

Setting up Gym Assistant for Monthly Bank Debits

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Introduction

Before starting, there are a few general concepts that you should understand about monthly debits and how they work in Gym Assistant.

First, some terminology:

- **EFT** is “Electronic Funds Transfer”, a method of collecting money directly from a member’s bank account.
- **ACH** (also known as **NACHA**) is an industry-standard format for describing bank transactions. An ACH file is simply a text file that lists all of the transactions that should occur at one time. This list is also referred to as a “batch”.
- Your **EFT Processor** is the bank or company that receives and processes your ACH file. If your bank is handling your EFTs, then they are your processor. If you are using a third party as your processor, then they are submitting the transactions on your behalf and not handling the money directly. The money is transferred directly from the member’s bank account into your bank account.
- A **Paper Draft** (or “Check Draft”) is a paper check printed out to you on the member’s behalf. Instead of a signature line, the Paper Draft contains a block of text indicating that the transaction is authorized by the member. You can deposit a Paper Draft just as if the member themselves had written you the check.

The primary requirement for any recurring billing method is that the account holder (your member) must give you written pre-authorization. You should always keep this written authorization (with a copy of a blank check) on file in case of any dispute over a charge.

It is generally best to debit all your members on the same day of the month. Most clubs will process on the first, but you may want to process on the fifteenth or even another day of the month. Processing on only one day dramatically reduces your administrative time and simplifies your front-desk training.

Each month, you go through the following steps (detailed later in this document) to process your Bank Debit members:

- A few days before the actual debit date, you generate an ACH file or Paper Draft file in Gym Assistant. You simply specify the day on which you want the debits made, and Gym Assistant will list all members who should be debited on that day.
- You send the file to your EFT processor, your bank or some other third party. The method that you use to send the file will depend on your processor.
- If you are processing as EFTs, then within a day or two you receive a report from your EFT processor showing any transactions that did not clear.
- If you are processing as Paper Drafts, then you will receive a stack of checks from your processor. Simply endorse and deposit the checks as if they came from the members themselves.
- In Gym Assistant, you renew all members whose debits cleared successfully. You simply specify the day for which you are processing, and Gym Assistant will list all the members who were submitted. You then unselect those members whose debits failed and renew the rest. All those members are then up-to-date for another month.

Turning on Pro-Rating

Pro-Rating is the function that allows you to have all members due on the same day of the month. When a new member signs up, Gym Assistant will calculate for you the exact amount that they should pay upfront to take their membership up to the next debit date (for instance, the first day of the month).

- Select **Preferences** from the **Settings** menu.
- Check the **Pro-Rate Amount due at signup** box.
- Click OK.

You can also set the minimum number of days that a members must pay at signup. For example, let's say that you debit your members on the first day of the month. If a member joins on the end of the month, then you might want them to pay for an additional month upfront (instead of only a few days). Many clubs have members pay upfront for an additional month if they signup after the 15th day of the month. The minimum days to pay at signup determines on what day of the month new members will be charged for an additional month. If you want members who join within five days of the end of the month to pay an additional month upfront, then set this value to 5.

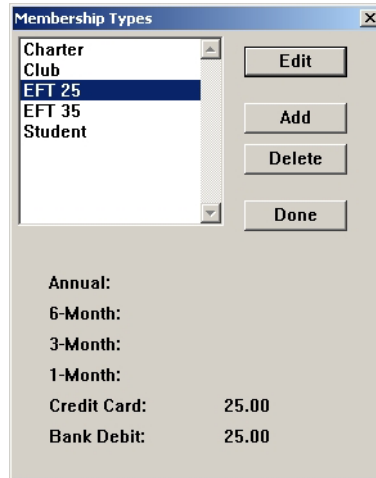
To set the minimum number of days that a members must pay at signup:

- Select **Preferences** from the **Settings** menu.
- Set the **Min days to pay at signup**.
- Click OK.

Setting up Membership Types for Bank Debit

You must first specify at least one membership type with a Bank Debit or Credit Card Payment Option.

