

# **TOPS Professional™**

## **Direct Debit User Guide**

By

TOPS Software, LLC  
Clearwater, FL



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### **Disclaimer**

This guide is provided by TOPS Software, LLC as a reference and help tool for using the Direct Debit feature. Illustrations used in this guide may display screens with modules, features, and or functions that may not be part of the TOPS Professional™ version you are currently running or available as add-ons or as plug-ins to an interface to third party products. Additionally, the most recent updates may not be reflected in this guide.

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It is also assumed that the user of this guide is familiar with basic windows functionality and navigation tools. Refer questions regarding the use of Windows Explorer to your system administrator.



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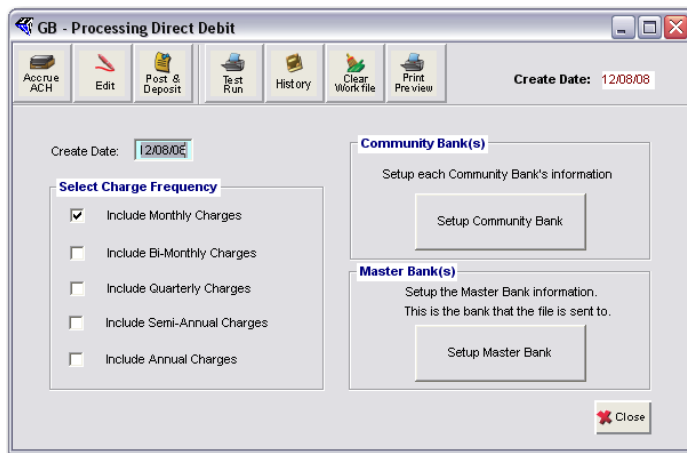
# Direct Debit Overview

The TOPS Professional™ Direct Debit feature is part of the Global Module. Whether you are a property management company or a self managed community you can provide your homeowners the convenience of Direct Debit (direct withdrawal of funds from their bank checking or savings account) to pay their recurring charges.

To ensure an efficient and secure payment system, TOPS Professional™ uses the NACHA (National Automated Clearing House Association) direct debit processing format. Please consult with your bank to confirm that they support this file format.

TOPS Professional creates a file in a format called "ACH" that is sent to your bank. This file contains information allowing an interbank fund transfer between your bank and the banks of all the homeowners that are setup for Direct Debit. The homeowner's bank accounts are then debited for payment of Maintenance Fees and other repetitive charges.

At the same time the ACH file is created, TOPS Professional will create "Posted" Cash Receipt transactions in each Community's GL and update the Owner History for all homeowners who have authorized Direct Debit Payments. The Master Bank processes the Direct Debits, and the monies are then deposited into the Community's bank account. The entire process typically takes 2-3 business days to complete and it is handled by the TOPS Professional Direct Debit program.



The amount deposited is equal to what was due from the Owners that had authorized Direct Debit in that Community. In the event that an Owner does not have sufficient funds to pay the Maintenance Fees, you will get a notice of returned payment from your bank just like a non-sufficient funds (NSF) check. You will then use the normal "Payment Adjustments" to back-out this payment. Just like any NSF payment, you would be entitled to an NSF Fee from this Owner for not having sufficient funds for the Debit.

## Direct Debit Setup

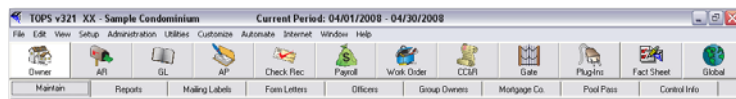
There are a few steps that need to be done to get Direct Debit setup and ready to use. You will want the homeowner to provide a "voided" check so their bank information is entered accurately.

- You must Activate Direct Debit for all homeowners wishing to use the service to pay their recurring charges.
- Setup the Master Bank Account for handling the ACH process.
- Setup all the Community Bank Accounts.
- Do a Test Run.

