



Aloha eCard ACH FAQs

1. What is ACH?

ACH is an acronym for Automated Clearing House. An Automated Clearing House is an automated funds transfer process between the banks of effected stores that are selling and redeeming your brand's eCards.

2. Who is transferring the funds between banks?

Radiant Systems has partnered with RBSLynk to create the eCard ACH solution. With the help of Radiant Systems, RBSLynk will submit all transfer requests each banking day to the Federal Reserve.

3. Will Radiant Systems partner with other processors in the future?

Radiant has chosen to partner with RBS Lynk because of their experience and success with ACH funds transfers for credit cards. RBS Lynk has been very successful in the past and we feel they were the obvious choice to partner with to bring you this solution. At this time, Radiant Systems has no plans to partner with other processors.

4. What is the transfer process?

Every day by 12 Noon EST, Radiant Systems will schedule a file transmission to RBSLynk that contains the net of all eCard transactions by Merchant ID. RBSLynk will then process that file and submit the transfer request to the Federal Reserve. Each effected bank will then debit and credit the appropriate bank account for the centralized funds pool and each effected store.

5. What is a Centralized Funds Pool?

A centralized funds pool is a separate bank account established by the corporate brand, which secures the funds for all outstanding gift card sale liabilities. This is the benefit for both corporate and franchise stores in that it reduces the risk associated with accepting gift cards sold in another store for redemption. As gift cards are sold, funds are transferred to the centralized funds pool for holding. As gift cards are redeemed, funds are then transferred from the centralized funds pool to the redeeming store's bank account.

6. How soon are the funds transferred?

Radiant Systems will send the file for processing the following business day by 12:00 pm Noon EST. RBSLynk will process that file and submit the transfer request each banking day. This implies that any transactions occurring between Friday and Monday will be submitted for transfer on Monday. Normal funds settlement should occur within two banking days.

7. Are the funds immediately available in my bank account?

Funds normally transfer within two banking days. If you do not see the funds available, check the status of the transfer through the eCard ACH Transaction Status report available in Aloha Enterprise. If there is still question about a transaction after reviewing the report, simply open a support incident with AlohaEnterprise support by sending an email to support@alohaenterprise.com. One status you may encounter is that of a Rejection which can occur for numerous reasons.

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8. What are the Aloha POS requirements?

The requirements are the same as for Aloha eCard. The store site will need an Internet connection to the back office workstation (dial-up or high speed connection is fine), the latest released version of Aloha POS, and virus protection is strongly recommended.

- 5.0xx File Based
- 5.2xx File Based
- 5.2.5.xx File Based
- 5.2.7.xx File Based or Native Interface
- 5.2.8.xx File Based or Native Interface
- 5.3.xx File Based or Native Interface

Note: Aloha eCard is not supported with 5.1 releases.

9. Do I need a key upgrade?

The only key that is needed is the license to run Aloha POS. eCard ACH is a feature of Aloha eCards, not Aloha POS. There are no charges imposed by Radiant Systems for the use of ACH; however, transaction and setup fees may apply from RBS Lynk. Check with your RBS Lynk representative for additional pricing information.

10. How does my company or store begin utilizing the eCard ACH feature?

First you will need to contact Radiant Systems to ensure that your company is setup for Aloha eCard and eCard ACH. If you are new to Aloha eCards, you should reference the [Aloha eCard FAQ](#) documentation to help answer any questions you may have. You will also need to contact RBSLynk to establish your Merchant Account. You or someone in your company should reference the Aloha eCard ACH "[Getting Started](#)" guide. This documentation will guide you through the decisions that will need to be made regarding bank accounts and gift card programs. Once you have made the appropriate decisions for your organization, you will perform site setup within the AlohaEnterprise.com website. Some of the prerequisites include:

- Company Setup – Initialize ACH transactions
- Company Setup - Establish the Financial Authorizer
- Site Setup – Initialize site to begin transacting on a specified date in the future
- Site Setup – Establish Merchant Account information
- Financial Authorizer – Approve new stores
- Card Setup – Establish Group ID and assign cards to participating stores

11. I already use RBSLynk to process credit cards. Is this merchant account information the same?

Yes! If you already use RBSLynk for credit card processing, then you already have a merchant account established that will work with the ACH program. Simply use the Merchant ID and Terminal ID that have the applicable banking account information.

