

# SD-RevenueBuilder

## Integrated Charge Processing – A Brief Instructional

The ability to internally process charges was added to SD-RevenueBuilder (SDRB) in April '09. The general idea is, if you have a client that's authorized you to run charges against his credit card, you can do that process right within SDRB. Or, if you have a client that's authorized you to direct-withdraw funds from his checking account (either once or periodically), you can also do that directly in SDRB.

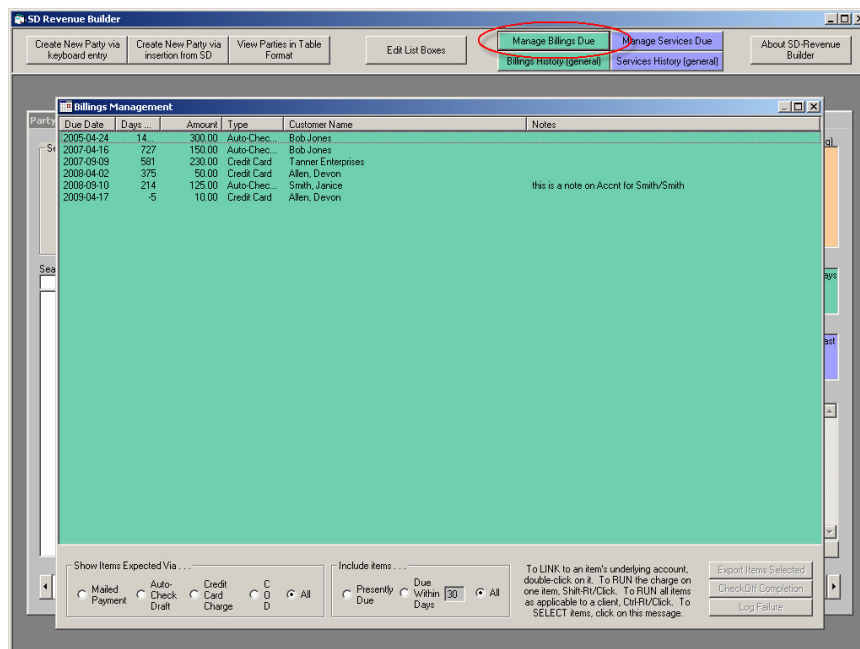
For context, what we've now done in SDRB is to give you the ability to run charges on your clients—using almost the same methods we use here at Rossware, for running charges on you.

## Chapter 1

### The General Method

Whether it's charges involving credit card<sup>1</sup> transactions or checking withdrawals, the method to initiate is precisely the same.

Simply, click on SDRB's 'Manage Billings Due' button, to display the Billings Management form:



<sup>1</sup> While we're using the term "credit card" here, we really mean either credit or debit cards. The system is indifferent between the two.

With that form displayed, pick whatever categorization you're interested in from the options at bottom (or, if preferred, leave set as per default). As you examine items in the list, you can initiate a charge process (at least for any item on which a credit card charge or auto-check draft is applicable) in one of two ways:

1. If you want to run the charge on a particular item only, do a simple **Shift/Rt-Click** on that line-item.
2. If you see an item on which you want to run a charge, but suspect there may be other items which should also be run—and for the same underlying client—do a **Ctrl/Rt-Click** on any line-item as applicable to that client).

If you use Method 1, the system will immediately take you to an appropriate context to process the transaction.

If you use Method 2, the system will do an instant, behind-the-scenes examination to find (and select/highlight for your approval) all the charge items it reckons should be included, for this one-and-the-same-client and charge-method, in your current transaction. With your approval of same, it will then take you to the appropriate transaction-performing interface.

In either case, if you complete the transaction, SDRB will immediately make appropriate entries in its data. Specifically, it will:

- (a) Modify the underlying BillingsPlanned record as appropriate to the circumstance (i.e., if it was setup as a periodic recurring charge, it will notch the next-due-date forward by one period; if it was a one-time charge, it will eliminate the item, etc.).
- (b) Add an entry to the BillingEvents table (as reviewable in the Billings History form) that fully describes and documents the transaction.
- (c) If you used Method 2, Steps (a) and (b) will be performed for each of the multiple items involved in the transaction.

## Chapter 2

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### About "Credit Card" Transactions

This subject is very simple. For the actual credit card processing machinery in SDRB, we simply equipped it with the same Virtual Terminal interface (and machinery) as was previously added to ServiceDesk and SD-Mobile.

