



User Guide

MerchantE Payment Acceptance for Magento.

A step-by-step guide to use the MerchantE Payment Acceptance extension for Magento 2.3.x.



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Key Contacts

Information/Assistance	Contact Info
After you have set up MerchantE Payment Acceptance in Magento, if you have questions about payments, authorization, declines, settlement and chargebacks, contact MerchantE Customer Care.	help@MerchantE.com
If you have questions during set-up of MerchantE Payment Acceptance, or learning how to use it, contact your MerchantE sales representative.	Your MerchantE Sales Representative
With questions about other MerchantE products and services, contact your MerchantE sales representative. If you don't know who to contact, use the Magento@MerchantE.com mailbox.	Your MerchantE Sales Representative or Magento@MerchantE.com



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MerchantE is a registered ISO/MSP of Wells Fargo Bank, N.A, Walnut Creek, CA
MerchantE is a registered ISO/MSP of Synovus Bank, Columbus GA



Extension Installation and Configuration

Please note that each Magento installation can vary from others; if your screen does not appear exactly the same as the screens pictured here, don't be concerned. The names of tabs and selections should be consistent. If you have any questions along the way, do not hesitate to contact MerchantE (ME) for assistance at Help@merchantE.com.

1. Install Magento

If you have not done so already, download [Magento](#) and install according to their instructions. Configure and add products as needed to your eCommerce store.

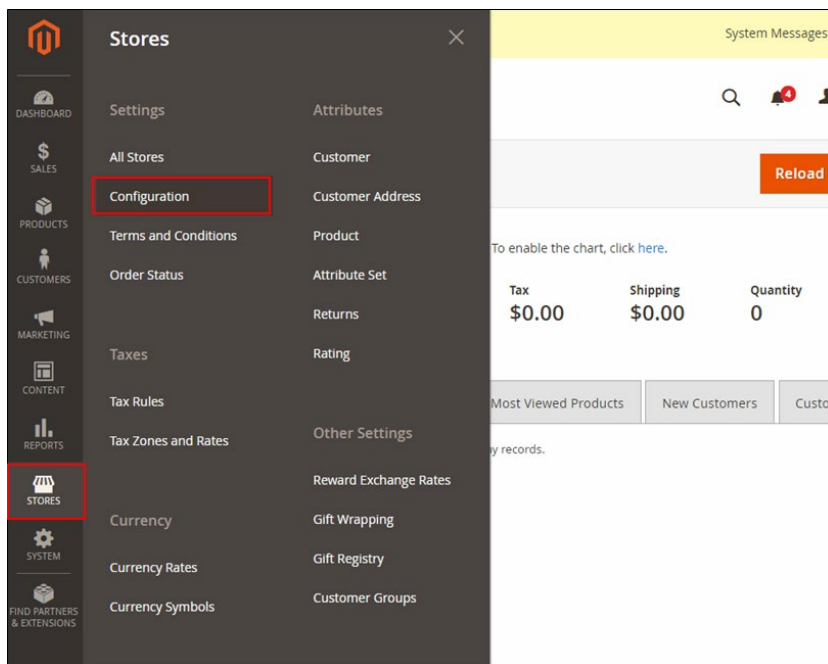
2. Download and install the extension

Download MerchantE Payment Acceptance extension for Magento v 2.x from the [Magento Marketplace](#) (filter "Payments & Security" extensions, search MerchantE).

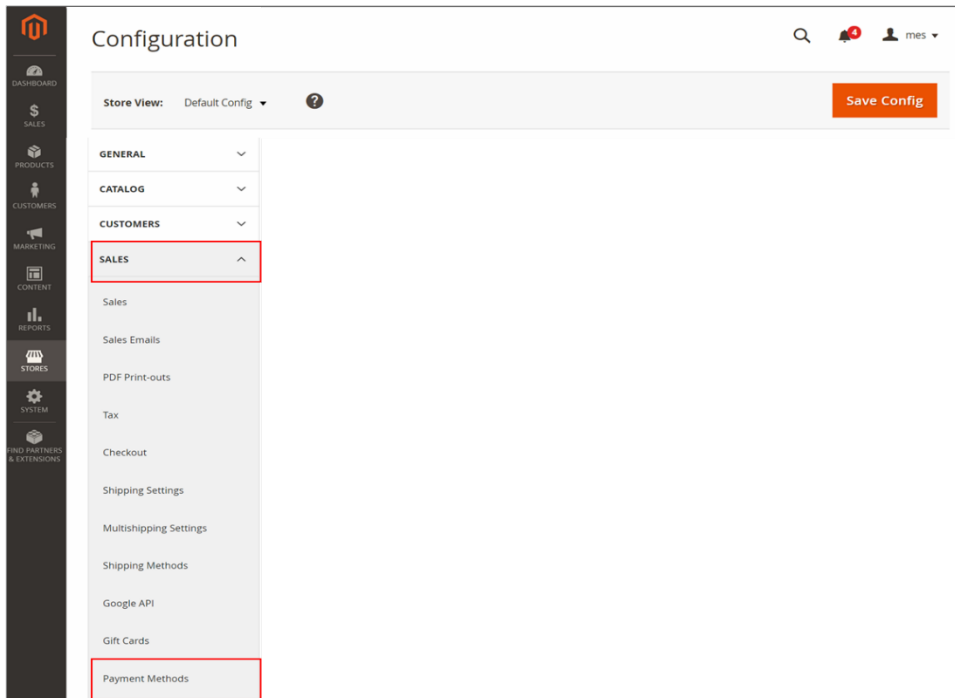
Follow the instructions for installing a new Magento v 2.x extension.

3. Configure the extension

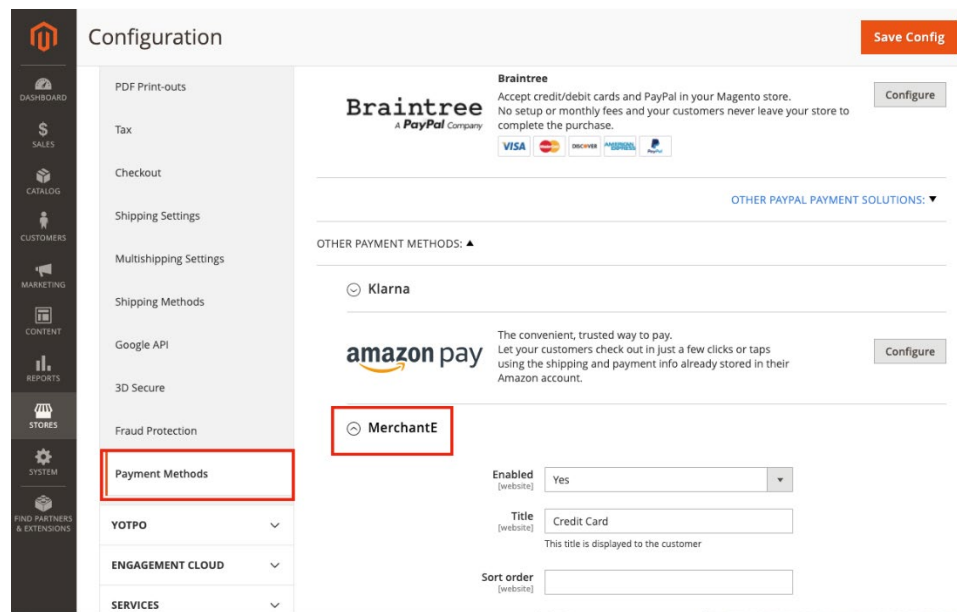
From the Magento Admin Dashboard, select **Stores** → **Configuration**



From the Stores Configuration menu, select **Sales** → **Payment Methods**



On the Payment Methods page: scroll down, select “MerchantE” from the list



3.1 Setup of MerchantE Payment Method

Proceed to configure the extension according to the following instructions and your specific business needs. Field descriptions, defaults, and suggestions are provided below the graphics.

Enabled – Set to “Yes” to enable this extension as a Payment Method within your Magento installation.

Title– This is the “title” of this particular Payment Method as it appears to the customer during checkout. “Credit Card” is the default and recommended value.

Sort Order– This field allows you to change the order in which this Payment Method Title (e.g., “Credit Card”) will be presented among any other enabled Payment Methods.

3.2 Credentials

Profile ID – This is a 20-digit merchant identifier which you will receive from MerchantE when your merchant account has been successfully set up.

Profile Key – This is a 32-character encoded passkey which you will receive from MerchantE when your merchant account has been successfully set up.

User ID – This identification value is used to integrate with the Reporting and Account Updater services and can be obtained from your MerchantE sales or support representative once your merchant account has been successfully set up with MerchantE.

User Password – This credential value is used to integrate with the Reporting and Account Updater services and can be obtained from your MerchantE sales or support representative once your merchant account has been successfully set up with MerchantE.

Use Sandbox – Selecting “Yes” provides simulated authorization responses for integration, testing, and development purposes. To process live transactions in the production environment, select “No.” Do not attempt to process live financial transactions when “Use Sandbox” is set to “Yes.”



3.3 Order Settings

The screenshot shows the 'Configuration' page for 'Order' settings. On the left is a sidebar with navigation icons for Dashboard, Sales, Catalog, Customers, and Marketing. The main content area is titled 'Order' and contains three configuration fields:

- New Order Status** [website]: A dropdown menu set to 'Processing'. Below it, a note states: 'The status the order is set to when the payment has been approved.'
- Transaction Type** [website]: A dropdown menu set to 'Pre-Authorization'.
- Use Level II/III Processing** [website]: A dropdown menu set to 'No'. Below it, a note states: 'To learn more about Level II/III Processing, see the [Level II/III developer documentation](#)'.

A red 'Save Config' button is located in the top right corner of the configuration area.

New Order Status – Select the status that you want to set an order to when the payment has been approved; this field defaults to “Processing,” but supports custom Magento statuses. Custom “Order Status” must be associated with the processing state make it available in the configuration. See details in [Magento documentation](#).

Transaction Type – Select either “Sale” or “Pre-Authorization” depending on your type of business, products, and/or ordering model (Note that merchants are responsible for complying with all card brand regulations relating to eCommerce transactions which may require one of these specific Transaction Types to be used. If you aren’t sure how you should be processing eCommerce transactions, contact your MerchantE sales or support representative).

