



# **ACCOUNTMATE FOR SQL/EXPRESS CREDIT CARD INTEGRATION GUIDE**

ACCOUNTMATE SOFTWARE CORPORATION  
1445 Technology Ln, Ste A3, Petaluma, CA 94954 USA

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This Integration Guide is developed to help AccountMate Solution Providers and End-Users get a better understanding of the **Credit Card Integration** feature. It covers the steps required to activate the feature and how to properly set up AccountMate to use the feature. The Credit Card Integration feature complements rather than replaces the manual credit card and ClickToPay features in AccountMate. It offers an additional payment method, enhancing user flexibility. With this feature, AccountMate connects seamlessly to a payment provider of your choice. This simplifies the payment process and gives AccountMate the ability to authorize, settle, and manage credit card transactions anytime, anywhere, directly within the system. You have the option to save your customer credit card data for future transactions. Payment Card Industry Data Security Standard (PCI DSS) compliance requires merchants and financial institutions to protect cardholder data to thwart data theft and prevent unauthorized use. To protect the data, whether stored in the database or displayed on the AccountMate screens and reports, the system uses encryption to make them unreadable and unusable depending on the chosen provider and the granted user access right. AccountMate provides complete flexibility to let you decide whether to use manual credit card processing or shift to integrated credit card processing. Whichever option you choose, you can also activate the ClickToPay feature to provide your customers with a convenient option to pay the invoices.

## Software Requirements

The Credit Card Integration feature requires AccountMate 13.1 for SQL/Express or higher. The enhancement is included in the Accounts Receivable (AR) module for no additional charge. No additional software installation is needed; however, you must activate the feature and complete the setup.

A stable internet connection is required whenever your AccountMate software interacts with any of the chosen credit card processing providers.

## Software Licensing

No additional software licensing fee is required to use the Credit Card Integration feature.

## Activation

### Setting Up Merchant Account with Provider

Depending on your chosen credit card processing provider, you are required to sign up for a merchant account. You may connect with them using the contact information provided on their website. After registration, you will be provided with unique login information (e.g., Account #, Security Key, etc.) to use when setting up Credit Card Integration in AccountMate.

### Activating Credit Card Integration in AccountMate

1. Access the **AR Module Setup** function under the **Housekeeping** menu of the AccountMate application.
2. Go to the **Integration** tab; then mark the **Enable Credit Card Integration** checkbox. This automatically displays the **Credit Card Integration Setup** window.
3. Complete the setup for Credit Card Integration.

**Note:** If you want to edit the Credit Card Integration settings after the setup was saved, click the **Setup** button next to the **Enable Credit Card Integration** checkbox to display the **Credit Card Integration Setup** window again.

## Setup

There are six (6) tabs on the **Credit Card Integration Setup** screen. Go through each tab to complete the setup.

### Account

1. Select a **Provider** from the dropdown list. Currently, AccountMate supports three (3) providers [i.e., **REPAY (APS Integration)**, **Authorize.Net**, and **eProcessing Network**].

#### **Notes:**

- *You cannot change the provider once you have saved Credit Card Integration Setup and your customer credit card data is currently stored with your existing provider. You must remove first all the customer credit card information to be able to change the provider. To do this, perform the following:*
    - a. Access the **Credit Card Integration Setup** window by clicking the **Enable Credit Card Integration Setup** button from the **AR Module Setup ► Integration** tab.
    - b. Go to the **Settings** tab; then, unmark the **Save Customer Credit Card Data** checkbox.
    - c. Click **OK** to save your changes.
    - d. Re-access the **Credit Card Integration Setup** window; then, go to the **Account** tab.
    - e. Change your provider.
    - f. Click **OK** to save your changes.
  - *If there is no credit card data stored with your current provider, but you have existing credit card transactions with them, changing providers will no longer allow you to void or refund any previously posted credit card transactions.*
2. Leave the **Primary URL** unchanged unless instructed by your provider or by AccountMate Technical Support. This is automatically populated upon selecting a provider.
  3. Enter the **Secondary URL** if your provider supplies you the information; otherwise, you can leave the field empty. This can be used in cases where your provider's primary URL is down.
  4. Enter the **Account #** given by your provider to access their online portal. This is a special account that identifies you as one of their merchant accounts.
  5. Enter the **Security Key** given by your provider to access their online services. This is a special security or password used in conjunction with your Merchant Account #. This is otherwise known as API Key, Transaction Key, Password, etc.
  6. Enter the **Bin** or **Terminal ID** if you have the information; otherwise, leave the field empty.

**Credit Card Integration Setup**

Account Settings Processing Email Purge Data Statistics

Provider: REPAY (APS Integration)

Primary URL: https://secure.apspaymentgateway.com/api/transact.php

Secondary URL:

Account #: \*\*\*\*\*

Security Key: \*\*\*\*\*

Bin or Terminal ID:

OK Cancel Test

Figure 1. Credit Card Integration Setup – Account Tab

## Settings

### System Settings

Set up the following credit card integration general parameters:

- **Deactivate Credit Card Integration** – Mark this option if you want to temporarily deactivate the credit card integration feature in the company you are currently on. Doing this will not erase the settings for the credit card integration feature. Credit cards will not be processed in Transaction functions. You can re-activate the feature at any time.
- **Enable in the SO Module** – Leave this option marked if you want to use credit card integration in the sales order transactions; otherwise, unmark the setting.
- **Diagnostics Mode** – Mark this option if instructed by AccountMate Technical Support; otherwise, leave this setting unmarked. This setting is used only for diagnosing connectivity issues (e.g., Failed to Receive a Response). If this is used, all credit card information transmitted to the provider is stored in a text output log file in your AccountMate\Common Files folder.
- **External IP Address** – Enter in this field the public IP address assigned to your computer device if your provider offers additional security to only allow connections from a specific IP address on the internet. The IP address you gave to your provider must match with the actual IP address you are processing to prevent transactions from getting declined.
- **Data Level** – Select a data level from the dropdown list that corresponds to the set of required information that you want to pass to your provider depending on what's applicable to successfully complete a transaction. The higher the data level, the

lower your fees; however, not all providers support Level 3 Data. At a minimum, credit card integration transmits Level 2 Data.

