

F112: Advanced Payment Options

(Covers paying by an account on file, splitting a payment among two or more payment methods, placing a payment on the Customer Account, credit memo/owner comps, gift certificates, and discounts.)

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Overview

This course assumes you are familiar with the Point of Sale process up to the point of clicking **Add Payment Method**. If you are unfamiliar with how to do this, please review course **F103 - A First Pass through Point of Sale** first.

Paying by an Account on File

1. Click **Account on File**, then select the account from the drop-down list of choices, as shown in the example below:

The screenshot shows a software interface for adding a payment method. On the left, a vertical list of blue buttons includes 'Account On File', 'Credit Card', 'Bank Account', 'Cash', 'Check', 'On-Acct (Unpaid)', 'Credit Memo (Owner Comp)', 'Gift Certificate', 'Discount', 'Credit Card Terminal', and 'Close'. The 'Account On File' button is highlighted with a red border. To the right, a 'Payment Method' dropdown menu is open, also highlighted with a red border. The dropdown shows 'Select' at the top, followed by 'VISA [9672]-<John Smith>' which is currently selected and highlighted in blue.

2. In the example shown above, John Smith has one payment method on file: a Visa card.

Splitting a Payment Among Two or More Payment Methods

The following example illustrates how to do this:

- A member makes a \$20 purchase. Including tax, the total is \$21.38.
- The member wishes to pay \$10 in cash, and write a check for the \$11.38 balance.

The following steps illustrate how to accomplish this:

1. Click the **Cash** button at the left. Enter \$10.00 as the amount paid by cash, then click **Save and Add Another**:

The screenshot shows the 'Add Payment Method' interface. On the left is a vertical list of payment method buttons: Account On File, Credit Card, Bank Account, Cash, Check, On-Acct (Unpaid), Credit Memo (Owner Comp), Gift Certificate, Discount, Credit Card Terminal, and Close. The 'Cash' button is highlighted with a red box. The main form area is titled 'Payment Method' and contains a sub-section 'Cash Payment'. It has a text input field for 'Amount (\$)' with the value '10.00' and a red asterisk indicating it is required. Below the input field are three buttons: 'Save and Close', 'Save and Add Another' (highlighted with a red box), and 'Cancel'.

2. Click the **Check** button at the left. Enter \$11.38 as the amount paid by check, then click **Save and Close** then click **Process**:

The screenshot shows the 'Add Payment Method' interface. On the left is a vertical list of payment method buttons: Account On File, Credit Card, Bank Account, Cash, Check, On-Acct (Unpaid), Credit Memo (Owner Comp), Gift Certificate, Discount, Credit Card Terminal, and Close. The 'Check' button is highlighted with a red box. The main form area is titled 'Payment Method' and contains a sub-section 'Check Payment'. It has two text input fields: 'Amount (\$)' with the value '11.38' and 'Check Number' with the value '1234', both with red asterisks indicating they are required. Below the input fields are three buttons: 'Save and Close' (highlighted with a red box), 'Save and Add Another', and 'Cancel'.

Placing a Payment on the Customer Account

Click the **On-Acct (Un Paid)** button at the left. Enter the amount to be charged to the customer account, then click **Save and Close** then click **Process**:

The screenshot displays the 'Add Payment Method' interface. On the left, a vertical list of payment methods includes 'Account On File', 'Credit Card', 'Bank Account', 'Cash', 'Check', 'On-Acct (Unpaid)', 'Credit Memo (Owner Comp)', 'Gift Certificate', 'Discount', 'Credit Card Terminal', and 'Close'. The 'On-Acct (Unpaid)' option is highlighted with a red box. The main area shows the 'Payment Method' section with a sub-section for 'On Account'. It features a text input field for 'Amount (\$)' containing '21.38' with a red asterisk indicating a required field. Below the input field is a 'Payment Schedule' button. At the bottom of the 'On Account' section, three buttons are visible: 'Save and Close' (highlighted with a red box), 'Save and Add Another', and 'Cancel'.

Notes on the example shown above:

1. If the Customer Account balance had been \$0.00, the new balance would be \$21.38. It will appear under the "Current Due" tab, and will be automatically billed during the next regularly scheduled membership dues collection.

2. If the Customer Account balance had been \$10.00, the new balance would be increased to \$31.38. The full balance will appear under the "Current Due" tab, and will be automatically billed during the next regularly scheduled membership dues collection.

3. If the Customer Account balance had been -\$10.00 (meaning the member had a \$10.00 credit), new the balance would be \$11.38 (meaning the member now owes only \$11.38). This balance will appear under the "Current Due" tab, and will be automatically billed during the next regularly scheduled membership dues collection.

4. If the Customer Account balance had been -\$21.38 (meaning the member happened to have had an account credit of exactly \$21.38), then the new Customer Account balance would be \$0.00. There would be no entry under the

"Current Dues" tab, and no change would take place to the amount of the next regularly scheduled dues collection.

5. If the Customer Account balance has been -\$50.00 (meaning the member had a \$50.00 credit), the Customer Account balance would be reduced to \$28.26 (\$50.00 - \$21.38 = \$28.26). There would be no entry under the "Current Dues" tab, and no change would take place to the amount of the next regularly scheduled dues collection.

Using the Customer Account as a partial payment method.

It is possible to use the Customer Account as a partial payment method.

For example:

1. A member owes \$21.38.
2. They have \$10.00 in cash.
3. They wish to pay \$10.00 in cash, and place the remaining \$11.38 on the Customer Account.
4. In order to use the Customer Account in this manner, simply split the payment among two or more payment methods, using the Customer Account as one of those methods. This is covered in **Step #3** above, **Splitting a Payment Among Two or More Payment Methods.**

Credit Memo (Owner Comp), Gift Certificate, and Discount

1. A Credit Memo/Owner Comp (owner complimentary) is exactly as the name implies. The entire amount of a purchase - or any portion thereof - can be given away free in this manner. Simply click the **Credit Memo (Owner Comp)** button.

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2. A Gift Certificate is a payment method, no different than a check. Click the **Gift Certificate** button, enter the number of the gift certificate, and the amount.

Add Payment Method

Payment Method

Fields marked with * are required.

Gift Certificate

Amount (\$) *

Gift Certificate Number

Account On File

Credit Card

Bank Account

Cash

Check

On-Acct (Unpaid)

Credit Memo (Owner Comp)

Gift Certificate

Discount

Credit Card Terminal

Close

3. A Discount may be given as a flat (currency) amount, or a percentage amount. Simply click the **Discount** button, and fill in the requested information.

Add Payment Method

Payment Method

Fields marked with * are required.

Discount

Discount Type *

Discount *

Discount Reason *

Comment

Account On File

Credit Card

Bank Account

Cash

Check

On-Acct (Unpaid)

Credit Memo (Owner Comp)

Gift Certificate

Discount

Credit Card Terminal

Close