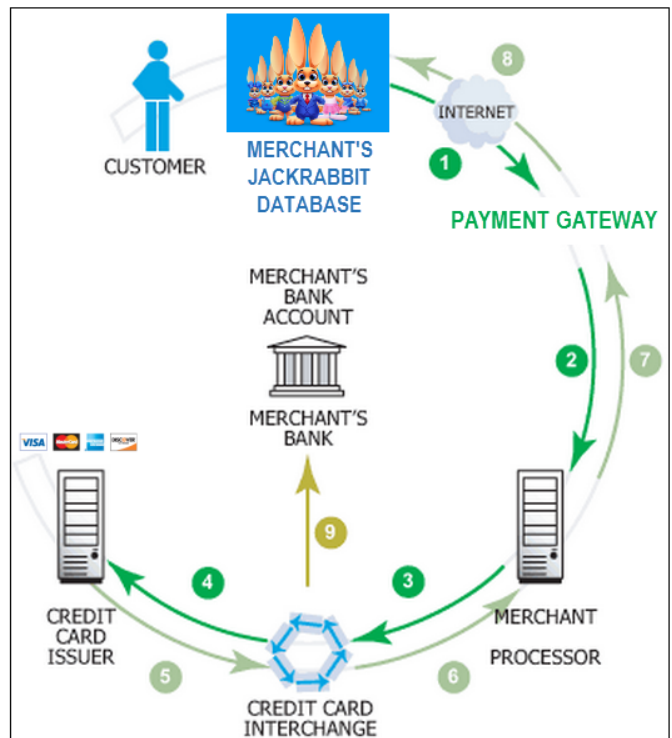
What happens when you initiate a bank account ePayment in Jackrabbit?

The process is similar to credit card ePayments but there are a few important differences.

- A bank account ePayment transmitted from Jackrabbit will initially appear as approved; however, in this instance, the approval is simply an indication that the transaction was received by the gateway.
- A bank account transaction can take on average 5-7 business days to settle (be approved or declined). You should monitor your gateway and bank accounts to ensure that a transaction did not ultimately decline.
- No notification is sent to Jackrabbit when a bank account draft ultimately declines, so you must manually adjust the family's transactions.
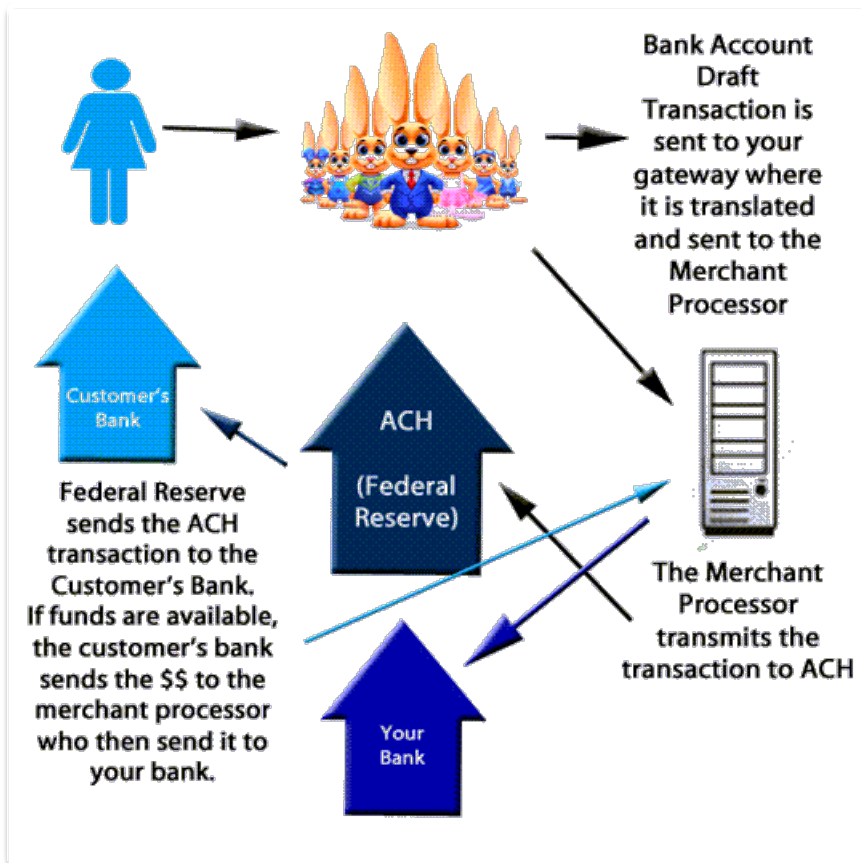
Virtual Terminals Explained

A virtual terminal (VT) or Jackrabbit Pay™ Console sometimes referred to as a merchant login, is an online access point offered by your gateway provider. The gateway provider will provide you with your virtual terminal login name and will send that information to you in an email which will include a link to set your password.

The virtual terminal or console provides transaction reporting for all ePayments submitted from your Jackrabbit database. This is key in reconciling your bank account. See **Bank Reconciliation When Using ePayments**. In addition, you are able to control several settings such as the time that your ePayments will be batched and sent from the gateway to the merchant processor daily called the **Settlement Schedule.**

Payments, refunds, and voids can also be processed from within the virtual terminal/console but these transactions are not transmitted back to your Jackrabbit database and would have to be recorded manually. It is a Jackrabbit Best Practice to process all credit card voids and refunds from within your database*. Bank Draft/ACH payments must be refunded through the virtual terminal/console, this cannot be done from within your Jackrabbit database.