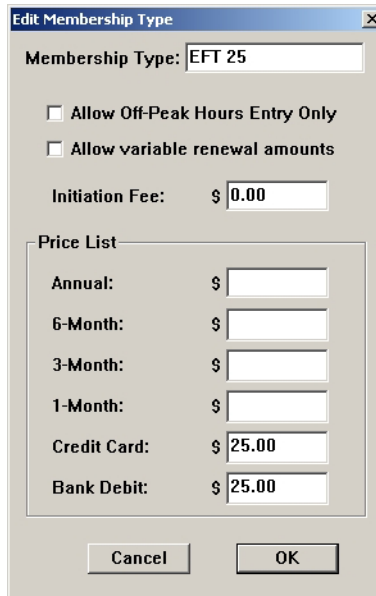
Select **Membership Types** from the **Settings** menu to see a list of your current membership types.



Membership Types list

If you have not already defined your EFT membership types, then click the Add button. Define the new membership type name. We recommend a straightforward naming scheme like “EFT XX”, where XX is the monthly debit amount.

If you have already defined your EFT membership types, then click on an existing membership type and click the Edit button.

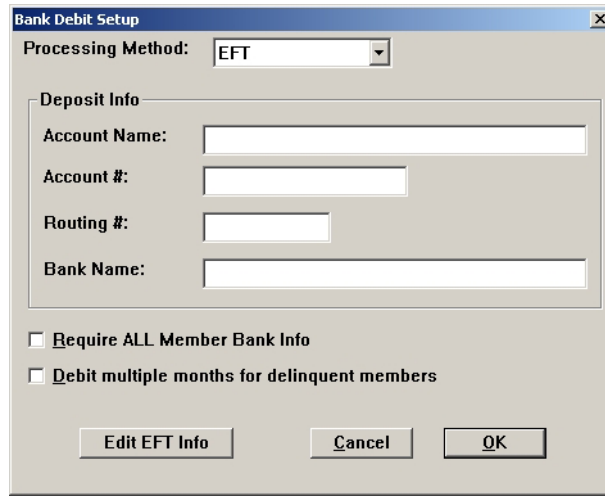


Edit Membership Type

Define an amount for Credit Card and Bank Debit (whichever option(s) you plan to offer), then click OK.

Setting Up Your Bank Debit Processing Info

Select **Bank Debits** from the **Settings** menu to see the Bank Debit Setup window shown below:



Bank Debit Setup

If you will be processing as EFTs:

- If you will be processing as **EFTs**, then set the **Processing Method** to **MCA**, **MoneyMovers** or **EFT**, depending on your processor. If you will be processing as **Paper Drafts**, then set the **Processing Method** to **Paper Drafts**.
- Fill in the **Deposit Info** with your business bank account information:
 - Account Name:** Name on business bank account
 - Account #:** Bank account number
 - Routing #:** Bank routing number (also called “ABA” or “Transit” number)
 - Bank Name:** Name of your bank
- Uncheck **Require ALL Member Bank Info**.
- Uncheck **Debit multiple months for delinquent members**.

- If you will be processing as EFTs, then click the **Edit EFT Info** button to see the Bank Debit EFT Setup window below:

Bank Debit EFT Setup

You should obtain the following values from your EFT processor!

Immediate Origin

Name:

Origin: (Usually blank char followed by RTN)

Immediate Destination

Name:

RTN:

Company

Name:

ID:

Entry Description:

Originating DFI: (Usually first 8 digits of Origin RTN)

Include Balance transaction at end of file

Bank Debit EFT Setup

Note: If you are processing as Paper Drafts, then you will not need to edit EFT info.

