

Sage 300 2017

Payment Processing User's Guide

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Chapter 1: Getting Started

Learn the basics of Sage 300 Payment Processing, including opening your account with Sage Payment Solutions, using Sage Virtual Terminal, and more.

Payment Processing Overview

Payment Processing is a Sage 300 program that lets you process credit card payments from your customers. You use it with Sage Exchange, a secure payment-processing application that integrates Sage 300 with Sage Payment Solutions.

Some features described in this guide may not be available in your Sage 300 system.

Payment Processing Features

Payment Processing includes the following features:

- **Secure, PCI-compliant payment processing.** Sage 300 Payment Processing meets the Payment Application Data Security Standard (PA-DSS) for processing transactions and storing credit card details.
- **Secure storage of customer credit card information.** Sage Payment Solutions stores credit card details securely in an online vault system. This allows you to save and reuse credit card information for your customers without storing it in your company database, ensuring that your payment processing is PCI compliant and reducing your exposure to credit card fraud.
- **A Process Credit Card screen.** This screen allows you to review, and where applicable, edit billing information, document totals, and other information for a transaction before you submit it to Sage Payment Solutions for processing. After you process a transaction, it displays transaction details and status information you can use to verify that the transaction was processed correctly, and to look up transaction reports.
- **Card reader device support.** You can use a card reader device to swipe credit cards at the point of sale, minimizing manual data entry and reducing the risk of errors.

- **Seamless integration with Accounts Receivable and Order Entry.** You can open the Process Credit Card screen from key screens in Accounts Receivable and Order Entry to quickly pre-authorize, capture, and process payments, or to void or refund previously processed transactions.
- **Real-time transaction reports.** Sign in to Sage Virtual Terminal to view and export reports on transactions, batches, and expiring credit cards.
- **Support for multiple currencies, banks, and merchant accounts.** Flexible processing codes allow you to select the bank, currency, and merchant account to be used when each credit card transaction is processed. If you use multicurrency accounting, you can set up separate Sage Payment Solutions merchant accounts to process transactions in USD and CAD.
- **Support for Level 2 Data Credit Card Processing.** Payment Processing supports Level 2 Data Credit Card Processing by submitting sales tax information separately from transaction totals.
- **English, French, and Spanish language support.**

Processing Credit Cards in Accounts Receivable and Order Entry

After you install and activate Payment Processing, screens in Accounts Receivable and Order Entry are updated to support credit card processing. For more information, see "About Payment Processing Transactions" (page 17).

Getting Started

For instructions on installing, activating, and setting up Payment Processing, see "Setting Up Payment Processing" (page 7).

About Sage Payment Solutions

Sage Payment Solutions provides complete, Payment Card Industry (PCI) compliant payment processing solutions for all business types.

Sage 300 Payment Processing works exclusively with Sage Payment Solutions to enable merchants to seamlessly process credit card transactions directly in Sage 300. The Payment Processing program uses Sage Exchange, a secure payment-processing application, to connect to Sage Payment Solutions and process credit card transactions.

Integrating your ERP system with Sage Payment Solutions lets you process credit card transactions without storing your customers' sensitive credit card information in your database. Sage Exchange transmits credit card details through a secure connection to Sage Payment Solutions, where they are stored in a PCI-compliant vault, protecting you from exposure to non-compliance penalties and credit card fraud.

In addition to providing integrated ERP payment processing, Sage Payment Solutions also offers gift and loyalty card programs, merchant cash advances and loans, non-profit and healthcare payment solutions, and more.

To learn more about Sage Payment Solutions, visit <http://na.sage.com/us/sage-payment-solutions>.

About Sage Exchange

Sage Exchange is a secure payment-processing application that connects Sage 300 to Sage Payment Solutions, enabling merchants to process credit card transactions directly in Sage 300. This allows you to process credit card transactions without storing sensitive credit card information in your company database, which reduces your Payment Card Industry (PCI) compliance costs and protects you from the risk of credit card fraud.

Downloading and Installing Sage Exchange

After activating Payment Processing, you must install Sage Exchange on every workstation you will use to process credit card transactions.

To download Sage Exchange, visit

<https://www.sageexchange.com/install/sageexchangedesktopbootstrapper.zip>.

Known Installation Issues

Firewall and antivirus software may prevent you from installing Sage Exchange. To prevent installation issues, you may need to perform the following steps:

1. Add the following URLs to the safe zone in your antivirus and firewall software:
 - sagepayments.net
 - sageexchange.com

2. Add the following files to the safe zone in your antivirus software:

- Sageexchange.exe
- SpsModuleSdkCl.dll

If you experience other issues while downloading and installing Sage Exchange, see "Sage Payment Solutions Support" (page 70) for Sage Payment Solutions support information.

Launching Sage Exchange

Sage Exchange launches automatically when you process a transaction in Payment Processing, and runs in your system tray.

To start Sage Exchange manually, click the Start button on the Windows taskbar, and then click **All Programs > Sage Payment Solutions > Sage Exchange**.

The first time you enter credit card details or process a transaction, you may experience a delay while Sage Exchange launches, authenticates your merchant account information, and opens the Sage Payment Solutions browser form.

After the initial authentication, Sage Exchange remains open in the system tray while Sage 300 is running, so subsequent credit card transactions will launch the Sage Payment Solutions browser form much more quickly.

About Sage Virtual Terminal

Sage Virtual Terminal is a secure website that you can use to:

- Review, process, or void current transactions
- View reports on transactions, batches, and expiring credit cards
- Export reports to an Excel spreadsheet, PDF, or XPS file
- Print receipts for credit card transactions
- Settle credit card transactions

Each transaction you process in Sage 300 Payment Processing is recorded in Sage Virtual Terminal, so you can sign in anytime to view current transaction information and reports.

Accessing Sage Virtual Terminal

When you sign up for a Sage Payment Solutions merchant account, you'll receive a merchant ID (VT ID), username, and password that you can use to sign in to Sage Virtual Terminal.

To view reports on credit card transactions, batches, expiration, and more for your Sage Payment Solutions merchant account, sign in to Sage Virtual Terminal at <https://www.sagepayments.net/virtualterminal>.

For additional reporting resources, including 12-month summaries of transactions and chargebacks, daily credit card batches for selected date ranges, and monthly statement searches, you can also sign in to <https://www.myvirtualreports.com>.

Finding Support and Resources

To learn more about Sage Virtual Terminal and find training and support resources:

- Sign in to Sage Virtual Terminal and use the Help menu to find step-by-step tutorials.
- Visit the Self Service Portal at <na.sage.com/sage-payment-solutions> to search the Knowledge Base, browse merchant forms and resources, or contact the Sage Payment Solutions support team.

About Card Reader Devices

Card reader devices, also called terminals or card swipe devices, allow merchants to accept debit card payments and credit card payments by swiping a credit or debit card through a terminal at the point of sale.

When processing credit card payments in Sage 300, you can use a supported card reader device to swipe a customer's card, eliminating the need to manually enter card information and reducing the risk of data entry errors.

Sage Payment Solutions offers new and refurbished Class A-Certified card reader devices from leading industry manufacturers, including countertop and wireless solutions. For more information, visit <na.sage.com/sage payment solutions>.

Chapter 2: Setting Up Payment Processing

Learn about security authorizations, processing codes, adding and maintaining credit cards, and other information you need to set up Payment Processing.

Setting Up Payment Processing

To use Payment Processing, you must have the current versions of Accounts Receivable 2017 and Order Entry 2017 installed and activated.

You must also apply for a separate Sage Payment Solutions merchant account for each currency in which you will process credit card transactions. To apply for a Sage Payment Solutions merchant account, visit <http://na.sage.com/us/sage-payment-solutions>.

To set up Payment Processing:

1. Download Sage Exchange and install it on each workstation you will use to process credit card payments. For details and instructions, see "About Sage Exchange" (page 3).
2. In Common Services, use the PMT Options screen to select options that specify how you pre-authorize and process credit card payments. For more information, see "PMT Options Screen" (page 41).
3. In Common Services, use the PMT Processing Codes screen to set up processing codes that specify the bank, currency, and merchant account information to be used when processing credit card transactions. For more information and instructions, see "About Processing Codes" (page 10) and "Adding, Editing, or Deleting Processing Codes" (page 11).
4. Set up Accounts Receivable, Order Entry, and Payment Processing security authorizations for Sage 300 users. For more information, see "Payment Processing Security Authorizations" (page 8).

Because Payment Processing integrates with Order Entry and Accounts Receivable, the system administrator may also need to assign additional security authorizations to users for tasks related to those programs.

To pre-authorize credit card payments and void pre-authorizations in Order Entry, you must have Payment Processing Card Transaction Processing security authorization. If you need to process (capture) and void credit card payments in Order Entry, you must also have the following security authorizations:

- **Order Entry:** Invoice Entry
 - **Accounts Receivable:** Receipt Entry
5. On the A/R Payment Codes screen, specify the payment type SPS Credit Card for each payment code you will use when processing credit card transactions.
 6. If you want to enable Accounts Receivable users to void credit card transactions, or to process payment for a credit card transaction after printing a receipt or deposit slip, open the A/R Options screen and select the **Allow Edit After Receipt Printed** and **Allow Edit After Deposit Slip Printed** options on the Transactions tab. (If you do not select these options, the **Charge**, **Quick Charge**, and **Void** buttons are disabled on the A/R Receipt Entry screen).
 7. On the Accounts Receivable and Order Entry screens you will use to process credit card transactions, select **File > Settings** and verify that the **Auto Clear** option is not selected. (If **Auto Clear** is selected, a new entry appears when you click **Add**, and you must reopen the entry you just added in order to click the **Charge** or **Quick Charge** buttons.)

For a list of screens you use to process credit card transactions in Accounts Receivable and Order Entry, see "About Payment Processing Transactions" (page 17).

8. To add credit card information for Accounts Receivable customers, open the A/R Customers screen, select a customer, click the **Credit Card** tab, and click the **New** button. For more information, see "Adding, Editing, or Deleting a Credit Card for a Customer" (page 13).
9. If you will use the **Quick Pre-authorize** and/or **Quick Charge** buttons to process transactions, enter all information required for quick transaction processing. For more information, see "About Quick Processing for Credit Card Transactions" (page 21).

Payment Processing Security Authorizations

If your Sage 300 system requires user passwords and security profiles, the system administrator must assign security authorizations to users for tasks related to Payment Processing screens.

Because Payment Processing integrates with Order Entry and Accounts Receivable, the system administrator may also need to assign additional security authorizations to users for tasks related to those programs.