Pre-Authorization – used to authorize a card for an amount when an order is placed, but NOT to capture those funds for settlement into your bank account; if an order is pre-authorized, the funds may be captured later within the Magento Orders interface, such as when a product ships.

Sale – used to authorize a card for an amount and immediately capture those funds for settlement to your bank account, as in sale of certain digital goods.

Use Level II/Level III Processing – Select “Yes” to enable support for “Level II” and “Level III”, line-item detail processing. This option is for merchants who process B2B and B2G transactions and may qualify those transactions for lower interchange rates on Corporate or Purchasing Cards by providing additional data fields and detailed line-item transaction information. Details of transactions are located in the comments section in the Sales Order detail screen (**Admin** → **Sales** → **Orders** → (select transaction) → **View**).

3.4 Checkout Preferences

Enable Hosted Checkout – when this option is selected to “Yes,” the customer is redirected to the MerchantE secure website to enter their sensitive card details to place an Order:

- Your webserver is notified when the customer’s transaction is approved.
- The sensitive card details are never passed to your webserver, reducing your scope of PCI DSS compliance requirements.
- Do not use this option if you want to store payment card details for future transactions. Stored cards capabilities are provided by the Tokenization methods.
- When this option is set to “No” the customer will be prompted to enter their card details directly on the Magento site, using one of MerchantE Tokenization methods.
- To select a Tokenization Method configuration setting, reference [Tokenization Method](#) under [3.6 Advanced Settings](#).

3.5 Additional Settings

Configuration Save Config

Additional Settings

Enable RBS [website]

The MerchantE (ME) Recurring Billing Solution (RBS) is designed to assist clients who process installment or recurring billing, and desire a system to manage and automate processing transactions on a regular basis.
Notice: The store is required to have "Enabled Hosted Checkout" set to "No" in order to use RBS.

Enable AUS [website]

The MerchantE (ME) Account Updater Service (AUS) helps merchants who do installment, recurring, or on-demand billing obtain updated credit card expiration dates and/or account numbers.

Force CVV for Saved Cards [website]

Force customers with saved cards to re-enter the CVV code to finish checkout.

Client Reference Number [website]

This client reference number shows in all MerchantE reporting. Variables include [ip], [orderid], [name], [email], [phone], [company], [customerid].
Example: "Order #[orderid] for [name] ([email])"
Default is "Order #[orderid]".

Allowed Credit Card Types [website]

- VI
- MC
- AE
- DI

Enable RBS – Recurring Billing Service (RBS) It is recommended that you select “No” as this feature is not compliant with the card brands stored card requirements and you could be subject to non-compliance fees. If you still choose to use this feature, select “Yes.” There are additional settings required to enable RBS for applicable products; those steps are described in the “Detailed Feature Guide” later in this User Guide, Section 8 Recurring and Subscription Payments.

Account Updater Service (AUS) helps you avoid declines when you have payment cards on file, such as with subscription-based products or any recurring payments. MerchantE provides an automated service, sending card account information to the card brands on an ongoing weekly basis. The card brands return any updates such as revised expiration dates or new account numbers for cards that were replaced due to expired, lost or stolen cards.

To enable Account Updater Service, set “Use Account Updater Service” to “Yes.” This will not function until you have enabled Account Updater Service on your merchant account with MerchantE. Contact a MerchantE sales or support representative for details.

Force CVV for Saved Cards – Select “Yes” if you want to add an additional layer of security and require buyers to re-enter the Card Verification Value (CVV2, also referred to as CID or CVC2) number for each purchase made using a stored card on file. Select “No” to allow stored cards to be used without entering this information.

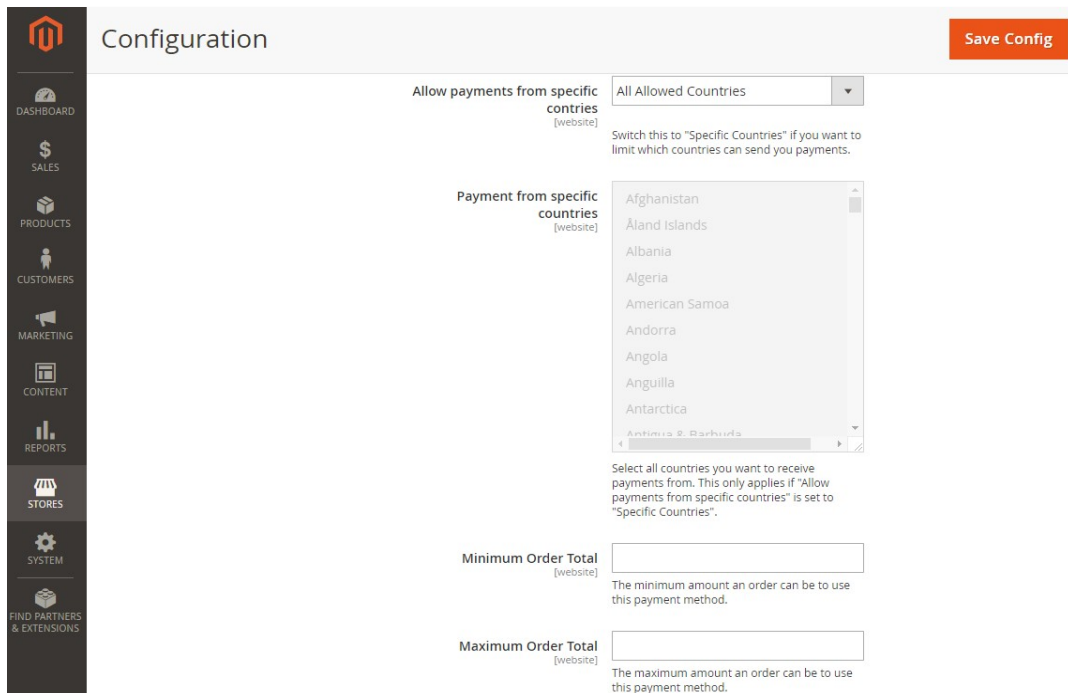
Client Reference Number – This is a customizable field which can be populated with dynamic Order data elements from Magento which will then appear in your reporting from MerchantE, allowing you to better track and reconcile orders. The following dynamic data elements are supported in this field; you may also enter static values and combine them with these, e.g. “Order #[orderid]”.

- [ip] – Customer IP address
- [orderid] – Magento Order ID

MERCHANT™

- [name] – Customer name from Magento
- [email] – Customer email address from Magento
- [phone] – Customer phone number from Magento
- [company] – Customer company name from Magento
- [customerid] – Customer ID from Magento

Allowed Credit Card Types – Select the card brands you accept. **Note:** this option only controls what is displayed to the customer during checkout; your account with MerchantE must be configured to support these card types. If you aren't sure or have questions, please contact your MerchantE sales or support representatives for assistance.



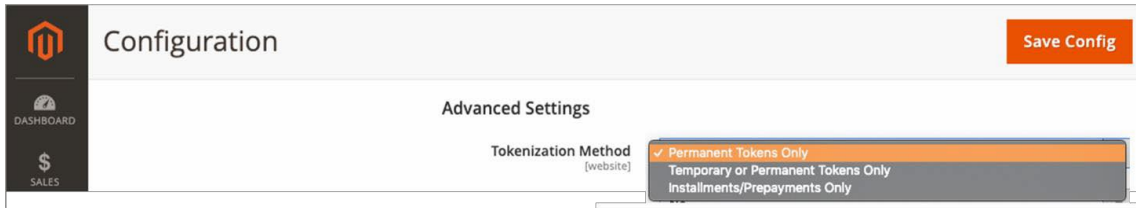
Allow Payments from Specific Countries – Allow or reject orders from specific countries based on the shipping address entered by the customer.

Payment from Specific Countries – Allow or reject orders from specific countries based on the shipping address entered by the customer.

Minimum Order Total – Minimum amount an order can be for the customer to choose this payment method.

Maximum Order Total – Maximum amount an order can be for the customer to choose this payment method.

3.6 Advanced Settings



Tokenization Method – Tokenization enables merchants to accept and submit payment card transactions for payment processing without transmitting or storing sensitive credit card account details. The payment card data is replaced with a unique alphanumeric token recognized only by the Payment Gateway that created it, making it worthless in the event of a breach. In Magento, merchants can select from three token options:

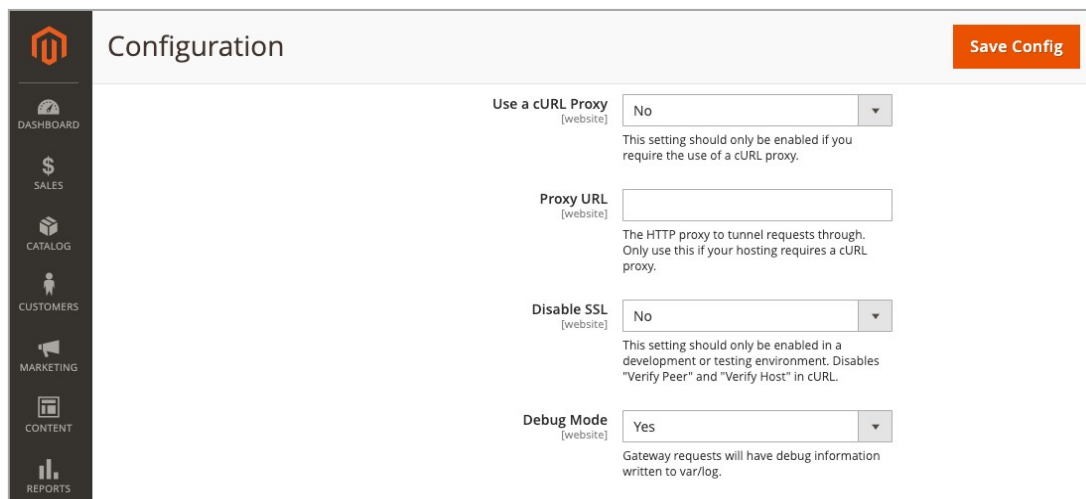
Permanent Tokens Only – By selecting this option, when the customer inputs their credit card details, MerchantE will automatically generate a permanent token, and that token will be stored for future use. This configuration supports both the Hosted Checkout and the non-Hosted Checkout options.