*At this time, customers using ePayments in **United Kingdom, Australia, and New Zealand** cannot process a refund directly through Jackrabbit. These customers will see an alert after clicking the **R** icon on an ePayment. The refund must be completed in the virtual terminal and then recorded in the family's transactions in Jackrabbit.*

⊙ Where to Access Your Virtual Terminal or Jackrabbit Pay Console

Expand/Collapse All

⊙ Duplicate Transaction Error Message

⊙ Frequently Asked Questions

For questions regarding the virtual terminal/console and its use please refer to your gateway provider.

ePayment Schedule

There are significant benefits to using ePayment schedules, including:

⭐ **Less manual work.** You'll be able to process ePayments based on groups of families instead of handling families individually.

⭐ **Fewer mistakes.** With the ability to target families by group, you are more likely to bill active families correctly - no accidental double postings.

⭐ **Easier tracking.** Know how or when your families are paying to help you forecast revenue and ensure payments are received on time.

Located on the *Family* record *Billing Info* tab, the ePayment Schedule drop-down values can be used to define the payment options you offer to your clients. Examples are *Autopay, Monthly, No Autopay, Prepaid, Self-pay, 1st of the month, 15th of the month, etc.*

Family: Ager

← RETURN	💾 SAVE CHANGES	🗑 DELETE	

Make Sale/Post Fees	Payment/Credit	Refund	Statement	Add Student	Add Contact	Archive Family	Family Name	Email	Email Schedules	Submit Absences

Summary	Contacts	Classes	Events	Transactions	Billing Info	Misc	Notes (2)	Resources (1)

Billing Delivery [▼] [?]　　Membership Type [ClubMemb ▼]　　Billing Contact Holly Ager

ePayment Method [Credit Card ▼]　ePayment Schedule [AutoPay ▼]

Address 2016 Hummingbird Cresent
Huntersville,　NC　28078
Email hollyager41@gmail.com

The ePayment Schedule drop-down value can be used to group families when posting tuition or when processing credit cards/bank accounts and can be made a required field for **Online Registration**. When offering ePayment options, this is a great way to capture and record your customers' payment preferences!

If you want families to have the option to change their preference, you can allow families to update the ePayment Schedule field in the Parent Portal. Refer to **Set Up Your Parent Portal** for more details.

> If you plan to use an ePayment Schedule,**ALL** families should have a value selected for this field. This ensures all families you wish to include are captured when you post fees or process a batch of ePayments to a select group of families.

Create an ePayment Schedule Drop-down List

Go to the *Gear (icon) > Settings > General > Drop-down List Editor (left menu) > Family > ePayment Schedule*. Add rows as needed. You have the option to hide any of your ePayment Schedule drop-down list values from your customers with the *Hide from customers* checkbox (hides the value from your customers in Online Registration and Portal drop-down lists) or you can choose to hide a value in the drop-down lists within Jackrabbit using the *Hide from users* checkbox.

Drop-down List Editor

← RETURN	💾 SAVE CHANGES

Choose List

Frequently Asked Questions
Class Management, Enrollment & Revenue Reporting
　Category 1 (Income Categories)
Class
　Category 2
　Category 3
　Duration
　Room
　Session
　Status
Family
　Contact Types
　ePayment Schedule
　Membership Type
　Source (How did you hear about us?)
　Status
Other
　Vendor Types (Costumes/Apparel)

List: ePayment Schedule

Description: You can assign accounts to a user-defined set of groups such as '1st of month', '15th of month-Team', 'Do not bill-prepaid', etc.

Tip: Shorter values reduce word-wrapping on your screens and reports.

Check "Hide from users" to hide a value from drop-down lists within Jackrabbit. Check "Hide from customers" to hide a value from drop-down lists within Online Web Registration and the Customer/Parent Portal.

Add Row	Hide from customers	Hide from users	
10th of the Month	☐	☐	Delete
1st of the Month	☐	☐	Delete
AutoPay	☐	☐	Delete
NO AutoPay	☐	☐	Delete
Paid for Year in Full	☐	☐	Delete

Update an ePayment Schedule from Families (menu)

1. Go to the **Families** (menu) > **All Families** and filter as needed.
2. Select all the families in the grid by leaving the 1st column checkboxes blank or check the 1st column checkboxes for the families you would like to update in a group.
3. Click the More (icon) ⋮ > **ePayment Schedule**.
4. Select the schedule from the drop-down list or use the toggle to remove any schedule for the families.
5. Click **Update.** All selected families will have their ePayment schedule updated.

Add a Credit Card to a Family

If ePayments is activated for your organization's database, credit card and/or bank account information for a family is recorded on the Family's *Billing Info* tab. See **Get Set Up for ePayments**.

Once a credit card number has been entered into Jackrabbit, only the first digit and last four digits are visible to users. It is NOT possible to see all 16 digits of a credit card number due to PCI Compliance regulations.

Jackrabbit defaults to allowing three credit cards on file per customer; however, you have the option of limiting customers to one card. For details on how to edit this setting, see **Manage Credit Card & Bank Account ePayment Settings**.

Add a Credit Card

To add a credit card to a family's account:

1. Go to the **Billing Info** tab in a *Family* record.
2. Select the **Add Card** button.
3. Enter the **Credit Card #** and the **Name on Card.**
4. The **Nickname on Card** defaults to the *Card Type* and last 4 digits on the card (Example: Visa 1111); however, you can change this by entering a different nickname (Example: Mom's Visa)
5. Enter an **Expiration Month and Year, Address, City, State, Zip,** and **Email Address.** *This address can be different from the Family Address (on the Family* Summary *page) or the* Billing Contact *(the Contact who has* Billing Contact *set to* Yes *on their* Contact *page). The* Email Address *can be different from the* Billing Contact *as well.*
6. Click **Save Changes**.
   - Be sure that **ePayment Method** is set to **Credit Card** on the Family's *Billing Info* page and *Save Changes*.
   - If you allow customers to maintain **multiple cards on file**, you can use the **Add Card** button to add up to 3 credit cards for the family. The **Add Card** button will no longer display once

the 3 card maximum has been met. If you add more than one card, you must select a **Primary Card**. If you only add one card, it is automatically selected as the Primary Card.