- **Pre-Auth Exp Days** – Confirm the pre-authorization days initially provided based on the selected provider. The length of a pre-authorization is determined by your chosen provider and your customer's credit card issuer so this should not be changed unless instructed by your provider. Changing the value will disallow pre-authorizations to stay active for more than the days indicated in the field.
- **Overage %** - Confirm or enter the pre-authorization overage % value to determine how much a shipment can exceed a pre-authorized amount. The overage allowed is ascertained by your chosen provider and your customer's credit card issuer so you should discuss it with your provider before changing the value. Changing it will not guarantee that a shipment amount greater than the pre-authorized amount will be processed.
- **Field Separator** – Confirm or select from the dropdown list the field separator used by your provider. The field separators available for selection depend on your chosen provider. Be sure to test the entered value before processing any actual transactions.
- **Field Encapsulation** – Confirm or select from the dropdown list the data field encapsulation used by your provider. The field encapsulation available for selection depends on your chosen provider. Be sure to test the entered value before processing any actual transactions.

### Customer Credit Card Settings

**Save Customer Credit Card Data** – Leave this option marked if you want to store your customer's credit card information in the AccountMate Customer Credit Card table and with your provider if they offer the ability to save them. Unmarking this setting will permanently remove all customer credit card-related data from the Credit Card Integration, AccountMate Customer Credit Card table, and with your provider, if maintenance records and transactions have already been created.

When sensitive credit card data is stored in AccountMate, the information is encrypted in the company database(s). Depending on the chosen provider and granted user access right, this information may be masked, or completely shown in the applicable AccountMate functions and reports.

**Note:** *If you choose to unmark this setting, you can no longer create a credit card record for each customer (i.e., the **Credit Card Maintenance** button will not be accessible in **Customer Maintenance**); hence, none will also be transmitted for saving in the provider's customer vault. Once a sales order is created, the credit card data will be saved only at the transaction level in the provider's portal. For all other transactions (e.g., invoice, payment, refund), the credit card data is removed from the portal after the transaction is processed.*

### Transmission Settings

- **Timeout Period** – Increase the value in this field if you are getting failed responses due to a very slow internet connection.
- **Transmit XML** – Mark this option if the data transmitted to your provider should be in XML format; otherwise, unmark it if the data should be transmitted in text format.

**Credit Card Integration Setup**

Account | **Settings** | Processing | Email | Purge Data | Statistics

**System Settings**

- ☐ Deactivate Credit Card Integration
- ☒ Enable in the SO Module
- ☐ Diagnostics Mode

External IP Address:

Data Level:

Pre-Auth Exp Days:  Overage %:

Field Separator:

Field Encapsulation:

**Transmission Settings**

Timeout Period:  (Seconds)

Transmit XML: ☐

**Customer Credit Card Settings**

- ☒ Save Customer Credit Card Data

OK Cancel

Figure 2. Credit Card Integration Setup – Settings Tab

## Processing

### Void Payment Option

Select from any of the following options:

- **Do not allow voided payments** – when you select this option, voiding any payment associated with a credit card transaction will not be allowed. A refund must be issued to the customer's credit card, if necessary. This is the preferred setting.
- **Do not process credit card** – when you select this option, any payment associated with a credit card transaction will be voided in AccountMate but will not be voided with the provider. A refund must be issued to the customer's credit card, if necessary. This setting should only be used when instructed by AccountMate Technical Support.
- **Always process credit card** – when you select this option, any payment associated with a credit card transaction will be voided both in AccountMate and with the provider. A refund will be issued to the customer's credit card.

### Open Credit Option

Select from any of the following options:

- **Do not allow apply open credits** – when you select this option, any open credits will not be applied to a transaction before charging the customer's credit card.
- **Always fully apply open credits** – when you select this option, any open credits will be automatically applied to a transaction before charging the customer's credit card.

- **Allow selection of open credits to apply** – when you select this option, you can choose which open credit to apply to a transaction and in what sequence before charging the customer's credit card.

### Refund Option

Select from any of the following options:

- **Require original Credit Card Transaction** – when you select this option, the original credit transaction must be paid by a credit card before open credits can be refunded. This is the preferred option.
- **Allow any refund to a credit card** – when you select this option, any open credits to a customer's credit card can be refunded even if the original transaction was not paid by a credit card. Some providers may not allow this type of refund and others may require written authorization from your bank before this option can be used.

### Product Description

Enter in this field the information you would like your customers to see on their credit card statement or the additional information your customers can view about the credit card transaction. You may work with your provider to determine the best value to enter. You are required to enter this information if you have activated the Credit Card Integration feature (i.e., **Deactivate Credit Card Integration** checkbox is unmarked in the **Settings** tab).

### Industry

Select from the dropdown list the type of industry (i.e., Ecommerce, Mail Order/Telephone Order, Restaurant, and Retail) your company belongs to. If in doubt, ask your provider. You are required to select an Industry if you have activated the Credit Card Integration feature (i.e., **Deactivate Credit Card Integration** checkbox is unmarked in the **Settings** tab).