To pre-authorize credit card payments and void pre-authorizations in Order Entry, you must have Payment Processing Card Transaction Processing security authorization. If you need to process (capture) and void credit card payments in Order Entry, you must also have the following security authorizations:

- **Order Entry:** Invoice Entry
- **Accounts Receivable:** Receipt Entry

For information on activating security and setting up security groups, refer to the System Manager Help.

Payment Processing Security Authorizations

Security Authorization	Description
Setup Maintenance	Setup Maintenance authorization allows you to use Payment Processing setup screens to select setup options, and to view, add, edit, and delete processing codes and merchant account information.
Customer Card Maintenance	Customer Card Maintenance authorization allows you to add, edit, and delete customer credit card information in Payment Processing and Accounts Receivable.
Card Transaction Processing	<p>Card Transaction Processing authorization allows you to process the following transactions in Payment Processing, Accounts Receivable, and Order Entry:</p> <ul style="list-style-type: none"> • Pre-authorize a credit card payment • Void a pre-authorized credit card payment • Capture a pre-authorized credit card payment • Process a credit card payment • Void a credit card payment • Void a credit card refund <p>Note: For all transaction types except pre-authorizing payments and voiding pre-authorizations, you require additional security authorizations in Order Entry and Accounts Receivable.</p>

About Processing Codes

A processing code specifies the bank, currency, and merchant account that will be used to process a credit card transaction. Before you can process credit card transactions in Accounts Receivable or Order Entry, you must set up at least one processing code with the merchant ID and merchant key for a Sage Payment Solutions merchant account.

On the PMT Processing Codes setup screen, you can create multiple processing codes to specify different combinations of merchant account, currency, and bank.

Example:

Say you use separate merchant accounts to process credit card transactions for your web store and retail outlet, but you use the same bank and currency for each account. You could set up two processing codes called WEBSTORE and RETAIL that use the same bank and currency, and then specify the merchant account to be used for each code.

After setting up processing codes, you select a processing code when entering a credit card transaction in Accounts Receivable or Order Entry, or when entering credit card information for a customer in Accounts Receivable.

Using Merchant Account Information

You can use the same merchant account information in multiple processing codes. However, each merchant code is linked to a single currency, so all processing codes that use a common merchant account must also use the currency for that merchant account.

If you use multicurrency accounting, you must apply for a Sage Payment Solutions merchant account for each currency in which you will process credit card transactions.

For more information, or to apply for a merchant account, visit <http://na.sage.com/us/sage-payment-solutions>.

Modifying and Deleting Processing Codes

You can use the PMT Processing Codes screen to modify and delete processing codes you have set up, as long as they have not been specified for saved credit cards or used in any transactions.

If a processing code has been specified for a saved credit card in Accounts Receivable, or if it has been used to process a credit card transaction, you cannot modify or delete the processing code.

Adding, Editing, or Deleting Processing Codes

A processing code specifies the bank, currency, and merchant account that will be used to process a credit card transaction.

You can use the same merchant account information to create multiple processing codes. However, merchant codes are currency-specific, so all processing codes that use a common merchant account must also use the currency for that merchant account.

For more information about processing codes, or for help using the fields on the Processing Codes screen, see "About Processing Codes" (page 10).

Before you start:

- You must have at least one Sage Payment Solutions merchant account for each currency in which you will process credit card transactions. For more information, or to apply for a merchant account, visit <http://na.sage.com/us/sage-payment-solutions>.

To add a processing code:

1. Open **Common Services > Payment Processing > PMT Setup > Processing Codes**.
2. Enter basic information for the processing code.
 - a. In the **Processing Code** field, enter a name for the processing code. For example, you might create a name that reflects the context in which the code will be used (such as WEBSTORE) or the bank and currency (such as SEATACUSD).
 - b. In the **Description** field, enter a description that will help users select this code when it appears in a Finder or list.

- c. In the **Bank** field, specify the bank that will process transactions that use this code.

Note: When you are processing a credit card transaction that uses this processing code, if you select a bank other than the one that was specified on the Processing Codes screen, an error message informs you that the bank code does not match the one specified for the processing code.

- d. In the **Currency** field, select the currency in which transactions that use this code will be processed.

Note: When you are processing a credit card transaction that uses this code, if you select a currency other than the one that was specified for this code, an error message informs you that the currency does not match the one specified for the processing code.

3. Enter and validate merchant account information.

- a. In the **Merchant ID** field, enter the merchant ID for the Sage Payment Solutions merchant account you will use to process transactions that use this code.
- b. In the **Merchant Key** field, enter the merchant key for the Sage Payment Solutions merchant account.

The merchant key you enter is encrypted and replaced with asterisks (*) for security purposes.

- c. Click the **Validate** button to validate the merchant ID and merchant key you entered.

A message informs you whether the merchant account information you entered is valid.

4. Click **Add** to add the processing code.

After adding processing codes

- Set up payment codes in Accounts Receivable to support credit card payments. For details, see "Setting Up Payment Processing" (page 7).

To edit a processing code:

Note: If a processing code has been specified for a saved credit card in Accounts Receivable, or if it has been used to process a credit card transaction, you cannot modify or delete the processing code.

1. Open **Common Services > Payment Processing > PMT Setup > Processing Codes**.
2. In the **Processing Code** field, enter or select the code you want to edit.
3. Make your changes to the processing code.

Tip: If you are changing merchant information, click **Validate** to ensure that the new information you entered is valid.

4. Click **Save**.

To delete a processing code:

Note: If a processing code has been specified for a saved credit card in Accounts Receivable, or if it has been used to process a credit card transaction, you cannot modify or delete the processing code.

1. Open **Common Services > Payment Processing > PMT Setup > Processing Codes**.
2. In the **Processing Code** field, enter or select the code you want to delete.
3. Click **Delete**.

Adding, Editing, or Deleting a Credit Card for a Customer

General information about a credit card is stored in the Accounts Receivable customer record. This information includes the card ID, description, processing code, billing information, comments, and whether or not the card should be the default for the customer.

Credit card details (card number and expiration date) are not stored in the Accounts Receivable customer record. To add these details, you click the **Edit Card Details** button on the A/R Credit Card Information screen, and then enter the information on the Sage Payment Solutions browser form. The information is stored in an online "vault" managed by Sage Payment Solutions, and is not saved in your company database.

Note: You can use a saved credit card for a transaction only if the processing code for the card matches the processing code for the transaction.

Before you start:

- Sage Exchange must be installed and running on the workstation you are using.
- You must have a working Internet connection.

To add credit card information for a customer:

1. Open **Accounts Receivable > A/R Customers > Customers**, and then select a customer record.
2. Click the **Credit Card** tab.
3. Click the **New** button.

The A/R Credit Card Information screen appears.

4. Set up the credit card record.
 - a. In the **Card ID** field, enter a short name for the card (for example, VISA).
 - b. In the **Description** field, enter a short description (for example, Aeroplan Visa Card).
 - c. If you use multiple processing codes, enter a processing code in the **Processing Code** field. (If you use a single processing code, this field displays that processing code.)

The bank and currency associated with the processing code appear in the **Bank** and **Currency** fields.

- d. If you want this card to be selected by default when you process credit card transactions for this customer, select the Use This as Default Card option. If you use multicurrency accounting, the card will be used as the default only for transactions where the currency for the transaction matches the currency specified for the processing code this card uses.
5. Enter billing details for the cardholder.

Tip: When entering billing details, you can select the **Same as Customer Address** option to fill in billing details with name and address information from the customer record.

6. If you want to add comments about the card, enter them in the **Comments** field.

Important!

Do *not* record credit card details in the **Comments** field, including card number, expiration date, and CVV number. Storing details in this way can compromise credit card security and may constitute a violation of the Payment Card Industry Data Security Standard (PCI DSS).

If a security breach occurs, merchants that do not comply with PCI DSS may be subject to fines, card replacement costs, forensic audits, and other penalties.

7. Enter credit card details.

- a. Click the **Add Card Details** button.

The Sage Payment Solutions browser form appears.

- b. Enter the card number and select the expiration date, and then click **Submit**.

Sage Payment Solutions creates a new entry in its online "vault" and saves the credit card details.

The browser form closes, and credit card details appear on the A/R Credit Card Information screen, with the first 12 digits of the credit card number replaced with Xs.

8. Review the information you have entered to verify that it is correct, and then click **Add**.
9. Click **Close** to close the screen.

To edit saved credit card information for a customer:

1. Open **Accounts Receivable > A/R Customers > Customers**, and then select a customer record.
2. Click the **Credit Card** tab.

Saved credit cards for the customer appear in the table on the Credit Card tab.

3. Select a credit card, and then click **Open**.
4. Edit credit card information.
 - To edit general settings and billing details, make your changes on the A/R Credit Card Information screen.

- To edit the card number or expiration date, click the **Edit Card Details** button, edit the information in the fields on the Sage Payment Solutions browser form, and then click **Submit** to save your changes.
5. Click **Save** to save your changes.
 6. Click **Close** to close the screen.

To delete a saved credit card:

1. Open **Accounts Receivable > A/R Customers > Customers**, and then select a customer record.
2. Click the **Credit Card** tab.
3. Select the credit card record you want to delete, and then click **Delete**.

Chapter 3: Processing Transactions

Use Sage 300 Payment Processing to pre-authorize, process, void, and refund credit card payments.

About Payment Processing Transactions

Payment Processing integrates seamlessly with key screens in Order Entry and Accounts Receivable, allowing you to process credit cards while working in Sage 300.

You use the integrated screens in Accounts Receivable and Order Entry to launch the PMT Process Credit Card screen, where you enter or review billing information, order totals, and credit card details. From this screen, you launch the Sage Payment Solutions browser form, where you complete the transaction.

After Sage Payment Solutions processes the transaction, transaction details and a status message appear on the Process Credit Card screen.

Processing Credit Cards in Accounts Receivable

After you install and activate Payment Processing, the following Accounts Receivable screens are updated to support credit card processing:

- **A/R Customers.** A Credit Card tab appears on the A/R Customers screen and allows you to view, add, edit, and delete credit card records for customers.
- **A/R Credit Card Information.** An A/R Credit Card Information screen allows you to drill down from screens in Accounts Receivable and Order Entry to view, edit, or delete credit card information.
- **A/R Invoice Entry.** When you select a payment code that uses the SPS Credit Card payment type, you can process a credit card prepayment for an invoice.
- **A/R Payment Codes.** A payment type called SPS Credit Card appears in the list of available selections for payment codes. You must select this payment type for each payment code you will use when processing credit card transactions.