Temporary or Permanent Tokens Only – By selecting this option, MerchantE will initially generate a temporary token. The merchant (and cardholder) can select to save the payment card data for future use:

1. If the customer chooses “YES” when prompted to save their card during the transaction, the temporary token that was used during authorization is provided to the merchant to be stored and used as a permanent token.
2. If the customer chooses “NO” when prompted to save their card during the transaction, the temporary token is not saved for future use.

Installments/Pre-payments Only – This security setting allows for merchants to process installments or pre-payments using MerchantE Permanent tokens.

Please contact a MerchantE sales or support representative if you need assistance with understanding which options to select.



3.7 Configuration Complete

After changing configuration options, it is always recommended that you clear cache and rebuild indexes. Magento has guidance to assist you:

Clear cache: http://docs.magento.com/m2/ce/user_guide/system/cache-management.html

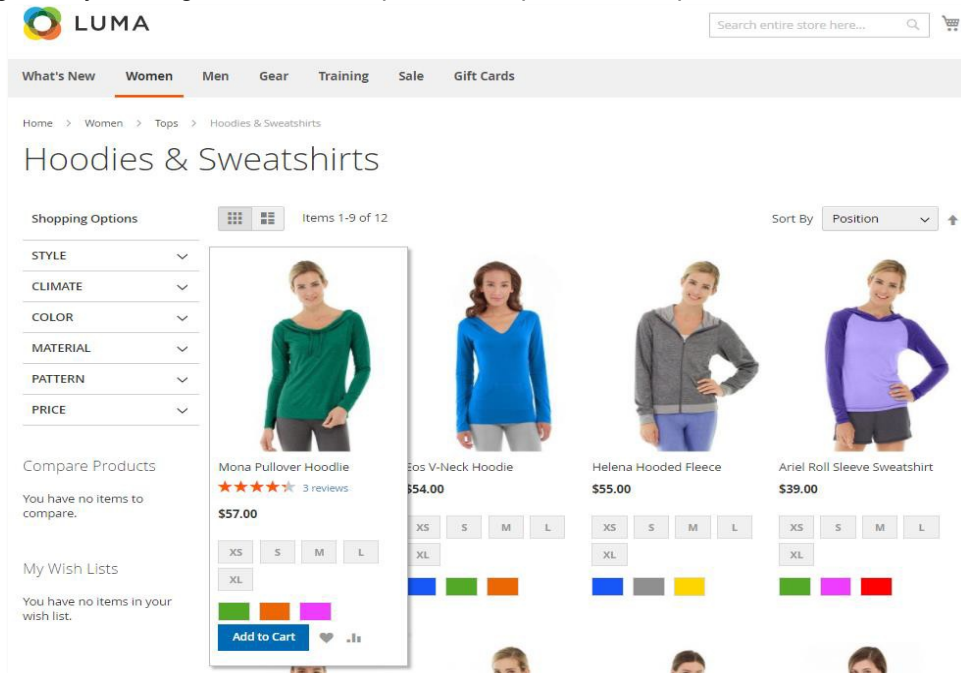
Rebuild indexes: http://docs.magento.com/m2/ce/user_guide/system/index-management.html

Now you should test your configured extension, as described in the following section.

4. Testing the Extension

Before beginning your testing, always clear cache and rebuild indexes.

Navigate to your Magento storefront, purchase a product, and proceed to checkout.



The screenshot displays the checkout interface. At the top, a progress bar shows 'Shipping' as the active step (1) and 'Review & Payments' as the next step (2). A search bar and a cart icon with '1' item are in the top right. The 'Shipping Address' section contains the following fields: Email Address (with a help icon and a note: 'You can create an account after checkout.'), First Name, Last Name, Company, Street Address (two lines), City, State/Province (dropdown menu with 'Please select a region, state or province.'), Zip/Postal Code, Country (dropdown menu with 'United States'), and Phone Number (with a help icon). An 'Order Summary' box on the right shows '1 Item in Cart'. Below this is the 'Shipping Methods' section with two radio button options: '\$5.00 Fixed Flat Rate' and '\$10.00 Table Rate Best Way'. A blue 'Next' button is positioned at the bottom right of the shipping methods section.

4.1 If You Selected “Yes” for Hosted Checkout

If you have enabled “Hosted Checkout” as your PCI Compliance scope reduction option in the Payment Method configuration page, the screens below illustrate the checkout flow. **NOTE:** To test “Hosted Checkout,” your testing environment must be connected to the internet, otherwise an error will occur.

Shipping **Review & Payments**

Payment Method:

Check / Money order

Credit Card

My billing and shipping address are the same

Derik Richards
3475 Lenox Rd NE, Ste 500
Atlanta, Georgia 30326
United States
5555555555

You will be redirected to a secure payment page to complete your purchase after you place your order.

Place Order

Apply Discount Code

Apply Gift Card

Order Summary

Cart Subtotal	\$57.00
Shipping	\$5.00
Flat Rate - Fixed	
Order Total	\$62.00

1 Item in Cart

Ship To:

Derik Richards
3475 Lenox Rd NE, Ste 500
Atlanta, Georgia 30326
United States
5555555555

Shipping Method:

Flat Rate - Fixed

After selecting “Place Order”, the following screen will appear. Press “Begin Payment” to initiate the Hosted Checkout process.

LUMA

Search entire store here...

What's New Women Men Gear Training Sale Gift Cards

Home > Checkout > Finish Payment

Finish your Payment

Your order has been placed. Your order number is #000000041.

This order has not been paid for yet. To begin paying, please click the button below.

Begin Payment

The following page will display while the Hosted Checkout page is being opened in a new window or tab. (Note: if the payment tab does not open, ensure you have disabled popup-blockers in your browser. If a popup or new tab appears but does not redirect to the Hosted Checkout page and/or redirects back to your Magento storefront, ensure that you have entered valid Profile ID and Profile Key values in the Payment Method configuration screen).

LUMA

Search entire store here...

What's New Women Men Gear Training Sale Gift Cards

Home > Checkout > Finish Payment

Finish your Payment

Your order has been placed. Your order number is #000000041.

Please complete and submit your payment information on the new window. After you complete your payment, you can close the popup. This page will automatically update when your payment has been verified.

Please allow up to 1 minute for your order status to update after you submit your payment.

Current Order Status: Pending Payment

Accidentally close the window? [Click here](#) to reopen the window.

The Hosted Checkout Page will open in a new tab or window. (You can customize the appearance of this hosted page to match your website, including customized images and style sheets. For further assistance, contact your MerchantE sales or support representatives or Help@merchantE.com.


Enter a test card value such as 4111111111111111 (Do not use live cards in the test/sandbox environment!), any date in the future as the expiration, and 123 as the Security Code. The address information should have been pre-populated with your Magento Order information. Press "Submit."

The adjacent payment confirmation page will appear:

The popup window may then be closed, and the original Magento store page will then update with the screens that follow (allow for up to 1 minute from the Secure Checkout Page confirmation.


CS TEST Expand Lab/Magent - Secure Checkout Page

Card Information

Tran Type Sale
 Tran Amount \$62.00
 Currency Code USD
 Account Number

 Expiration Date 01 - January | 2018
 Security Code

Billing Information

Billing Address
 Billing Zip Code




CS TEST Expand Lab/Magent - Secure Checkout Page


Transaction Result


Date/Time 02/12/2018 2:49:57 PM
 Transaction Type Sale
 Transaction Amount 62.00
 Currency Code USD
 Approval Code T8306H
 Invoice Number 123456
 Reference Number -

Card Information

Account Number 411111xxxxxx1111
 Billing Address 3475 Lenox Rd NE Ste 500
 Zip Code 30326







[What's New](#) [Women](#) [Men](#) [Gear](#) [Training](#) [Sale](#) [Gift Cards](#)

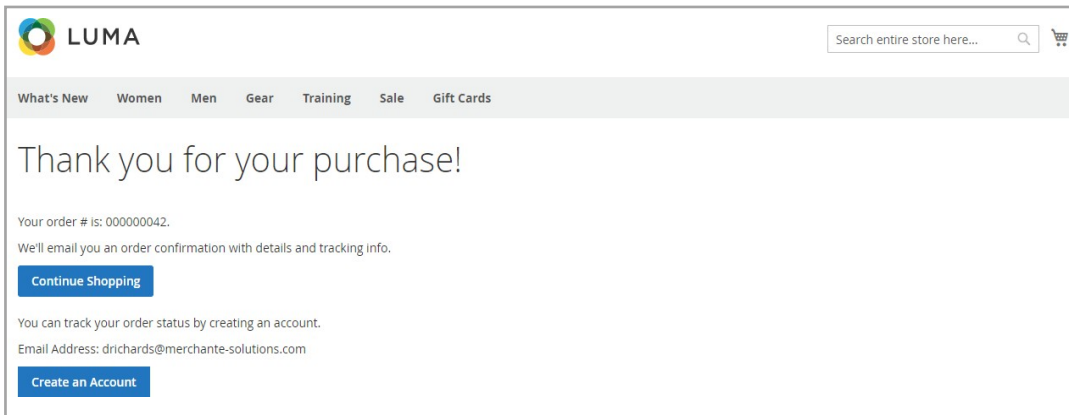
[Home](#) > [Checkout](#) > [Finish Payment](#)

Finish your Payment

Your order has been placed. Your order number is #000000042.

Your payment has been verified. You will redirected shortly...





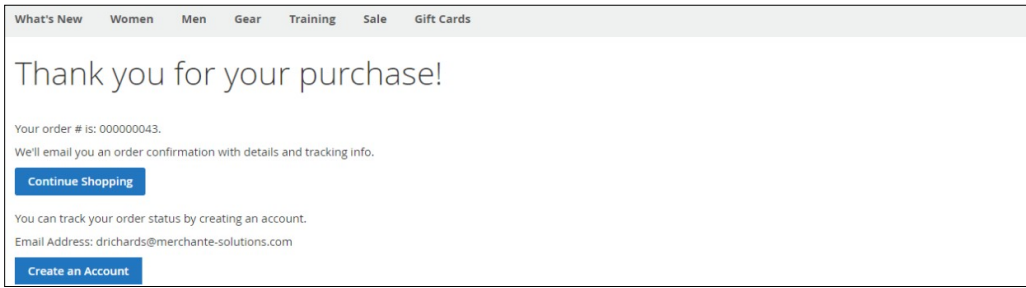
4.2 If You Selected “No” for Hosted Checkout

If you did not enable the Hosted Checkout method on the Payment Method configuration page, the checkout flow will appear as pictured below.