If you are using **MoneyMovers** to process your EFTs, then fill in the Bank Debit EFT items as follows:

- Immediate Origin:
 - Name: Your business name
 - Origin: 1 + Your Federal Tax ID
- Immediate Destination:
 - Name: “MoneyMovers”
 - RTN: “954361138”
- Company:
 - Name: Your business name
 - ID: 1 + Your Federal Tax ID
- Entry Description: “Fees”
- Originating DFI: “95436113”
- Uncheck **Include Balance Transaction at end of file**

If you are using **MCA** to process your EFTs, then fill in the Bank Debit EFT items as follows:

- Immediate Origin:
 - Name: “MCA”
 - Origin: 1006828425
- Immediate Destination:
 - Name: “MCA”
 - RTN: 006828425
- Company:
 - Name: Your business name
 - ID: Your Federal Tax ID
- Entry Description: Fees
- Originating DFI: 00682842
- Uncheck **Include Balance Transaction at end of file**

If you are using any other company to process your EFTs (including your bank), then you will need to obtain the following information from your bank:

- Immediate Origin:
 - Name: Usually your business name
 - Origin: 1 + Your Federal Tax ID or other # designated by your processor
- Immediate Destination:
 - Name: Processor Name
 - RTN: Processor Routing #
- Company:
 - Name: Usually your business name
 - ID: 1 + Your Federal Tax ID or other # designated by your processor
- Entry Description: "Fees"
- Originating DFI: First 8 digits of Processor Routing # or other # designated by your processor
- Uncheck **Include Balance Transaction at end of file**

Adding a New Debit Member

- In the Member Check-In or Member Browse window, click the **Add New** button.
- Enter a membership number for the member, then click **OK**.
- Enter the member's personal info, then click **Next**.
- In the Membership Info window, set the Membership Type to one of the membership types previously defined for Bank Debit members.
- Select the **EFT-Bank** payment option. *If neither of these Payment Options appears, then you need to cancel adding this member and review the Membership Types list as shown above.*
- Note that Gym Assistant will automatically
- Specify the **Payment Type** by which the member is paying at sign-up (today), then click **Next**.
- If you specified a EFT-Bank Payment Option, then the Bank Debit Info window below should appear.

Bank Debit Info

- Enter the Routing # and Account # from the member's voided check. See an example check below for location of the Routing # and Account # along the bottom of the check. The Routing # is always nine digits (in the US) and is surrounded by matching "⑆" symbols. The Account # is always followed by the "⑆" character.

Void Check Sample

Changing Existing Member Payment Option and Debit Info

To change an existing member to a Eft-Bank Payment Option:

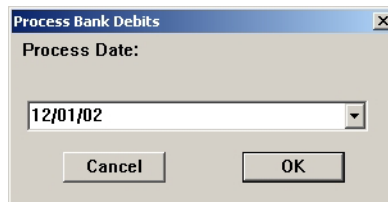
- Display the member's info in the main Member Info screen.
- Click the Edit button on the right side of the window to access the member's info.
- Click the Admin button in the lower-left corner to enable the membership info fields. (You may also need to input a password.)
- Set the Membership Type to one of the membership types previously defined for Debit members.
- Set the Payment Option to EFT-Bank or EFT-CC. *If neither of these Payment Options appears, then you need to cancel adding this member and review the Membership Types list as shown above.*
- Click the Financial Info button to access the member's bank account or credit card info.

Processing the Bank Debits

You should submit your EFT information a few days before they are actually due so that any failed transactions can be dealt with appropriately. For example, if you debit members on the first of each month, then you should process your EFTs on the 28th or 29th of the preceeding month. You can then renew all those members before their due date.

Select **Process Bank Debit Members** from the **Billing** menu.