- **A/R Receipt Entry.** When you select a payment code that uses the SPS Credit Card payment type, you can process a credit card transaction for a prepayment, receipt, unapplied cash, or miscellaneous receipt.
- **A/R Refund Entry.** You can refund a transaction that was paid by credit card. The refund can be paid by cash or check, or you can apply it to the card that was used for the transaction.

Processing Credit Cards in Order Entry

After you install and activate Payment Processing, the following Order Entry screens are updated to support credit card processing:

- **O/E Invoice Entry.** Depending on the options you select on the PMT Options screen, a **Capture** button allows you to capture a pre-authorized credit card payment for a shipment.
- **O/E Order Entry.** **Pre-authorize**, **Quick Pre-authorize**, and **Capture** buttons allow you to pre-authorize and capture a credit card payment for an order.
- **O/E Prepayments.** When you select a payment code that uses the SPS Credit Card payment type, you can process a credit card prepayment for an order.
- **O/E Capture Payments With Invoices.** An O/E Capture Payments With Invoices screen allows you to capture and invoice pre-authorized credit card payments for multiple Order Entry documents.
- **O/E Shipment Entry.** A **Capture** button allows you to capture a pre-authorized credit card payment for an order.

About Pre-authorizing, Capturing, and Forcing Credit Card Payments

You pre-authorize a credit card payment when you want to verify that sufficient credit exists on a customer's credit card before processing a sale.

When you create a pre-authorization, the cardholder's credit limit is reduced by the amount of the pre-authorization until the pre-authorization is captured or expires.

After pre-authorizing a payment, you can capture (process) the payment or void the pre-authorization. In Order Entry, you can also use the O/E Capture Payments With Invoices screen to capture and invoice pre-authorized payments for multiple Order Entry documents.

If a pre-authorization has expired recently, you may be able to force a payment for the pre-authorized amount.

Pre-authorizing Payments

On the O/E Order Entry screen, you can click **Pre-authorize** or **Quick Pre-authorize** to pre-authorize a credit card payment.

The amount of a pre-authorization does not need to match the amount captured in the final sale. The captured amount may be more (as when a restaurant customer adds a tip) or less (as when a service station customer swipes a credit card, and then purchases fuel that costs less than the amount pre-authorized for a fill-up).

Important!

If it is likely that more than seven days will pass before an order is shipped, you should not pre-authorize a credit card payment for the order. If you do, the pre-authorization may expire, in which case your merchant service provider will charge a fee. (Credit card pre-authorization in Sage Payment Solutions expires after approximately seven days.)

Rather than pre-authorize a credit card payment, you can process an initial prepayment when the order is created, and then process the balance when the order is shipped.

For more information, see "Pre-authorizing a Credit Card Payment" (page 28).

Capturing Pre-authorized Payments

You capture a pre-authorized credit card payment when you are ready to process payment for goods that you have shipped, or for goods or services that a customer has received.

You can capture a pre-authorization only once. After you capture it, the pre-authorization is released in full, regardless of whether the amount captured matches the amount that was pre-authorized.

On some Order Entry transaction screens, you can click the **Capture** button to capture (process) a pre-authorized credit card payment. This button appears on the O/E Order Entry and O/E Shipment Entry screens, and may also appear on the O/E Invoice Entry screen (depending on the options you selected

on the PMT Options screen).

In Order Entry, you can also use the O/E Capture Payments With Invoices screen to capture and invoice pre-authorized payments for multiple Order Entry documents.

For more information about capturing credit card payments, see the following topics:

- "PMT Options Screen" (page 41)
- "Capturing a Pre-authorized Credit Card Payment" (page 32)
- "Capturing and Invoicing Pre-authorized Credit Card Payments" (page 22)

Forcing Payment for Expired Pre-authorizations

If a pre-authorization has expired, you may be able to force a payment for the pre-authorized amount.

Note: Forced transactions may be subject to higher fees than regular transactions, depending on the terms of your agreement with your merchant service provider.

You can force a payment if the pre-authorization has expired recently (typically within 30 days), and if you used a saved credit card for the pre-authorization (that is, you did not select the **Enter A Card For One-Time Use** option when processing the pre-authorization).

If you attempt to use the PMT Process Credit Card screen to capture an expired pre-authorization that cannot be forced, a message informs you that you must create a new pre-authorization or prepayment.

If you are using the O/E Capture Payments With Invoices screen to capture and invoice multiple pre-authorized payments, Sage 300 attempts to force all expired pre-authorizations. If an expired pre-authorization cannot be forced, a message informs you that the payment could not be processed.

Voiding Existing Pre-authorizations

On the O/E Order Entry screen, you can click the **Void Pre-auth** button to open the O/E Pre-authorization screen, and then click **Void** to void an existing pre-authorization.

Merchant service providers charge a fee for voiding a credit card pre-authorization. However, this fee is lower than the fee that is charged if you do not void or capture a pre-authorization and allow it to expire. For this reason, we recommend that you void any pre-authorization that will not be captured.

For more information, see "Voiding a Credit Card Pre-authorization" (page 36).

About Quick Processing for Credit Card Transactions

If you use Payment Processing, 'quick' processing buttons allow you to process some credit card transactions with one click:

- **Quick Pre-authorize.** Pre-authorize a credit card payment with one click.

The **Quick Pre-authorize** button is available on the O/E Order Entry screen.

- **Quick Charge.** Process a credit card payment with one click.

The **Quick Charge** button is available on the following screens:

- O/E Prepayments
- A/R Prepayments
- A/R Receipt Entry

Note: The **Quick Charge** button cannot be used to capture a pre-authorized payment.

Before you can use quick processing buttons for a customer, you must:

- Set up a credit card for the customer with the **Use This as Default Card** option selected (on the A/R Credit Card Information screen).

Also, this default credit card must use the same currency as the customer's currency.

The currency for a credit card is determined by the **Processing Code** specified for the credit card on the A/R Credit Card Information screen.

The currency for a customer is determined by the **Account Set** specified for the customer on the Processing tab of the A/R Customers screen.

- Specify a payment code for the customer (on the Processing tab of the A/R Customers screen) that uses the payment type SPS Credit Card.

Note: When using quick processing buttons, you do not enter any information for transactions. If you need full control over transaction details (such as billing information, order totals, and credit card details), use the **Pre-authorize** or **Charge** buttons instead.

Capturing and Invoicing Pre-authorized Credit Card Payments

You capture a pre-authorized credit card payment when you are ready to process payment for goods that you have shipped, or for goods or services that a customer has received.

In Order Entry, you can use the O/E Capture Payments With Invoices screen to capture and invoice pre-authorized credit card payments for multiple orders or shipments in a batch. For more information about the O/E Capture Payments With Invoices screen, see the Order Entry help.

Note: You can also use O/E transaction entry screens to capture individual pre-authorized payments by document. For more information, see "Capturing a Pre-authorized Credit Card Payment" (page 32).

Before you start:

- A credit card pre-authorization must exist for one or more Order Entry documents. For instructions on creating a credit card pre-authorization, see "Pre-authorizing a Credit Card Payment" (page 28).
- Sage Exchange must be installed and running on the workstation you are using to capture the pre-authorized payments. For more information, see "About Sage Payment Solutions" (page 2).
- You must have a working Internet connection.

To capture and invoice pre-authorized credit card payments:

1. Open **Order Entry > O/E Transactions > Capture Payments with Invoices**.
2. In the **A/R Receipt Batch Date** field, specify the date for the receipt batch (or batches) that will be created when you capture pre-authorized payments.

Note: If you process payments that use multiple processing codes, a separate Accounts Receivable receipt batch is created for each processing code.

3. If you want to filter documents by processing code or document number, specify criteria.
 - a. In the **From/To Processing Code** fields, specify a range of processing codes to view, or accept the default entries to view pre-authorized payments for all processing codes. (A processing code specifies the bank, currency, and merchant account that will be used to process a credit

card transaction.)

- b. In the **From/To** document number fields, specify a range of shipment numbers and/or order numbers to view, or accept the default entries to view pre-authorized payments for all documents.

Note: If you specify ranges of both shipment numbers and order numbers, only pre-authorized payments that match *all* criteria you specify will appear in the table.

- c. Click the Go >> button.

Documents that match the criteria you specified appear in the table.

4. If you do *not* want to capture and invoice pre-authorized payments for all documents that appear in the table, set the value in the **Apply** column to "No" for those documents, and then select documents for which to process payments.
 - To set the value in the **Apply** column, select a row, and then double-click the **Apply** column or press the spacebar.
 - If you want to set this value to "No" for all documents, click the **Apply None** button.
 - If you want to set this value to "Yes" for all documents again, click the **Apply All** button.
5. If you want to print invoices and/or receipts after you capture payments and create invoices, select the **Print Invoices After Capture** and/or **Print Receipts After Capture** options.
 - If you select **Print Invoices After Capture**, the O/E Invoices report screen opens after Sage 300 processes payments and creates invoices. By default, the numbers of the first and last invoice in the new batch are specified in the **From Invoice** and **To Invoice** fields, and the **Include Invoices Already Printed** option is cleared.
 - If you select **Print Receipts After Capture**, the A/R Receipts report screen opens after Sage 300 processes payments and creates invoices. By default, the numbers of the first and last Accounts Receivable batches created while capturing payments are specified in the **From** and **To** batch number fields.
6. Click **Capture and Invoice**.
 - Sage Payment Solutions processes pre-authorized payments for all documents that display "Yes" in the **Apply** column.

- Order Entry creates an invoice for each pre-authorized payment that was successfully processed.
- Accounts Receivable creates a receipt batch with the batch date you specified. If you use multiple processing codes, a separate receipt batch is created for each processing code.
- When processing is complete, a message displays summary information about payments that were successfully processed. If any errors occur while processing payments and creating invoices, a message displays detailed information about each error.

Tip: If any payments were not processed, or if any invoices were not created, print this message to create a record of errors that you need to resolve.

- If you select **Print Invoices After Capture**, the O/E Invoices report screen opens after Sage 300 processes payments and creates invoices. By default, the numbers of the first and last invoice in the new batch are specified in the **From Invoice** and **To Invoice** fields, and the **Include Invoices Already Printed** option is cleared.
- If you select **Print Receipts After Capture**, the A/R Receipts report screen opens after Sage 300 processes payments and creates invoices. By default, the numbers of the first and last Accounts Receivable batches created while capturing payments are specified in the **From** and **To** batch number fields.

After capturing and invoicing credit card payments

If any payments could not be processed, resolve errors related to those payments.

When you pre-authorize a credit card payment, credit card information is validated in Sage Payment Solutions, and the cardholder's credit limit is reduced by the amount of the pre-authorization until the pre-authorization is captured or expires. For these reasons, it is rare for errors to occur while capturing a payment. However, the following issues may cause a capture to fail:

- **The pre-authorization has expired and cannot be forced.** Pre-authorizations usually expire after seven days, and you may be able to "force" payment for an expired pre-authorization up to 30 days after expiry. If more than 30 days have passed since the pre-authorization expired, you may be unable to process payment.