### Intl. Commodity Code

Enter in this field the internationally recognized product classification number or reference number given to you by your provider. This field is only available if the selected Data Level is Level 3 Data. You are required to enter the code if you have activated the Credit Card Integration feature (i.e., **Deactivate Credit Card Integration** checkbox is unmarked in the **Settings** tab).

### Other Options

- **Require Address (AVS)** - Mark this checkbox if you are using the Address Verification Service (AVS) and require all addresses to be entered for all customer credit cards. If you are storing your customer's credit card information with your provider, you are not allowed to unmark this setting.
- **Require Security # (CVV)** -Mark this checkbox to require all new credit card transactions to have the card's Security # or Card Verification Value (CVV). You must always ask for this information from your customers for each of their transactions since it is not allowed to save the value for future transactions as per PCI regulations. Existing credit cards already saved with your provider do not require the Security # (CVV). If you are storing your customer's credit card information with your provider, you are not allowed to unmark this setting.

If you choose not to require the CVV, right-click on the setting to display the warning message. Your provider or its partners and AccountMate will not be responsible for any loss in revenue, increased chargebacks, or declined transactions for this action.



- **Require Cardholder Name** -Mark this checkbox to require the cardholder's name to be entered. Failure to provide the name on the card causes higher credit card fees on transactions; hence, it is highly recommended to mark this setting.
- **Always Verify on Create SO** -Mark this checkbox if you want to verify the credit card data when creating sales order transactions.
- **Always Verify on Create SQ** -Mark this checkbox if you want to verify the credit card data when creating sales quote transactions.
- **Always Verify on Approve SQ** -Mark this checkbox if you want to verify the credit card data when approving sales quote transactions.
- **Require Pre-Authorizations for SO Shipments** -Mark this checkbox if you want to require sales orders paid by credit cards to be pre-authorized before shipment.
- **Auto Pre-Authorize Sales Orders and Approved Quotes** -Mark this checkbox if you want pre-authorizations to be automatically done for all sales orders when they are created. This checkbox is available only when the **Require Pre-Authorization for SO Shipments** checkbox is marked.
- If you mark this checkbox but did not include sufficient overage % in the credit card integration setup, be sure that you have entered enough freight on your sales orders to cover the actual freight amount when shipping the order; otherwise, you will not be able to continue with the shipment. You must either reduce the order Total to ship or void the pre-authorization, manually pre-authorize the sales order with actual freight included, and ship the order.

**Note:** Mark the **Accepted** checkbox(es) for the following credit cards, if applicable:

- *Visa*
- *MasterCard*
- *American Express*
- *Discover*

**Credit Card Integration Setup**

Account | Settings | **Processing** | Email | Purge Data | Statistics

Void Payment Option: Always process credit card

Open Credit Option: Do not allow apply open credits

Refund Option: Require original Credit Card Transaction

Product Description: business software

Industry: Ecommerce

Intl. Commodity Code: F5002

☒ Require Address (AVS)

☒ Require Security # (CVV)

☒ Require Cardholder Name

☐ Always Verify on Create SO

☐ Always Verify on Create SQ

☐ Always Verify on Approve SQ

☐ Require Pre-Authorizations for SO Shipments

☐ Auto Pre-Authorize Sales Orders and Approved Quotes

VISA ☒ Accepted

MasterCard ☒ Accepted

AMERICAN EXPRESS ☒ Accepted

DISCOVER ☒ Accepted

OK Cancel  Test

Figure 3. Credit Card Integration Setup – Processing Tab

## Email

Depending on the selected provider, a range of email options may be available for you to select:

### Merchant Email

Enter here your email address if you want a copy of any of the transactions below and mark the following checkboxes depending on which receipts you want to be emailed to you:

- Send Merchant Email Receipts for Verification Transactions
- Send Merchant Email Receipts for Sale Transactions
- Send Merchant Email Receipts for Void Transactions
- Send Merchant Email Receipts for Return Transactions
- Send Merchant Email Receipts for Pre-Authorization Transactions

### Send Sale Email Receipts to Customers

Mark this checkbox if your selected provider allows receipt emails to be sent to your customers and you want them to do it. They may allow you to customize the layout of the email which you will need to perform in their online portal.