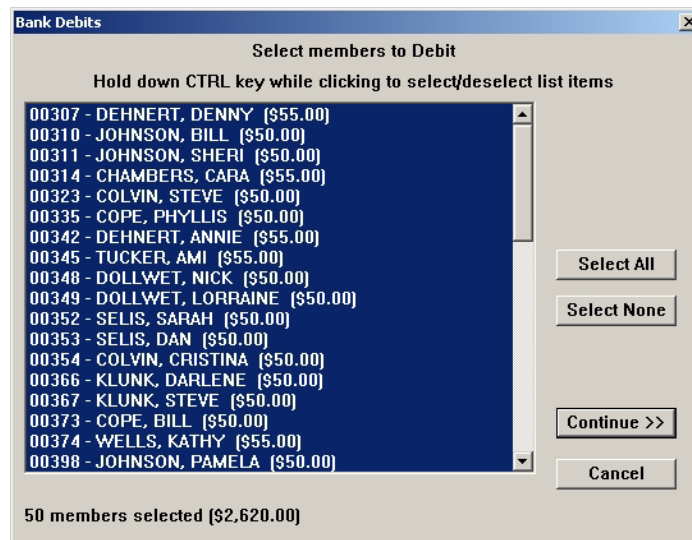
Specify a Processing Date, which should be the date on which the debits are actually due. This will determine which members get debited. Gym Assistant will debit all members who (1) have a Payment Option of EFT-Bank (or a Payment Option of Bank Debit in older versions), and (2) are due one or before the Processing Date.



The dialog box titled "Process Bank Debits" has a "Process Date:" label above a date input field containing "12/01/02". Below the input field are "Cancel" and "OK" buttons.

Process Date

A list of all Bank Debit members due on or before the Process Date appears.



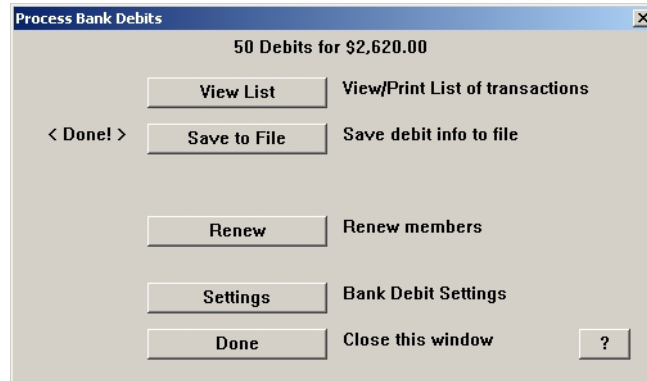
The dialog box titled "Bank Debits" has a subtitle "Select members to Debit" and a note "Hold down CTRL key while clicking to select/deselect list items". It contains a list of 20 members with their IDs, names, and amounts. The list is currently selected. To the right of the list are buttons for "Select All", "Select None", "Continue >>", and "Cancel". At the bottom left, it says "50 members selected (\$2,620.00)".

ID	Name	Amount
00307	DEHNERT, DENNY	(\$55.00)
00310	JOHNSON, BILL	(\$50.00)
00311	JOHNSON, SHERI	(\$50.00)
00314	CHAMBERS, CARA	(\$55.00)
00323	COLVIN, STEVE	(\$50.00)
00335	COPE, PHYLLIS	(\$50.00)
00342	DEHNERT, ANNIE	(\$55.00)
00345	TUCKER, AMI	(\$55.00)
00348	DOLLWET, NICK	(\$50.00)
00349	DOLLWET, LORRAINE	(\$50.00)
00352	SELIS, SARAH	(\$50.00)
00353	SELIS, DAN	(\$50.00)
00354	COLVIN, CRISTINA	(\$50.00)
00366	KLUNK, DARLENE	(\$50.00)
00367	KLUNK, STEVE	(\$50.00)
00373	COPE, BILL	(\$50.00)
00374	WELLS, KATHY	(\$55.00)
00398	JOHNSON, PAMELA	(\$50.00)

Select members to Debit

To select or unselect any member in the list, hold down the CTRL key while clicking on the member. The number of members selected and total of all transactions appears in the lower left corner. Click Continue when you are done.

The Process Bank Debits window appears showing the possible actions that you can take. Each action will display “<Done!>” is that action has been performed.



