Forte/PaySimple Implementation Process

09/18/2024 2:05 pm EDT

Forte is the third-party payment processor company authorized to integrate with Bold Group products. Their role is to transmit the payment data among the parties involved in a payment transaction: the merchant, their customer, and their customer's bank or credit card company. In many cases, payment processors also provide merchants with the physical equipment needed to accept card-based transactions.

Forte takes the credit card and bank account information and tokenizes it for use in Bold Group product payment processing. This ensures PCI compliance with the end customer's account information.

The purpose of this document is to provide a Project Manager (PM) with the process flow for incorporating the sale of the Forte integration into services projects.

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A few definitions to help the user understand payment processing:

- Merchant: The entity providing a product or service that requires payment for the product/service

- Merchant ID: (MID) a specific identification number attached to a business that tells the payment processing systems involved in a transaction where to send funds.
- Token: a unique identifier that encrypts and stores the credit card or bank account information
- PCI: Payment Card Industry
- PCI Compliance: A baseline of technical and operational requirements designed to protect account/cardholder data
- Payment Gateway: A virtual equivalent of a point of sale (POS) terminal. Designed for card-not-present (CNP) transactions in which the payment information is entered on a website vs in person

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It is important to understand the relationship between PaySimple and Forte.   PaySimple is an Evercommerce company and the Independent Sales Organization that manages Forte merchant accounts for Bold Group customers.

To initiate the implementation of Forte, a lead is submitted to PaySimple, who then works with the customer to determine the right application to complete based on the customer's specific needs.

For customer assistance, the following guidelines should be considered in directing customer inquiries.

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To properly direct a customer's inquiry the following guidelines should be observed:

Direct to PaySimple:

- Authorized signer change or ownership change
- Legal entity name change if the tax ID (TIN/EIN) is also changing
- Tax ID (TIN/EIN) change
- Additional Services
- Add credit card or ACH processing to an existing Forte merchant account
- Add Account Updater feature to credit card processing (updates credit card expiration dates automatically)
- Requests for processing rate/fee reductions

Direct to Forte:

- Resend Welcome Letter / Dex Invite
- Over Transaction Limit Notification
- DBA Name Change
- Bank Account Change
- ACH Limit Increase
- Credit Card Limit Increase
- Hold Day Change
- Soft Descriptor Update
- Merchant funding/payment issues

- Dex Access
- Email and password reset
- Questions regarding Forte notifications
- Merchant general billing questions (invoices, refunds, statement questions)
- Merchant Account Closure
- Merchant PCI Inquiry/Enrollment
- Merchant Reconciliation/Research questions
- Merchant returned billing
- Merchant returned transactions or reconciliation inquiries
- Returned Billing Resolution
- General Questions/Request (Reconciliation, reporting, returned transaction inquiries)
- Merchant Contact Changes (Contact, phone and email)
- Merchant Address Change
- Billing inquiries –auto bill, charge back debits/credits, refunds
- Manual billing inquiries
- Funding Inquiry
- Invoice Inquiry
- Feature requests/enhancements
- Reactivate Closed Merchant Account

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For the status of lead approval from PaySimple, email the following:

- Jamie Gilmore - Senior Strategic Partner Manager
  - E: jgilmore@paysimple.com - P: 720.446.4368
- Max Robert – Customer Activation and Risk Manager
  - E: mrobert@paysimple.com - P: 720.446.4362
- Scott Goran - Director of Sales
  - E: sgoran@paysimple.com - P: 720-446-4725
- PaySimple Care Team (Customer Support)
  - E: care@paysimple.com - P: 888-544-0631

To schedule a call to check the status on a PaySimple lead or discuss a lead with PaySimple use the following link: https://meetings.salesloft.com/evercommerce-paysimple/rexnielsen

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Forte Support Matrix provides contact information for Forte.
Please Note: for any questions regarding the application, route the customer to PaySimple and not Forte

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The following is a high-level overview of the process to implement Forte and the tasks that should be included in any project (if not already included) that includes a new implementation of Forte:

1. PM – Submit Lead to PaySimple and Provide Forte Documents to Customer
    1. Time frame: Prior to or immediately after the project kick-off
    2. Forte Documents (attached)
        1. Forte Account Setup Instructions for Customers
        2. Data Import Request Form
        3. Forte Token Request Template
        4. Forte Support Matrix
2. Customer – Complete Forte Application with PaySimple
    1. Time frame: Prior to or immediately after the project kick-off
    2. Inform the customer that the following information is critical to the acceptance of the application:
        1. Any person that is 25% or more owner of the company must be listed
        2. Owner Name
        3. Home Address
        4. Personal Phone and Email
            1. It is important to use a personal email vs a generic email box as any notifications from the processor that go unaddressed could lead to the customer being put on the MATCH list. Once on the MATCH list it could take up to 5 years to be removed and an application for payment processing will be rejected if the customer is on the MATCH list.
        5. SS#
        6. The correct legal name of the business and any DBA