After the Order details are confirmed, as illustrated before, then the card data may be entered directly into the checkout page in the “Review & Payments” tab.

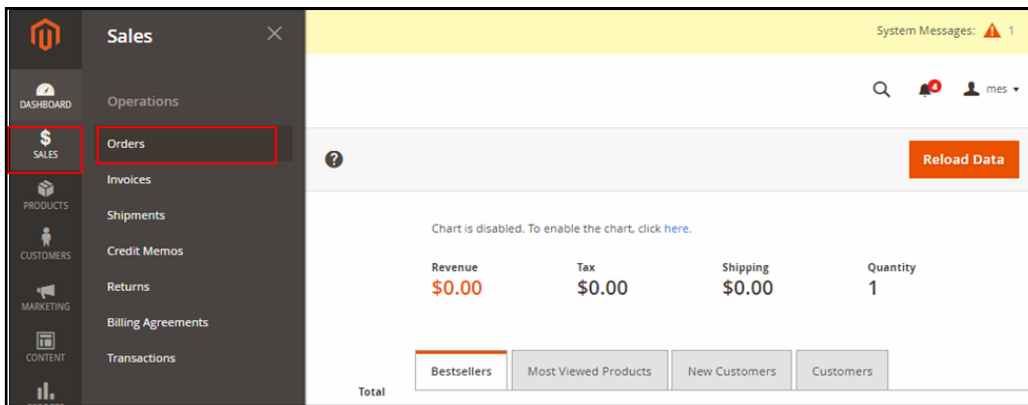
Enter any test card value such as 4111111111111111 (Do not use live cards in the test/sandbox environment!), input any date in the future as the expiration, and enter “123” as the Card Verification Number.

- Press “Place Order.”
- After the authorization (or sale) has been successfully approved by the MerchantE transaction simulator, you will see the following confirmation page.

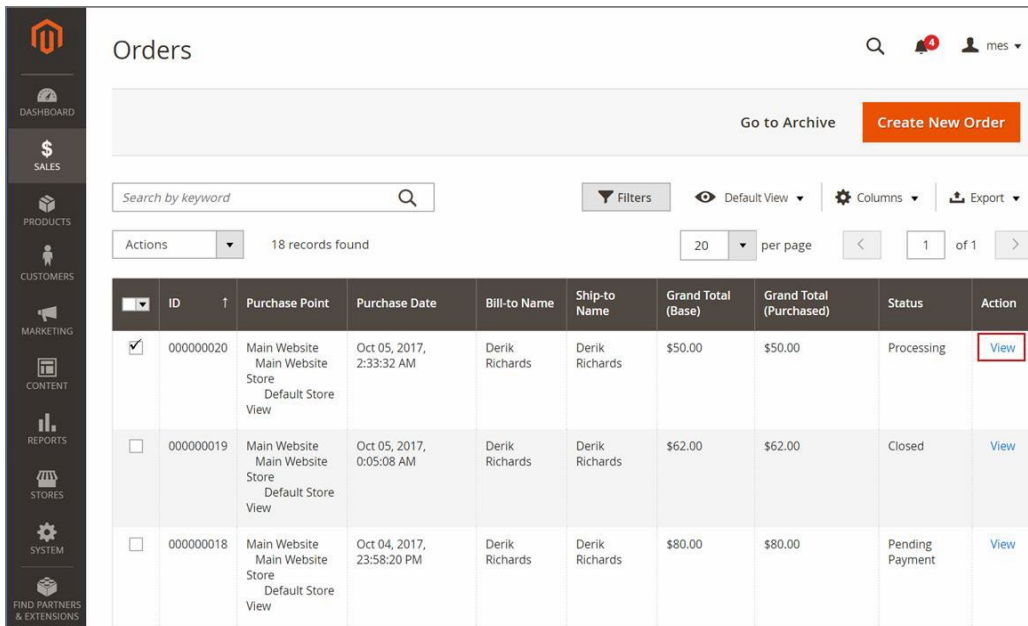


4.3 Verify Sale Orders in Admin

You can verify the Sales Order details by logging in to your Magento Admin interface. From the Admin Dashboard, select **Sales** → **Orders**



You will then see the list of your recent test transactions. To see more details associated with any transaction, click “View.”



View Order details: scroll down to view specific processing details from the transaction, including the MerchantE Transaction ID, the approval code from the card issuer, as well as the CVV and AVS response codes and messages.

The screenshot displays the MerchantE Order View interface for order #000000019. The page is organized into several sections:

- Order & Account Information:**
 - Order # 000000019 (The order confirmation email was sent)
 - Order Date: Oct 5, 2017, 12:05:08 AM
 - Order Status: Closed
 - Purchased From: Main Website (Main Website Store - Default Store View)
 - Placed from IP:
- Account Information:**
 - Customer Name: Guest
 - Email: [Redacted]
 - Customer Group: NOT LOGGED IN
- Address Information:**
 - Billing Address:** Derek Richards, Merchant e-Solutions, 3475 Lenox Rd NE, Ste 500, Atlanta, Georgia, 30326, United States, T: 5555555555
 - Shipping Address:** Derek Richards, Merchant e-Solutions, 3475 Lenox Rd NE, Ste 500, Atlanta, Georgia, 30326, United States, T: 5555555555
- Payment & Shipping Method:**
 - Payment Information:** Credit Card (Credit Card type: VISA, Credit Card Number: xxxx 1111). Note: The order was placed using USD.
 - Shipping & Handling Information:** Flat Rate - Fixed \$5.00

5. Going Live

When you have tested your new payments configuration and are ready to begin using it, you must revisit the settings described earlier and reset the “Use Sandbox” field to “No.”

From Admin Dashboard, select **Stores** → **Configuration** → **Sales** → **Payment Methods**. Scroll down to your MerchantE settings and look for “Use Sandbox” in the “Credentials” section. (For step-by-step screenshots, [click here](#)).

- Change the “Use Sandbox” option to “No” (To revisit the screenshot of this section, [click here](#)).
- If MerchantE has provided any new credentials (Profile ID, Profile Key, User ID, Password) for processing “live” transactions in your production merchant account, update those in the “Credentials” section.
- Save changes by pressing “Save Config” button.

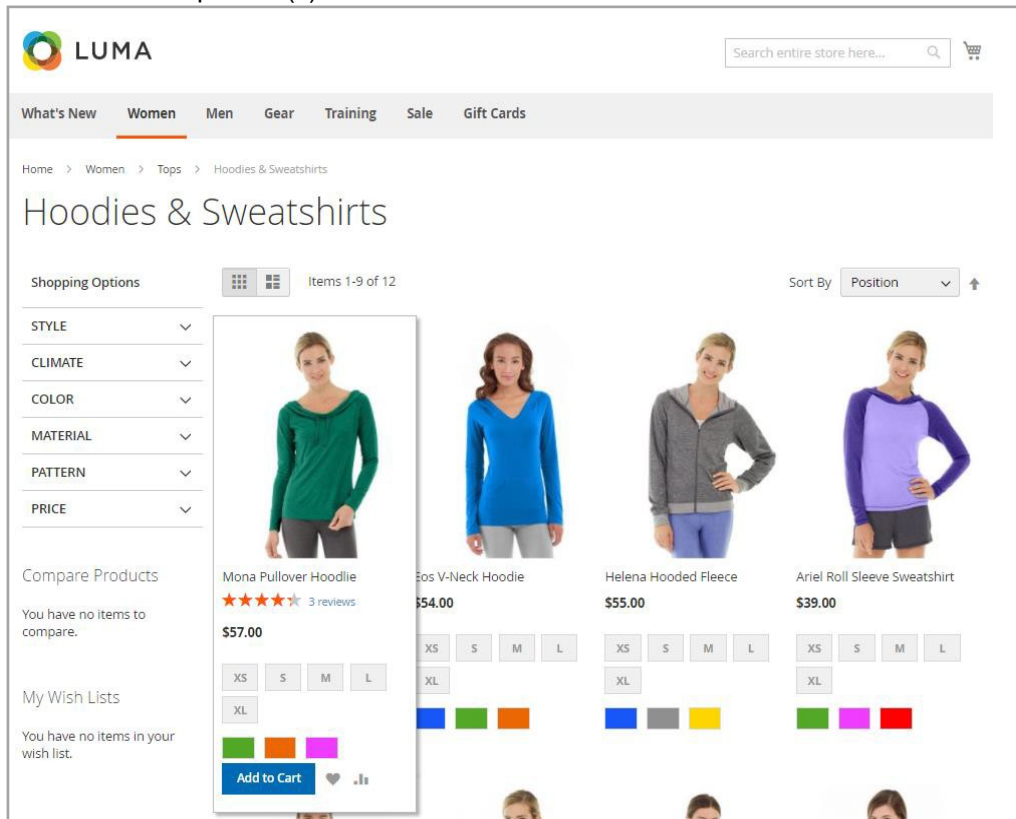
Note: Authorization logs are only available when “Use Sandbox” is set to “Yes” and are saved to the /var/log directory within your root Magento installation.

Detailed Feature Guide

1. Checkout for Transaction Type: Sale

If you must revisit the If you set Transaction Type to “Sale” in the Payment Method configuration screens, then purchases on your website will be authorized and captured for settlement simultaneously. If you set Transaction Type to “Pre-Authorization,” then the amount will only be pre-authorized and held on the customer’s card when they check out and must be captured (invoiced) later in the Admin Order interface. Regardless of how you set Transaction Type, the customer checkout experience is the same.

Customer adds product(s) to cart.



Customer proceeds with checkout.