Edit/Delete a Credit Card

Click the **Edit** (pencil icon) or **Delete** (trash can icon) for the credit card you would like to modify or remove.

> If your organization accepts both credit cards & bank accounts, and a family has both a credit card and bank account on file on the Billing Info tab of their Family Record, the **ePayment Method** field determines whether the bank account or the credit card will be submitted for payment.

If you are using Online Registration, you can require your families to enter credit card information at the time of registration. Learn more about **Online Registration**.

If you allow families to add or edit credit card information while logged into their portal, see **Manage Credit Cards in the Parent Portal** for details on adding and editing cards in the Parent Portal.

⌄ Frequently Asked Questions

Expand/Collapse All

Add a Bank Account to a Family

Once a bank account number has been entered into Jackrabbit, only the last four digits are visible to users. It is NOT possible to see all digits of a bank account number due to PCI Compliance regulations.

To add a bank account to a Family record:

1. In the *Family* record, go to the **Billing Info** tab.
2. Add the **Bank Name**.
3. Add the **Bank Transit #** and **Institution ID**.
4. Select the **Edit Bank Account Info** button.
5. **Enter New Bank Acct#** and **Save**.
6. Choose an **Account Type** from the drop-down list.
7. Add an **Account Name** (Name on the Account).
8. On the *Billing Info* tab, set **ePayment Method** to **Bank Account**. **Save Changes.**

The address associated with the bank account information is taken from the contact who has **Billing Contact** set to **Yes**.

The Family record MUST have a telephone number in the Home or Primary Phone field on the Summary tab in order for the Bank Draft to be accepted by the gateway. This phone number is not populated when the Contact phone number is added, it must be added separately.

If your organization accepts both credit cards & bank accounts, and a family has both a credit card and bank account on file on the Billing Info tab of their Family Record, the **ePayment Method** field determines whether the bank account or the credit card will be submitted for payment.

If you are using Online Registration, you can require your families to enter bank account information at the time of registration. Learn more about **Online Registration**.

If you allow families to add or edit bank account information while logged into their portal, see **Manage Credit Card & Bank Account ePayment Settings** for details on adding and editing bank accounts in the Parent Portal.

Use Process ePayments to Create ePayments for Multiple Families at Once

If your organization is **set up to use Jackrabbit's ePayment functionality**, processing multiple customer credit cards and/or bank account drafts (e-checks) is handled using **Process ePayments**, in the *Transactions* menu. Processing multiple credit cards and/or bank accounts at once is referred to as batch processing.

⭐ Save time with the Process ePayments feature by capturing specific groups of families and processing them all at once, with just a few simple clicks!

⭐ Process credit cards and bank accounts together in one batch.

⭐ **Automate!** Schedule the processing of your ePayments to occur automatically. **Learn more about Automated ePayment Processing.**

⌄ Before you Begin with Process ePayments (Batch ePayments)

Expand/Collapse All

⌄ Step through Process ePayments

⌄ Undo Multiple Incorrect Credit Card/Bank Acct Transactions

Automate ePayments - Schedule ePayments to Process Later

Save valuable time by scheduling ePayments to process automatically for multiple families with Jackrabbit's Automated ePayments!

Overview

The automation of ePayment processing starts with the **Process ePayments** feature (*Transactions* menu > *Process ePayments*). Automation tasks are created when **Process Later** is selected on the *Process ePayments* page in the *Process Setting* section.

The scheduled ePayment tasks define when the ePayment processing will start, and for recurring tasks, how often they will run and when they will end. An optional email reminder can be sent to give you the heads up that a batch of ePayments will be processed soon, allowing you to make any necessary changes before processing. Scheduled tasks are managed (view, edit, pause, delete) from the **Task Management** page.

The Details

The first step in automating ePayments is to create a task to schedule the processing.

1. Go to **Transactions** (menu) > **Process ePayments**.
2. Choose **Process Later** in the *Process Setting* section.
    - Enter the date and time you want this task to first run as the Schedule Start *Note: Don't schedule ePayments to process too close to your Gateway Settlement Time to allow time to address any concerns prior to payments settling.*
3. Select the criteria and the unpaid fees you want to schedule to process at a later date. Learn more about the **Process ePayments criteria and settings**. **TIP:** If you want to exclude a family when using Process ePayments (*Transactions* menu), select the **Omit Family from Transactions > Process ePayments** setting on the *Billing Info* tab of their *Family* record.
4. Click the **Preview ePayments** button to review the families and amounts that would be processed that day based on your criteria choices. *Note: The exact families and amounts on the* Preview ePayments *page meet your chosen criteria and settings* **on the day the preview was generated** *and may change before the scheduled processing date.*

Preview ePayments Criteria: 8/28/2023 7:50 AM

← RETURN   PROCESS LATER

> Select **Process Later** to create an automation task.

TRANSACTIONS	TOTAL AMOUNT	FEES	FAMILIES	RECEIPTS
8	1,990.00	28	8	⚙ RECEIPT SETTINGS
Total ePayments	*Currency*	*Total Fees*	*Total Families*	

8 Selected

> Use the checkboxes to include or exclude only highlighted families at the top. Any family listed as omitted with a clear checkbox can't be unchecked.