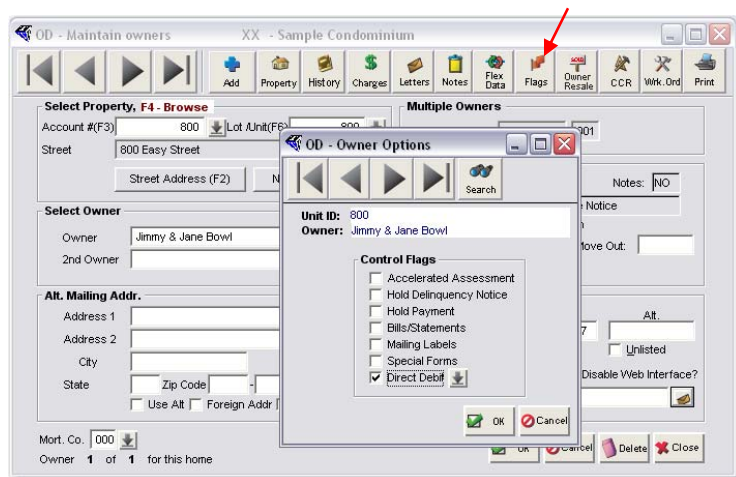
## Owner Info

Start TOPS Professional and select the community you wish to work with.

1. **Click Owner** on the Main menu.
2. **Click Maintain** on the sub menu.



3. Use the Search feature to locate the homeowner record.
4. Once you are in the homeowner record **Click Flags** on the toolbar.



5. **Click Direct Debit** checkbox to activate the debit for the main "A1" Charge Table.



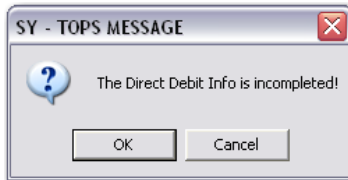
- The Owner's bank info window appears.



You will need a "voided" check for the requested information.

- Enter** the **Bank Account #** and **Bank Routing #** from the MICR line on the homeowner's check.
- If you enter the **Bank ID** (routing #) incorrectly you will receive one of the following error messages.

The Bank ID does not have enough numbers.

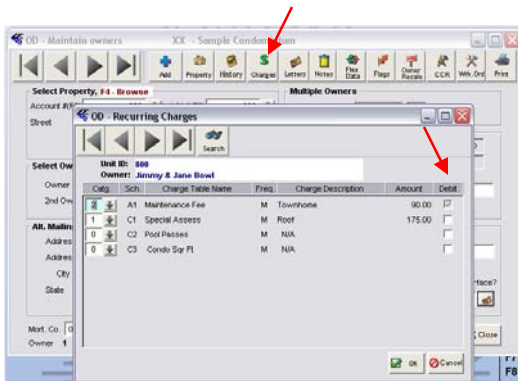


An Incorrect Bank ID (routing #)



## Optional Charges

Additional Owner Charges can be designated for Direct Debit by selecting the Charge Tables you wish to include from the Recurring Charges window. **Click** Charges on the Owner Maintain toolbar. Then **Click** the Debit checkbox located to the right of the desired Charge Table listed.



## Direct Debit Info

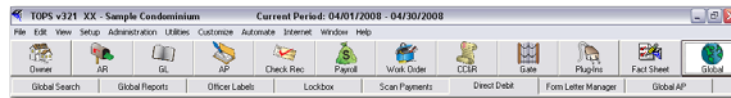
You must define a "Master Bank Account" (your bank account for accepting Direct Debit payments) and each "Community Bank Account" (for posting and depositing funds for each community) before creating the test file or the "live" file and processing Direct Debit fund transfers.