If you enabled Hosted Checkout as your PCI Compliance scope reduction option in the Payment Method configuration screen, then the checkout flow will appear as follows. The customer selects “Credit Card,” then “Place Order”, then “Begin Payment”

Shipping Review & Payments

Payment Method:

Check / Money order

Credit Card

My billing and shipping address are the same

Derik Richards
3475 Lenox Rd NE, Ste 500
Atlanta, Georgia 30326
United States
55555555

You will be redirected to a secure payment page to complete your purchase after you place your order.

[Place Order](#)

Apply Discount Code

Apply Gift Card

Order Summary

Cart Subtotal	\$57.00
Shipping Flat Rate - Fixed	\$5.00
Order Total	\$62.00

1 Item in Cart

Ship To:

Derik Richards
3475 Lenox Rd NE, Ste 500
Atlanta, Georgia 30326
United States
55555555

Shipping Method:

Flat Rate - Fixed

Customer will see the following page while the Hosted Checkout page is opening in a new tab.

LUMA

Search entire store here...

What's New Women Men Gear Training Sale Gift Cards

Home > Checkout > Finish Payment

Finish your Payment

Your order has been placed. Your order number is #00000041.

Please complete and submit your payment information on the new window. After you complete your payment, you can close the popup. This page will automatically update when your payment has been verified.

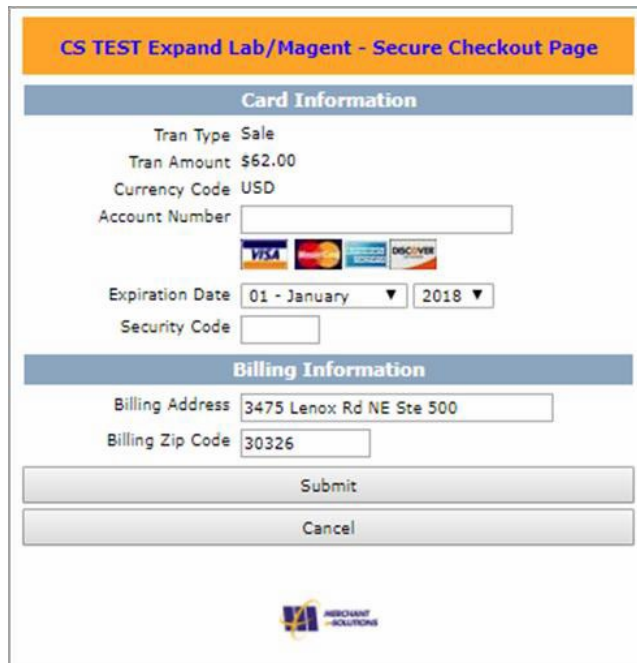
Please allow up to 1 minute for your order status to update after you submit your payment.

Current Order Status: Pending Payment

Accidentally close the window? [Click here to reopen the window.](#)

1.1 Hosted Checkout Set to “Yes”

The Hosted Checkout Page will open in a new tab or window. (Note that you can customize the appearance of this hosted page to match your website.



The screenshot shows a checkout page titled "CS TEST Expand Lab/Magent - Secure Checkout Page". It is divided into two main sections: "Card Information" and "Billing Information".

Card Information:

- Tran Type: Sale
- Tran Amount: \$62.00
- Currency Code: USD
- Account Number: [input field]
- Expiration Date: 01 - January 2018
- Security Code: [input field]

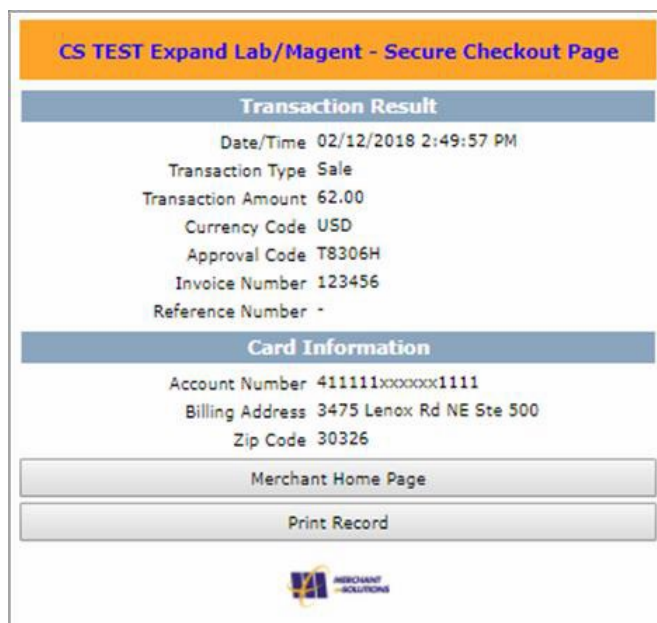
Billing Information:

- Billing Address: 3475 Lenox Rd NE Ste 500
- Billing Zip Code: 30326

At the bottom of the form are two buttons: "Submit" and "Cancel". The Merchant eSolutions logo is visible at the bottom center.

The customer enters their card number, expiration date, and card security code. The address information will have been pre-populated with their order information from Magento. Customer presses “Submit.”

The following payment confirmation page will appear:



The screenshot shows a payment confirmation page titled "CS TEST Expand Lab/Magent - Secure Checkout Page". It is divided into two main sections: "Transaction Result" and "Card Information".

Transaction Result:

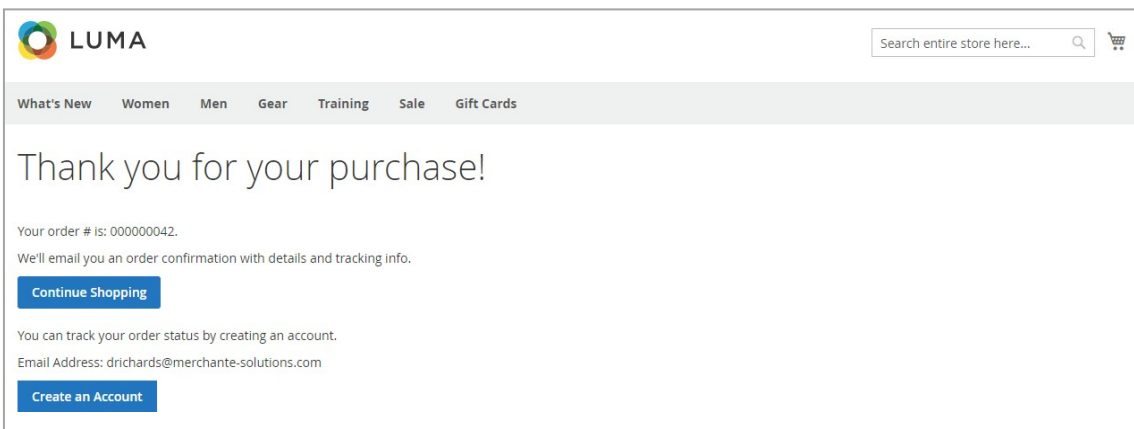
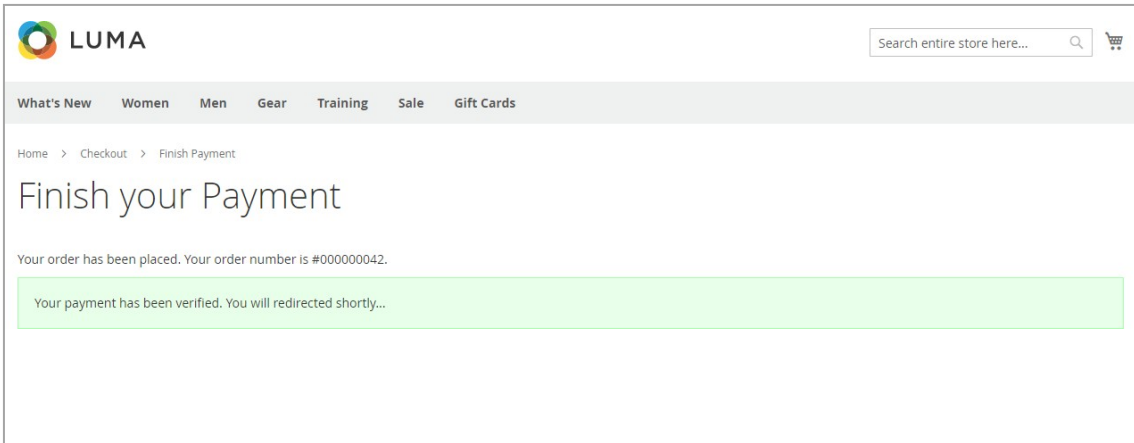
- Date/Time: 02/12/2018 2:49:57 PM
- Transaction Type: Sale
- Transaction Amount: 62.00
- Currency Code: USD
- Approval Code: T8306H
- Invoice Number: 123456
- Reference Number: -

Card Information:

- Account Number: 411111xxxxxx1111
- Billing Address: 3475 Lenox Rd NE Ste 500
- Zip Code: 30326

At the bottom of the form are two buttons: "Merchant Home Page" and "Print Record". The Merchant eSolutions logo is visible at the bottom center.

The popup window may then be closed, and the original Magento store page will then update with the screens that follow (allow for up to 1 minute from the Secure Checkout Page confirmation):



1.2 Hosted Checkout Set to “No”

If you did not enable the Hosted Checkout method during configuration, the checkout flow will appear as described below.

After the customer confirms the Order details, they enter their card data directly into the checkout page.

Shipping Review & Payments

Payment Method:

Credit Card

My billing and shipping address are the same

Derik Richards
3475 Lenox Rd NE, Ste 500
Atlanta, 30326

5555555555

Credit Card Number *

Expiration Date *
Month Year

Card Verification Number *

Order Summary

Cart Subtotal	\$57.00
Shipping	\$5.00
Flat Rate - Fixed	
Order Total	\$62.00

1 Item in Cart

Ship To:

Derik Richards
3475 Lenox Rd NE, Ste 500
Atlanta, 30326

5555555555

Shipping Method:

Flat Rate - Fixed

After the authorization (or sale) has been successfully approved by the card issuer, the customer is directed to a confirmation page

Search entire store here...

What's New [Women](#) [Men](#) [Gear](#) [Training](#) [Sale](#) [Gift Cards](#)

Thank you for your purchase!