Process Bank Debits

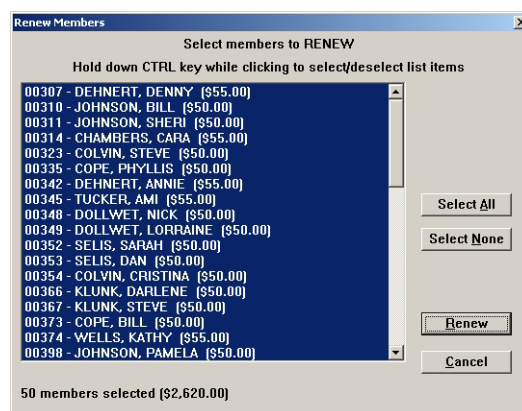
View List displays a list of the transactions with totals. You should print and save this list to compare with the report returned by your EFT processor.

Save to File generates the ACH file and saves the data to either your computer’s hard drive.

- Gym Assistant asks for **File Submission Date**, which should be the day on which you want the debits to be processed.
- Gym Assistant asks if you want to process as “Pre-Notes” or “Debits.”
 - A **Pre-Note** file contains zero amounts and is used by the bank to test the validity of your data. Submit a pre-note file if requested to do so by your bank.
 - You will usually submit a **Debit file**, which contains the actual amounts. This is the default.
- Gym Assistant asks for a **Batch Number**, which should usually be one for the first batch submitted on a particular day. Your processor, however, may specify a different batch numbering scheme.
- The data will be saved in a folder called EFT within the Gym Assistant folder on your hard disk.

Renew allows you to renew all the selected members so that they are up-to-date for another month. *Note: Do not renew the bank debit members until you confirm that your ACH file has been submitted and received by your EFT processor.*

- The Renew Members Selection window below appears with the list of selected members.



Renew Members Selection

- Confirm that the number of members and total transaction amount (displayed in the lower left) are correct. To select or unselect any member in the list, hold down the CTRL key while clicking on the member. Click Renew to continue.
- Gym Assistant asks you to confirm that your transactions have been submitted and accepted by your processor. Click Yes to continue.

- Gym Assistant asks you one more time to confirm that you want to renew these members. *Note: You should only renew members once you are sure that their payments have cleared. Once you renew members for a process date, you will no longer be able to Process Bank Debits for those members on that process date!*

Settings allows you to modify your Bank Debit settings.

Done closes the window and ends this processing session.

Sending the Data to Your Processor

The method used for sending your ACH file to your EFT processor depends on your processor and the Processing Method that you selected in Bank Debit Settings.

Method **MCA** or Method **Paper Draft**:

- Gym Assistant will ask if you want to transmit the file. If you have internet access on the processing computer, then click Yes. Otherwise, click No and you will have to email the file manually (see below).
- Gym Assistant will create an email to send the file automatically from your web browser.
 - Enter a subject for the email and click OK.
 - Enter your email address and click OK.
 - In a few seconds, a web page should appear ready to send your email.
 - If your internet connection requires a modem dialup or AOL, then connect to the internet before continuing to the next step.
 - Enter any message you would like to send to your processor.
 - Click the Send button to send the email.

Method **MoneyMovers**:

- Gym Assistant will ask if you want to upload the file to MoneyMovers. If you have internet access on the processing computer, then click Yes. Otherwise, click No and you will have to upload the file manually (see below).
- If your internet connection requires a modem dialup or AOL, then connect to the internet before.

Manually Sending Files:

Contact your processor for instructions on transmitting the file to them. For most installations, the Gym Assistant application folder will be found at:

C:\Gym Assistant 1.5\

If you are using **MCA**, **MoneyMovers** or **EFT** methods, then you will find your Paper Draft files in the **EFT** folder within the Gym Assistant application folder.

If you are using the **Paper Draft** Method, then you will find your Paper Draft files in the **Bank Debit Processing** folder within the Gym Assistant application folder.

To copy a file to a floppy disk:

- Open **My Computer**
- Open the **Local Disk C:** drive
- Open the **Gym Assistant 1.5** folder
- Open the appropriate data folder
- Select **List** from the **View** menu to see a list of the files (instead of icons)
- Right-click on the file you want, then select **Send To 3 ½ Floppy (A)**