12. I am not using RBSLynk to process credit cards. Will they still need my bank account information?

Yes. As you sign up to participate in the ACH program, you will contact RBSLynk and supply them with your bank account information. They will assign you a unique Merchant ID and Terminal ID that will be used in the configuration of your store within the AlohaEnterprise.com website. If you are with a franchise organization, you may be required by your corporate brand to supply the Financial Authorizer with this information as well.

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13. Since the transfers occur each banking day, do I have to notify my bank?

No. RBS Lynk will establish communications with your bank after you have provided them with the necessary information. They will perform a "Pre-Notification" with your bank that confirms the transfer communication.

14. What is a Financial Authorizer?

A Financial Authorizer is an individual in the corporate brand's organization that is responsible for the approval process of all Merchant Account information. As a store enrolls in the ACH process, they will be assigned a Merchant ID and a Terminal ID from RBSLynk. This information is entered into the Site Setup wizard within Aloha Enterprise. The Financial Authorizer will then approve or reject this information as they receive notification.

15. I have assigned a Financial Authorizer and saved the changes and would like to change the assignment but this is disabled. How do I change the Financial Authorizer assignment?

For security reasons, we disable the assignment once the Financial Authorizer has been established. In order to change the assignment, it is required that you create a support incident by sending an email to support@alohaenterprise.com.

16. I have an extensive number of stores in our system. How do I rollout to all my stores?

We recommend that you first establish a date in the future that corresponds with your accounting period so there can be a clean cut off between manual processing and ACH processing. It is recommended that you also establish the current eCard liability for each store on the day of the cut over. Once you establish each store's liability, they should make an initial funding to the centralized funds pool so the funds are available to redeem against. If your organization plans on conducting a staggered rollout, it will be necessary to process any contributions or redemptions manually from the non-participating stores.



REJECTIONS

17. What are rejections?

Rejections are failures in either the file transmitted to RBS Lynk for processing (File Level) or in the transaction being processed (Merchant Level). Rejections can occur for any number of reasons.

File level rejections are errors that occur in the physical file sent to RBS Lynk for processing. The entire file will be rejected by RBS Lynk for any of the following reasons:

- Invalid Group ID
- Invalid Merchant Account information (Merchant ID & Terminal ID)

Merchant level rejections are all other errors. Some of the more common errors that would cause a rejection include:

- Insufficient funds
- Uncollected funds
- Account closed
- Invalid account number
- Stop payment
- Account frozen

18. How will I be notified of a rejection?

A sophisticated notification system has been designed into the ACH feature so that any time a rejection occurs, the Aloha Enterprise support team is notified immediately through the automated creation of a support incident. For File level rejections, Enterprise support team resolves without any further notice. For Merchant level rejections, Enterprise support will notify the customer so that further action can be taken.

In addition to the Enterprise support notification, we have created a new ACH Rejection line item that will allow you to create an alert for immediate notification. Once notified through the alert, we have included a series of new reports that will allow you to research the status of pending transactions.

19. I have been notified of a rejection. How do I resolve this?

Once you have been notified of a rejection you may print the eCard ACH Transaction Exception report to obtain a listing of all rejected transactions and the associated rejection reason. This will allow you to research the failure reason and resolve. After the offending reason has been corrected, a manual settlement process would be required to reconcile the outstanding transactions.

20. Can I reprocess a rejected transaction?

There is a fee associated with every rejection. Reprocessing a previously rejected transaction may subject your company to incur another fee. Therefore, it is suggested that your company reconcile the transaction manually.

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21. Who gets charged for an ACH rejection?

The ACH Return fee is assessed to the account that is the cause of the reject

22. Will I continue to process?

An individual rejection will not prevent you from processing future days' transactions. It is important however that the cause of the rejection is researched and resolved as this may cause additional rejections for future days.

23. What gift card transaction types are supported?

The ACH feature supports most existing eCard transactions. These include:

- eCard Purchase & Void Purchase
- eCard Add Value & Void Add Value
- eCard Redemption & Void Redemption
- Redemption - Cash Back & Void Cash Back
- Redemption – Unused Balance & Void Unused Balance
- Manual Adjustment
- eCard Expiration
- eFrequency Add Value Reward & Void Add Value Reward

Note: The eFrequency Add Value Reward added to a card will be debited from the store assigned in the reward settings of the bonus plan configuration in Aloha Enterprise.

24. What happens if I'm running in offline mode?

Any eCard transactions that occurred while in offline mode will update the Aloha Enterprise centralized database upon reconnection. The amounts associated with offline transactions will be included in the next ACH file created and submitted for processing.