Your order # is: 000000043.
We'll email you an order confirmation with details and tracking info.

You can track your order status by creating an account.
Email Address: drichards@merchante-solutions.com

2. Checkout and Invoice for Transaction Type: Pre-Authorization

If you set Transaction Type to “Pre-Authorization” in the Payment Method configuration screens, then purchases on your website will only be pre-authorized and held on the customer's card when they check out, and must be captured (invoiced) later in the Admin Order interface in order for you to receive funds. Regardless of how you set Transaction Type, the customer checkout experience is the same as previously shown. If you selected Pre- Authorization, however, the below steps are necessary to create an Invoice within Magento and capture the pre-authorization for actual settlement.

From the Admin Dashboard, select **Sales** → **Orders**

- Find the Pre-Authorization Order which needs to be captured, and click “View”
- Click the “Invoice” option at the top

#00000020

← Back Cancel Send Email Hold **Invoice** Ship Reorder Edit

ORDER VIEW

Information

Order # 00000020 (The order confirmation email was sent)

Order Date: Oct 5, 2017, 2:33:32 AM

Order Status: Processing

Purchased From: Main Website, Main Website Store, Default Store View

Account Information

Customer Name: Derik Richards

Email: name@customer.com

Customer Group: General

Address Information

Billing Address [Edit](#)

Derik Richards
Merchant e Solutions
3475 Lenox Rd NE
Ste 500
Atlanta, Georgia, 30326
United States

Shipping Address [Edit](#)

Derik Richards
Merchant e Solutions
3475 Lenox Rd NE
Ste 500
Atlanta, Georgia, 30326
United States

Payment & Shipping Method

Payment Information

Credit Card

Credit Card Type: Visa

Credit Card Number: xxxx-1111

The order was placed using USD.

Shipping & Handling Information

Flat Rate - Fixed \$5.00

Items Ordered

Product	Item Status	Original Price	Price	Qty	Subtotal	Tax Amount	Tax Percent	Discount Amount	Row Total
Erika Running Short SKU: WSH12-28-	Ordered	\$45.00	\$45.00	Ordered 1	\$45.00	\$0.00	0%	\$0.00	\$45.00

The New Invoice screen will appear.

Ensure that the “Amount” drop down on the Invoice is set to “Capture Online” and click “Submit Invoice.”

New Invoice

← Back Reset

Payment & Shipping Method

Payment Information

Credit Card

Credit Card Type: Visa

Credit Card Number: xxxx-1111

The order was placed using USD.

Shipping Information

Flat Rate - Fixed
Total Shipping Charges: \$5.00

Create Shipment

Items to Invoice

Product	Price	Qty	Qty to Invoice	Subtotal	Tax Amount	Discount Amount	Row Total
Erika Running Short SKU: WSH12-28-Green Size: 28 Color: Green	\$45.00	Ordered 1	<input type="text" value="1"/>	\$45.00	\$0.00	\$0.00	\$45.00

[Update Qty's](#)

Order Total

Invoice History

Invoice Comments

Invoice Totals

Subtotal: \$45.00

Shipping & Handling: \$5.00

Grand Total: \$50.00

Amount: **Capture Online** (dropdown menu)

Append Comments

Email Copy of Invoice

Submit Invoice

The confirmation message will appear.

The screenshot shows the MerchantE admin dashboard for order #000000019. A yellow banner at the top displays a confirmation message: "The invoice has been created." Below this, the "ORDER VIEW" section is active, showing "Order & Account Information". The order details include: Order # 000000019 (The order confirmation email was sent), Order Date: Oct 5, 2017, 12:05:08 AM, Order Status: Processing, Purchased From: Main Website, Main Website Store, Default Store View, and Placed from IP: 24.255.8.102. Account Information shows Customer Name: Guest and Email: drichards@merchante-solutions.com. A "NOT LOGGED IN" message is visible at the bottom right of the account information section.

3. Refunds (Full and Partial)

To issue a refund for an existing Order:

- From Admin Dashboard, select **Sales** → **Orders**
- The list of orders will appear. Select the Order to be refunded (**Note:** The Order must have a corresponding Invoice; if you set Transaction Type to “Sale” then all orders will automatically have an invoice; if you set Transaction Type to Pre-Authorize, then you must first issue an invoice for that order before you can refund it).
- Select “Invoices” from the left-hand menu.

The screenshot shows the MerchantE admin dashboard for order #000000019. The "Invoices" section is active, displaying a table with one record. The table has columns for Invoice, Invoice Date, Order #, Order Date, Bill-to Name, Status, Amount, and Action. The record shows Invoice # 000000008, Invoice Date: Oct 5, 2017 2:14:25 AM, Order # 000000019, Order Date: Oct 5, 2017 12:05:08 AM, Bill-to Name: Denk Richards, Status: Paid, Amount: \$62.00, and a "View" action link.

Invoice	Invoice Date	Order #	Order Date	Bill-to Name	Status	Amount	Action	
<input type="checkbox"/>	000000008	Oct 5, 2017 2:14:25 AM	000000019	Oct 5, 2017 12:05:08 AM	Denk Richards	Paid	\$62.00	View

- Click the “Credit Memo” link at the top (**Note:** this button will only appear if an Order has been invoiced, i.e., a pre-authorization has been captured if you selected the Pre-Authorization Transaction Type in the Payment Method configuration).

System Messages: ▲ 1

#00000008

← Back Send Email **Credit Memo** Print

Order & Account Information

Order # 000000019 (The order confirmation email was sent)

Order Date	Oct 5, 2017, 12:05:08 AM
Order Status	Processing
Purchased From	Main Website
Placed from IP	11.111.1.111

Customer Name	Guest
Email	name@customer.com
Customer Group	NOT LOGGED IN

Address Information

Billing Address Edit Derik Richards Merchant e-Solutions 3475 Lenox Rd NE Ste 500 Atlanta, Georgia, 30326 United States T: 5555555555	Shipping Address Edit Derik Richards Merchant e-Solutions 3475 Lenox Rd NE Ste 500 Atlanta, Georgia, 30326 United States T: 5555555555
---	--

Payment & Shipping Method

Payment Information Credit Card Credit Card Type: Visa Credit Card Number: xxxx-1111 The order was placed using USD.	Shipping Information Flat Rate - Fixed Total Shipping Charges: \$5.00
---	---

You will then be presented with the Credit Memo screen (below). Here you may make any adjustments, such as whether to refund shipping fees, or charge restocking or other fees potentially resulting in only a partial refund to the cardholder. Press the “Refund” button to issue the refund. A confirmation of the refund/credit memo will appear:

New Memo for #000000008
← Back Reset

Payment Information

Credit Card

Credit Card Type:

Credit Card Number:

The order was placed using USD.

Shipping Information

Flat Rate - Fixed
Total Shipping Charges: **\$5.00**

Items to Refund

Product	Price	Qty	Return to Stock	Qty to Refund	Subtotal	Tax Amount	Discount Amount	Row Total
Mona Pullover Hoodie SKU: WH01-XS-Green Size: XS Color: Green	\$57.00	Ordered 1 Invoiced 1	<input type="checkbox"/>	<input type="text" value="1"/>	\$57.00	\$0.00	\$0.00	\$57.00

Order Total

Credit Memo Comments

Comment Text

Refund Totals

Subtotal	\$57.00
Refund Shipping	<input type="text" value="5"/>
Adjustment Refund	<input type="text" value="0"/>
Adjustment Fee	<input type="text" value="0"/>
Grand Total	\$62.00

Append Comments

Email Copy of Credit Memo

4. Manually Entered Transactions

When you need to accept a card payment over the phone but would still like the order to be integrated to your Magento workflow, use this feature.

- From Admin Dashboard, select **Sales** → **Orders**
- Press “Create New Order” button.

Orders

Go to Archive [Create New Order](#)

Search by keyword

Actions 20 per page 1 of 1

ID	Purchase Point	Purchase Date	Bill-to Name	Ship-to Name	Grand Total (Base)	Grand Total (Purchased)	Status	Action
000000019	Main Website Main Website Store Default Store View	Oct 05, 2017, 0:05:08 AM	Derik Richards	Derik Richards	\$62.00	\$62.00	Closed	View
000000018	Main Website Main Website Store Default Store View	Oct 04, 2017, 23:58:20 PM	Derik Richards	Derik Richards	\$80.00	\$80.00	Pending Payment	View
000000017	Main Website Main Website Store Default Store View	Oct 04, 2017, 23:55:54 PM	Derik Richards	Derik Richards	\$62.00	\$62.00	Pending Payment	View

- Select an existing customer or create a new one.

Create New Order in Default Store View

[← Back](#)

Please select a customer [Create New Customer](#)

Search [Reset Filter](#) 3 records found 20 per page 1 of 1

ID	Name	Email	Phone	ZIP/Post Code	Country	State/Province	Signed-up Point
3	Derik Richards	derik@customer.com	555 555 5555	30326	United States	Georgia	Default Store View
2	Jacob Smith	jacob@customer3.com					Default Store View
1	Veronica Doe	veron@customer2.com	555 555 5555	49628-7978	United States	Michigan	Default Store View

- Add Products to the Order and complete the other required Order details (e.g. Billing/Shipping Addresses).

- In the Payment Method section, select “Credit Card” (or the “Title” you assigned to this extension Payment Method).
- If you configured the Payment Method as “No” for “Hosted Checkout” as your method of PCI scope reduction, you can directly input the card details as shown below. When complete, click “Submit Order”.

You will receive the following confirmation:



If you configured the Payment Method to “Yes” for “Hosted Checkout” as your method of PCI scope reduction, then after you select “Credit Card” (or the “Title” you assigned to this extension Payment Method), the screen will appear as below.

Create New Order for Derik Richards i...

Cancel Submit Order

Payment & Shipping Information

Payment Method

Check / Money order
 Credit Card
After you submit this order, you will be presented with an option to complete your payment.

Shipping Method

[Get shipping methods and rates](#)

Order Total

Order History

Order Totals

Subtotal	\$32.00
Shipping & Handling	\$0.00
Grand Total	\$32.00

Order Comments

Append Comments
 Email Order Confirmation

Submit Order

Click "Submit Order" and the Sales Order will display the following:

#000000070

expandlab

← Back
Cancel
Send Email
Hold
Invoice
Ship
Reorder
Edit

✓ You created the order.