Because of this, all the details you need, in regard to operation of Virtual Terminal, are available in our standard Virtual Terminal Handbook. Here's a link:

<http://rossware.net/MiniManuals/VirtualTerminalHandbook.pdf>

You'll note there are boxes in the SDRB Parties page where you should place accurate credit card info for any client on whom you'll be doing credit card charges. When it's time to run a charge, this card info will auto-insert for you, into the Virtual Terminal.

We've presently programmed Virtual Terminal, when operating from within SDRB, to use the same merchant credentials as have been setup in ServiceDesk for the station involved (didn't want to make you have to separately enter those long credentials once again). If it turns out you need different credentials for SDRB, we'll have to alter such programming.

## Chapter 3

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### About "Checking Account Auto-Drafts"

It's confession time. Our prior language on this subject misled slightly (though it was innocent, for our only purpose was to keep the initial descriptions simple).

Truth is, we do not have a method that electronically pulls money, based on checking account info (i.e., account number, routing number, etc.), directly from a client's account. We use a better method.

The reason our method is better is because, unless you're an extremely large operation (i.e., hundreds of employees), the costs that are involved in electronic withdrawals are prohibitive. Our method involves zero banking fees, and works great.

Quite simply, our method is to print a paper check on the client's account (this is what SDRB actually does for you). We then deposit it, just like we would if our client had provided it.

Believe it or not, this is completely legal, and is thoroughly accepted as a common business practice.



As simple as such authorization is, to some extent it's a formality. We've created and deposited thousands of checks based on these forms, and yet have never once been asked to present any such documentation to banking authorities. Still, it's a good idea to have it—if only because it makes it clear, between you and your client, that you have such authority. Plus, it's a good means of getting the underlying account info.

In regard to that latter, just as there's place in each SDRB Parties datasheet for credit card info, right below that same location there are boxes for checking account info. Quite obviously, if you're going to be running check drafts for a particular client, you'll need to accurately fill-in those boxes:

The screenshot shows the 'SD Revenue Builder' software interface. The main window is titled 'Party Data Sheet (4 of 5)'. It contains several sections:

- Search by...**: Radio buttons for Contact Name, Formal Name, Address, Email Address, and Telephone Number.
- Date Created**: 4/5/2006
- Type of Client**: Standard
- Item ID**: 00004
- Client Vitals**:
  - Contact Person (if any): Bob
  - Salutation: Bob
  - Full Proper Name, Address and Telephone Numbers: Bob Jones, 123 Apple Ave, Appleville, WA 98558, 123-123-1234
  - Email address: (dbl-click to send mail)
  - Notes: Bob Jones
- Payment Info (if needed for automated payment setup)**:
  - Type of Credit Card: [Dropdown]
  - Credit Card Number: [Field]
  - Name on Card: [Field]
  - Expiration: [Field]
  - CV Code: [Field]
- Checking Account Info** (highlighted with a red circle):
 

Name on Checking Account	Account Number	Routing Number
Bob Jones	123287500	625680
Name of Bank	City/State	Branch Code
Union Bank of California	Dana Point, CA	16/285-183
- Applicable Accounts**:
  - Bling&GoTo, # 00006, On Demand w/discount, 4/5/06
  - Bling&GoTo, # 00007, On Demand w/discount, 4/5/06
- Billings Due**:
  - \$300.00 each Month X 1, was due 4/24/2005, now 1449 days past
  - \$150.00 each Month until cncl'd, was due 4/16/2007, now 727 day
- Services Due**:
  - Fall Tuneup Heating System, was due 9/6/07, now 584 days past d
- History**:
  - 4/5/06 12:48 GR: Created Account # 00006 {}
  - 4/5/06 12:57 GR: Created Account # 00007 (Seasonal Maintenance)

