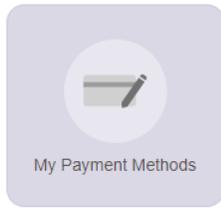


How to Add a Credit Card or ACH Electronic Check Payment Method to Your Account

Before you can make a payment using a credit card or an ACH Electronic check to you must set up these payment methods in your membership account. When you login select the “My Account” tab on the main menu bar at the top of the screen. When you make that selection, a number of tiles will be displayed in a grid fashion below the introductory text. Click on the tile that says “My Payment Methods.”



When you click this tile you will see the “My Payment Methods” page which will display any existing electronic payments method registered to your account and allow you to add additional methods. It will be similar to the image below.

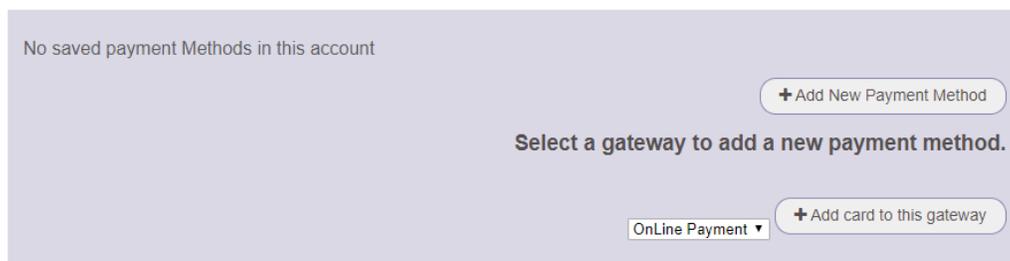
My Payment Methods



This is the default screen when no existing methods exist. See image at end of this note to illustrate how saved methods appear.

Select the Add New Payment Method button to continue. You will then be presented with an option to select any gateway we have enabled in our system. At the moment, there is only one gateway provider which we have called “Online Payment.” If other gateways are defined, such as one associated with another credit card processor they would appear in the drop-down list next to the “Add card to this gateway” button. Since there is only one gateway, you only have to

My Payment Methods



select the “Add card to this gateway” button, as the name of the gateway is pre-selected. You use this option to add either a credit card or information for an electronic check. When the button is selected the “Add Payment Method” screen opens and note that the default method is for a credit card. If you are

entering a credit card, fill in the requested information. You are given the option to select this method as your preferred credit card payment option so it is preselected on an donation or payment transactions your perform. This would occur if

you add multiple credit cards to your methods.

A screenshot of the "Add Payment Method" form. The title is "Add Payment Method". Below it, it says "Add Payment Method To: OnLine Payment". There are two radio buttons for "Type": "Credit Card" (selected) and "E-Check". Below the radio buttons are two input fields: "ABA Routing Number" and "Bank Account Number", both with a "Where do I find this?" link to their right. At the bottom, there is a dropdown menu for "Account Type" with "Checking" selected.

If you desire to add an electronic check payment method, selecting the E-check radio button changes the information at the top of the window and the top of the form appears as it does in the image at the left.

The information to be provided can be found at the bottom of the check for the account you are registering.

Echeck Help

FIRSTNAME LASTNAME
123 Main Street
Your Town, XX 00000

DATE _____ 1001

PAY TO THE ORDER OF _____ \$ _____

MEMO _____

123456789 0001234567 1001

ABA Routing Number Bank Account Number
Is a 9 digit number for your Bank. It is typically at the bottom left of the check.

Once you are finished entering the information for either a credit card or E-check, you must click the "save Card" button at the lower right of the screen. This completes the registration process.

Info in this section about setting up an ACH payment method is obsolete. Please review web site Payment Methods for setting up and verifying e-Check payment methods using Stripe. This document will be updated eventually.

Note that if you are registering a credit card, the system will charge your account a nominal amount using a charge transaction, which is immediately reversed. Depending on you card's billing and statement system you may see both the charge and reversal on a future statement.

Note the following which displays a saved credit card and a saved electronic payment method. You may have multiple credit card methods and checks for different bank accounts saved to your profile.

My Payment Methods

AMERICAN EXPRESS x3005 10/24 Preferred Payment Method
Gateway: OnLine Payment
Update
Delete

eCheck x4568
Gateway: OnLine Payment
Update
Delete

+ Add New Payment Method

Continue to read about how to make electronic payments using your member account access.

How to make payments or donations using you member account

When you login to your account, you can make donations or pay exiting balances on your account as shown in your statement. When you select to make a payment, you will be afforded and opportunity to indicate which specific charges on your account you are paying against. If you do not make selections, the balance that is not credited to a specific charge will remain on your account as an open payment, effectively a credit to satisfy future obligations if no charges exist. If charges exist however, an you do not indicate these in your payment, the administrator may apply these as our policy is to satisfy the oldest obligations on your account when payments are received.

When you make a payment no new charges are created. A donation is a transaction where both a payment and offsetting charge are created at the time the transaction is recorded. In our payment system, there are two types of donations:

- A gift in honor or in memory of someone
- A payment with concurrent charge added to your account such as purchasing a ticket for an event.

In the first instance, you can add a dedication to the transaction, such as “On the Yahrzeit of ...” In the second instance you are just making a purchase and there is not associated dedication. In both instances you are making payment in the absence of a pre-existing charge on your account.

