RMNSUG Cash

Credit Cards and Electronic Payments
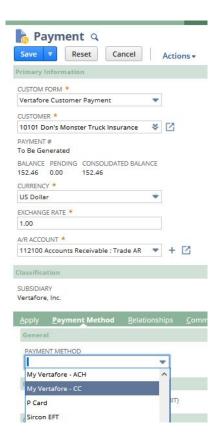
Help: Payment Processing Options

Feature	Money comes from:	Money goes to:	Payment processed by:	Processor
EFT	Your customer	Your company	ACH process	Coastal
Credit Cards	Your customer	Your company	Credit Card Network	Your Credit Card Gateway
Alternative Payment Methods	Your customer	Your Company	Payment Gateway	Payment Gateway
PayPal Express	Your customer	Your company	PayPal	PayPal
Direct Deposit	Your company	Your employee	Authorized third party	Authorized third party
ACH Vendor Payment	Your company	Your vendor	ACH process	Coastal
Electronic Payments (making payments)	Your company	Your vendor, employees	Your company's bank	Your company's bank or its affiliated payment processor
Electronic Payments (receiving payments)	Your customer	Your company	Your customer's bank	Your customer's bank or its affiliated payment processor

We will be discussing "Credit Cards" and "Electronic Payments (receiving payments)"
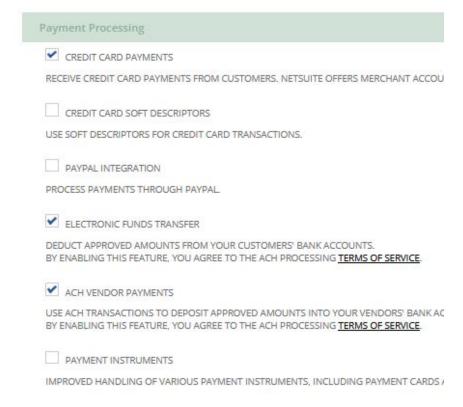
Page: Accept Customer Payments

This is where it all starts. You want to specify HOW payment will be made and, as chosen, process that payment accordingly.
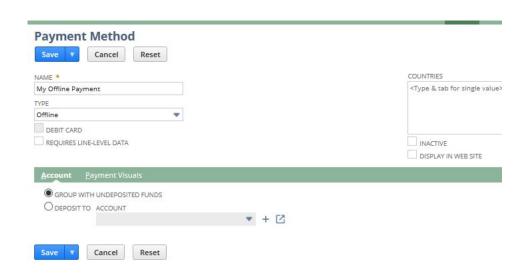
Enabling Additional Payments

- Page: Enable Features
  - "Transactions" tab
  - "Payment Processing" section
- Note "Payment Instruments"

Payment Processing

☑ CREDIT CARD PAYMENTS

RECEIVE CREDIT CARD PAYMENTS FROM CUSTOMERS. NETSUITE OFFERS MERCHANT ACCOU

☐ CREDIT CARD SOFT DESCRIPTORS

USE SOFT DESCRIPTORS FOR CREDIT CARD TRANSACTIONS.

☐ PAYPAL INTEGRATION

PROCESS PAYMENTS THROUGH PAYPAL.

☑ ELECTRONIC FUNDS TRANSFER

DEDUCT APPROVED AMOUNTS FROM YOUR CUSTOMERS' BANK ACCOUNTS.
BY ENABLING THIS FEATURE, YOU AGREE TO THE ACH PROCESSING <u>TERMS OF SERVICE</u>

☑ ACH VENDOR PAYMENTS

USE ACH TRANSACTIONS TO DEPOSIT APPROVED AMOUNTS INTO YOUR VENDORS' BANK AC
BY ENABLING THIS FEATURE, YOU AGREE TO THE ACH PROCESSING <u>TERMS OF SERVICE</u>

☐ PAYMENT INSTRUMENTS

IMPROVED HANDLING OF VARIOUS PAYMENT INSTRUMENTS, INCLUDING PAYMENT CARDS A

"Offline" Payment Method

Useful if you process credits cards "somewhere else", and want to record as such in Netsuite.
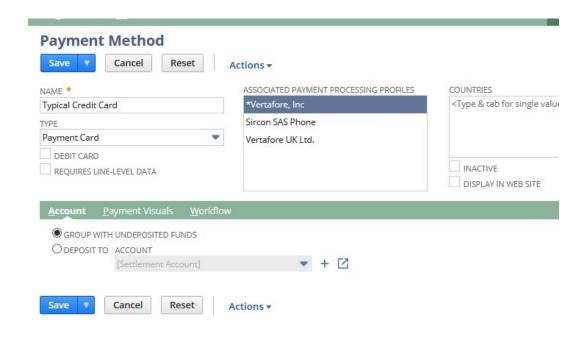
- Page: Create Payment Method
- Page: Payment Methods
- Set "Type" to "Offline"
- GL impact based on 'Account'

"Credit Card" Payment Method

This will show up in your "Payment Methods" dropdown on Customer Payment txns.