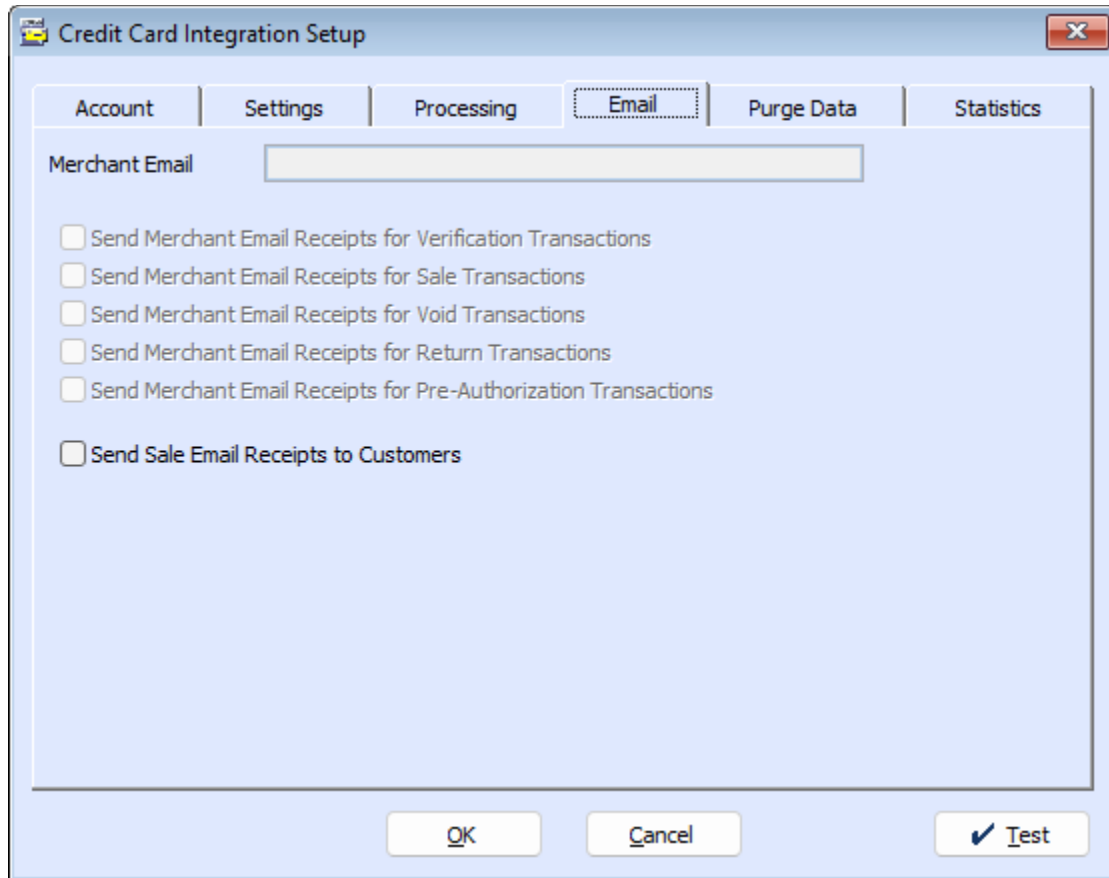


Figure 4. Credit Card Integration Setup – Email Tab

### Purge Data

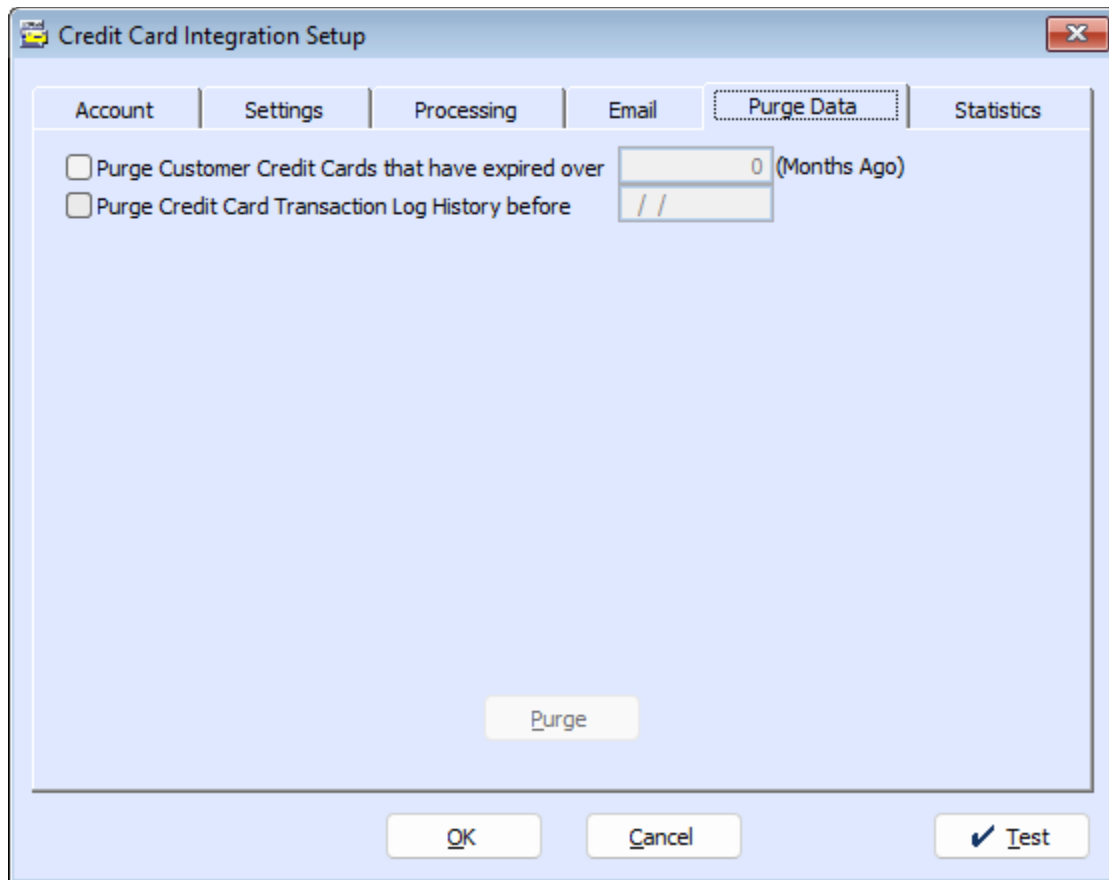
#### Purge Customer Credit Cards that have expired over \_\_\_\_ (Months Ago)

Mark this checkbox if you want to purge customer credit cards that expired over the specified number of months. You can change the default value of three (3) months based on your needs. If you are storing your customer credit card information with your provider, this purging also removes the credit card data from your provider. The process may take a long time depending on the number of credit cards to be purged.