### Master Bank ID Setup

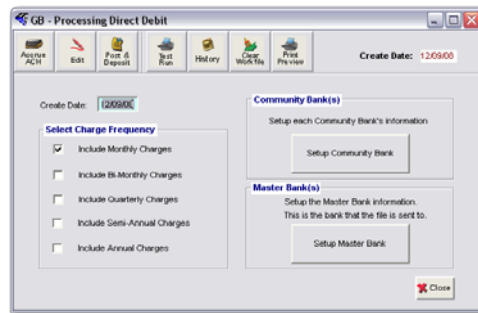
The **Master Bank ID** identifies the Bank handling the ACH process for the Direct Debit payments of each community. Direct Debit is a **Global** function therefore you can create your Master Bank ID list in *ANY* community then access it from *ALL* communities.

From the TOPS Professional Main menu:

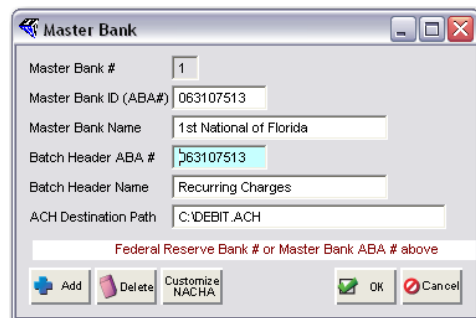
1. **Click Global.**
2. **Click Direct Debit** on the sub-menu.



3. The **Direct Debit** window appears.



4. **Click Setup Master Bank.**
5. TOPS Professional assigns the **Master Bank #**.
6. **Click Add.**



7. **Enter** the **Master Bank ID**. The ABA (American Bankers Association) Routing Number that identifies the bank that is processing the Direct Debit.
8. **Enter** the **Master Bank Name**. This is the name by which TOPS will refer to this bank.
9. **Enter** the **Batch Header ABA number**. Typically, this number is the same as the ABA number entered above, the bank that is processing the file for you.
10. **Enter** the **Batch Header Name**. A description of what the debit is for, e.g. "Condo Fees".
11. **Enter** the **default ACH Destination path** (including file name) for the location you wish to store the direct debit file.
12. **Click OK** to save the master bank setup.
13. **Repeat Steps 6** through **12** to add another Master Bank ID.

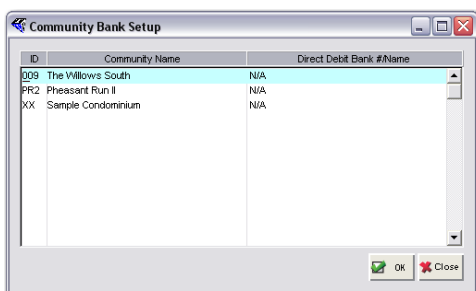
### Community Bank Account(s) Setup

Each community will have its own Bank and bank accounts. Once the master bank has processed the Direct Debit payments, each community will have the funds received from their homeowners deposited into their Community Bank account.

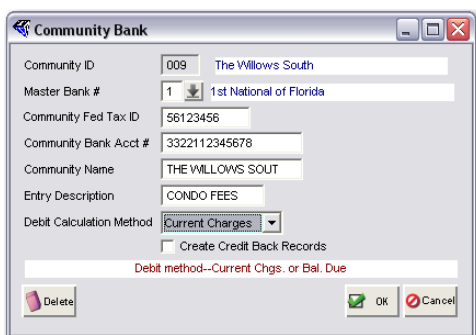
Selecting a Master Bank ID and setting up a Community Bank Account must be done for each community that has homeowners using Direct Debit.

From the Direct Debit window:

1. **Click Setup Community Bank**.
2. The **Community Bank Setup** window appears displaying all Communities.



3. **Double-click** the Community Name you wish to work in.
4. The **Community Bank** detail window appears.



5. **Click** the **Master Bank #** dropdown arrow to select the master bank.

6. **Enter** the community's **Federal Tax ID** (without the dash.)
7. **Enter** the community's **Bank Account Number**.
8. **Enter** the **community name**.
9. **Enter** a brief **Description** of the direct debit transaction type.
10. **Click** the down arrow to select the default calculation method.
  - **Current Charges** – this option debits only the recurring charges stored in the charge tables.
  - **Balance Due** – this option debits any amount due, whether from recurring charges, legal fees, fines, or miscellaneous charges.
11. Check the box if your bank requires you to create a credit back record.
 