ORDER VIEW

- Information
- Invoices
- Credit Memos
- Shipments
- Comments History
- Transactions

This order has not been paid for yet. To begin paying, please click the button below.

Begin Payment

Order & Account Information

Order # 000000070 (The order confirmation email was sent)

Order Date	Mar 5, 2018, 5:59:05 PM
Order Status	Pending Payment
Purchased From	Main Website Main Website Store Default Store View

Account Information [Edit Customer](#)

Customer Name	Derik Richards
Email	drichards@merchante-solutions.com
Customer Group	General

Click “Begin Payment”, and the Hosted Checkout Page will open in a new window or tab. (Note that you can customize the appearance of this hosted page to match your website.

CS TEST Expand Lab/Magent - Secure Checkout Page

Card Information

Tran Type Sale
 Tran Amount \$62.00
 Currency Code USD
 Account Number
 Expiration Date 01 - January 2018
 Security Code

Billing Information

Billing Address 3475 Lenox Rd NE Ste 500
 Billing Zip Code 30326

Submit
 Cancel

MERCHANT SOLUTIONS

The following page will appear on the Sales Order screen after you click Begin Payment:

#00000070

← Back Cancel Send Email Hold Invoice Ship Reorder Edit

✓ You created the order.

ORDER VIEW

Information
 Invoices
 Credit Memos

Please complete and submit your payment information on the new window. After you complete your payment, you can close the popup. This page will automatically update when your payment has been verified.
Please allow up to 1 minute for your order status to update after you submit your payment.
 Current Order Status: Pending Payment
 Accidentally close the window? Click [here](#) to reopen the window.

Enter the customer’s card number, expiration date, and card security code in the Hosted Checkout window. The address information will have been pre-populated with their order information from Magento. Click “Submit.” The adjacent payment confirmation page will appear:

CS TEST Expand Lab/Magent - Secure Checkout Page

Transaction Result

Date/Time 02/12/2018 2:49:57 PM
 Transaction Type Sale
 Transaction Amount 62.00
 Currency Code USD
 Approval Code T8306H
 Invoice Number 123456
 Reference Number -

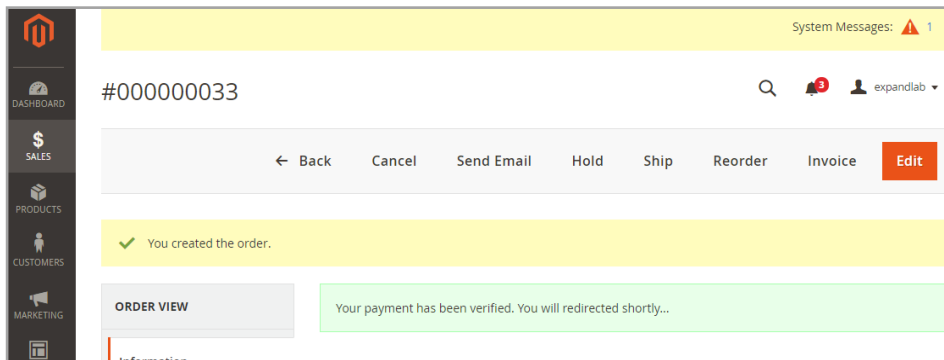
Card Information

Account Number 411111xxxxxx1111
 Billing Address 3475 Lenox Rd NE Ste 500
 Zip Code 30326

Merchant Home Page
 Print Record

MERCHANT SOLUTIONS

You may now close the Hosted Checkout window. Allow for up to 1 minute for the Sales Order page to refresh with the following status message:



5. Third-Party Checkout Module Support

The MerchantE Payment Acceptance extension for Magento 2.x has been tested as compatible with the following checkout modules:

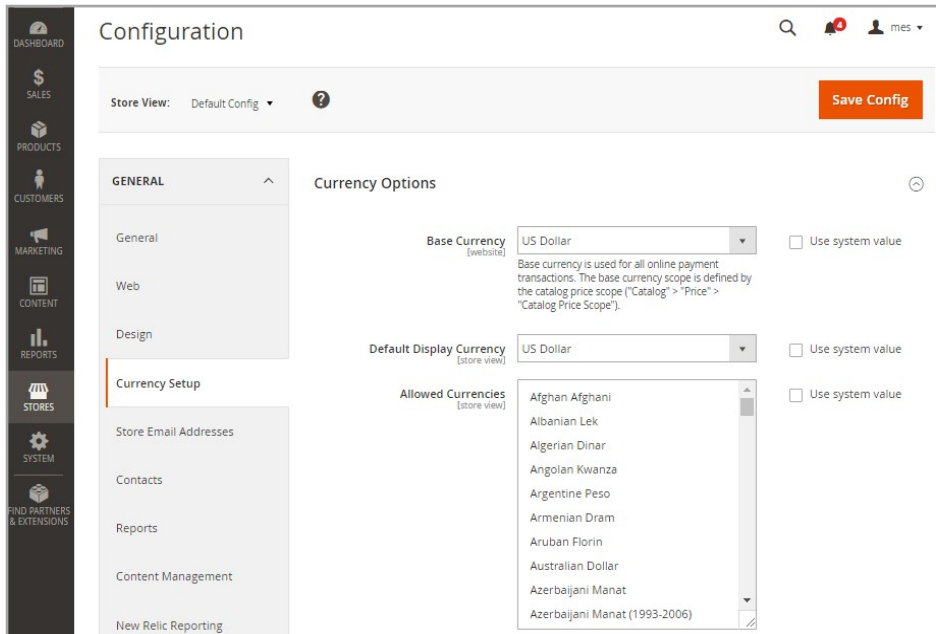
- Native Magento Checkout
- Native Magento One Step Checkout
- OneStepCheckout.com
- IWD
- MageStore

6. International Currency Acceptance

Note: International processing functionality must be activated on your MerchantE account before this can be implemented. Contact your MerchantE sales or support representatives for more information.

Checkout will always be in the “Base Currency” that you have set for the current Magento “Configuration Scope.”

To view or change your “Base Currency,” from the Admin Dashboard, select **Stores** → **Configuration** → **Currency Setup**. Select “Currency Options”, then select your “Base Currency,” “Default Display Currency” and “Allowed Currencies.”



To accept multiple types of currencies, you must set up a new view with a different base currency. For example, it is common to have a general storefront in Euros, then a specific view for customers in Germany, UK, etc. Each of those views can have an alternate “Base Currency.”

7. Level II and Level III Processing

Level II or Level III processing is generally relevant when you are selling products to larger corporations or government entities. These B2B or B2G transactions are often authorized by cardholders using what are known as “Purchasing Cards” (or “P-Cards”). When accepting an eligible purchase card, providing this additional level of detail will ensure that you receive the lowest interchange rates for that transaction.

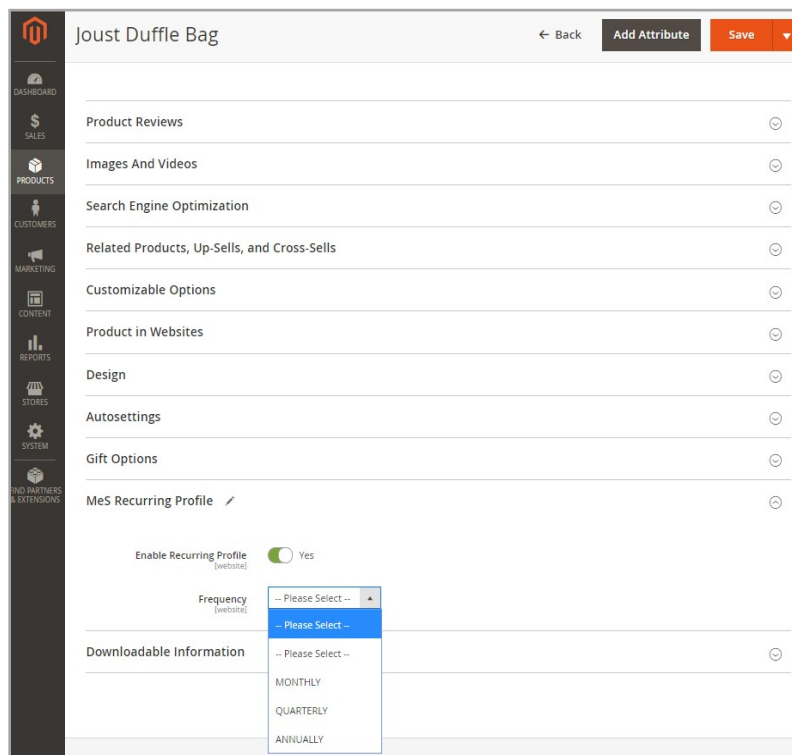
Level II transactions require the tax amount and an invoice or Purchase Order number from the buyer. When Level II/III is enabled within this extension, there is an additional prompt for the “Purchase Order Number” field during the checkout process. If the customer enters a value in that field, it will be sent to the card issuer. If no value is entered, then the Magento order number will be sent to the card issuer in that field. If tax information is configured within Magento, the tax information associated with a given transaction will be sent to the card issuer when Level II/III is enabled.

Level III transactions provide specific line-item details to the card issuer during the transaction, such as item description, quantity, unit-of-measure, price and tax information, and more.