- **The pre-authorization has expired and credit card information was not saved.** If credit card information was not saved when the pre-authorization was created, you cannot force payment after the pre-authorization expires.
- **The pre-authorization has been voided.** If you or another user voided the transaction in Sage 300 or in Sage Virtual Terminal, you cannot capture payment.
- **The receipt amount is zero.** You cannot capture a pre-authorized payment if the receipt amount is zero.
- **Another user modified the order or shipment during payment processing.** If another user changes the order or shipment information during processing, the transaction may fail.
- **The Internet connection was lost or interrupted.** If a capture fails due to issues with your Internet connection, you should be able to process the transaction again successfully when the connection is restored.
- **Merchant information has been changed.** If you or another user changed the merchant information or processing codes for your Payment Processing system, capture may fail for pre-authorizations created using the original merchant information or processing codes.

Processing a Credit Card Payment

Before you start:

- Sage Exchange must be installed and running on the workstation you are using to process the payment. For more information, see "About Sage Payment Solutions" (page 2).
- You must have a working Internet connection.

To process a credit card payment:

1. In Order Entry or Accounts Receivable, create or select a document for which you want to process a credit card payment.

Sage 300 screens that support credit card payments

- A/R Invoice Entry
- A/R Receipt Entry

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- O/E Invoice Entry
 - O/E Order Entry
 - O/E Shipment Entry
2. Set up a prepayment or select a transaction type.

If you are using O/E Order Entry, Shipment Entry, or Invoice Entry

- a. Click the **Prepayment** button.
- b. Create or select a batch for the prepayment.

If you are using A/R Invoice Entry

- a. If you are creating a new document, enter document details and click **Add**.
- b. Click the **Prepay** button.
- c. Create or select a batch for the prepayment.

If you are using A/R Receipt Entry

- On the **Transaction Type** list, select **Receipt**, **Prepayment**, **Unapplied Cash**, or **Misc. Receipt**.
3. Verify that the information on the screen is correct.
- a. Verify that the **Payment Code** field displays the correct payment code, or select a payment code that uses the payment type SPS Credit Card.

Tip: Click the Finder  to see a list of payment codes and associated payment types.

- b. If you are using the O/E Prepayments screen, verify that the **Processing Code** field displays the correct processing code, or use the Finder  to select a code.

The bank code associated with the processing code appears in the **Bank Code** field.

Note: The bank and currency for the current transaction must match the bank and currency specified for the processing code you select.

- c. Verify that the **Bank Code** field displays the correct bank code, or select a bank code to be used when the transaction is processed.
4. Enter remaining transaction details, and then click the **Add** button.

The **Charge** and **Quick Charge** buttons become available.

5. Click one of the following buttons:

- **Charge.** If you click this button, you must complete the remaining steps in this procedure.

When you click Charge, the PMT Process Credit Card screen appears. If a default credit card exists in the customer record that uses the processing code selected for the current transaction, that credit card is selected by default.

- **Quick Charge.** If you click this button, the payment is immediately processed. After this, you must post or save the document. No further steps are required.

Note: To use Quick Charge, information required for the transaction must already be entered in your system. For more information, see "About Quick Processing for Credit Card Transactions" (page 21).

6. Specify a credit card.

- To select a saved credit card, use the Finder .
- To enter details for a new card and save the card in the customer record, click the New  button, and then add the card details on the A/R Credit Card Information screen.
- To enter details for a new credit card that will not be saved in the customer record, select **Enter a Card for One-Time Use**. (You enter card details on the Sage Payment Solutions browser form after you click the **Process Pre-authorization** button.)

7. Enter or review billing details. These may be different from the information in the Sage 300 customer record. For example, the customer may be using a company credit card, or may be authorized to use a card on behalf of the primary cardholder.

Tip: When entering billing details, you can select the **Same as Customer Address** option to fill in billing details with name and address information from the customer record.

8. Review totals.

Note: For some transactions, you can edit the amount in the **Taxes** field in order to comply with Level 2 processing requirements. When you edit this amount, the amount in the **Subtotal** field is calculated automatically by subtracting the taxes you entered from the transaction total.

9. Click **Process Payment**.

The Sage Payment Solutions browser form appears.

10. Review or enter credit card details.

- If you use a card reader device and did not select a saved credit card for this transaction, you can click **Swipe Card** to swipe a credit card.
- If you want to review these details, click the **Next** button on the browser form.

11. Click **Submit**.

Sage Payment Solutions processes the payment. The browser form closes, and transaction details and a status message appear on the PMT Process Credit Card screen.

12. On the PMT Process Credit Card screen, review transaction details and status.

13. Click **Close** to close the PMT Process Credit Card screen.

14. Post or save the document.

Pre-authorizing a Credit Card Payment

You pre-authorize a credit card payment when you want to verify that sufficient credit exists on a customer's credit card before processing a sale. When you create a pre-authorization, the cardholder's credit limit is reduced by the amount of the pre-authorization until the pre-authorization is captured or expires.

The amount of a pre-authorization does not need to match the amount captured in the final sale. The captured amount may be more (as when a restaurant customer adds a tip) or less (as when a service station customer swipes a credit card, and then purchases fuel that costs less than the amount pre-authorized for a fill-up).

If you use multicurrency accounting, you can pre-authorize a credit card payment only if the customer currency matches the currency specified for an existing processing code. For example, if you want to pre-authorize a credit card payment for a USD customer, USD must be specified as the currency for an existing processing code.

Merchant service providers charge a fee for voiding a credit card pre-authorization. However, this fee is lower than the fee that is charged if you do not void or capture a pre-authorization and allow it to expire. For this reason, we recommend that you void any pre-authorization that will not be captured.

If a pre-authorization has expired, you may be able to force a payment for the pre-authorized amount. You can force a payment only if the pre-authorization has expired recently (typically within 30 days), and if you used a saved credit card for the pre-authorization (that is, you did not select the **Enter A Card For One-Time Use** option when processing the pre-authorization).

Note: Forced transactions may be subject to higher fees than regular transactions.

If it is likely that more than seven days will pass before an order is shipped, you should not pre-authorize a credit card payment for the order. If you do, the pre-authorization may expire, in which case your merchant service provider will charge a fee. (Credit card pre-authorization in Sage Payment Solutions expires after approximately seven days.) Rather than pre-authorize a credit card payment, you can process an initial prepayment when the order is created, and then process the balance when the order is shipped.

For more information about processing codes, see "About Processing Codes" (page 10).

For more information about pre-authorizing and capturing credit card payments, see "About Pre-authorizing, Capturing, and Forcing Credit Card Payments" (page 18).

Before you start:

- Sage Exchange must be installed and running on the workstation you are using to pre-authorize the payment. For more information, see "About Sage Payment Solutions" (page 2).
- You must have a working Internet connection.

To pre-authorize a credit card payment:

1. Open **Order Entry > O/E Transactions > Order Entry**.
2. Create or select an order for which you want to pre-authorize a credit card payment.

3. Click one of the following buttons:

- **Pre-authorize.** If you click this button, you must complete the remaining steps in this procedure.

When you click Pre-authorize, the O/E Pre-authorization screen appears. The **Pre-authorization Amount** field displays the order total (including taxes).

- **Quick Pre-authorize.** If you click this button, the order total (including taxes) is pre-authorized. No further steps are required to pre-authorize the payment.

Note: To use Quick Pre-authorize, information required for the transaction must already be entered in your system. For more information, see "About Quick Processing for Credit Card Transactions" (page 21).

4. Review the information on the screen.

- a. Verify that the **Payment Code** field displays the correct payment code, or select a payment code that uses the payment type SPS Credit Card.

Tip: Click the Finder  to see a list of payment codes and associated payment types.

- b. Verify that the **Processing Code** field displays the correct processing code, or select a processing code.

The bank code associated with the processing code appears in the **Bank Code** field.

Note: The processing code you select must use the same bank and currency as the current transaction.

5. Click **Pre-authorize**.

The PMT Process Credit Card screen appears.

6. Specify a credit card.

- To select a saved credit card, use the Finder .
- To enter details for a new card and save the card in the customer record, click the New  button, and then add the card details on the A/R Credit Card Information screen.

- To enter details for a new credit card that will not be saved in the customer record, select **Enter a Card for One-Time Use**. (You enter card details on the Sage Payment Solutions browser form after you click the **Process Pre-authorization** button.)
7. Enter or review billing details. These may be different from the information in the customer record. For example, the customer may be using a company credit card, or may be authorized to use a card on behalf of the primary cardholder.

Tip: When entering billing details, you can select the **Same as Customer Address** option to fill in billing details with name and address information from the customer record.

8. Review totals.

Note: For some transactions, you can edit the amount in the **Taxes** field in order to comply with Level 2 processing requirements. When you edit this amount, the amount in the **Subtotal** field is calculated automatically by subtracting the taxes you entered from the transaction total.

9. Click **Process Pre-authorization**.

The Sage Payment Solutions browser form appears.

10. Review or enter credit card details.

- If you use a card reader device and did not select a saved credit card for this transaction, you can click **Swipe Card** to swipe a credit card.
- If you want to review these details, click the **Next** button on the browser form.

11. Click **Submit**. You might need to click **Submit** twice if you did not click the **Next** button.

Sage Payment Solutions processes the pre-authorization. A message displays information about the transaction.

12. On the PMT Process Credit Card screen, review pre-authorization details and status.

13. Click **Close** to return to the O/E Pre-authorization screen.

After pre-authorizing a credit card payment

- After posting the order, you can capture the pre-authorization either when the order is shipped (using

the O/E Shipment Entry screen) or when the order is invoiced (using the O/E Invoice Entry screen).

Note: The options available for capturing individual pre-authorizations depend on the settings you specify on the PMT Options screen. For more information, see "PMT Options Screen" (page 41).

- You can use the O/E Capture Payments With Invoices screen to process a batch of pre-authorized payments for multiple Order Entry documents. For more information, see "Capturing and Invoicing Pre-authorized Credit Card Payments" (page 22).
- If you want to void the pre-authorization, you can click the **Void Pre-auth** button on the O/E Order Entry screen.

Capturing a Pre-authorized Credit Card Payment

You capture a pre-authorized credit card payment when you are ready to process payment for goods that you have shipped, or for goods or services that a customer has received.

You can capture a pre-authorization only once. After you capture it, the pre-authorization is released in full, regardless of whether the amount captured matches the amount that was pre-authorized.