            1. Should match name used to register EIN

3. Customer – Confirm Forte Application Complete/Accepted
    1. The customer works with PaySimple or Forte based on questions
    2. Time frame: post Lead submission and prior to the balance of setup
4. Customer – Setup Dex Account and Receive Dex Credentials
    1. The customer works with Forte to complete or resolve any issues
    2. Time frame: post application approval and prior to submitting data
5. Customer – Work with Existing EFT processor for Data Transfer
    1. Is the customer migrating data from an existing EFT Processor?
        1. Yes - Customer will need to work with existing EFT processor to ensure transfer of data and this target date is met
            1. Time frame: Immediately - This can take several months depending on their current processor requirements. In some cases, their current processor may need a contract in place with Forte to transfer data.
        2. No – customer has two options to load data after the Bold Group application goes live:
            1. Manually enter their customer's credit card and ACH information
            2. If using SedonaWeb, customer can inform their customers to log in and enter credit card and ACH information
6. Customer - Submit EFT Date to Forte for Tokenization
    1. Timeframe: 10 banking business days before the Bold Group application goes live
7. Data Conversion Specialist - Upload Forte Tokenized Data
    1. Time frame: Immediately after the go-live database is created
    2. Time: 2 hours
8. Trainer – Forte Training
    1. Time frame: Immediately after Forte data loaded to the live database
    2. The customer is to provide Forte credentials to the trainer during the session
    3. Time: 1 hour
    4. Can be combined with other post-go-live training time permitting

9. Customers can manually update/enter new payment account information

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Testing of data to/from Forte cannot be done in a Sandbox database. It also incurs charges with Forte. The risk to data flow is very small, therefore a test submission is not currently in the project plans.

During the implementation phase, the trainer will set up Bold Group applications to 'Use Test Service', which allows testing of the invoice process testing to complete without submissions to Forte.

If a test run is required, Forte will need to provide testing credentials that are applied to a live database (not called sandbox).

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To initiate the process for SedonaOffice customers only, the PM will submit a lead to PaySimple to begin the application process for the customer. This is done as part of the project kick-off process:

1. Fill out the PaySimple Lead Form
    1. All contact information is for the customer
        1. First/Last Name
        2. Business Name
        3. Phone Number
        4. Email
    2. Customer Status:
        1. New Customer - never used Forte previously
        2. Existing Customer - has used Forte previously
    3. Include the following information in the Comments Section
        1. Project Manager who is sending the lead and your email address
        2. Estimated Go Live Date
        3. Was the business recently acquired or did ownership change?

4. Are they currently processing payments through another processor or software?
    1. If so, do they need custom processing rates?
    2. Is their current processor Forte for ACH or CC?
2. PaySimple will reach out to the customer within 24/48 hours with the balance of the application that needs to be completed
3. PaySimple will contact PM on status of the lead and customer application

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Once the application is sent from PaySimple to the customer, the customer will complete and submit the application to Forte for approval. Approval is received in 1 to 2 business days.

The PM will need to confirm with the customer that the application has been approved.

Customers will start to be billed for service upon application approval. Bold Group cannot impact/influence this billing. Early application is required to ensure any issues with application acceptance are resolved prior to the go-live date.

Please Note: for any questions regarding the application, route the customer to PaySimple and not Forte.

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Once the application is approved, the PM will inform the customer they need to begin to work with their current EFT processor to ensure data will be sent to Forte on time.

Bold Group cannot assist with organizing or creating this data.   To maintain PCI compliance, Bold Group cannot see the customer data pulled for or sent to Forte. Bold Group will only work with data from Forte that has been tokenized.

Example of approval notice from Forte:

From: enrollment@forte.net <enrollment@forte.net>
Sent: Wednesday, December 15, 2021 12:37 PM
To: jboiarsky@afap.com <jboiarsky@afap.com>
Cc: lodell@paysimple.com <lodell@paysimple.com>; application@paysimple.com <application@paysimple.com>; Justin DeBaggis <justin.debaggis@boldgroup.com>; travisp@boldgroup.com <travisp@boldgroup.com>; Bryant Hardy <bryanth@boldgroup.com>
Subject: Forte Approval Letter for DavEd Fire Systems, Inc.

This email originated from outside of Bold Group. Do not click on links or open attachments unless you recognize the sender and know the contents are safe.

csgforte

12/15/2021
Jay Boiarsky
DavEd Fire Systems, Inc.
307 W Pleasantview Ave
Hackensack, NJ 07601
Dear Jay Boiarsky,

Thank you for selecting CSG Forte for your payment processing needs. We know you will find our platform to be the most advanced and powerful online payment processing tool of its kind. Your account has been enabled for processing. **Please note that it may take 24-48 hours to take effect.** Your credentials as well as funding hold days can be found below.

Important Information Regarding Your Merchant Account

(IDs and Passwords will be sent in separate emails)

Merchant ID:	287419	**Transmitter ID:**	54032
Virtual Terminal User Name:	Epe1fA	**Api Login:**	DD01D93C8A
Debit Hold Period:	3	**Credit Hold Period:**	3

Virtual Terminal
To access the Virtual Terminal, please go to **https://vt.paymentsgateway.net** and enter your approval credentials. For security reasons, you will be prompted to change your Virtual Terminal password. We recommend you bookmark this link for easy access for future logins.