To process Level III transactions, you must contact MerchantE to enroll in the Interchange Optimization Program. To activate Level III processing within Magento using this extension, and to ensure that you pass all required data, you must perform the following steps in Magento:

- Ensure that the “Use Level II/III Processing” option is set to “Yes” on the Payment Method/Order Settings configuration screen

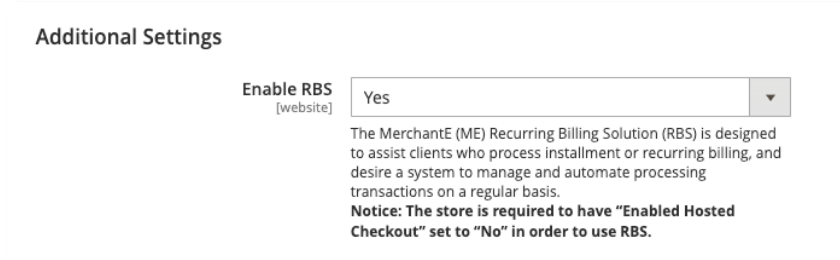
- Enter the “Default Commodity Code” which best describes the type of products that you sell on the Payment Method configuration screen. If you sell products which are classified under multiple commodity codes, ensure these are configured in **Admin → Products → Catalog**
- Select “Alternate Tax Rates” that may apply to specific tax codes on the Payment Method configuration screen (to create new custom tax rates, go to **Admin → Stores → Tax Zones and Rules**)
- Your government-issued Tax ID number must be entered in the VAT Number field located at **Admin → Stores → Configuration → General → Store Information**. **Note:** The Validate VAT Number button will only work with VAT Numbers issued within the European Union and does not typically apply to US-based merchants.
- Ensure that your Products are set with the proper Tax Class (**Admin → Products → Catalog**, then select a product). Note that the only Unit of Measure that Magento natively offers is “each” (EA).
- In Magento 2 Enterprise Edition, the user may enter their “VAT Number” when creating a billing or shipping address. If this is done, these values will appear in the Tax ID field during checkout and will override any Tax ID associated with the customer profile
- The cardholder also may provide/edit their own Tax ID and/or Purchase Order Number when they submit their card information during checkout



8. Recurring and Subscription Payments

While it is not compliant and not recommended, it is possible to use the MerchantE Recurring Billing Service with Magento.

First, ensure that “Enable RBS” is set to “Yes” in the Payment Method configuration screen:



Then, from the Admin Dashboard, select **Products** → **Catalog**, and either edit an existing product or create a new one. Scroll down to the “ME Recurring Profile” tab and set “Enable Recurring Profile” to “Yes;” then define the frequency of the recurring/subscription payments which you would like to apply to this product. Repeat as needed for your other subscription-based products or services. You must contact MerchantE Customer Care to enable RBS on your account if you haven’t already.

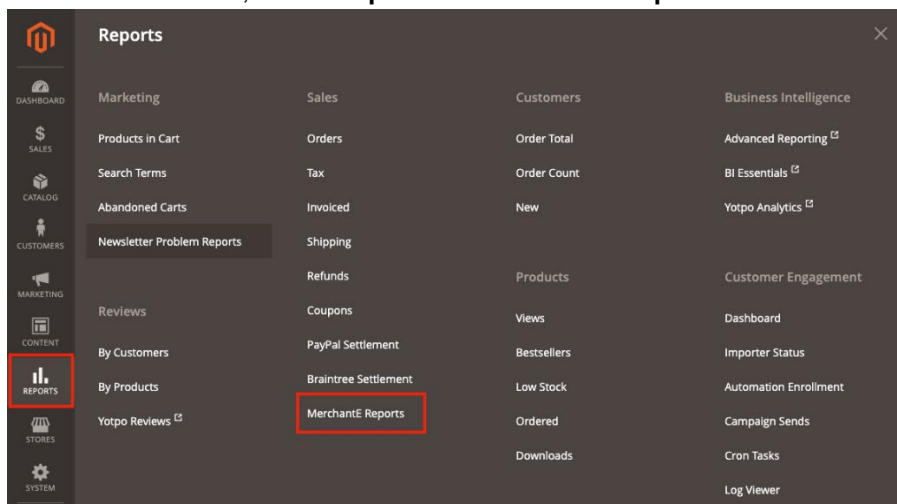
9. Account Updater Service

Account Updater Service (AUS) helps you avoid declines when you have payment cards or tokens on file, such as with subscription-based products or any recurring payments. MerchantE provides an automated service, sending card account information to the card brands on an ongoing weekly basis. The card brands return any updates such as revised expiration dates or new account numbers for cards that were replaced due to expired, lost or stolen cards.

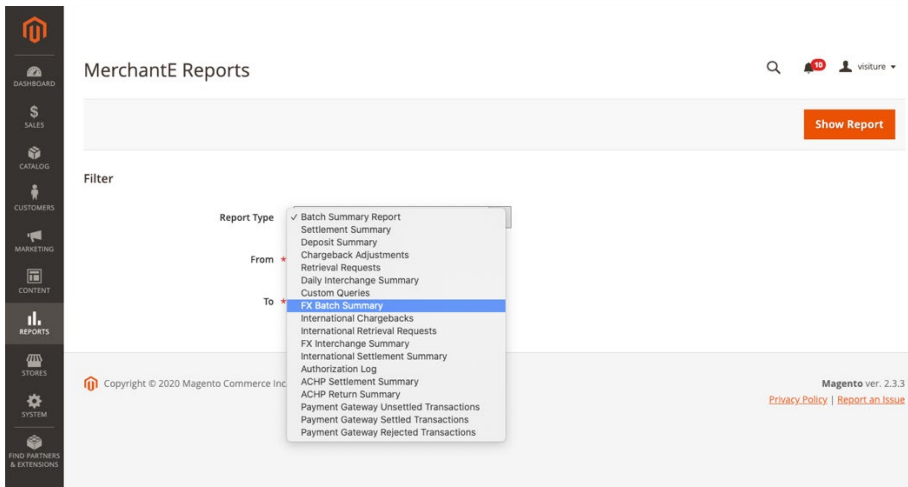
To enable Account Updater Service, set “Enable AUS” to “Yes” in the Payment Method configuration settings. This feature will not function until you have enabled Account Updater Service on your merchant account with MerchantE. Contact a MerchantE sales or support representative for details.

10. Integrated Reporting

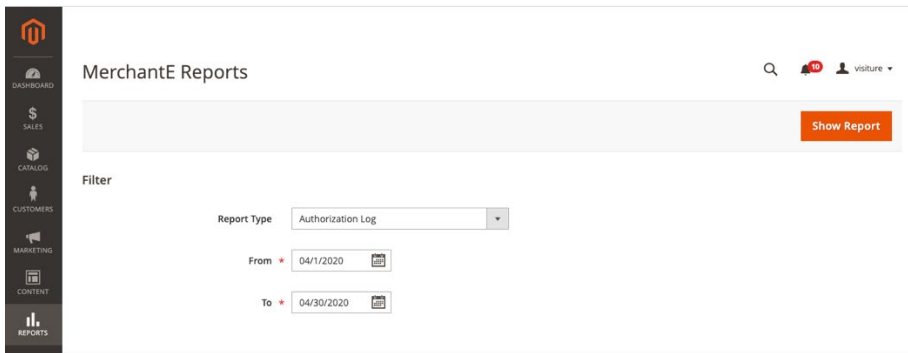
From Admin Dashboard, select **Reports** → **MerchantE Reports**



Select any of the available reports:



Provide a date range for your query, then click the “Show Report” button.



Search [Reset Filter](#) 266 records found 20 per page < 1 of 14 >

Record ID	Terminal Id	Tran Date	Tran Time	POS Cond.	Term Fmt	Card Number	MCC	Card Type	Tran Amount	Exp Date	Response Code	Auth Code	Host	Line Type	SRC	Station ID	AVS
	94100012182600000001	07/07/2017	13:55:00	59	3	401230xxxxx3010	7299	VS	259.98	2002	00	T7694H	Trident	7		A	
	94100012182600000001	07/10/2017	09:21:46	59	3	401230xxxxx3010	7299	VS	259.98	2002	00	T2119H	Trident	7		A	
	94100012182600000001	07/10/2017	11:24:48	59	3	512301xxxxx0120	7299	MC	259.98	2002	00	T35183	Trident	7		A	
	94100012182600000001	07/10/2017	14:18:21	59	3	349999xxxxx9991	7299	AM	259.98	2002	N7	T00000	Trident	7		A	
	94100012182600000001	07/10/2017	14:30:45	59	3	349999xxxxx9991	7299	AM	259.98	2002	N7	T00000	Trident	7		A	
	94100012182600000001	07/10/2017	14:31:22	59	3	349999xxxxx9991	7299	AM	259.98	2002	N7	T00000	Trident	7		A	
	94100012182600000001	07/11/2017	13:06:44	59	3	349999xxxxx9991	7299	AM	259.98	2003	00	T25588	Trident	7		A	
	94100012182600000001	07/12/2017	12:22:07	59	3	401230xxxxx3010	7299	VS	10.0	2001	00	T9040H	Trident	7		A	
	94100012182600000001	07/12/2017	13:26:13	59	3	401230xxxxx3010	7299	VS	10.0	2003	00	T1425H	Trident	7		A	
	94100012182600000001	07/13/2017	09:07:10	59	3	401230xxxxx3010	7299	VS	129.99	2002	00	T4812H	Trident	7		A	
	94100012182600000001	07/13/2017	09:18:02	59	3	401230xxxxx3010	7299	VS	129.99	2002	00	T4869H	Trident	7		A	
	94100012182600000001	07/13/2017	09:36:36	59	3	401230xxxxx3010	7299	VS	129.99	1903	00	T5070H	Trident	7		A	
	94100012182600000001	07/13/2017	13:53:22	59	3	401230xxxxx3010	7299	VS	129.99	1802	00	T9353H	Trident	7		A	
	94100012182600000001	07/13/2017	14:02:33	59	3	401230xxxxx3010	7299	VS	129.99	1802	00	T9468H	Trident	7		A	
	94100012182600000001	07/14/2017	11:19:46	59	3	401230xxxxx3010	7299	VS	129.99	1802	00	T9679H	Trident	7		A	



Note: MerchantE Reporting is limited in sandbox mode. When requesting a report, if you receive the error “Invalid credentials. Please verify your credentials in the MerchantE configuration.” Please ensure that you have entered the correct User ID and User Password provided by MerchantE into the Payment Method configuration screen. When requesting a report, if you receive the error “Unable to view this report due to insufficient rights.” Your merchant account may not have permissions to request that specific report. Please contact your sales or support representative for more information, or email Help@merchantE.com.

11. Get Started

This concludes the User Guide. You are now prepared to begin using the MerchantE Payment Acceptance extension. If you have any questions or concerns, do not hesitate to contact your sales or solution consulting representative, or email us at Help@merchantE.com.