*The credit back record is a validation that is included in the ACH file and sent to your bank advising them that the fund transfer was completed.*
12. **Click OK**.
13. **Repeat Steps 2 through 12** to set up another community, or
14. **Click Close** to exit Community Bank.

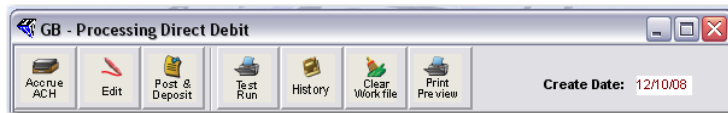
## Test Run

Test Run allows you to test the Direct Debit process by creating the ACH file based on the setup information before going live and processing the direct debits from the homeowner bank accounts.

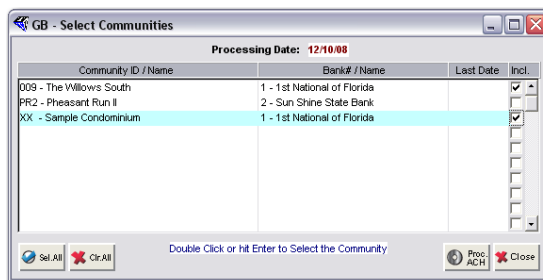
A test file contains the actual data but for a zero amount. When you generate a test file, it updates the “test date” stored in the Owner record so you know a test has been run for an owner. To perform a Test Run you must first Accrue ACH.

From the **Processing Direct Debit** window:

1. **Click Accrue ACH** on the toolbar.



2. The **Select Communities** window appears.



*Only those communities that have been setup in “Setup Community Bank” will be listed.*

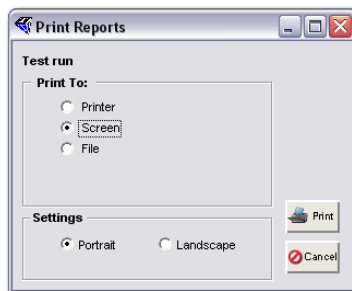
3. **Click** the Include checkbox to the far right of the community's name to include it in the ACH file.
4. **Click Proc. ACH.**
5. A message appears detailing the ACH work file contents.



6. **Click OK**, you are returned to the **Processing Direct Debit** window.
7. **Click Test Run** on the toolbar.
8. The **Test File** window appears.



9. **Click** the **Include** checkbox to the far right of the communities you wish to include in this test run.
10. **Click Proc. ACH.**
11. The **Print Reports** output window appears.

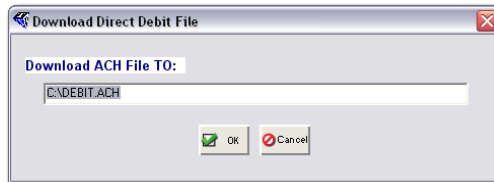


12. **Select** the output options and **Click Print.**

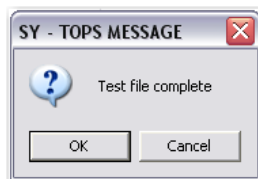
The following is an example of the ACH file output.

UNIT ID	RYTOR NAME	AMOUNT RECEIVED	RESPTS XI	LNCH FEES PP	LEACH 05	PREPFD PP	----- OTHER ----- CODE YEAR AMOUNT
4102MELLOW	DUPPY	0.00					
4102MELLOW	POMELL	0.00					
50019MELLOW	RISCH	0.00					
55015MELLOW	WEDERLOOF	0.00					
50002PORDERN	WILTS	0.00					
50004PORDERN	ROSES	0.00					
Total Transactions:		6					

13. You receive an Alert that the electronic version of the ACH file has been downloaded.
14. **Click OK** to proceed.
15. The Download Direct Debit File window appears.