- Page: Payment Methods
- Associate the "Payment Method" to a "Processing Profile"
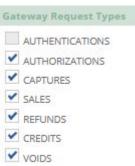- Associate the "Payment Method" to a GL Account
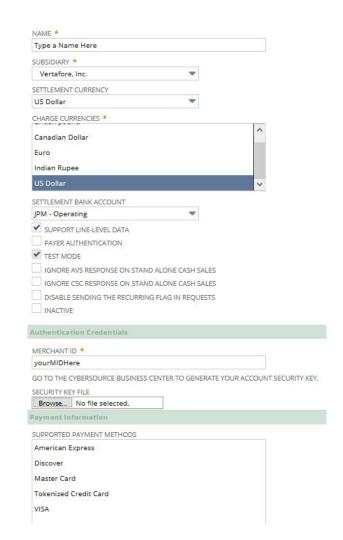
Page: New Payment Processing Profile

List of Netsuite-supported
CC payment processors

Payment Gateway Integrations

ACTION	NAME
Install	Adyen
Install	AltaPay
Install	Cybersource SuiteApp
Add Profile	Cybersource (Legacy)
Install	eWAY
Install	FreedomPay
Install	MerchantE
Install	Payment Express
Install	PayU
Install	SecurePay
Install	Solupay
Install	WorldPay eCommerce

Cybersource "Processing Profile"

- Page: Payment Processing Profiles | Select "Cybersource"
- Will need a "MID" and "Security Key File" from Cybersource.
- Settlement Bank Account

Gateway Request Types

- ☐ AUTHENTICATIONS
- ☑ AUTHORIZATIONS
- ☑ CAPTURES
- ☑ SALES
- ☑ REFUNDS
- ☑ CREDITS
- ☑ VOIDS

NAME *
Type a Name Here

SUBSIDIARY *
Vertafore, Inc. ▼

SETTLEMENT CURRENCY
US Dollar ▼

CHARGE CURRENCIES *
Canadian Dollar
Euro
Indian Rupee
US Dollar

SETTLEMENT BANK ACCOUNT
JPM - Operating ▼

☑ SUPPORT LINE-LEVEL DATA
☐ PAYER AUTHENTICATION
☑ TEST MODE
☐ IGNORE AVS RESPONSE ON STAND ALONE CASH SALES
☐ IGNORE CSC RESPONSE ON STAND ALONE CASH SALES
☐ DISABLE SENDING THE RECURRING FLAG IN REQUESTS
☐ INACTIVE

Authentication Credentials

MERCHANT ID *
yourMIDHere

GO TO THE CYBERSOURCE BUSINESS CENTER TO GENERATE YOUR ACCOUNT SECURITY KEY.

SECURITY KEY FILE
Browse... No file selected.

Payment Information

SUPPORTED PAYMENT METHODS
American Express
Discover
Master Card
Tokenized Credit Card
VISA

Other CreditCard Notes

- Help: Accepting Credit Card Payments
  - Netsuite can "Auth" funds of a SalesOrder and then "Settle" as invoices are issued on that Sales Order.
  - Configurable to what Netsuite will do to SalesOrder if authorization fails. Continue, 'Payment Hold' review, Cancel.
  - (Cybersource) Supports "Verified by Via", "MasterCard SecureCode", etc.
- "Purchase Level II/III" Support (Cybersource & MerchantE only)
- Credit Card "Soft Descriptors"
- Chargebacks SuiteApp
- Bank Reconciliation

ACH Payments

"Automated Clearing House" (ACH) provides bank-to-bank transfer of funds. These come with lower processing fees, but require additional setup, and only work in the US. Funds typically take about three days to clear into your bank account.

ACH "EFT"

- Customer initiates payment from their bank, into your bank, all through 'ACH'.

ACH "Direct Debit"

- You initiate a "draft" of funds, from your customer's bank account, into your bank account.
- You have to retrieve and "store" bank account information for customers.

Overview: Paying by ACH "Direct Debit"

1. Setup your company ACH banking info.
2. Collect and store ACH banking info for customer(s).
3. Check "For Electronic Bank Payment (Direct Debit)" on Customer Payment record(s).
4. Daily: Run "Generate Customer Payment File"
5. Upload created "NACHA File" to your bank.
6. Wait three days for funds to clear.

Page: Company Bank Details

One time setup in Netsuite to configure your ACH banking information.

- Specify YOUR bank account information.
- Choose NACHA "File format"
- Pick a file cabinet folder where "NACHA" files are created into.
- Pick a default GL account these payments would post to.

Customer ACH Information

You can add one or more bank accounts to a customer record via "New Bank Details" button.
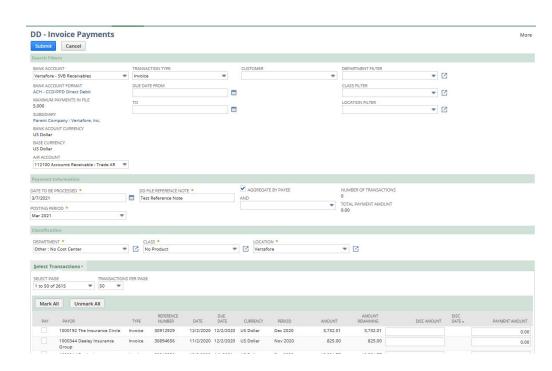
Create NACHA File

Multiple ways to do this…
Ultimately, you are selecting "Payment" records with "For Direct Deposit" checked, and creating a NACHA file for those.

Payments | Bank File Generation | Generate Customer Payment File

Payments | Payment Processing | Invoice Payment Processing

Upload NACHA File

Netsuite will only CREATE this file. It is up to you to send it to the bank.

- Can be manually uploaded into bank portal.
- Transfer of this file can be automated; typically via an "SFTP" file transfer.

ACH Other Notes

- Help: Electronic Bank Payments
- Bundles: Electronic Payments / Advanced Electronic Payments.
- "ACH Direct Debit" doesn't play well with other Payment Methods
- Automations only use "Primary" customer bank accounts.
- NACHA files (in file cabinet) contain full bank account numbers.
- Three day delay for funds to clear. It is possible for payments to fail.
- Bank Reconciliation