

Customer Service Center Operations Manual

Credit Card Reconciliation CSCOM 706.1

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DESCRIPTION

This procedure describes the process used to reconcile credit card transactions and monies at the end of the business day by a Customer Service Representative (CSR) when closing their window and by a Manager/Designee when preparing the daily deposit. Once transactions and monies are reconciled the Manager/Designee must prepare credit card records for the previous business day for proper retention and distribution according to the [CSC Report and Document Retention Table](#).

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BACKGROUND

Credit card customer receipts and batch detail and settlement reports:

- Contain the credit card number,
- Customer signature,
- Must be retained for 6 months or until the box is full in the CSC in a secure location.

CSC management must ensure credit card receipts/records are:

- Stored in a secure location in the CSC.
- Accessible for review in the event there are questions about the original credit card transaction.
- Prepared and shipped, after 6 months, to Headquarters (HQ) to be stored for an additional 36 months in Dead Storage.

NOTE: Credit card records (customer receipts and batch detail and settlement reports) are not to be destroyed in the CSC.

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FRONT COUNTER CSR – END OF BUSINESS DAY CREDIT CARD RECONCILIATION

1. Request individual **Batch Detail Report** at each Credit Card Trans Processing Unit(s) used for processing credit card transactions.
2. Compare total collection amount shown on the **Batch Detail Report(s)** to the total credit card collections listed on the [FS 54](#).
 - If totals match:
 - Attach a calculator tape totaling all credit card transactions to the back of the [FS 54](#).
 - Bundle the individual credit card receipts and the **Batch Detail Report(s)**.
 - Submit the individual credit card receipts and the **Batch Detail Report(s)** to the CSC Manager/Designee for daily close out.
 - If totals do not match:
 - Identify the discrepancy following the guidelines below:
 - a. Re-add individual credit card receipts. If the total matches the prior adding machine tape and the discrepancy still exists, continue to the next step.
 - b. Match individual credit card receipts to the transactions listed on the **Batch Detail Report(s)** taken from the Trans Unit(s). If these are correct and the discrepancy still exists, continue to the next step.

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IMPORTANT: If it is determined a customer credit card receipt(s) is missing, the CSR must:

- Print a duplicate customer credit card receipt(s).

END REVISION>>>>>

- c. Compare each transaction listed on the **Batch Detail Report(s)** and the individual credit card receipts to the matching transaction on their individual **Transaction Activity-Teller** report.
 - If the discrepancy is found on the Trans Processing Unit(s):
 - i. Make the needed corrections following the guidelines in the Trans Processing Unit manual.
 - ii. Run a new **Batch Detail Report** for the CSR on the Trans Processing Unit(s) (if needed).
 - If a discrepancy is involving an identified customer transaction, perform a Correct Payment to make the needed corrections in the system.
 - If a discrepancy is involving a customer transaction but cannot be connected to a specific transaction, use the **Unidentified Over/Short Entry** to correct in the system.
 - o Attach a corrected calculator tape totaling all credit card transactions to the back of the [FS 54](#). (if needed)
 - o Bundle the individual credit card receipts and the **Batch Detail Report**.
3. Submit the individual credit card receipts and the **Batch Detail Report** to the CSC Manager/Designee for daily close out.

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MANAGEMENT/DESIGNEE – END OF BUSINESS DAY CREDIT CARD RECONCILIATION

1. Request the **Batch Detail Report** at each Credit Card terminal.
2. Add the Batch Detail Reports to get the grand total of credit card receipts for the day.
3. Request and display the **List Revenue Activity** report in the system.
4. Compare the grand total of the Batch Detail Reports to the grand total of “Charge” on the List Revenue Activity report Summary.

IMPORTANT: Credit card totals in the system MUST match credit card receipt totals from the credit card terminals before closing the settlement in the system. Failure to balance credit card amounts in the system with the credit card terminals causes discrepancies in the monies deposited by the credit card companies and monies accounted for in the system settlement.

 - If totals match:
 - o Request the credit card terminal **Batch Settlement Report** from each unit.
 - o Submit all copies of the credit card terminal settlement reports to the deposit preparer.
 - If totals do not match:
 - o Re-add the Batch Settlement Reports totals and the [FS 54](#) total credit card collections totals.
 - o Compare the total tapes to ensure they match the prior totals. If they match, continue to the next step.
 - o Display the “List Revenue Activity” report in the system or print the report and compare the total tapes for the Batch Settlement Reports and the FS 54 credit card collections with the grand total of the “Charge” amount on the “List Revenue Activity” report. If they do not match, continue to the next step.
 - o Compare each individual CSR Batch Detail Report and “Charge” collection amount on the “List Revenue Activity” report.
 - a. If the discrepancy is identified to a CSR,
 - i. Request the CSR(s) in question to follow the [CSR End of Business Day Credit Card Reconciliation](#) above.
 - If the CSR is not present, the Manager/Designee must follow the CSR End of Business Day Credit Card Reconciliation above,
 - Perform revenue corrections as needed on behalf of the CSR. (REFER to [CSCOM-703](#)).
 - ii. Request and display the **List Revenue Activity** report in the system.
 - iii. Compare grand totals of the Batch Detail Reports and the total of “Charge” on the List Revenue Activity report Summary.