16. **Enter** the path and file name for the ACH file.  
*Remember where the file is being created and what the file name is.*
17. You receive the following message that the Test File is complete.



18. **Click OK.**

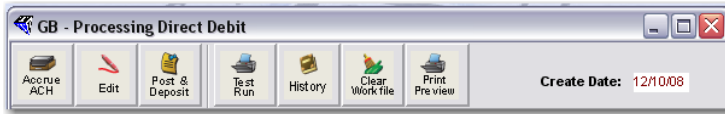
**NOTE:** We recommend that you perform a test run prior to accruing ACH payments before implementing Direct Debit live.

### Edit Direct Debit – ACH File

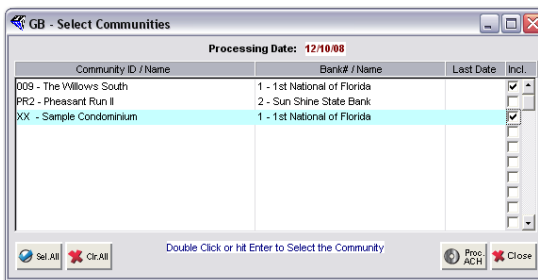
If the Test ACH file contains errors you will need to correct the errors before proceeding.

To Edit ACH data:

1. **Click Global** on the TOPS Professional Main menu.
2. **Click Direct Debit** on the sub-menu.
3. The **Process Direct Debit** window appears.
4. **Click Accrue ACH** on the toolbar.



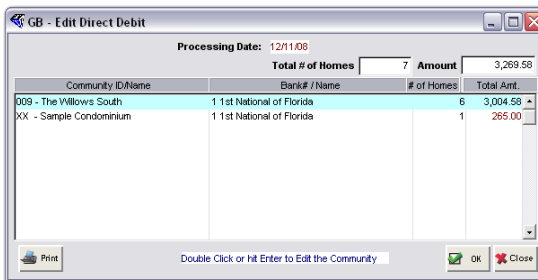
5. The **Select Communities** window appears.



6. **Click the Include** checkbox for the community's name to include it in the ACH file.
7. **Click Proc. ACH.**
8. A message appears detailing the ACH work file contents.

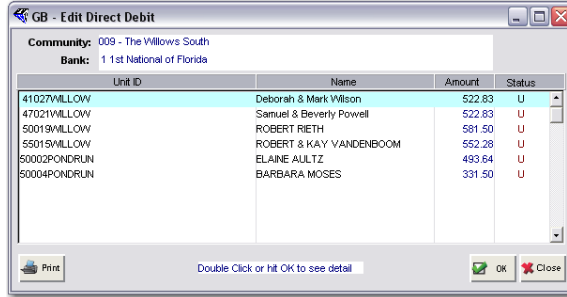


9. **Click OK**, you are returned to the **Processing Direct Debit** window.
10. **Click Edit.**
11. The **Edit Direct Debit** window appears.



12. **Double-click** the community you wish to review.

13. The **Edit Direct Debit** detail window appears.



14. **Double-click** the Homeowner record you wish to edit.  
15. The Direct Debit detail window for the selected homeowner appears.



16. **Click** in a field and enter correct data, then **Click OK**.  
or  
17. **Click Delete** to remove the selected homeowner from the Direct Debit file.



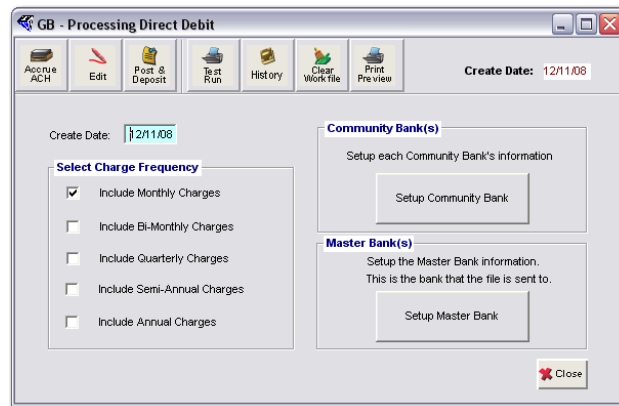
# How to Process Direct Debit

As a Global function, the Direct Debit process can be run for all homeowners in all the communities in TOPS Professional from a single community without having to open each community individually.