#### Purge Credit Card Transaction Log History before

Mark this checkbox if you want to purge the transaction log history. You can change the default date, which is January 1 three (3) years prior to today's system date. Consider purging this data if you find AccountMate's performance slows down when you record refunds, void transactions, or simply generate the Credit Card Transaction Log.

If you mark any of the above checkboxes and you are ready to start the purging process, click the **Purge** button.



The image shows a software window titled "Credit Card Integration Setup" with a standard Windows-style title bar (minimize, maximize, close buttons). The window contains a tabbed interface with six tabs: "Account", "Settings", "Processing", "Email", "Purge Data" (which is the active tab, indicated by a dotted border), and "Statistics". The "Purge Data" tab contains two unchecked checkboxes. The first checkbox is labeled "Purge Customer Credit Cards that have expired over" followed by a text input field containing the number "0" and the text "(Months Ago)". The second checkbox is labeled "Purge Credit Card Transaction Log History before" followed by a date input field containing the characters "//". Below these checkboxes is a large, light-blue rectangular area. At the bottom center of this area is a button labeled "Purge". At the bottom of the window, there are three buttons: "OK", "Cancel", and "Test" (which has a checkmark icon to its left).

Figure 5. Credit Card Integration Setup – Purge Date

### Statistics

Use this tab to get information about how many types of credit card transactions have been processed in a day and month. This data is helpful when negotiating with your provider for better transactional rates, or if you are considering a switch to another provider.

In the **Select From/To** fields, enter the date range of the data you want to review and click the **Calculate** button.

	Total	Avg / Day	Avg / Month	Avg Time	Avg Amt
Sale Transactions	0	0	0	00:00:00	0.00
Void Transactions	0	0	0	00:00:00	0.00
Refund Transactions	0	0	0	00:00:00	0.00
Credit Transactions	0	0	0	00:00:00	0.00
Pre-Auth Transactions	0	0	0	00:00:00	0.00
Pre-Auth Capture Transactions	0	0	0	00:00:00	0.00
Pre-Auth Void Transactions	0	0	0	00:00:00	0.00
Customer CC Maint Transactions	0	0	0	00:00:00	
Verify Transactions	0	0	0	00:00:00	
<b>Total Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>00:00:00</b>	<b>0.00</b>

Select From: 01/01/23 To: 07/10/23  
Found From: // To: //

Calculate

OK Cancel Test

Figure 6. Credit Card Integration Setup – Statistics Tab

When the setup is completed, click the **OK** button from the **Credit Card Integration Setup** window to save the settings. Performing this for the first time triggers AccountMate to process the following:

- Store all AccountMate customer credit card information in the Customer Credit Card tables if you set it to save the customer credit card data. Any duplicate or invalid credit card information will not be stored.
- Delete all AccountMate customer credit card information if you did not set to save the customer credit card data.

**Note:** If you are performing an upgrade from an older version with the MKT credit card application installed, no credit card setup and data conversion will take place until you enable the Credit Card Integration feature in the **AR Module Setup ► Integration** tab. When enabling the feature, you have the option to upgrade your previous credit card integration or start from scratch using the new setup in the current version. If you decide to upgrade, the following will be performed:

- Existing pay codes will be updated for credit card integration.
- Previous credit card integration data will be transferred into the new AccountMate tables.
- Credit cards will be encrypted with a new encryption method.

When the setup is confirmed, click the **Test** button from the **Credit Card Integration Setup** window to perform a test transaction with your provider. Clicking the button displays the **Credit Card Integration (Test Mode)** window. You can only select from the available



The screenshot shows a software window titled "Upload Credit Card Data to Provider". It has two tabs: "Manual Upload" and "Batch Upload". The "Batch Upload" tab is active, displaying a table with the following columns: Customer #, Card #, Exp. Date, Cardholder, Company, and Address. The table contains four rows of data:

Customer #	Card #	Exp. Date	Cardholder	Company	Address
ACC1	4444555566667779	05/40	Hillary Vance	Access Communications, Inc.	3398 Linc
ACC1	5555666677778884	07/39	Mona Rice	Access Communications, Inc.	3398 Linc
BAI1	4444333322221111	09/40	Kathy Bailey	Bailey Associates	5100 We
COR97	5555555555555557	05/39	Michelle Dee	Corporate Office Systems	2315 Oak

Below the table are three buttons: "Export" (highlighted with a dashed border), "Import", and "Close".

Figure 8. Upload Credit Card Data to Provider – Batch Upload

## Update Credit Card Data with Provider

For customer credit card records that exist in AccountMate but do not exist with your provider or vice versa, and other synchronization issues, use the new **Update Credit Card Data with Provider** function in the **Housekeeping** menu to match the customer credit card data stored in AccountMate with your chosen provider. Be sure to heed the warnings displayed upon accessing the function before you proceed.

Depending on your chosen provider, you will be informed of the steps to take after you have clicked the **Import** button. Based on the import file, the credit card information will be displayed on the grid except for customer credit cards that exist in both AccountMate and with your provider, which are using the current Card # format. For those with issues, refer to the **Status** column on what needs to be done to update the information. The column may display any of the following:

- **Delete – Local** – This is indicated if the customer's credit cards exist in AccountMate but do not exist with your provider. The card information in AccountMate will be removed.
- **Delete – Provider** – This is indicated if the customer's credit cards exist with your provider but do not exist in AccountMate. The card information with your provider will be removed.
- **Duplicate** – This is indicated if there are duplicate customer credit cards. The duplicate information will be removed in AccountMate and with your provider wherever the duplicates exist.
- **Update** – This is indicated if the customer credit cards in AccountMate are still using the old Card # format (from an older version of the credit card integration). The Card # will be updated to match the provider's format.