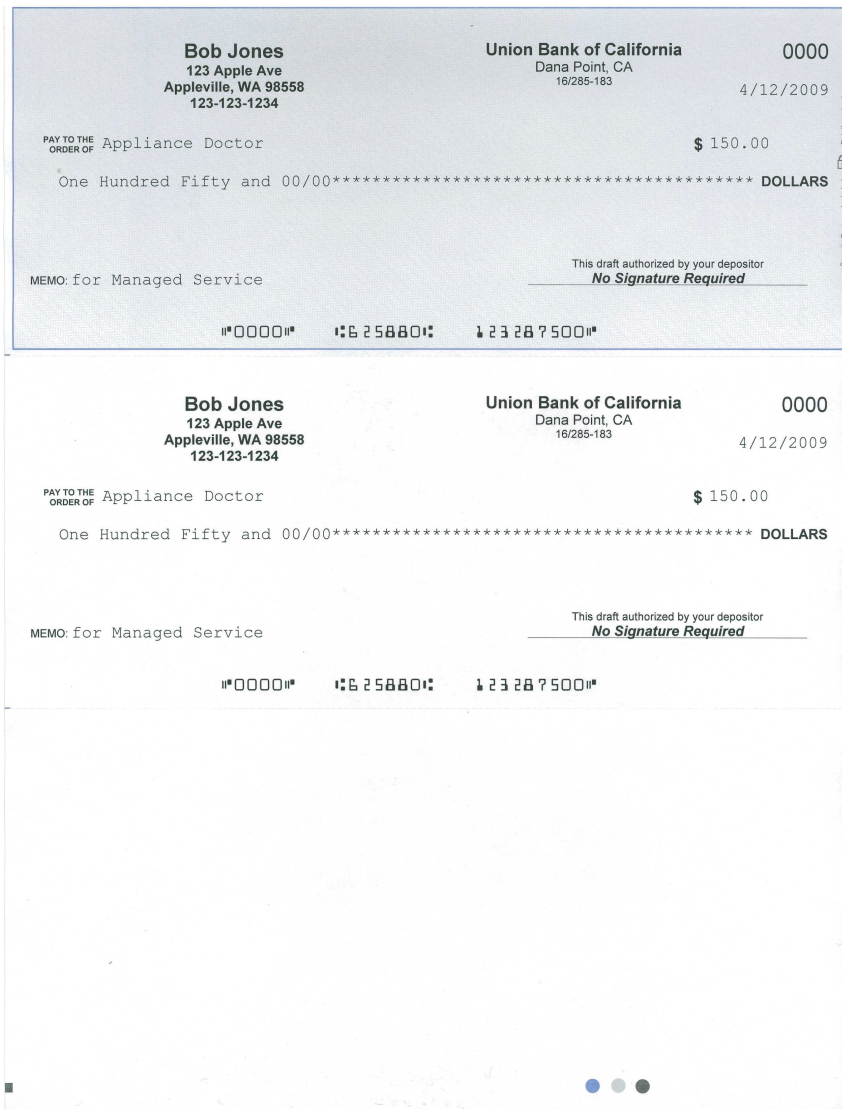
With such advance work completed (and, of course, appropriate billing events setup in SDRB), you're all-but ready to run auto-check drafts. Only one element remains, and that is having appropriate paper to print to.

In regard to this issue, the technical truth is that a check may be a legally valid instrument when printed on virtually anything (e.g., a rock). You could have SDRB print client checks onto plain paper, and possibly succeed. However, our guess is employees at your bank may give you some frustration if your deposited checks don't look like checks. SDRB will take care of all the contents that go on the paper, but you're going to have a better time at your bank if the background is colored and also looks check-like.

There are likely hundreds of sources from whence you can order blank check stock (again, we're referring to paper that's got all the background color and security features, but no actual content). Here's one in particular (use this link if you don't want to bother with your own shopping):

<http://www.netbankstore.com/p/87999/>

As far as SDRB is concerned, it will print the applicable check contents in the top 3.5" of an 8.5 x 11" sheet (the actual check portion). In the second 3.5" (approximately the middle of the sheet) it will re-print identical imagery (this essentially becomes your check stub). The result (one check per sheet) looks very much like the following:



So, the simple idea is, you'll use SDRB to create these checks (and to auto-document having done so, etc.), then deposit. You'll find it's incredibly easy—just like printing your own money. ✍ It's what we do here, and we love it!

Dang, there is one more little detail. SDRB can't print that cool check font at the bottom of each check (where the account number and routing number go) unless your computer has the appropriate font installed. This font is called MICR (for Magnetic Ink Character Reading), and is not easy to obtain. The best source we've found sells a five-user license for \$99.95. Here's a link:

<http://www.micr-fonts.com/MICRfont/micr-fonts-windows.html>

It may seem like a lot to pay for a silly font, but we shopped very hard to find it even this cheap (at many sites it goes for \$1500 or more).

Please understand, if we could, we'd give you the font. We simply could not find a source that we can give away. We made the five-user-license purchase ourselves, for ourselves.

You'll need to install the font on each/every computer where you wish to have SDRB print your checks. If you try to print without the font, you'll get plain text where the special font is supposed to be, and your bank will likely not accept the check.

If you read the underlying literature, you'll find that, in addition to the special font, banks are also expecting use of a special kind of magnetic ink. We have never found this to be necessary. As far as we know, without the magnetic ink the checks may fail to be machine-read (depending on your bank's machinery), but while that may be a nuisance for the bank, it does not seem to be an impediment to the checks being accepted.

We do, however, highly recommend you do this printing via a good laser printer.