On the O/E Shipment Entry screen, when you open a document with a pre-authorization, the **Create Invoice** option is selected by default. You must create an invoice when capturing a pre-authorized credit card payment from this screen.

Depending on the settings you specified on the PMT Options screen, you may be required to capture a pre-authorized payment on the O/E Shipment Entry screen before shipping an order, or you may be able to post the shipment, and then capture the payment later when creating the invoice.

If a pre-authorization has expired, you may be able to force a payment for the pre-authorized amount.

Note: Forced transactions may be subject to higher fees than regular transactions.

For more information about forcing payment, see "About Pre-authorizing, Capturing, and Forcing Credit Card Payments" (page 18).

Note: You can use the O/E Capture Payments With Invoices screen to process a batch of pre-authorized payments for multiple Order Entry documents. For more information, see "Capturing and Invoicing Pre-authorized Credit Card Payments" (page 22).

Tip: On the O/E Order Entry screen, you can use the **Order Number Finder**  to view pre-authorization status. If a credit card payment has been pre-authorized but not processed for the order, the **Order Has Pre-authorization** column for the order displays "Yes."

Before you start:

- A credit card pre-authorization must exist for the document. For instructions on creating a credit card pre-authorization, see "Pre-authorizing a Credit Card Payment" (page 28).
- Sage Exchange must be installed and running on the workstation you are using to capture the pre-authorized payment. For more information, see "About Sage Payment Solutions" (page 2).
- You must have a working Internet connection.

To capture a pre-authorized credit card payment:

1. Open **Order Entry > O/E Transactions**.
2. Select **Order Entry**, **Shipment Entry**, or **Invoice Entry**.

Note: You can capture pre-authorized payments from the O/E Invoice Entry screen only if the **Require Capture of Pre-authorized Payments at Shipment** option is cleared on the PMT Options screen.

3. Select a document or order number for which a credit card payment has been pre-authorized.

Note: On the O/E Shipment Entry screen, the **Create Invoice** option is selected by default. You must create an invoice when capturing a pre-authorized credit card payment from this screen.

4. For each item that you are shipping, enter the quantity shipped in the **Quantity Shipped** field.
5. Click **Capture**.

The O/E Prepayments screen appears. The **Payment Code**, **Processing Code**, and **Pre-authorization Amount** fields display the information that was entered for the pre-authorization.

Note: The **Receipt Amount** field displays the invoice amount, rather than the pre-authorized amount.

6. Select a batch for the prepayment, or create a new batch.

7. In the **Receipt Amount** field, enter the amount to capture for the pre-authorization.

Note: When you capture a pre-authorized credit card payment, the amount captured can be different than the amount that was pre-authorized. For example, if a customer at a restaurant adds a tip, the amount captured will be greater than the amount that was pre-authorized.

8. Click **Add**.

The **Charge** button becomes available.

Note: The **Quick Charge** button cannot be used to capture a pre-authorized payment.

9. Click **Charge**.

The PMT Process Credit Card screen appears.

10. Review totals.

Note: For some transactions, you can edit the amount in the **Taxes** field in order to comply with Level 2 processing requirements. When you edit this amount, the amount in the **Subtotal** field is calculated automatically by subtracting the taxes you entered from the transaction total.

11. Click **Process Payment**.

Sage Payment Solutions processes the payment.

12. Click **Close** to close the PMT Process Credit Card screen, and then the O/E Prepayments screen.

13. Post the document.

Voiding a Credit Card Payment

If you want to void a credit card prepayment in Order Entry, you must do so before posting the order, shipment, or invoice. After you post, the prepayment is cleared and posted to Accounts Receivable, and can be voided only in Accounts Receivable.

If a credit card payment has not been settled in Sage Payment Solutions, you can void the transaction in Sage 300 or by signing in to Sage Virtual Terminal.

If a transaction has been settled in Sage Payment Solutions, it cannot be voided. If you want to refund a settled transaction, you must use the Refund Entry screen in Accounts Receivable.

Before you start:

- A credit card payment must have been processed, but not settled by Sage Payment Solutions. Transactions are typically settled within 24 to 48 hours.
- Sage Exchange must be installed and running on the workstation you are using to void the payment.
- You must have a working Internet connection.

To void a credit card payment:

1. In Order Entry or Accounts Receivable, select a document for which a credit card payment has been processed.

Sage 300 screens that support credit card payments

- O/E Order Entry
 - O/E Shipment Entry
 - O/E Invoice Entry
 - A/R Invoice Entry
 - A/R Receipt Entry
2. If you are using a screen that processes credit card payments from a Prepayments screen, open the Prepayments screen.
 - On the A/R Invoice Entry screen, click **Prepay**.
 - On Order Entry screens, click **Prepayments**.
 3. Click **Void**.

Sage 300 checks Sage Payment Solutions to determine whether the transaction has been settled.

- If the transaction has been settled in Sage Payment Solutions, an error message informs you that the transaction cannot be voided. If you want to refund the transaction, you must use the Refund Entry screen in Accounts Receivable.

- If the transaction has not been settled, the PMT Process Credit Card screen appears. The credit card that was used for the payment is selected.
4. Click **Void Sale**.
Sage Payment Solutions voids the payment.

Voiding a Credit Card Pre-authorization

You can use the O/E Pre-authorization screen to void a pre-authorized credit card payment for an order if the payment has not yet been processed.

Merchant service providers charge a fee for voiding a credit card pre-authorization. However, this fee is lower than the fee that is charged if you do not void or capture a pre-authorization and allow it to expire. For this reason, we recommend that you void any pre-authorization that will not be captured.

For more information, see "About Pre-authorizing, Capturing, and Forcing Credit Card Payments" (page 18).

Tip: On the O/E Order Entry screen, you can use the **Order Number** Finder  to view pre-authorization status. If a credit card payment has been pre-authorized but not processed for the order, the **Order Has Pre-authorization** column for the order displays "Yes."

Before you start:

- A credit card pre-authorization must exist for the order.
- Sage Exchange must be installed and running on the workstation you are using to void the pre-authorization. For more information, see "About Sage Payment Solutions" (page 2).
- You must have a working Internet connection.

To void a credit card pre-authorization:

1. Open **Order Entry > O/E Transactions > Order Entry**.
2. Select a document for which a credit card payment has been pre-authorized.
3. Click **Void Pre-auth**.

The O/E Pre-authorization screen appears.

4. Click **Void**.

The PMT Process Credit Card screen appears.

5. Click **Void Pre-authorization**.

Sage Payment Solutions voids the pre-authorization.

Refunding a Credit Card Payment

You can refund a credit card transaction by cash or check, or by applying a credit to the card used for the original transaction.

If a credit card payment has not been settled by Sage Payment Solutions, you cannot refund the payment, but you can void the transaction in Sage 300. For more information, see "Voiding a Credit Card Payment" (page 34).

Before you start:

- A credit card payment must have been processed and settled in Sage Payment Solutions, and the batch containing the transaction must have been posted in Sage 300.

Note: If the transaction you are refunding was entered in Order Entry, you must run Day End Processing before you can select the transaction on the A/R Refund Entry screen.

For instructions on processing a credit card payment, see "Processing a Credit Card Payment" (page 25).

- Sage Exchange must be installed and running on the workstation you are using to refund the payment. For more information, see "About Sage Payment Solutions" (page 2).
- You must have a working Internet connection.

To refund a credit card payment:

1. Open **Accounts Receivable > A/R Transactions > Refund Entry**.
2. Create a new refund batch or open an existing refund batch.

3. Enter general information for the refund.
 - a. Enter a description for the entry.
 - b. In the **Customer Number** field, type or select the customer number.
 - c. In the **Refund Number** field, accept the *****NEW***** entry to let the program assign the refund number.
 - d. Enter the date and the year and period for the refund, or accept the displayed information. (The program uses the session date and the current year and period as defaults for the refund.)
4. Specify the payment type.
 - a. If all or part of the refund is in cash, click the **Cash Payment** button, and then enter the bank or cash account and the currency for the cash refund. If you are refunding in a currency different from your functional currency, also specify the rate type, rate date, and the exchange rate for the refund.
 - b. If all or part of the refund is by check, click the **Check Payment** button, and then enter the bank, currency, and check language for the refund. If you are refunding in a currency different from your functional currency, also specify the rate type, rate date, and the exchange rate for the refund.

Select the **Print Check** option if you are using Accounts Receivable to print the check. If you have issued a manual check, do not select the option, but enter the check number in the field provided.

Note: When you add details for the cash refund later, the program updates the **Check Amount** field.

5. In the Detail table, add refund details.

Note: When refunding a credit card payment, you can enter only a single detail line for the refund.

For each detail:

- a. Press the **Insert** key on your keyboard to insert a detail line.
- b. In the **Document Number** column, enter the number for the document you are refunding, or use the Finder to select it.

The program fills in information about the selected document, including the document type, original amount, current and pending balances, and whether the document is job related.

- c. In the **Payment Type** column:
 - If you are applying a credit to the card used for the original transaction, verify that the payment type SPS Credit Card is selected.
 - If you are issuing the refund by cash or check, double-click the **Payment Type** field and select the payment type.
- d. If you are applying the refund to a credit note paid by credit card, select the receipt number associated with the payment from the list in the **Receipt No.** field.
- e. In the **Payment Amount** column, enter the amount you are refunding for the selected document. You can refund any amount up to the total for the original document.

6. Click **Add** to add the refund entry.

The **Credit** button becomes available.

7. If all or part of the refund is by credit card, apply the credit to the card.

- a. Click the **Credit** button.

The PMT Process Credit Card screen appears in Credit mode, with the card used for the original transaction selected. (You cannot select another card because you must apply the refund to the card used for the original transaction.)

- b. Click the **Apply Credit** button.

Sage Payment Solutions applies the credit to the card used for the original transaction.

Transaction details and a status message appear on the PMT Process Credit Card screen.

- c. Click **Close** to close the screen.

8. Click **Save** to save the refund entry.

Voiding a Credit Card Refund

You can void a credit card refund in Sage 300 or by signing in to Sage Virtual Terminal. For more information, see "About Sage Virtual Terminal" (page 4).

Before you start:

- A credit card refund must have been processed in Sage Payment Solutions, and must not have been settled. (Transactions are typically settled within 48 hours.)
- Sage Exchange must be installed and running on the workstation you are using to void the refund. For more information, see "About Sage Payment Solutions" (page 2).
- You must have a working Internet connection.

To void a credit card refund:

1. Open **Accounts Receivable > A/R Transactions > Refund Entry**.
2. Select a document for which a Sage Payment Solutions credit card payment has been refunded.
3. Click **Void**.