When you desire to make an electronic payment (credit card or e-check) for a balance on your account, you either select “My Account” from the menu bar on the home page which will bring up the grid of tiles described in the first section of this document, or the “My Billing” selection in the drop down that appears when you hover over the “My Account” menu item. The latter takes you directly to your Transactions page. If you choose to view your tiles by just selecting the main “My Account” menu bar item, the tile that is displayed depends upon whether you have an existing balance. The two options are illustrated below:



If you have a balance, the “Pay My Bill” tile is displayed with the current account balance displayed as well. If you have no balance, the “Donate” tile is displayed. Instructions following will be provided for each of these situations.

No Balance to Pay

1. Select the Donate tile after using the “My Payments” menu selection. Skip to step 3, “Online Payments.”
2. Select the “My Billing” option in the dropdown selector under “My Payments.” This will open the “My Transactions” page. Select the “Submit A Payment” button to get to step 3, “Online Payments.”

My Transactions

Balance	
Balance Today	0.00
View All Transactions »	Submit A Payment

3. When the online Payments window opens, the system assumes you are making a donation since you do not have

Online Payments

a balance. If you did, you would see information on your unpaid balance as displayed in the section below. The box after the “paying as” label would display your name based upon your login credentials.

Since you are assumed to make a donation, you cannot use this option to pay an advance against your account, nor can you use it to purchase an event admission. The donations you can make are displayed in the drop down list that appears after the label “Type.” In the example illustrated below, the Building Fund is selected and

Online Payments

when you click on this selection, the Type box will reflect this choice and all subsequent information on the form would be filled out including any dedication information about the donation, the amount, and the

name of an individual to be notified of the donation, such as when it is made in honor of someone and you wish to notify the honoree of your donation. These details are not covered in this note as the form information should be obvious. When you have completed filling in all the boxes, click on the “Continue to Payment button at the bottom of the page.

4. When the button is clicked, you will be taken to the “Confirm Payments” page such as the one below. In this illustration, a donation to the Building Fund has been made and the existing electronic payment options are noted

and can be selected. In addition, you can add new online payment methods by selecting the option on the payment. Note that by default you are including the convenience fee to the donation which will be above the amount donated and will appear on your credit card bill. To opt out of this payment, click the “Don’t include” radio button and you will only be charged the

donation amount. In this situation, CJCN pays the fee, effectively lowering your donation that we receive. If you pay by E-check, there is no associated convenience fee. Note that you can use these features to get to the “Confirm Window” and register your electronic payment on the fly, and then submit the donation with the newly entered card information as described in the initial section of this note.

Note: When you click “Confirm and Continue” you are submitting your payment and your action is not reversible. To back out of the transaction sequence at any time, close your browser window or go to the top of the screen and select “Home Page” or any other menu item which will void all the actions taken before submitting. If you create a transaction; in error that you would like reversed, contact the treasurer or assistant treasurer at treasurer@cjcn.org or assttreasurer@cjcn.org.

Balance to Pay

1. Select the “Pay My Bill” tile after using the “My Payments” menu selection. Skip to step 3, “Online Payments.”
2. Select the “My Billing” option in the dropdown selector under “My Payments.” This will open the “My Transactions” page, which indicates that there is a non-zero account balance. Other information on this screen is not illustrated. Select the “Submit A Payment” button to get to step 3, “Online Payments.”

My Transactions

Balance

Balance Today	1,800.00
---------------	----------

Submit A Payment

3. Note that this screen is similar to the screen displayed for online payments associated with make

donations, but since there is an account balance, open charges are displayed and there are two payment modes, account balance, which is the default when a balance exists, and optionally to make a donation, which pre-filled information assumes you are submitting payment for your entire account balance as of the current date, even

though a future charge is displayed. The system has preselected those open charges to which the payment will be applied. To pay less than the current balance change the amount entered in the “Amount” box at the bottom and reallocated to the charges. A check box to the far right will allocate as much of the unallocated funds remaining to that charge. So if you pay only \$1500, and you check the 12/01 payment first, it will consume \$1000 of your payment. Checking

Online Payments

Paying as Sandra Levy

You currently have a balance of \$2,000.00
Balance does not include \$200.00 of open payments.
Transaction list below includes \$1,000.00 of future charges.

Payment is for account balance.
 a donation.

Paying For

Date	Amount	Description	Unpaid
12/01/2019	1,000.00	2019/2020 Annual Membership Pledge Partial (4 of 6):	1000.00 <input checked="" type="checkbox"/>
02/01/2020	1,000.00	2019/2020 Annual Membership Pledge Partial (5 of 6):	1000.00 <input checked="" type="checkbox"/>
04/01/2020	1,000.00	2019/2020 Annual Membership Pledge Partial (6 of 6):	1000.00 <input type="checkbox"/>

Amount \$ 2000.00

the second charge from 02/01 will allocate the remaining \$500. Otherwise you can allocate funds by typing in the amount under the “Unpaid” label. If you allocate less than the amount being paid, this will show on your account as unallocated funds which can be applied at anytime to your charge balances that may exist. You can choose to pay against the future charge. Note that at the top of the table with the open charges is a radio button that allows you to make a donation rather than an account payment. If you select the “donation” radio button, you will be taken to the donation screen described previously.

When finished allocating your payment, click the “Continue to Payment “ button at the bottom of the screen and proceed as with step 4 in the previous section.

Flow chart of steps to make an online payment