Once you click **Save**, the necessary updates to the customers' credit card data will be performed. Depending on the number of updates required, the process may take some time to complete.

Cloud ID	Customer #	Company	Card #	Exp. Date	Status

☐ Ignore REPAY (APS Integration) Vault ID's that don't exist in the Credit Card Integration

Import Save Close

Figure 9. Update Credit Card Data with Provider

## User Access Rights

To create credit card maintenance records, process transactions, or view the customer credit card #, be sure that the following extended access rights are granted to appropriate users in your group or company. You can find these access rights in the **Setup ► Security ► Group/User Setup ► Edit User** window of the AccountMate Administrator program.

- **Process Credit Card Transactions**
- **Allow Manual Credit Card Verification**
- **Show Complete Credit Card #**

**Note:** The customer credit card numbers are always encrypted in the AccountMate company database(s) but may be masked or completely shown in applicable functions and reports depending on your selected provider and the access right to show complete credit card # granted to the user.

## Pay Code Maintenance

To make the pay code available for use when processing credit card integration transactions, be sure to mark the **Credit Card Integration Processing** checkbox in **Pay Code Maintenance**. This setting is only available if and only when:

- a. The Credit Card Integration feature is enabled and set up.
- b. The Pay Code is set to be used in SO/AR modules.
- c. The Pay Code Type is Credit Card.
- d. The Pay Code is not set to apply payment automatically.



**Note:** Once the pay code set for credit card integration processing has been used in transactions, it can no longer be deleted or amended (i.e., change the pay code Type, unmark the Use in SO/AR or Credit Card Integration Processing setting).

Figure 10. Pay Code Maintenance

## Credit Card Maintenance

To add, edit, or delete a customer credit card record, click the **Credit Card Maintenance** button in the **Customer Maintenance ► Settings ► Credit Card Information** area. This button is only accessible if you have access rights to process credit cards, the Credit Card Integration feature is activated, and the customer credit card data is set to be saved as defined in the **Credit Card Integration Setup** window. Clicking the button displays the **Customer Credit Card Maintenance** window where you can add credit card information and make the necessary changes. Once the credit card information is successfully saved, it will be displayed as read-only in the **Credit Card Information** grid of the **Customer Maintenance ► Settings** tab.

### Notes:

- You must have saved a new customer record before you can access the **Customer Credit Card Maintenance** function.
- If you are storing your customer's credit card information with your provider and the credit card is currently used in any open sales orders, you cannot unmark the **Save Credit Card Information** checkbox or delete the credit card.
- You will not be allowed to delete or archive a customer record if you are storing your customer's credit card information with your provider. To delete or archive, you must first remove all credit cards for that customer.

**Customer Credit Card Maintenance**

Card #
444455XXXXX7779
555566XXXXX8884

Card # 444455XXXXX7779

Exp. Date 05/40

Cardholder Hillary Vance

Security # Security # will not be used

Company Access Communications, Inc.

Billing Address 3398 Lincoln Ave

City San Rafael

State CA Zip 94901

Country US

Phone # 415-258-0900

Fax #

E-mail

Vault ID

Last Verified

Customer Requests

☒ Save Credit Card Information

Figure 11. Customer Credit Card Maintenance - AccountMate for 13.2 for SQL and Express Service Pack 1 or lower

**Customer Credit Card Maintenance**

Card #
444455XXXXX7779
555566XXXXX8884

Card # 444455XXXXX7779

Exp. Date 05/42

Cardholder Hillary Vance

Security #

Company Access Communications, Inc.

Billing Address 3398 Lincoln Ave

City San Rafael

State CA Zip 94901

Country US

Phone # 415-258-0900

Fax #

E-mail Disabled

Vault ID

Last Verified

Customer Requests

☒ Save Credit Card Information

Figure 12. Customer Credit Card Maintenance - AccountMate for 13.3 for SQL and Express or higher

## Creating/Voiding Customer Credit Card Related Transactions

### Create Sales Order/Quote/Invoice

To create transactions that will be paid via credit card integration, perform the following:

1. Access a customer-related transaction function (e.g., Create Sales Order/Quote, Create Invoice) and enter the necessary information.
2. In the **Payment/Bill To/Ship To** tab, enter a pay code that is set for credit card integration processing.

**Note:** Be sure to set the customer record to generate an invoice upon shipment if the transaction is set to be paid via credit card integration.

3. Click the **Credit Card Processing** button beside the **Chk/Card #** lookup button to display the **Credit Card Integration** window. This button is only accessible when the Credit Card Integration feature is activated, you have access rights to process credit cards, and the pay code used in this transaction is set for credit card integration processing.

**Note:** The **Credit Card Processing** button is not available when amending an invoice or creating a sales return.

4. Enter the required information in the **Credit Card Integration** window.

**Notes:**

- PCI regulations do not allow the saving of credit card Security #s for future transactions but they can be entered and captured for the current transaction. For a new customer credit card, a valid **Security # (CVV)** is required if you are saving your customer's credit card information with your provider. If you do not have a Security # to enter, you may leave the field blank and select from the dropdown list the reason why you could not enter the value if the card's issuer does not require it; otherwise, your transaction may be declined for not providing the information.

**Note:** Starting in AccountMate 13.3 for SQL and Express, you do not need to specify the reason for not entering the CVV.