Legend:
🟨 Family Credit 🟥 Family Inactive 🟦 Omitted

☐	STATUS	FAMILY		METHOD	BALANCE	PROCESS AMOUNT	DETAILS
☑	Active	Franklin	Abigail	Credit Card	-90.00	35.00	Details
☑	Inactive	Morris	Rayan, Toby	Credit Card	115.00	115.00	Details
☐	Active	Ager	Danielle, David	Credit Card	315.00	315.00	Details

5. Select **Process Later** to go directly to the task scheduler and skip the Preview.
6. Complete the details for the task, then click**Next**.

Schedule ePayment Task

Name

Monthly Team Payments

Schedule Starts

Mon, Aug 28, 2023 📅   11:50 AM 🕐

Recurrence

REPEATS

Monthly on the 28th @ 11:50 AM ▼

Ends On

🔘 Never

⚪ On   Mon, Aug 28, 2023 📅

⚪ After   1 ▲▼   Occurrences

CANCEL   ✔ NEXT

Name - Give the task a descriptive name. This name appears in the *Task* column of the *Task Management* page.

Schedule Starts - This date will default to the date and time chosen with the Process Setting. You can change it here if you have a preferred start date and time.

Recurrence - From the *Repeats* drop-down, select an option to define how often and when the task will run. The *day of the week, date,* and *time* are based on the *Schedule Starts* date above. Use the *Custom* option to change how often the posting repeats. Instead of daily/weekly/monthly, you can post at a different interval, for example, every 2nd week or every 3 months.

Ends On - Define when the task should end. The task end date is inclusive, i.e., any tasks scheduled to run on the end date will run.

- **Never** - the task will run indefinitely
- **On** a specific date - select a date with the *Calendar* icon.
- **After** a specified number of occurrences

7. Choose whether or not you want to send an email reminder to your**organization's email**

address. If you want to send a reminder, specify the number of days in advance it should be sent. Click **Save**.

- A confirmation window advises that your task has been created and displays the details. Click **Close**.

Task Created: Monthly Team Payments

Frequency:	Monthly on the 28th @ 11:50 AM
Next Run:	Aug 28, 2023 @ 12:59 PM
Reminder:	1 day before task runs

CLOSE

When you close the confirmation window, you are taken to the Task Management page, where you can view, edit, pause, or delete a scheduled task. Learn more about **Automation Task Management**.

Task Management

ALL TASKS

TASKS

1 /1

Tasks

By Type   *Frequency*

Daily   Weekly   Monthly   Yearly   Custom

Showing 1 of 1 Tasks   ⓘ HELP WITH GRIDS

TASK	TYPE	FREQUENCY	NEXT RUN	ENDS ON
Monthly Team Payments	ePayment	Monthly on the 28th @ 11:50 AM	Thu, Sep 28, 2023 11:50AM	Never
View				
Edit				
Pause				
Delete				

Check your **Time & Date Settings**, including the Daylight Saving dates, to ensure ePayments are scheduled correctly. Go to the **Gear** icon > **Settings** > **General** > **Organization Defaults**.

Credit Card Decline Codes

When a credit card is declined, Jackrabbit receives a decline response with a reason (decline) code.

These are created by the gateway and merchant processors, not by Jackrabbit.

Decline reason codes and responses are not standardized across payment gateways because they most often originate from the customer's bank. Some banks will provide information that explains the reason for the decline, while others will only tell the gateway that the transaction declined and give no further information.
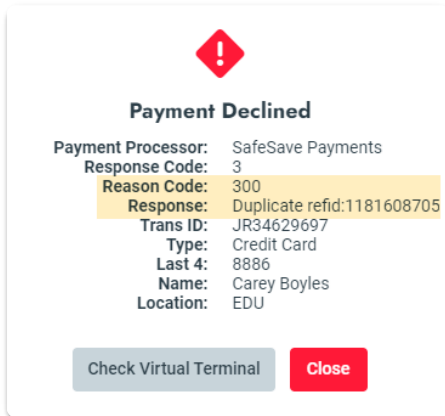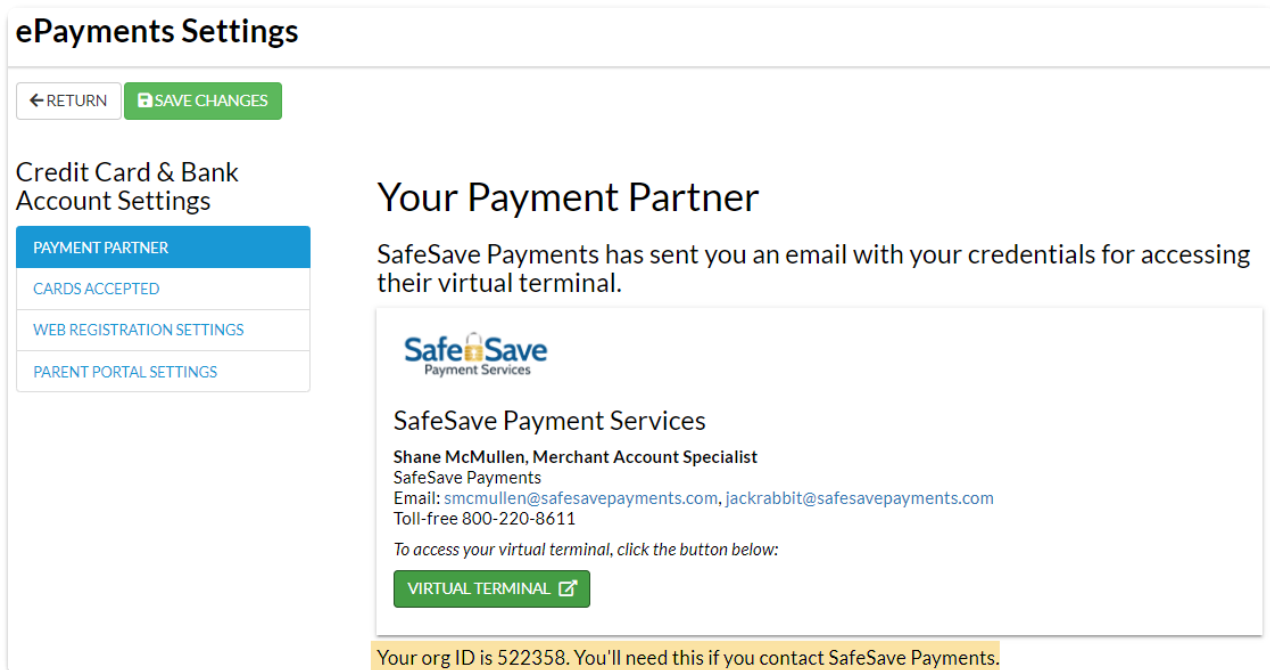
Decline Reason Codes