Dex Disputes Management
Merchants are required to manage chargeback disputes within our Dex platform. You will be receiving an invite from **Dex@forte.net** that you will need to accept within 7 days of receiving it. Find more information about using Dex to manage disputes **here**. We strongly recommend that you subscribe to receive dispute notifications upon login.

Dex Disputes Training
Please click **here** to register for one of our weekly Dex Training Webinars. Access the help section of Dex to learn about generating additional credentials you may require for your processing needs along with other essential information that will assist you with Dex by clicking **here**.

PCI Compliance
As a Forte Merchant, you are required to be compliant with PCI DSS requirements. Learn additional details and options to be PCI compliant to avoid a non-compliant fee of $29/Month **here**.

CSG Forte Verify
If you have enrolled into our CSG Forte Verify service please click **here** to read details related to taking steps to avoid paying excess per transaction fees.

Billing & Risk Management Policies
Please click **here** for more information on:

- Billing
- Over the Limit Notification
- Risk Monitoring

Customer Support
If you have questions regarding your account, you can contact us Monday – Friday from 7 AM to 7 PM CST
Email: CustomerService@forte.net
Phone:(866)290-5400 (Option 1)
Support Portal: Create and manage your support tickets or review helpful articles in our Support portal. **Register** for the portal using your email to login.

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Pended means that the underwriting team at Forte is not able to fully validate/verify the business and its listed owners. When an application is in Pended status, Forte will reach out to the PaySimple Activation Team with questions and request supporting documents. This can include a copy of the business licenses, voided check, IRS SS_4, bank and/or merchant processing statements, authorized signer's phone bill, and/or marketing materials if a website is not provided.

PaySimple will notify a member of their sales team to reach out to the merchant and request the necessary documents. They will copy the PM for tracking purposes.

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The occasion may arise where Forte has elected to decline the customer's application. In this scenario, the customer will need to work with the Forte underwriting group to resolve any issues that lead to the decision to decline. Bold Group cannot intervene on customers' behalf. In some cases, there may be a lengthy waiting period for credit issues to clear before Forte will reconsider the application.

If the issues cannot be resolved, the customer will not be able to process EFT transactions within the Bold Group application. Forte is the only payment processor that integrates with Bold Group products at this time. This may be a showstopper for the customer and moving forward with their implementation.

In addition, the PM will notify the Sales Operations team via a case that the customer has been rejected :

1. Create a case with full details of the Forte application rejection
    1. Assign the case to Sales Ops
    2. @mention Director of PMO
2. Create a task on the project for Forte rejection tracking
    1. Task Due date: 7 days out
        1. If no movement on case, @mention Director of PMO to follow up with Sales Ops

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The customer is responsible for ensuring their EFT data is in a format that Forte can work with and submitting their data to Forte for tokenization. If the customer is currently using an EFT processor, they will need to work with that processor and Forte to ensure the data can be delivered by the due date. This process should begin early in the project to ensure the current EFT processor and Forte work out any issues before the date for tokenization. Forte does charge for this service and will provide an estimate after reviewing the data.

Forte requires that the data be encrypted with their PGP pubic key (customer can receive this from Forte). The data must also be transferred from a PCI compliant third party.

The EFT data should be delivered to Forte 10 business banking days before the date Forte goes live with the Bold Group application. Requests must be received by 2pm CDT and be in CSV format.

The customer should review Forte's documentation (attached) and work with Forte on any questions:

- Data Input Request Form

- Forte Token Request Template

- Forte Support Matrix

Data not ready for go-live may require the customer to manually process payments until Forte can provide the tokenized file,

If the data cannot be sent to Forte for any reason or Forte cannot work the data in the current format, the customer has two options:

- Manually add the payment information into SedonaOffice, which will be tokenized upon saving

- If the customer has purchased SedonaWeb they can request that their customers can go into the portal and enter their new payment info

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Once the data has been sent to Forte, the customer will need to manually track any changes to their customer account information and manual changes to the data are then done in the Bold Group application once the Forte data has been loaded

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Forte will deliver a data file with customer token information. A Bold Group Data Conversion specialist will upload that data to the customer's Bold Group application immediately after the live database is created for the Bold Group application.

The process can take several hours but does not impact the use of SedonaOffice while loading

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After the Forte tokenized data has been loaded to the Bold Group application, a training session should be delivered immediately.

The customer will need to provide the trainer with their Dex Credentials to complete the setup during the training session:

- Merchant ID:
- Org ID:
- API Access ID:
- API Secure Key:

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2/23/23 - JMK - updated Submit Lead to PaySimple section 1.c.i to request PM's contact info. Updated Project Task section 2.2 to provide more detailed info to customer on proper info to submit to ensure the application is not declined.

2/1/2023 - PaySimple Contact section updated to include a link to schedule a meeting for questions or to follow up on lead status.

11/19/2022 - JMK - added Forte Account Setup Instructions for Customers to attached documents and updated step to include this document in Project Tasks section

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