- The **Save Card** checkbox can be unmarked to indicate that the newly entered credit card is for one-time use only. Click the **Save Card** drillable field to manage the customer's credit card save options. If you enter a new credit card and choose to save it, the card will be added to the **Customer Credit Card Maintenance** window in **Customer Maintenance**.
- Depending on the **Open Credit** option you have selected in the **Credit Card Integration Setup ► Processing** tab, AccountMate may automatically select all open credit amounts to be applied to the transaction or you may select which open credits to apply. If you set the system to allow the selection of open credits to apply, a **Detail Analysis** button next to the **Apply Credit** field will be available for you to click, which displays the list of available open credits that you apply. This feature is not supported in the following functions:
  - **Apply Payment**
  - **Apply Advanced Billing Payment**
  - **Credit Card Refund**
  - **Void Payment**

- For sales orders or quotes, you can amend the credit card information at any time except if the order has been pre-authorized. If a partial shipment has been made and charged to one credit card, you can change the credit card to another card for the remaining balance, if necessary.
5. Click the **Save** button from the **Credit Card Integration** window to save the credit card information for the transaction. The **Verify** button allows you to verify the card's validity if it hasn't been verified. If there are any issues with the customer's credit card, your provider will alert you when the verification results are presented. When successfully saved and verified, the **Chk/Card #**, **Exp. Date**, **Save Credit Card**, and **Cardholder** fields in the **Payment/Bill To/Ship To** screen will be automatically populated based on the details in the **Credit Card Integration** window.

**Note:** Some providers charge for each transaction including verification of the credit card. You may check the **Last Verified** field if there's a need for you to verify or reverify the card. Excessively clicking the **Verify** button can lead to higher credit card fees.

**Credit Card Integration**

Card #

Exp. Date

Cardholder

Security # (CVV)  Security # will not be used

Save Card ☒

Company

Billing Address

City

State  Zip

Country

Phone #

Fax #

E-mail

Invoice #

Total

Open Credit

Apply Credit

Charge Amt

Pre-Auth Amt

Vault ID

Last Verified

Figure 13. Credit Card Integration - AccountMate for 13.2 for SQL and Express Service Pack 1 or lower

**Credit Card Integration**

Card # 444455XXXXX7779

Exp. Date 05/42

Cardholder Hillary Vance

Security # (CW)

Save Card ☒

Company Access Communications, Inc.

Billing Address 3398 Lincoln Ave

City San Rafael

State CA Zip 94901

Country US

Phone # 415-258-0900

Fax #

E-mail Disabled

Invoice # TBD

Total 5.36

Open Credit 47.82

Apply Credit 0.00

Charge Amt 5.36

Pre-Auth Amt 0.00

Vault ID

Last Verified

**Save** **Verify** **Close**

Figure 14. Credit Card Integration - AccountMate for 13.3 for SQL and Express or higher

- Click the **Save** button from the main transaction window to save the credit card transaction. Upon saving, the credit card information will be transmitted to your provider for validation. If you are recording a sales order or quote, the customer's credit card will not be charged; however, if you are posting an invoice (including other transactions that generate an invoice like Ship Sales Order, Approve Advanced Billing), the customer's credit card will be charged, and the credit card payment will be automatically applied to the invoice. If open credits are set to be applied, the customer's credit card will only be charged for the remaining invoice balance after the credits have been applied.

### Pre-Authorize Sales Order

Pre-authorization is a method of reserving funds on a customer's credit card for sales order transactions. To pre-authorize a sales order paid with a credit card, either (a) use the **Pre-Authorize Sales Order** function in the **Sales Order (SO)** module or (b) automatically pre-authorize the sales order by marking the **Auto Pre-Authorize Sales Orders and Approved Quotes** checkbox in the **Credit Card Integration Setup ► Processing** tab.

Here's what you can do in the **Pre-Authorize Sales Order** function:

- You can post a new pre-authorization or void an existing pre-authorization in this function.
- A **Credit Card Processing** button is available next to the **Card #** field which displays the **Credit Card Integration** details when clicked. If you are recording a pre-authorization, review the credit card information to be used for this transaction

and change, if necessary. The information will be read-only if you are voiding a pre-authorization.

- The **Pre-Auth Amt** value defaults to the open order total. You may increase the amount to cover freight especially if you have no idea of the cost. The credit card pre-authorization amount should be equal to or higher than the total shipment; otherwise, you must reduce the total shipment or void the pre-authorization.

The screenshot shows a software window titled "Pre-Authorize Sales Order". It contains two main sections: customer/order information on the left and financial summary on the right.

Customer/Order Information		Financial Summary	
Sales Order #	1078	ATD Sales	27,415.45
Customer #	DEC03	YTD Sales	9,902.00
Company	Dave Eastwood Corporation	Open Credit	3,332.50
Address	4180 44th Street SE	Past Due	2,089.50
City	Grand Rapids	Balance	2,089.50
State	MI	Open Order	31,994.00
Zip	49512	Credit Avail.	50,916.50
Phone	(616) 656-9161		
Ship Via	UPS	Order Date	08/29/23
Customer PO #		Subtotal	500.00
Ordered By		Freight	5.00
Salesperson #	LAUREEN Laureen Soash	Sales Tax	0.00
Entered By	Eirene	Adjustment	0.00
Pay Code	CARD	Total	505.00
Card #	378282XXXXXX0005	B.O. Total	505.00
		Pre-Auth Amt	505.00

Figure 15. Pre-Authorize Sales Order

## Other Sales Order Transactions

### Ship Sales Order and Approved Advanced Billing

If credit card pre-authorization is required, be sure to pre-authorize your sales order to an amount not lower than the shipment or advanced bill; otherwise, you will not be able to ship the sales order or approve the advanced bill. For every shipment or advanced bill, a pre-authorization is needed which means you will have several pre-authorizations if multiple shipments or advanced bills are made for one order. Upon saving the transaction, the credit card information will be transmitted to your provider for validation. Your customer's credit card will be charged, and the payment will be automatically applied to the generated invoice upon shipment or approval of the advanced bill. If open credits are set to be applied, the customer's credit card will only be charged for the remaining invoice balance after the credits have been applied.