Decline reason codes are issued in series. Generally speaking, here are some guidelines that you can follow:

Reason Code	Description
200 Series	Transactions that were received by the gateway and forwarded to the merchant processor and then declined. This is a sign that something is wrong with the cardholder's card or their account. **Your customer should contact the bank that issued their credit card (issuing bank).**
300 Series	These transactions are rejected by the gateway. They never make it to the merchant processor. Most often, this means you are attempting to process a specific service that you are not set up for, e.g., ACH/Bank Drafts. You may also get a 300 decline reason code if you try to process a duplicate transaction (the same $ amount to the same card in a short period of time). **In this case, you should contact your gateway. Be sure to read the explanation in the note field.**
400 Series	This indicates a possible conflict between what information the gateway has versus what the merchant processor has. **Contact your gateway provider to resolve this.**

Every decline reason code will have an abbreviated explanation in the notes. Sometimes these are perfectly clear; other times, not at all. Your payment partner (gateway provider) should be able to provide more detail.

You can find your Payment Partner's contact information in your Jackrabbit database. From the *Gear (icon) > Settings > ePayments > Credit Card & Bank Account Settings*, the **Payment Partner** page provides contact information as well as a link to your **Virtual Terminal** or the Jackrabbit Pay™ Console.

Find Declined ePayment Transactions

Use the *Transaction (menu) > Search* to locate declined transactions in the date range you select.

1. Go to the **Transaction** (menu) > **Search**.
2. Select the **Transaction Date from/through** date range.
3. Set **ePayments** to **Declined Only** from the drop-down list.
4. Click **Submit.** Declined **ePayments** will come up in the results.
5. Click the red **ePmt** (icon) to open the **ePayment Details** window to see the **Reason Code**.

If your ePayment partner is Jackrabbit Pay, PSP means Payment Service Provider. The PSP reference is the Transaction ID (Trans ID) number/reference for a specific transaction.

Fee Linking Explained - Applying Payments to Fees

What is Fee Linking and Why Does it Matter?

The process of linking payments and credits to fees is the foundation of Jackrabbit's revenue reporting.

ⓥ What does this mean?

ⓥ Why does it matter?

ⓥ What is next?

Reconcile Bank Drafts with Bank Statements

Even though the procedure to charge a credit card or create a bank draft payment is the same in Jackrabbit, it is essential to understand that, unlike credit card payments, bank drafts/ACH payments

are not processed in real time. **It can take up to 5-10 business days for the transaction to actually settle.** Because of this, an important step in processing bank draft/ACH payments is to follow up on each payment to ensure it has a completed status and has been deposited into your bank.

When you process a bank draft/ACH payment in Jackrabbit, it is sent to your payment partner. If the transmission is successful and the partner receives the payment, it is recorded on the *Family* record > *Transactions* tab, and the balance is adjusted.

The payment will have an approved status (from the green checkmark in the *ePmt* column). Initially, all bank draft/ACH payments are approved unless the bank routing number or bank account number is invalid and the transmission to the payment partner fails. When they receive the payment, the partner transmits the approval back to Jackrabbit. However, it is only the acknowledgment from the partner that the request has been successfully received and sent to the merchant processor.

Because Jackrabbit does not receive further information indicating whether the bank draft/ACH payment was ultimately accepted or declined, a note is recorded on the payment transaction advising to "Monitor ACH settlement in Virtual Terminal and Bank Account". You can monitor the settlement using the settlement statements you receive from your payment partner, which will notify you of any failed bank drafts, or by logging in to the virtual terminal with your partner (merchant login).

When you are notified that a family's bank draft/ACH payment has been declined, you must update the initial transaction in Jackrabbit (*Family* record > *Transactions* tab) to show that the payment was not approved and the family still owes the payment amount. This is done by recording an NSF (bounced) check. **Learn how to Record an NSF (Bounced) Check**

The View Unapplied Credits & Unpaid Fees Button

(Family record)