- If totals match:
 - Request the credit card terminal **Batch Settlement Report** from each unit.
 - Submit all copies of the credit card terminal reports to the deposit preparer.
 - If totals do not match, perform revenue corrections as needed (REFER to [CSCOM-703](#)).
- b. If the discrepancy is identified on the credit card terminal(s):
- i. Make the needed corrections following guidelines in the Trans Processing Unit manual.
 - ii. Run new Batch Detail Reports on the credit card terminal(s), if needed.
 - iii. Add the Batch Detail Reports together to get the grand total of credit card receipts for the day.
 - iv. Compare grand totals of the Batch Detail Reports and the total of "Charge" on the List Revenue Activity report Summary.
 - If totals match:
 - Request the credit card terminal **Batch Settlement Report** from each unit.
 - Submit all copies of the credit card terminal reports to the deposit preparer.
 - If totals do not match, perform revenue corrections as needed (REFER to [CSCOM-703](#)).
5. Reconcile monies once corrections have been performed.
6. Submit all Batch Settlement Reports to the deposit preparer.
7. Close all Credit Card terminals.
- Clear out all credit card terminals before leaving for the night.
 - "DMV" must display on the screen.
 - Lock all documents displaying credit card information in the security closet.
8. Continue with daily close out process (Refer to [CSCOM-706](#)).

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MANAGEMENT/DESIGNEE – DAILY RECONCILIATION OF PREVIOUS DAY'S CREDIT CARD RECEIPTS

1. Remove the balanced and settled Credit Card Trans Processing Unit Batch Settlement reports from the security closet.
2. Total all Batch Settlement Reports.

NOTE: Destroy all other reports that may have printed overnight on the Trans Unit.
3. Request and display the **List Revenue Activity** report in the system.
4. Compare the grand total of Credit Card Batch Settlement reports to total of Credit Card collections on **List Revenue Activity** report, **Summary** section.
 - If credit card total matches batch settlement reports, go to step 5.
 - If credit card totals do not match credit card batch settlement reports, follow guidelines below:
 - Compare each individual CSR's Credit Card Collection total on their [FS 54](#) to their total in "Charge" on the **List Revenue Activity** report, **Summary** section.
 - If a discrepancy has been identified to a CSR:
 - a. Match the CSR's customer credit card receipts to the **Transaction Activity-by Teller** report in the system.
 - b. Compare the CSR's customer credit card receipts to the CSR's individual Batch Detail Report from the credit card terminal(s) used for processing that day's transactions.

- c. Perform revenue corrections as needed (REFER to [CSCOM-703](#)).

- If the discrepancy cannot be identified to a specific teller, the manager must enter an **Unidentified Over/Short Entry** on behalf of the CSC to bring the collections and revenue activity into balance. (REFER to [CSCOM-703](#))

IMPORTANT: If it is discovered that a credit card discrepancy existed from a previous day that was not accounted for on the **Correct Revenue on a Transaction or Unidentified Over/Short Entry** screens in the system, call the cashier's office at (804) 367-1884 immediately.

5. Prepare customer credit card receipts and credit card terminal Batch Detail and Batch Settlement reports for retention.

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MANAGEMENT/DESIGNEE – RETENTION OF CREDIT CARD RECEIPTS

Use the following guidelines for storage and retention of credit card records and FS 54s in the CSC:

1. Upon completion of daily credit card reconciliation:
 - a. Bundle Batch Settlement Reports and Batch Detail Reports and all customer credit card receipts for the day in a blank [FS 54](#) wrapped with a rubber band.
 - Ensure to mark each bundle with the following:
 - CSC location code
 - Date on which charge transactions were processed.
 - b. Secure all daily completed FS 54s.
 - c. Place credit card receipts, Batch Settlement Reports and Batch Detail Reports, and completed FS 54s in a secure location in the CSC according to [CSCOM-1101](#).
 - Credit card receipts and reports and completed FS54s must be placed in date order and stored separately in one of the following LOCKED locations:
 - Security Closet
 - If storing in the security closet, place daily bundles in a standard size DMV issued storage box available from the Electronic Ordering System (EOS).
 - CSC File Cabinet
 - If storing in a LOCKED file cabinet, place daily credit card bundles and completed FS 54 bundles in separate file folders in date order.
2. Retain the completed FS 54s and the bundled daily credit card customer receipts, Settlement Reports and Detail Reports for 6 months or until the box is full at the CSC.

NOTE: When the 6 month retention period ends put the credit card customer receipts and Settlement Reports and Detail Reports in a standard size DMV issue storage box. If the storage box is not FULL, the CSC **must** keep the box until it is full and ship to Headquarters to be stored an additional 36 months.

3. When the 6 month retention period expires or the box is full:
 - a. Remove the completed FS 54s from the file cabinet or DMV storage box and destroy at the CSC or prepare them for pick up by a refuse/shredding service contracted by DMV.
 - b. Remove the bundles of credit card receipts and reports from the file cabinet and place in a DMV storage box.

NOTE: If the bundles of credit card receipts and reports are stored in the security closet in a DMV storage box, leave them in the box.

- c. Prepare the box of credit card receipts and reports for shipment to Headquarters.
 - Seal and label the box using the Dead Records Label ([ASA 14](#))
 - Complete the Dead Records Label (ASA 14)
 - Ensure the following is included on the ASA 14:
 - i. **Cost Code/Location:** Work Location Code
 - ii. **From Date:** Beginning Work Date (Format - MM/DD/YYYY)
 - iii. **To Date:** Ending Work Date (Format - MM/DD/YYYY)

- iv. **Destruction Date:** 3 years from Ending Work Date (Format - MM/YYYY)

NOTE: DO NOT write any other information on the label besides the items listed above.

- Write the **Content Title**, description of items in the box, on the left hand side of the box.
 - "Credit Card Receipts"
 - This indicates that ONLY credit card receipts and records are contained in the storage box.
 - "General"
 - This indicates that different types of documents are contained inside the storage box.
- d. Ship the credit card records to ASA, Dead Records Section.

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