The PMT Process Credit Card screen appears and displays details for the refunded transaction.

4. Click **Void Refund**.

Sage Payment Solutions voids the refund. Transaction details and a status message appear on the PMT Process Credit Card screen, and the authorization code is cleared.

Note: If the refund has been settled in Sage Payment Solutions, it cannot be voided.

5. Close the PMT Process Credit Card screen.

Appendix A: Payment Processing Screen Guides

Learn how to find and use Payment Processing screens. Each screen guide includes navigation information, field help, and a list of tasks you can use the screen to perform.

PMT Options Screen

To open this screen:

Open **Common Services > Payment Processing > PMT Setup > Options**.

Related tasks:

- "Setting Up Payment Processing" (page 7)
- "Adding, Editing, or Deleting Processing Codes" (page 11)

Overview

Note: Depending on how your system is set up, this classic desktop screen may also be available as a web screen. For more information, see the *Web Screens Getting Started Guide* or the help for Sage 300 web screens.

Use the PMT Options screen to select options that specify how you pre-authorize and process credit card payments in Sage Payment Solutions.

Note:

- The Processing tab appears only if you have installed and activated Accounts Receivable. Similarly, options on the Processing tab that are related to Order Entry appear only if you have installed and activated Order Entry.
- You cannot save changes to options that affect Payment Processing integration with other Sage 300 programs (Accounts Receivable and Order Entry) until all other users have left those programs and all screens are closed in those programs.

On the Processing tab, use the **Require Capture of Pre-authorized Payments at Shipment** option to specify whether Order Entry users are required to process ("capture") a credit card payment that has been pre-authorized for an order before posting a shipment.

- **If you select this option**, you *must* capture the pre-authorized payment and select the option to create an invoice before posting a shipment.
- **If you clear this option**, you can post the shipment without capturing the pre-authorized payment, and then capture the payment when creating the invoice. (You can also capture the payment when shipping, but are not required to do so before posting the shipment.)

Note: After posting a shipment for an order with a pre-authorization, you must capture the pre-authorized payment and invoice the shipment before you can create another shipment for the order.

Fields and Controls

Company tab

On the Company tab, enter contact information for your Payment Processing system.

Note: To change your company name and address, or to change contact information at the company level, use the Company Profile screen in Common Services.

Contact Name

Enter the name of a contact person, position, or department for your Payment Processing system.

Fax Number

Enter a fax number for your Payment Processing system.

Telephone

Enter a telephone number for your Payment Processing system.

Processing tab

Use the options on this tab to specify general options for processing credit card transactions.

Note: The Processing tab appears only if you have installed and activated Accounts Receivable. Similarly, options on the Processing tab that are related to Order Entry appear only if you have installed and activated Order Entry.

Allow Terms Discount on Credit Card Receipts

This option indicates whether terms discounts (as specified on invoices) are allowed on the A/R Process Credit Card Payments screen, as follows:

- **If you select this option**, terms discounts are allowed. On the A/R Process Credit Card Payments screen, a credit card payment can be processed for an invoice in the following situations:
 - The invoice due date is on or before the **Invoices Due On or Before** date.
 - A terms discount for the invoice is available on the **Invoices Due On or Before** date.
- **If you clear this option**, terms discounts are not allowed. On the A/R Process Credit Card Payments screen, a credit card payment can be processed for an invoice only if the invoice due date is on or before the **Invoices Due On or Before** date.

Require Capture of Pre-authorized Payments at Shipment

Specify whether Order Entry users are required to process ("capture") a credit card payment that has been pre-authorized for an order before posting a shipment.

- **If you select this option**, you *must* capture the pre-authorized payment and select the option to create an invoice before posting a shipment.
- **If you clear this option**, you can post the shipment without capturing the pre-authorized payment, and then capture the payment when creating the invoice. (You can also capture the payment when shipping, but are not required to do so before posting the shipment.)

Note: After posting a shipment for an order with a pre-authorization, you must capture the pre-authorized payment and invoice the shipment before you can create another shipment for the order.

Warn Before Forcing Expired Pre-authorizations

Select this option if you want a warning message to appear when a user tries to force payment for

an expired pre-authorization.

For more information about forcing payment, see "About Pre-authorizing, Capturing, and Forcing Credit Card Payments" (page 18).

PMT Processing Codes Screen

To open this screen:

Open **Common Services > Payment Processing > PMT Setup > Processing Codes**.

Related tasks:

- "Setting Up Payment Processing" (page 7)
- "Adding, Editing, or Deleting Processing Codes" (page 11)

Overview

Note: Depending on how your system is set up, this classic desktop screen may also be available as a web screen. For more information, see the *Web Screens Getting Started Guide* or the help for Sage 300 web screens.

Use the Processing Codes screen to set up one or more processing codes that you will use to process credit card payments with Sage Payment Solutions.

A processing code specifies the bank, currency, and merchant account that will be used to process a credit card transaction. For more information about processing codes, see "About Processing Codes" (page 10).

After you enter a Merchant ID and Merchant Key on this screen, you can click the **Validate** button to test the merchant ID and merchant key you have entered for a processing code. Sage 300 checks Sage Payment Solutions, and a message informs you whether the information you entered is valid.

For more information about merchant accounts, or to apply for a Sage Payment Solutions merchant account, visit <http://na.sage.com/us/sage-payment-solutions>.

Fields and Controls

Buttons

Add

Click **Add** to add a new processing code to your system.

For more information, see "Adding, Editing, or Deleting Processing Codes" (page 11).

Delete

Click **Delete** to delete a processing code.

Note: If a processing code has been specified for a saved credit card in Accounts Receivable, or if it has been used to process a credit card transaction, you cannot modify or delete the processing code.

For more information, see "Adding, Editing, or Deleting Processing Codes" (page 11).

Save

Click **Save** to save changes you have made to an existing processing code.

Tip: If you have changed the merchant ID or merchant key, click **Validate** before saving to verify that the information you have entered is valid.

For more information, see "Adding, Editing, or Deleting Processing Codes" (page 11).

Validate

Click **Validate** to test the merchant ID and merchant key you have entered for a processing code. Sage 300 checks Sage Payment Solutions, and a message informs you whether the information you entered is valid.

Bank

Enter the bank code of the bank that will process transactions that use this processing code.

When you are processing a credit card transaction that uses this processing code, if you select a bank other than the one that was specified on the Processing Codes screen, an error message informs you that the bank code does not match the one specified for the processing code.

Currency

If you use multicurrency accounting, select the currency in which transactions that use this code will be processed.

You must apply for a Sage Payment Solutions merchant account for each currency in which you will process credit card transactions.

Also note that the currency you specify for this processing code must match the currency for the merchant account you specify in the Merchant ID field.

Description

Enter a description for the processing code.

Merchant ID

Enter the merchant ID for the Sage Payment Solutions merchant account you want to use when processing transactions that use this processing code.

If you use multicurrency accounting, you must apply for a Sage Payment Solutions merchant account for each currency in which you will process credit card transactions.

If you do not have a merchant account, visit [na.sage.com/sage payment solutions](http://na.sage.com/sage-payment-solutions) to learn more or apply.

Note: The merchant account you specify for this processing code must use the currency you specified in the **Currency** field.

Merchant Key

Enter the merchant key for your merchant account with Sage Payment Solutions. If you do not have a merchant account, visit <http://na.sage.com/us/sage-payment-solutions> to learn more or apply.

After you add the processing code or save changes to an existing code, the information in the **Merchant Key** field is encrypted and replaced with asterisks (*) for security reasons.

Processing Code

A processing code specifies the bank, currency, and merchant account that will be used to process a credit card transaction.

Use this field to enter a new processing code, or to select an existing processing code to view or edit.

Tip: If you are creating a new processing code, consider using a name that reflects the context in which the code will be used (such as WEBSTORE) or the bank and currency (such as SEATACUSD).

PMT Process Credit Card Screen

To open this screen:

On a Sage 300 screen that supports Payment Processing, click **Pre-authorize**, **Prepayment**, **Charge**, **Void**, or **Refund**.

Note: In some cases, you must enter additional information on a pop-up screen that appears before this screen. For example, if you are processing a credit card prepayment in Order Entry, you must enter information about the prepayment on the O/E Prepayments screen before processing the credit card transaction.

Related tasks:

- "Capturing and Invoicing Pre-authorized Credit Card Payments" (page 22)
- "Capturing a Pre-authorized Credit Card Payment" (page 32)
- "Pre-authorizing a Credit Card Payment" (page 28)
- "Processing a Credit Card Payment" (page 25)
- "Refunding a Credit Card Payment" (page 37)
- "Voiding a Credit Card Payment" (page 34)
- "Voiding a Credit Card Pre-authorization" (page 36)
- "Voiding a Credit Card Refund" (page 40)

Overview

Use the PMT Process Credit Card screen to pre-authorize, process, void, or refund credit card transactions.

Selecting a Card

If a default card exists in the customer record and uses a processing code with the same currency as the current transaction, that card is selected by default in the **Card ID** field when you open the PMT

Process Credit Card screen.

For transactions where the **Card ID** field is editable, you can:

- Select a saved credit card from the customer record
- Add a new credit card to be saved in the customer record
- Add a new credit card to be used one time only

If you select the **Enter a Card for One-Time Use** option, card details will not be stored in Sage Payment Solutions, and billing details will not be saved in the customer record.

Entering Billing Details

Enter billing details for the cardholder as they appear on the credit card. If you use Address Verification Service (AVS), the information in these fields (except the **Comments** field) is verified against the information on record for the cardholder when a transaction is processed.

The billing details you enter here may be different from the information in the Sage 300 customer record. For example, the customer may be using a company credit card, or may be authorized to use a card on behalf of the primary cardholder.

Important!

Do *not* record credit card details in the **Comments** field, including card number, expiration date, and CVV number. Storing details in this way can compromise credit card security and may constitute a violation of the Payment Card Industry Data Security Standard (PCI DSS).

If a security breach occurs, merchants that do not comply with PCI DSS may be subject to fines, card replacement costs, forensic audits, and other penalties.

Reviewing Transaction Totals

When you initiate a credit card payment from Accounts Receivable or Order Entry, totals for the transaction appear in the **Totals** group.

For some transactions, you can edit the amount in the **Taxes** field in order to comply with Level 2 processing requirements. When you edit this amount, the amount in the **Subtotal** field is calculated automatically by subtracting the taxes you entered from the transaction total.

Processing a Credit Card Transaction

After entering or reviewing billing details and totals for a transaction, you use the Sage Exchange browser form to process the transaction in Sage Payment Solutions.