An unapplied credit is a credit transaction that is not **linked** to a fee.
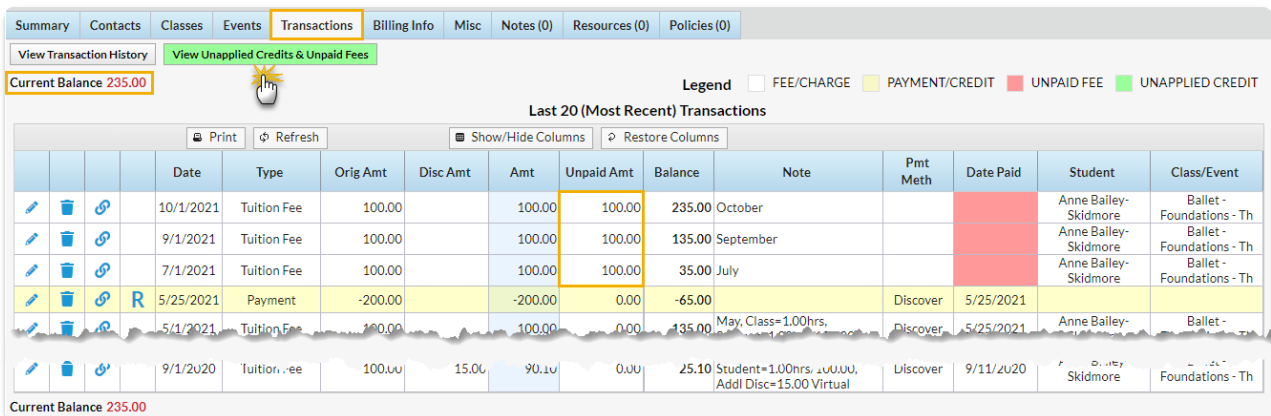
There are many reasons why you should ensure that unapplied credits are reviewed regularly:

- Payments that have not been applied cannot be categorized in your revenue reports and will appear as "Unapplied Payments".
- Fees that were paid but were not correctly linked to the payment will appear as unpaid. This can lead to errors when collecting from your customers.
- Unapplied credits can result in the wrong amount being processed during an ePayments batch.

There are **several ways to locate and apply unapplied credits**, this article covers how to locate unapplied credits from within a *Family* record.

From the *Transactions* tab of the *Family* record, you can review an individual family's account to locate any credits that have not been applied to fees.

If there are any unapplied credits on the family's account, the **View Unapplied Credits & Unpaid Fees** button is highlighted (in green) to allow you to quickly identify all unapplied credits and apply them to unpaid fees. The unapplied credits are also highlighted (in green) in the family's transaction listing.

The *Transactions* tab of the family record displays the most recent 20 transactions; older transactions may not display in the grid. Use the **View Transaction History** button to view the family's entire history.

Let's step through how to apply the credit to the unpaid fees in the example shown above.

The family has a balance of $235 but the total of unpaid fees is $300 and the View Unapplied Credits

& Unpaid Fees button is highlighted.

1. Click **View Unapplied Credits & Unpaid Fees.**

   - The report shows that there is an unapplied credit from 9/15/2019 in the amount of $65 that is available to link to an unpaid fee.

Search Transactions

← RETURN

Legend ☐ FEE/CHARGE ☐ PAYMENT/CREDIT ☐ UNPAID FEE ☐ UNAPPLIED CREDIT

Print	Export	Refresh				Show/Hide Columns	Restore Columns				
	Date	Type	Amt	Applied Amt	Unapplied Amt	Unpaid Amt	Family/Acct	Balance	Note	Pmt Method	Student	Class/Event
✏ 🗑 🔗	10/1/2021	Tuition Fee	100.00	0.00		100.00	Bailey-Skidmore	235.00	October		Anne Bailey-Skidmore	Ballet - Foundations - Th
✏ 🗑 🔗	9/1/2021	Tuition Fee	100.00	0.00		100.00	Bailey-Skidmore	235.00	September		Anne Bailey-Skidmore	Ballet - Foundations - Th
✏ 🗑 🔗	7/1/2021	Tuition Fee	100.00	0.00		100.00	Bailey-Skidmore	235.00	July		Anne Bailey-Skidmore	Ballet - Foundations - Th
✏ 🗑 🔗	9/15/2019	Class Credit	-65.00	0.00	65.00		Bailey-Skidmore	235.00	Anne broke her wrist and only took 1 class	Class Credit		
			235.00	0.00	65.00	300.00						

2. Click the **Pencil** next to the unapplied credit.

3. Click **ReApply Payment**.

   - Locate one of the unpaid fees and click in the **Apply Amt** field.

Re-Apply Payment/Credit Transaction

Cash, Checks, Other Credits

☑ Save Payment

Family/Acct **Bailey-Skidmore**
10098 Poppy Lane
Huntersville, NC 28078
Home Phone (999) 999-2688

View Transaction History

Payment details are not editable when ReApplying.

Balance 235.00

Trans Date* 9/15/2019 ☐ Receipt

Original Payment 65.00

Transaction Type Payment   Subtype   Method* Class Credit

Apply to Newest Fees First   Unapplied Amount: 65.00

Note Anne broke her wrist and only took 1 class   Chk#

Apply to Oldest Fees First (within last 12 months)   Applied Amount: 65.00

Apply to Oldest Fees First   Unapplied Amount 0.00

All Unpaid Charges/Fees

Date	Type Subtype	Note	Student	Class/Event	Orig Amt	Discount	Tax	Amt	Unpaid	Apply Amt
10/01/2021	Tuition Fee	October	Anne Bailey-Skidmore	Ballet - Foundations - Th	100.00	0.00	0.00	100.00	100.00	0.00
09/01/2021	Tuition Fee Sep	September	Anne Bailey-Skidmore	Ballet - Foundations - Th	100.00	0.00	0.00	100.00	100.00	0.00
07/01/2021	Tuition Fee	July	Anne Bailey-Skidmore	Ballet - Foundations - Th	100.00	0.00	0.00	100.00	100.00	65.00

4. Click **Save Payment**.

The report now shows only the 3 unpaid fees totaling $235 which is the balance on the family's account.