Once the Test Run is completed and the information has been reviewed for accuracy you are ready to proceed with Direct Debit processing.

From the TOPS Professional Main menu:

1. **Click Global.**
2. **Click Direct Debit** on the **Global** sub-menu.
3. The **Processing Direct Debit** window appears.



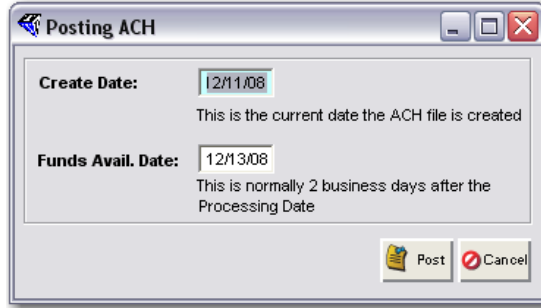
4. **Click Clear Workfile.**
5. **Enter** the processing date for the debits. This is a set day of the month as agreed to in a contract with the owners.
6. **Select** a charge frequency to include in the Direct Debit file you are creating.
7. **Click Accrue ACH** to proceed.
8. **Click** the checkbox next to the communities you wish to include in the direct debit processing.
9. **Click Process ACH.**  
*This will create a work file with the pending debits.*
10. **Click OK** to proceed.
11. Review the file output for accuracy make any edits if needed.

## Post & Deposit

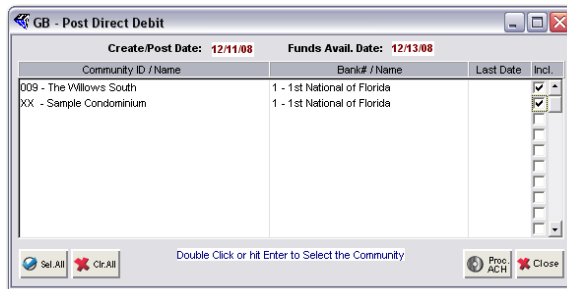
The Post and Deposit process creates the actual "live" ACH File, updates the owners' histories for the direct debit payments and, at the same time, post the cash receipt to the G/L.

1. **Click Post and Deposit.**

- The **Posting ACH** window appears.

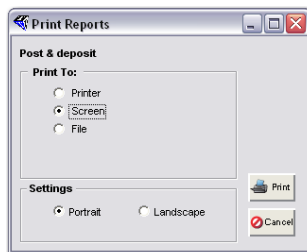


- Confirm that the **Create Date** is correct. TOPS Professional will post transactions based on the "Create Date."
- Click Post.**
- The **Post Direct Debit** window appears.
- Select** the Communities to include in the ACH file.



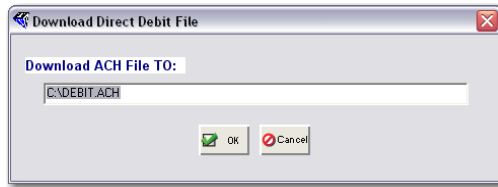
*Only those communities that have been setup in "Setup Community Bank" will be listed.*

- Click Process ACH.**
- The Print Reports - Post & Deposit dialog window appears.
- Select** Print To options.



- Click Print.**

11. The **Download Direct Debit File** window appears displaying the default **ACH Destination Path** defined during Test Run.



12. **Enter** the path and file name for the ACH file.  
*Remember where the file is being created and what the file name is.*
13. The following message appears when the Posting process is complete.



14. Retrieve the ACH File and send the file to the bank as an email attachment or use an upload method provided by your bank.