



Florida Courts E-Filing Authority Board

Portal E-Commerce Upgrade
October 2020



E-Commerce Upgrade Overview

- In the next software release, the E-Commerce functionality in the Portal will be upgraded.
- As part of this upgrade, CiviTek's money processing partner will transition from First Data to Adyen.
- The additional features provided by Adyen will assist in providing continued compliance with the latest Security and PCI (Payment Card Industry) Standards.
- Filers will notice a new payment screen, but the filing process will not change.



Proposed Change in Settlement of Portal Credit Card Payments

- CiviTek, as the portal payment provider, is recommending a change in the way credit card payments are “settled” in the portal.
- Credit Card Definitions:
 - “Authorization” - an approval from a card issuer that the customer has sufficient funds to cover the cost of the transaction. Creates a “hold” on the filer’s credit card
 - “Settlement” – the transaction is posted to filer’s credit card and provided electronically to the Clerk’s Portal Bank Account through the payment provider’s daily processes. Clears the “hold” on the filer’s CC.



Current Settlement Process

Use Case One – Submission is accepted by Clerk:

When a submission includes a fee, upon submission the Portal will get authorization from the credit card company. The submission then goes to the Clerk for review. Once the review has been completed and the submission accepted, the credit card will settle.

Use Case Two – Submission is returned to Correction Queue:

When a submission includes a fee, upon submission the Portal will get authorization from the credit card company. The submission then goes to the Clerk for review. If the Clerk returns the submission to the Correction Queue, the Portal will release the authorization with the credit card company. If the filer corrects the submission and resubmits, the Portal will again get authorization from the credit card company. The submission is then returned to the Clerk for review. Once the review has been completed and the submission accepted, the credit card will settle.

Use Case Three – Submission is abandoned in the Correction Queue:

When a submission includes a fee, upon submission the Portal will get authorization from the credit card company. The submission then goes to the Clerk for review. If the Clerk returns the submission to the Correction Queue, the Portal will release the authorization with the credit card company. If the filer abandons the submission, the submission will remain in the correction queue indefinitely or be moved to the Abandoned Filing queue never to be resubmitted.



Proposed Settlement Process

Use Case One – Submission is accepted by Clerk

When a submission includes a fee, upon clicking submit the Portal will immediately settle the transaction with the credit card company. The submission then goes to the Clerk for review. The review is completed and the submission accepted.

Use Case Two – Submission is returned to Correction Queue

When a submission includes a fee, upon clicking submit the Portal will immediately settle the transaction. The submission then goes to the Clerk for review. If the Clerk returns the submission to the Correction Queue, and the filer corrects the submission with no change to the filing fee and resubmits, the submission is again returned to the Clerk for review. No additional fee will be collected. If the fee does change, an additional fee will be collected. The Clerks will have the ability to process a refund if necessary.

Use Case Three – Submission is abandoned in the Correction Queue

When a submission includes a fee, upon clicking submit the Portal will immediately settle the fee. The submission then goes to the Clerk for review. If the Clerk returns the submission to the Correction Queue, and the filer abandons the submission, the submission will remain in the correction queue indefinitely or be moved to the abandoned filing queue never to be resubmitted. Clerks will have the ability to process a refund if necessary.



Filings Impacted

Actual Numbers for September 2020

- Total Number of Filings: 1,466,687
- Total Number of Filings with Payments: 98,437 (6.7% of total filings)
- Total Number of Filings with Payments that go to the correction queue: 5,037 (5.1% of filings with payments)
- Total number of Filings with Payments that are abandoned: 1,241 (24.6% of filings with payments in correction queue)



If New Settlement Process is Approved...

- In general, Clerks will get the filing fees faster because the payment will settle at time of filing instead of filing acceptance.
- Clerks will be provided with the ability to process refunds when necessary.
- Filers will notice an improved payment screen, but the filing process will not change. Holds will no longer be placed on credit cards while a filing is in process.
- The E Filing Authority will be asked to fund \$2.5 million for an increased settlement timing difference of 2 days. This settlement difference is due to faster Clerk payment and card processor requirements.