Search Transactions

← RETURN

Legend ☐ FEE/CHARGE ☐ PAYMENT/CREDIT ☐ UNPAID FEE ☐ UNAPPLIED CREDIT

View 1 - 3 of 3 | Print | Export | Refresh | 15 columns hidden | Show/Hide Columns | Restore Columns |

	Date	Type	Amt	Applied Amt	Unapplied Amt	Unpaid Amt	Family/Acct	Balance	Note	Pmt Method	Dt Paid	Student	Class/Event
✏ 🗑 🔗	10/1/2021	Tuition Fee	100.00	0.00		100.00	Bailey-Skidmore	235.00	October			Anne Bailey-Skidmore	Ballet - Foundations - Th
✏ 🗑 🔗	9/1/2021	Tuition Fee	100.00	0.00		100.00	Bailey-Skidmore	235.00	September			Anne Bailey-Skidmore	Ballet - Foundations - Th
✏ 🗑 🔗	7/1/2021	Tuition Fee	100.00	65.00		35.00	Bailey-Skidmore	235.00	July	Class Credit		Anne Bailey-Skidmore	Ballet - Foundations - Th
			300.00	65.00	0.00	235.00							

Find Unapplied Credits and Apply to Fees

Permissions control the ability of your Users to see certain data and take specific actions. Before moving forward review **User Permissions for Find Unapplied Credits (Transactions menu).**

Unapplied Credits

It's important to understand what an unapplied credit is and how it can affect your Jackrabbit account. An unapplied credit is any credit transaction that is not **linked** to a fee.

How do Unapplied Credits happen?	There are a number of reasons credits may be unapplied, most commonly: • Prepayments made by your customers • Account credits issued to be used towards future fees • An overpayment is made leaving a credit on the account Because there were no fees to apply the payment or credit to when they were posted, they are highlighted as unapplied.
Why does it matter if I have Unapplied Credits?	There are many reasons why you should ensure that Unapplied Credits are reviewed regularly: • Payments that have not been applied cannot be categorized in your revenue reports and will appear as "Unapplied Payments". • Fees that were paid but were not correctly linked to the payment will appear as Unpaid. This can lead to errors when collecting from your customers. • Unapplied Credits can result in the wrong amount being processed during an ePayments batch.

Locate Unapplied Credits

Now that you know what Unapplied Credits are and why they matter, let's look at how to handle them. Using *Find Unapplied Credits* will enable you to find and apply credits for more than one family at the same time.

1. Go to the **Transaction** menu > **Find Unapplied Credits**.

2. Select the search criteria on the **Search Credit Transactions** page. This will drill down to the Unapplied Credits you want to work with.
   - Click into a field to select from the drop-down values.
   - Multiple values can be selected if needed.
   - When there are multiple values for a field, leaving the field blank is the same as saying "all".
   - Transaction dates default to the current date but can be edited to the date range you want to work with.
   - To find ALL of the Unapplied Credits in your database, leave all fields blank and clear the transaction dates.
3. Click **Submit** to review the search results and optionally apply Unapplied Credits to fees.

Unapplied credits for families can also be found by going to the *Transactions* menu > *Search.* In the *Special Search* field, select *All Credits w/Unapplied Amt Remaining*. Payments/credits can be applied from the results page using the pencil icon, however, the fees can only be applied to one transaction at a time. Refer to **Search Transactions** for more details.

Apply the Credits

From the **Apply Credits** page, you will select which credits you want to apply and then choose the fees to apply them to.

Apply Credits

			Date	Type	Subtype	Amt	Applied Amt	Unapplied Amt	Family/Acct	Balance	Note	Apply Credits
✏	🗑	🔗	3/31/2020	Account Credit	Closure Credit	-42.50	0.00	42.50	Ager	127.50	Credit for classes missed due to closure	☑
✏	🗑	🔗	3/31/2020	Account Credit	Closure Credit	-33.75	0.00	33.75	Campbell	101.25	Credit for classes missed due to closure	☑
✏	🗑	🔗	3/31/2020	Account Credit	Closure Credit	-33.75	0.00	33.75	Harding	37.80	Credit for classes missed due to closure	☐
✏	🗑	🔗	3/31/2020	Account Credit	Closure Credit	-73.75	0.00	73.75	Lovell	653.20	Credit for classes missed due to closure	☑
✏	🗑	🔗	3/31/2020	Account Credit	Closure Credit	-33.75	0.00	33.75	Owers	126.25	Credit for classes missed due to closure	☑
✏	🗑	🔗	3/31/2020	Account Credit	Closure Credit	-249.50	0.00	249.50	Wallace	705.50	Credit for classes missed due to closure	☑
✏	🗑	🔗	3/31/2020	Account Credit	Closure Credit	-50.00	0.00	50.00	Zackmann	411.55	Credit for classes missed due to closure	☑
					Total:	-517.00	0.00	517.00				☐

Legend: FEE/CHARGE · PAYMENT/CREDIT · UNPAID FEE · UNAPPLIED CREDIT

6 selected

← RETURN · ✔ APPLY CREDITS

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- Use the **Pencil** icon to edit an individual credit.
- Delete an individual credit with the **Trash Can** icon.
- View any applied amounts using the **Link** icon.
- Apply all credits by selecting the checkbox in the *Apply Credits* column header, or use the checkbox in each row to select only the credits you want to apply.
- Click **Apply Credits** to open the *Apply credits to unpaid fees* window where you'll choose the fees you want to apply the credits to.

- Priority defaults to the setting selected in the *Apply Payments To* setting *(Gear* [icon] *> Settings > General > Organization Defaults > Transactions Settings)* but it can be changed here.
- When either *Newest fees first* or *Oldest fees first* is selected, you can optionally enter a date range.
- If the Priority is set to apply credits to *Oldest fees within the last 12 months*, the dates that reflect the last 12 months will autofill the date range fields and they will be disabled.
- Optionally, you can select specific fees based on their transaction details. Select the checkbox to choose fees by their Transaction Type, Session, and Category 1; you can use more than one.