25. What reports do you offer?

We have created 4 new eCard reports specifically for ACH. Those reports include:

- eCard ACH Transaction Status – Use this report during your ACH reconciliation to view status of all transactions.
- eCard ACH Transaction Exception – Use this report during your ACH reconciliation to view all rejected transactions.
- eCard ACH Financial Authorizer Notification – Use this report for the Financial Authorizer's audit of email notifications of Merchant Account changes sent by Aloha Enterprise.
- eCard ACH Merchant Account Number Audit – Use this report for the Financial Authorizer's audit of Merchant Account status.

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I AM A FRANCHISOR

26. Will all my cards process through the same central funds pool?

This is entirely dependant on your organizations individual gift card programs. You may have some gift card programs that are regional, in which case only those cards will settle through a common funds pool. The ACH configuration is flexible and will support a variety of options.

Example: Your company maintains 2 gift card programs. The 1st program is a national program that has participation from all Franchisee. The 2nd program is only honored in the South. Your company may choose to maintain a single funds pool for both programs or create an individual funds pool for each program. RBS Lynk will provide you a unique Group ID for each funds pool you choose to maintain. You associate the funds pool to the card program through the Group ID in Card Setup.

27. Do all my cards have to be included in the ACH transfer?

No. In fact, there may be some cards that are appropriate to exclude transactions from the ACH transfer. This of course is dependant on your organization's various gift card programs and which stores participate in those programs.

Example: Your company has a guest comp program that compensates guests for an unsatisfactory experience through an eCard. These cards are honored only at corporate stores. You can elect to exclude these cards in the ACH file through the Card Setup wizard in Aloha Enterprise.

28. Can I have 1 shared bank account for all my stores?

The Aloha eCard ACH feature is extremely flexible in nature to support a variety of configurations. You have the ability to associate a single Merchant Account with several stores from which all ACH transactions will process. Alternatively, you may decide to associate a unique Merchant Account with each individual store.

29. Can my Franchisee's maintain their own Enterprise website, or will they need access to the corporate site?

In order to participate in a corporate brand's ACH program, both the Franchisor and Franchisee are required to be running Aloha eCards. Any participating franchise organization would need to be included as a site in the corporate brand's Aloha Enterprise website as the franchisor is typically the program sponsor and central funds pool owner.

I AM THE FINANCIAL AUTHORIZER

30. How am I notified of a new store enrollment?

This is an automated process. After the Merchant ID and Terminal ID have been entered for a participating store, the AlohaEnterprise.com website automatically generates an email notification to the Financial Authorizer alerting them to the fact that Merchant Account information has been entered or modified in the system. When the Financial Authorizer logs into the Enterprise.com website, a notification icon on the right side of the home page will alert them to the fact that they have stores to approve. This alert is only presented when there are transactions waiting your approval and it will also provide you access to the authorization wizard. Simply click the icon and the approval screen is displayed. Review the store information and either approve or reject the store transaction.

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31. I have rejected a merchant account. What do I need to do now?

If a Merchant Account has been rejected, it is important to notify that store's administrator of the rejection reason so they can resolve any discrepancies. If you have approved a store, no further action is required on your part.

I AM A FRANCHISEE

32. I own several stores and would like to process funds through a shared bank account. Is this possible?

The Aloha eCard ACH feature is extremely flexible in nature to support a variety of configurations. You have the ability to associate a single Merchant Account with several stores from which all ACH transactions will process. Alternatively, you may decide to associate a unique Merchant Account with each individual store.

33. Do all my stores have to participate in the ACH program?

This depends on the requirements of the corporate brand. Some brands may not require you to participate in their ACH program in which case settlement will occur manually as per your agreement with the corporate brand.

34. What do I do if one of my stores has been rejected by the Financial Authorizer?

The Financial Authorizer should provide you with a reason for the rejection. You will then either correct the error in Aloha Enterprise or by working with RBS Lynk to resolve, whichever is appropriate to the resolution.

35. I have my merchant account information and I am ready with Aloha eCards. What are my next steps?

First you should notify the corporate office of your Merchant Account information. They will need this in order to authorize your store to begin transacting. Either you or the corporate office will need to initialize your store to begin transacting with the ACH program. Additionally, your Merchant Account information must be entered into the system so that the appropriate transfers can occur.

36. I already have an AlohaEnterprise.com website. Can I still participate in my corporate brand's ACH program?

In order to participate in a corporate brand's ACH program, both the Franchisor and Franchisee are required to be running Aloha eCards. Any participating franchise organization would need to be included as a site in the corporate brand's Aloha Enterprise website as the franchisor is typically the program sponsor and central funds pool owner.



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