### Cancel SO Open Order

To cancel any open sales orders that have been pre-authorized for a customer's credit card payment, the pre-authorization must be voided first.

### Approve Sales Quote

If credit card integration is set to auto pre-authorize approved sales quotes, the exact quote amount when it was approved will be automatically pre-authorized. Upon saving the

transaction, the credit card information will be transmitted to your provider for validation and your customer's credit card will not be charged.

## Credit Card Refund

Credit card payments not applied to invoices (or open credits) can be credited back to the customer's credit card using the **Credit Card Refund** function in the **Accounts Receivable** (AR) module. For credit card integration-related refunds, this function should be used instead of the **Adjust Open Credit** function. The latter will not accept any credit card refunds if credit card integration is enabled.

Depending on the **Refund Option** selected in the **Credit Card Integration Setup ► Processing** tab, not all open credits can be refunded using this function.

- If the system is set to require original credit card transactions, only those open credits paid by credit card where its pay code is set for credit card integration processing can be refunded. The credit card integration details will be read-only when you click the **Credit Card Processing** button next to the **Card #** field.
- If the system is set to allow any refund to a credit card, all open credits regardless of the mode of payment can be refunded, if allowed by your provider. When you click the **Credit Card Processing** button, review the credit card information used in this transaction and change, if necessary.

You can refund an amount up to the open credit amount. Once saved, you cannot void the refund transaction.

The screenshot shows the 'Credit Card Refund' window with the following data:

Customer #		Refund #	
AER1			

Company	Address	City	State	Zip	Phone	Class	Industry	Territory	Price Cd	ATD Sales	YTD Sales	Open Credit	Past Due	Balance	Open Order	Credit Avail.
Acme Emporium Retail	5233 Main St	Menlo Park	CA	94025	800-214-5897 / 415-451-8980	RETAIL	GROCERY	WEST		19,136.45	1,834.00	390.00	1,060.90	910.90	8,489.90	15,599.20

Pay Code	CARD
Bank #	BOFA
Refund Date	09/01/23
Reference	
Receipt #	1000000051
Pay Reference	123456
Trs Date	09/01/23
Card #	378282XXXXXX0005
Currency	USD
Open Credit	150.00
Refund Amt	150.00

Figure 16. Credit Card Refund

## Apply Payment and Apply Advanced Billing Payment

Invoices that were not paid right away upon creation of the invoice (i.e., not assigned with a pay code that is set for credit card integration processing) or unapproved advanced bills can

be settled respectively using the existing **Apply Payment** function or **Apply Advanced Billing Payment** function.

When recording credit card payments from customers and applying these payments to certain invoice(s) or advanced bill(s), be sure to enter a pay code that is set for credit card integration processing. The **Check/Card #** field will be disabled; you must click the **Credit Card Processing** button next to the Lookup button to enter the required credit card information in the **Credit Card Integration** window. The button is only accessible when the Credit Card Integration feature is activated, you have access rights to process credit cards, you are not posting a non-customer payment, and the pay code used in the transaction is set for credit card integration processing.

After successfully entering the credit card integration details, the **Check/Card #** field will be automatically populated. Leave the **Reference** field empty in the **Apply Payment** function. This will be populated with the **Approval Code** returned by your provider. Upon saving the payment, the credit card information will be transmitted to your provider for validation. Your customer's credit card will be charged, and the payment will be automatically applied to the selected invoice(s).

## Void Payment

If your credit card integration is set to allow the voiding of customers' credit card payments, you may use the **Void Payment** function to void the payment linked to a credit card transaction. When voiding the payment in AccountMate, the corresponding record in the provider's portal will also be voided if set to always process credit card returns where a refund is issued to the customer's credit card.

For customer credit card payments not applied to invoices yet, instead of using the **Void Payment** function, you may use the **Credit Card Refund** function to return the funds to the customer's credit card.

## Payment Reports

### Credit Card Transaction Log

Use the **Credit Card Transaction Log** in the **Reports ► Payment Reports** menu if you want to generate a detailed list of customer credit card transactions. The report is helpful if you need to do any of the following:

- Track or review a specific or range of credit card activities (e.g., failed transactions).
- Periodically reconcile the settlement report sent by your provider or the Cash Receipts Report for pay codes set for credit card integration processing.
- Track the details of the user who recorded the credit card transaction, and how or why it was performed.

### Credit Card Pre-Authorization Status Report

Use the **Credit Card Pre-Authorization Status Report** in the **Reports ► Payment Reports** menu if you want to generate a list of credit card pre-authorizations that are yet to become credit card sales. The report is helpful if you need to check the status of each credit card pre-authorization. Credit card pre-authorizations are only valid up to the pre-authorization expiration days provided in the **Credit Card Integration Setup ► Settings** tab. When the pre-authorization expires, you will need to void it and pre-authorize again.



## Limitations

The Credit Card Integration feature is not supported in the following functions:

- **Generate Invoice from Shipment**
- **Create Sales Return with Invoice #**
- **Create Sales Return without Invoice #**
- **Recurring Invoice Setup**
- **Import Invoice**
- **Adjust Open Credit**
- **Import Sales Order**
- **Create Blanket SO**
- **Recurring Sales Order Setup**
- **RMA Transactions**

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