When your selections are made, click **Apply**. A window will open to let you know that the process of applying the credits is underway. Depending on the number of credits being applied this may take several minutes. Stay on the page until the process is complete and you've received the confirmation that the credits were applied. Leaving this screen early may interrupt the linking process.

Confirmation Message

The confirmation gives a summary of the credits that were applied and alerts you if any credits were not applied. Use **Search Again** to return to the *Search Credit Transactions* page. If the same criteria are chosen, any credits that were not applied will be displayed. A credit will be skipped if there are no unpaid fees on the account. If the amount of the credit exceeds the amount of unpaid fees, the balance of the credit will remain unapplied.

Use the Paid Fees Report to Locate Unapplied Payments

We recommend that you run this report daily. It will help you determine if you have any revenue that isn't applied, so that you can investigate it and apply it to a fee(s) when possible. *Note: If a family makes a prepayment on their account, it will remain unapplied until a user links it to fees posted after the payment was received.*

1. Go to the **Transactions** (menu) > **Transaction Reports** or the **Reports** (menu) > **Find Reports** > **Transactions/Financials** (left menu) > **Recommended** (tab) and click **Paid Fees**.
2. Select option for *Do you want to limit the report to certain locations* (defaults to *No, show me all transactions*).
3. Enter a **Date** or a range of dates.
4. Set **Show Detail** (under Display Settings) to **Yes**. This will show the family names and a breakdown of payments.
5. Click **Submit**.

If any revenue is listed as **Unapplied Payments,** you'll want to see if it can be linked to a fee. In this example for Date Range 10/7/20 - 10/7/20, the Dierksen family has a $45 unapplied payment.

To determine if this payment can be applied to a fee:

1. Go to the Dierksen family record and click the **Transactions** tab. Click the **View Unapplied Credits & Unpaid Fees** button (the button will be green to indicate there is an unapplied credit). The *Search Transactions* page opens and we see both the $45 unapplied payment (green *Unpaid Amt* field) and a $45 unpaid fee (pink *Date Paid* field). The family balance is correct at zero.
   - *It is important to note that a family's balance is ALWAYS correct as simply the addition and subtraction of debits (fees) and credits (payments). It is possible, however, to have a zero balance*

on a family's account with fees still highlighted as unpaid because there will also be an unapplied credit on the account that needs to be linked to the fee.

2. Click the **Pencil** icon on the Payment line to open the *Edit Transactions* box.
3. Click **Re-Apply Payment**.
4. In the *Re-Apply Payment Transaction* box, apply the payment to the correct fee by clicking on the fee line's **Apply Amt** field.
5. Click **Save Payment**.

Run the *Paid Fees Summary Report* again, and the revenue is now properly applied to the Merchandise category.

Refund/Void ePayments - An Overview

Permissions control the ability of your Users to see certain data and take specific actions. Before moving forward review **User Permissions Required to Refund or Void an ePayment**

You are able to process **credit card** voids and refunds from within Jackrabbit!

When you are set up for ePayments in Jackrabbit, click the **R** on the payment line of a credit card payment to:

- Send the refund/void transaction to the gateway for settlement to the credit card.
- Record the void/refund in the family's account with the transaction ID from the merchant processor added to a link in the *ePmt* column.

Bank draft/ACH payments cannot be voided or refunded from within Jackrabbit. Contact your ePayment provider, or log into your virtual terminal, to void the payment or issue a refund. Use the R to record that transaction on the family's account.

Learn more about **Credit Card Voids/Refunds**

Learn more about **Bank Draft/ACH Voids/Refunds**

AU and NZ Voids

Banks in Australia (AU) and New Zealand (NZ) do not support voids for ePayments. You can only refund a payment manually once it has been settled.

⊘ Frequently Asked Questions

<div style="border:1px solid #999; padding:8px;">Expand/Collapse All</div>

Delete a Payment

It may be necessary to delete a payment from Jackrabbit to correct an error.

It is important to note that there is no way to recover deleted payments.**If a payment is deleted in error, use the Jackrabbit Help** **button to submit a Support ticket.**

You can control which Users can delete payments with**User ID Permissions**; a User without the correct permissions will not see the *Trash Can* icon in the transactions grid.

Category	User Permission	Controls
Families	Delete Transaction	Ability to delete a single transaction on the Transaction tab. See Delete Transactions and Delete Tuition Fees under Transactions for mass deletes.
Transactions	Delete E-commerce Transaction	Can delete payments processed through an e-commerce gateway.

Review **Set/Edit User ID Permissions** to update permissions.

 Important Notes

Delete a Payment

1. Locate the payment to delete on the family's*Transactions* tab.
2. Click the**Trash Can** icon located to the left of the payment.

3. Add a**Comment/Reason** in the*Delete Transaction* window. This step is optional. This note is visible when you search User activity located under the *Reports menu > Find Reports > Search User Activity*.

4. Click the **Delete** button.

See **Record an NSF (Bounced Check)** for instructions on deleting payments due to bounced checks.

QUIZ - Lesson #12 - Collect Payment from Multiple Families

When you have worked through all of the articles outlined in the lesson, select the Take the Quiz button to be taken to the Lesson #12 Quiz where you can test your understanding of the concepts in this lesson. You will be asked to enter an email address for quiz results to be sent. The quiz includes Review questions.

Quiz #12 - Collect Payment from Multiple Families

Number of Questions	Total Possible Points	Points Needed for an "A"	Points Needed for a "B"	Points Needed for a "C"
11	14	12	11	9

⊙ **Return to Supervisors and Managers Menu to continue to next lesson**

⊙ **Click here to provide feedback for this lesson**