

Electronic Payments – Timing, Dates and Memos

If your church has set up electronic payments for utilities, is using local payroll, or you have a debit card account, here is a pro tip on the best time to enter those transactions into Jewel.

This tip is summed up in one word. Wait.

Wait until you are reconciling the checking account, and as you reconcile, enter all your electronic payments, one by one, in the order that they are on the statement, using the actual withdrawal date as the date of the entry. (Tutorial #3520)

Wait until you are reconciling the debit account, and as you reconcile, enter all of the debit purchases, one by one, in the order that they appear on the statement, using the actual withdrawal date as the date of the entry. (Tutorial #3530)

Why?

When you enter all of your automatic and electronic payments into Jewel in the month that they were actually paid, using the date that is on the bank statement, you will eliminate duplicates, skipped entries, and incorrect amounts.

Read that last sentence again. You know how much time that will save?

The more electronic purchases and payments that you make each month, the more important it is to be meticulous with the dates you use to enter them. If you are trying to check off your internet bill, which is the same amount month after month, and the statement date is 3/23/25, but you have identical Jewel entries dated 3/12/25 and 4/1/25, which one will you check off? Electronic payments don't have check numbers, so having a date match with the statement is especially important.

NOTE: Actual paper checks are treated differently. All paper checks written in March should show up on the March "Check Report," whether or not they appear on the March bank statement.

You may find an electronic withdrawal on your statement that is identified as from your Conference. Do not assume it is a remittance. It could be insurance or property tax or registration for a Pathfinder event. It could be Local Payroll. Having a correct memo is really helpful to the church board, so please do not guess. (Tutorial #7150)

NOTE: Before the conference treasury department withdraws anything other than the monthly remittance from your account, they will send an invoice via mail or email which tells you the purpose of the withdrawal. You can print that invoice and file it as documentation for the electronic payment that you will create in Jewel.

If you cannot find the mail or email from the conference treasury department which identifies the withdrawal, they may be sending it to a previous treasurer, or it could have ended up in your spam folder, or...

If you can't find the mail or email(s) (depending on your conference) contact your conference office and ask where your church's bills/invoices/statements are being mailed/emailed, and give them your address/email address so it can be updated in the conference records. Also ask for a copy of the invoice for the withdrawal that has you puzzled.

If it is a local payroll invoice that you are missing, contact the Local Payroll person at your Conference. (Tutorial #8140)

Please do not guess. Accurate dates and memos are important. And timing can make all the difference.

Corresponding video: 6.6 Automatic Payments and Other Entries. Find at <https://www.gccsda.com/auditing/10963>

For more JEWEL BASIC PROGRAM FEATURES tutorials, see section 7000 on the gccsda.org auditor webpage.