To open the Sage Exchange browser form, click the button in the Credit Card Details area. (This button may be labeled **Process Payment**, **Pre-authorize Payment**, **Void Pre-authorization**, **Void Sale**, or **Apply Credit**, depending on the current transaction.)

Note:

When you capture (process payment for) a pre-authorized credit card payment, the amount captured can be different than the amount that was pre-authorized. For example, if a customer at a restaurant adds a tip, the amount captured will be greater than the amount that was pre-authorized.

You can capture a pre-authorization only once. After the capture, the pre-authorization is always released in full, regardless of whether the amount captured is equal to or less than the amount that was pre-authorized.

Reviewing Transaction Details

After a transaction is processed by Sage Payment Solutions, information about the transaction appears in the Transaction Details area, including the time the transaction was processed, an authorization code, and a short message indicating the status of the transaction.

You can use the authorization code to look up transaction details in Sage Payment Solutions Virtual Terminal. For more information, see "About Sage Virtual Terminal" (page 4).

Fields and Controls

Buttons

The buttons that appear on this screen depend on the type of credit card transaction you are processing.

For example, if you previously processed a credit card payment and you need to void the sale, the **Void Sale** button appears.



Apply Credit

Click **Apply Credit** to open the Sage Payment Solutions form in a browser and apply a credit to a customer's card. In the browser form, you enter the card number, expiration date, and other details as required, and then submit the form to apply the credit.

After you apply the credit, transaction details and a status message appear on the PMT Process Credit Card screen.

Close

Click **Close** to close the screen.

Process Payment

Click **Process Payment** to open the Sage Payment Solutions form in a browser and process a payment. In the browser form, you enter the card number, expiration date, and other details as required, and then submit the form to process payment.

After you process the payment, transaction details and a status message appear on the PMT Process Credit Card screen.

Process Pre-authorization

Click **Process Pre-authorization** to open the Sage Payment Solutions form in a browser and pre-authorize a credit card payment. In the browser form, you enter the card number, expiration date, and other details as required, and then submit the form to process the pre-authorization.

After you pre-authorize the payment, transaction details and a status message appear on the PMT Process Credit Card screen.

Void Pre-authorization

Click **Void Pre-authorization** to void (cancel) a previously submitted pre-authorization.

After you void the pre-authorization, the **Authorization Code** field is cleared, and a status message informs you that the pre-authorization has been voided.

Void Sale

Click **Void Sale** to void a previously processed sale. After you void the sale, the **Authorization Code** field is cleared, and a status message informs you that the sale has been voided.

A transaction can be voided only before it has been settled (that is, before the transaction has been processed by Sage Payment Solutions). When you click the **Void Sale** button, Sage 300 checks Sage Payment Solutions to determine whether the transaction can be voided. If the transaction has been settled, it cannot be voided, and you must use the A/R Refund Entry screen to apply a credit if you want to refund the transaction.

Card ID

Use the **Card ID** field to select a saved credit card for a customer, or to add a new credit card for processing.

- To select a saved credit card, use the Finder .
- To add a new credit card, click the New  button, and then enter card information on the A/R Credit Card Information screen.

If you want to review or edit details for a saved credit card, select the card, and then click the Zoom  button to open the A/R Credit Card Information screen.

If you want to enter a card for one-time use, do not use the **Card ID** field. Instead, select the **Enter A Card For One-Time Use** option.

Note: You add credit cards for a customer on the Credit Cards tab of the A/R Customers screen.

Default Card

Select this option to set the current card as the default credit card for the customer. When you process other credit card transactions for the customer, this card will appear by default on the PMT Process Credit Card screen.

If you use multicurrency accounting, the card will be used as the default only for transactions where the currency for the transaction matches the currency specified for the card.

Description

Enter a description for the card, such as "Bank of America Mastercard."

The description appears beside the card ID in forms, tables, and lists, and makes it easier to identify and select a card for future transactions and inquiries.

Enter a Card for One-Time Use

Select this option if you want to process a credit card transaction without using a saved credit card from the customer record.

Any credit card information you enter after selecting this option will not be saved in Sage 300. If you begin to enter information and then clear the **Enter a Card for One-Time Use** option, all information you have entered will be cleared.

Note: After you select this option, transaction information is saved in Sage Payment Solutions for processing purposes, but no card information is saved in Sage 300. If you are pre-authorizing a credit card payment, you will be able to capture or void the pre-authorization. However, if you want to process another transaction, you will need to re-enter card information.

Processing Code

This field displays the processing code for the credit card transaction. This code specifies the bank, currency, and merchant account that will be used when the transaction is processed.

Billing Details

If you are processing a transaction using a saved credit card, review the information in these fields to verify that it is correct. If you need to change the information, you can click the **Card ID Zoom**  button to open the A/R Credit Card Information screen.

If you are entering a card for one-time use, enter credit card billing details in these fields.

Tip: Select the **Same as Customer Address** option to fill in billing details with name and address information from the customer record.

If you use Address Verification Service (AVS), the information in these fields (except the **Comments** field) is verified against the information on record for the cardholder when a transaction is processed.

Important!

Do *not* record credit card details in the **Comments** field, including card number, expiration date, and CVV number. Storing details in this way can compromise credit card security and may constitute a violation of the Payment Card Industry Data Security Standard (PCI DSS).

If a security breach occurs, merchants that do not comply with PCI DSS may be subject to fines, card replacement costs, forensic audits, and other penalties.

Address

Enter the cardholder's address.

Cardholder Name

Enter the name of the person to whom the card was issued. If the cardholder has authorized an additional person to use the card, you can use that person's name.

City

Enter the name of the city.

Comments

This field is optional. You can use it to record comments about the current transaction.

Important!

Do *not* record credit card details in the **Comments** field, including card number, expiration date, and CVV number. Storing details in this way can compromise credit card security and may constitute a violation of the Payment Card Industry Data Security Standard (PCI DSS).

If a security breach occurs, merchants that do not comply with PCI DSS may be subject to fines, card replacement costs, forensic audits, and other penalties.

Country

Enter the name of the country.

Same as Customer Address

Select this option to fill in Billing Details fields with name and address information from the customer record. If necessary, you can change this information.

If you clear this option after selecting it, customer name and address information is cleared from Billing Details fields.

State/Province

Enter the name of the state or province.

Zip/Postal Code

Enter the zip code or postal code for the address.

Credit Card Details

The fields in this group display the credit card type, number, and expiration date for the selected credit card.

This information is stored securely in Sage Payment Solutions, and can be edited only in the Sage Payment Solutions browser form (not in Sage 300).

Important!

Do *not* record credit card details in the **Comments** field, including card number, expiration date, and CVV number. Storing details in this way can compromise credit card security and may constitute a violation of the Payment Card Industry Data Security Standard (PCI DSS).

If a security breach occurs, merchants that do not comply with PCI DSS may be subject to fines, card replacement costs, forensic audits, and other penalties.

Card Number

This field displays the last four digits of the credit card used for the transaction, with the remaining digits replaced by Xs.

This information is stored securely in Sage Payment Solutions, and can be edited only in the Sage Payment Solutions browser form (not in Sage 300).

Card Type

This field displays the card type (for example, Visa), and cannot be edited in Sage 300.

Sage Payment Solutions determines card type automatically by checking the card number.

Expiration Date

This field displays the expiration date of the credit card used for the transaction, in the format MM/YY.

This information is stored securely in Sage Payment Solutions, and can be edited only in the Sage Payment Solutions browser form (not in Sage 300).

Totals

These fields display tax information and totals for the transaction. For some transactions, you can edit the amount in the **Taxes** field in order to comply with Level 2 processing requirements. When you edit this amount, the amount in the **Subtotal** field is calculated automatically by subtracting the taxes you entered from the transaction total.

Subtotal

This field displays the amount of the transaction before tax, and is added to the amount in the **Taxes** field to calculate the total.

For some transactions, you can edit the amount in the **Taxes** field in order to comply with Level 2 processing requirements. When you edit this amount, the amount in the **Subtotal** field is calculated automatically by subtracting the taxes you entered from the transaction total.

Taxes

This field displays the amount of tax included in the transaction, and is added to the amount in the **Subtotal** field to calculate the total.

For some transactions, you can edit the amount in the **Taxes** field in order to comply with Level 2 processing requirements. When you edit this amount, the amount in the **Subtotal** field is calculated automatically by subtracting the taxes you entered from the transaction total.

Total

This field displays the total amount to be pre-authorized, processed, voided, or credited.

Transaction Details

This group displays the authorization code for a transaction, the time it was processed, and a status message that indicates whether a payment has been pre-authorized, processed, voided, or credited.

Authorization Code

This field displays the authorization code that Sage Payment Solutions assigns to each transaction as it is processed.

You can use this authorization code to look up a transaction in Sage Virtual Terminal.

Time

This field displays the time at which a transaction was processed by Sage Payment Solutions.

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Appendix B: Payment Processing FAQ

General Information

What is Payment Processing?

Payment Processing is a Sage 300 program that lets you process credit card payments from your customers. You use it with Sage Exchange, a secure payment-processing application that integrates Sage 300 with Sage Payment Solutions.

For an overview of product features and integration with Accounts Receivable and Order Entry, see "Payment Processing Overview" (page 1).

What features does Payment Processing include?

For an up-to-date list of features included in Payment Processing, see "Payment Processing Overview" (page 1).

What is Sage Payment Solutions?

Sage Payment Solutions provides complete, Payment Card Industry (PCI) compliant payment processing solutions for all business types. Sage 300 Payment Processing works exclusively with Sage Payment Solutions to enable merchants to seamlessly process credit card transactions directly in Sage 300.

For more information, see "About Sage Payment Solutions" (page 2).

What is Sage Exchange?

Sage Exchange is a secure payment-processing application that connects Sage 300 to Sage Payment Solutions, enabling merchants to process credit card transactions directly in Sage 300. For more information, see "About Sage Exchange" (page 3).

What is Sage Virtual Terminal?

Sage Virtual Terminal is a secure website that you can use to process credit card transactions, and to view and export reports on transactions, batches, and expiring credit cards. For more information, see "About Sage Virtual Terminal" (page 4).

Do I need to install Sage Exchange to use Payment Processing?

Yes. You must install Sage Exchange on each workstation you will use to process credit card payments.

For more information, see "About Sage Exchange" (page 3) and "Setting Up Payment Processing" (page 7).

Can I save credit card information for a customer?

Yes. When you add a credit card, general information about the card is stored in the Accounts Receivable customer record, and card details (card number and expiration date) are stored in a secure online "vault" managed by Sage Payment Solutions. For more information, see "Adding, Editing, or Deleting a Credit Card for a Customer" (page 13).

Payment Card Industry Information

What are PA-DSS and PCI compliance?

The Payment Application Data Security Standard (PA-DSS) is the global security standard created by the Payment Card Industry (PCI) Security Standards Council. PA-DSS was implemented in an effort to provide the definitive data standard for software vendors that develop payment applications.

Sage Payment Solutions is included on the list of validated payment applications published by the PCI Security Standards Council at https://www.pcisecuritystandards.org/approved_companies_providers/vpa_agreement.php.

For more information about PA-DSS and PCI compliance, including education resources, FAQs, and compliance deadlines, visit na.sage.com/sage-payment-solutions/compliance/PCI-Education-and-Resources.

What is a vault?

A vault is a secure system that stores credit card information. Sage Payment Solutions uses a vault system to ensure that credit card information is stored securely, allowing merchants to process payments in a PCI-compliant process without ever storing credit card information in their own systems.

Does Payment Processing support Level 2 and Level 3 Data Credit Card Processing?

Payment Processing supports Level 2 Data Credit Card Processing, which requires that each transaction include card information, billing details, and sales tax information that is submitted separately from the total transaction amount.



Payment Processing does not currently support Level 3 Data Credit Card Processing, which requires that each transaction include additional line item details and freight/duty amounts. We are working to include Level 3 processing in a future release of Payment Processing.

Transaction Types

What is a credit card payment or sale?

A sale transaction authorizes a payment service provider to initiate a payment from the cardholder's issuing bank to the merchant account. A sale is typically settled within 24-48 hours, before which time it may be voided by the merchant if there was an error or if the customer wishes to reverse the transaction.

What is a pre-authorization?

A pre-authorization temporarily reduces a cardholder's credit in order to guarantee that funds are available for a pending transaction. For example, a service station creates a pre-authorization when you swipe your credit card at a gas pump and authorize a fill-up.

For more information, see "Pre-authorizing a Credit Card Payment" (page 28).

What is a capture?

When a pre-authorization exists for a credit card payment, you "capture" the pre-authorization to complete the sale.

When you capture (process payment for) a pre-authorized credit card payment, the amount captured can be different than the amount that was pre-authorized. For example, if a customer at a restaurant adds a tip, the amount captured will be greater than the amount that was pre-authorized.

You can capture a pre-authorization only once. After the capture, the pre-authorization is always released in full, regardless of whether the amount captured is equal to or less than the amount that was pre-authorized.

For more information, see "Capturing a Pre-authorized Credit Card Payment" (page 32).

Can I void a pre-authorization?

You can void a pre-authorization if it has not been captured and has not expired. (Pre-authorizations typically expire after seven days.)

Merchant service providers charge a fee for voiding a credit card pre-authorization. However, this fee is lower than the fee that is charged if you do not void or capture a pre-authorization and allow it to expire. For this reason, we recommend that you void any pre-authorization that will not be captured.

For more information, see "Voiding a Credit Card Pre-authorization" (page 36).

What is the difference between voiding a sale and issuing a credit?

Voiding a sale prevents the sale from being processed, whereas a credit (refund) is applied against a sale that has already been processed. You can void a sale only if the sale has not been settled by the payment service provider.

For more information, see "Voiding a Credit Card Payment" (page 34).

Processing Transactions

What fees will I pay as a merchant using Payment Processing?

The fees you pay as a merchant using Payment Processing depend on the details of your merchant account agreement with Sage Payment Solutions. This can vary depending on many factors, including the number of transactions you process per month.

For more information about Sage Payment Solutions merchant accounts and fees, visit na.sage.com/sage-payment-solutions.

What happens when a transaction is processed?

Cardholder, merchant account, and transaction data are encrypted and submitted to Sage Payment Solutions as an XML request over a secure channel. If you are saving credit card information for an Accounts Receivable customer, a secure vault ID is created in Sage Payment Solutions to store this information.

After processing the transaction or storing the card details, Sage Payment Solutions returns an XML response to Sage 300, and your customer database is updated with details for the transaction.

How long does it take to settle a transaction?

Sage Payment Solutions credit card transactions are typically settled within 24-48 hours.

How long does a pre-authorization remain active before it expires?

Pre-authorizations typically expire after seven days.

If it is likely that more than seven days will pass before an order is shipped, you should not pre-authorize a credit card payment for the order. If you do, the pre-authorization may expire, in which case your merchant service provider will charge a fee. (Credit card pre-authorization in Sage Payment Solutions expires after approximately seven days.)

Rather than pre-authorize a credit card payment, you can process an initial prepayment when the order is created, and then process the balance when the order is shipped.

Can I swipe cards for payment?

When processing credit card payments in Sage 300, you can use a supported card reader device to swipe a customer's card, eliminating the need to manually enter card information and reducing the risk of data entry errors.

Sage Payment Solutions offers new and refurbished Class A-Certified card reader devices from leading industry manufacturers, including countertop and wireless solutions. For more information, visit na.sage.com/sage-payment-solutions.

How do I process a credit card payment in Sage 300?

For instructions on processing a credit card payment, see "Processing a Credit Card Payment" (page 25).

How do I pre-authorize a credit card payment in Sage 300?

For instructions on pre-authorizing a credit card payment, see "Pre-authorizing a Credit Card Payment" (page 28).

How do I void a credit card pre-authorization or payment in Sage 300?

For instructions on voiding a credit card pre-authorization or payment, see "Voiding a Credit Card Pre-authorization" (page 36) and "Voiding a Credit Card Payment" (page 34).

Can I process multiple pre-authorized payments in a single batch?

Yes. For instructions on processing multiple pre-authorized payments, see "Capturing and Invoicing Pre-authorized Credit Card Payments" (page 22).

Why does an error message appear when I try to process ("capture") a pre-authorized payment?

When you pre-authorize a credit card payment, credit card information is validated in Sage Payment Solutions, and the cardholder's credit limit is reduced by the amount of the pre-authorization until the pre-authorization is captured or expires. For these reasons, it is rare for errors to occur while capturing a

payment. However, the following issues may cause a capture to fail:

- **The pre-authorization has expired and cannot be forced.** Pre-authorizations usually expire after seven days, and you may be able to "force" payment for an expired pre-authorization up to 30 days after expiry. If more than 30 days have passed since the pre-authorization expired, you may be unable to process payment.
- **The pre-authorization has expired and credit card information was not saved.** If credit card information was not saved when the pre-authorization was created, you cannot force payment after the pre-authorization expires.
- **The pre-authorization has been voided.** If you or another user voided the transaction in Sage 300 or in Sage Virtual Terminal, you cannot capture payment.
- **The receipt amount is zero.** You cannot capture a pre-authorized payment if the receipt amount is zero.
- **Another user modified the order or shipment during payment processing.** If another user changes the order or shipment information during processing, the transaction may fail.
- **The Internet connection was lost or interrupted.** If a capture fails due to issues with your Internet connection, you should be able to process the transaction again successfully when the connection is restored.
- **Merchant information has been changed.** If you or another user changed the merchant information or processing codes for your Payment Processing system, capture may fail for pre-authorizations created using the original merchant information or processing codes.

When processing credit card transactions, should I record credit card details (such as card number, expiry date, and CVV number) in the Comments field?

No!

Do *not* record credit card details in the **Comments** field, including card number, expiration date, and CVV number. Storing details in this way can compromise credit card security and may constitute a violation of the Payment Card Industry Data Security Standard (PCI DSS).

If a security breach occurs, merchants that do not comply with PCI DSS may be subject to fines, card replacement costs, forensic audits, and other penalties.

How can I check the status of a transaction?

To check the status of a transaction, you can use your Sage Payment Solutions merchant account information to sign in to Sage Virtual Terminal at <https://www.sagepayments.net/virtualterminal>.

For more information, see "About Sage Virtual Terminal" (page 4).

Appendix C: Viewing and Printing Reports

Learn how to view and print Payment Processing reports.

About Payment Processing Reports

When you sign up for a Sage Payment Solutions merchant account, you'll receive a merchant ID (VT ID), username, and password that you can use to sign in to Sage Virtual Terminal.

To view reports on credit card transactions, batches, expiration, and more for your Sage Payment Solutions merchant account, sign in to Sage Virtual Terminal at <https://www.sagepayments.net/virtualterminal>.

For additional reporting resources, including 12-month summaries of transactions and chargebacks, daily credit card batches for selected date ranges, and monthly statement searches, you can also sign in to <https://www.myvirtualreports.com>.

Appendix D: Help and Resources

Find help, documentation, and support information for Sage Payment Solutions and Sage 300 to help keep your software and business up and running smoothly.

Finding Help and Documentation

You can find information about setting up and using Sage 300 in the Sage 300 help and in the product documentation included with this release.

Note: For technical support, visit our customer support website at <https://support.na.sage.com> or contact your Sage business partner.

Context-Sensitive Help

Sage 300 features context-sensitive help that you can use to quickly open and view articles and information directly from Sage 300 screens.

- On the Sage 300 Desktop, press **F1** to view help for the current screen.
- On Sage 300 Web Screens, click the help menu at the top of the screen to see help articles and resources related to your current task.
- In the Sage 300 Portal, click **Help** on the tab menu  to view help for the current screen.

Product Documentation

Sage 300 includes guides in printable PDF format, including the *Installation and Administration Guide*, *Upgrade Guide*, and other documentation related to installation and setup.

These guides are available in the Docs folder on the Sage 300 server, and online at:

- https://cdn.na.sage.com/docs/en/customer/300erp/Sage300ERP_Documentation.htm.

To view the guides in the Docs folder:

- On the Windows taskbar, click **Start > Programs > Sage 300 > Documentation**.

Sage Payment Solutions Support

Sage 300 Payment Processing uses Sage Payment Solutions to process credit card transactions.

To find support and services for Sage Payment Solutions, Sage Exchange, and Sage Virtual Terminal, use the following resources:

- **Self Service Portal.** Visit the Self Service Portal at na.sage.com/sage-payment-solutions to search the Knowledge Base, browse merchant forms and resources, or contact the Sage Payment Solutions support team.
- **Sage Virtual Terminal.** Sign in to Sage Virtual Terminal at <https://www.sagepayments.net/virtualterminal> and use the Help menu to find step-by-step tutorials.

Sage 300 Support

To find support and resources for Sage 300:

- **Customer Portal.** Visit the Customer Portal at <https://customers.sagenorthamerica.com> to search the online Knowledge Base, submit a question via email or chat, or submit a service request.
- **Sage 300 website.** Visit the Sage 300 website at <http://na.sage.com/sage-300-erp/product-support> to learn about business care plans, professional services programs, and training and education for Sage 300.

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