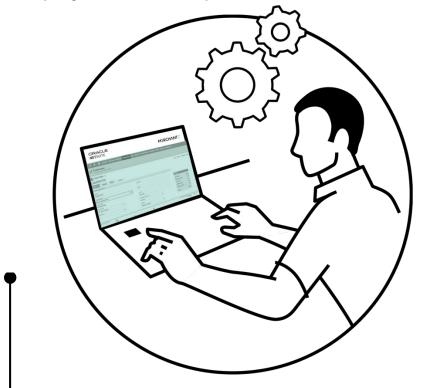
### MERCHANT =



### **User Guide**

# MerchantE for SuitePayments

A step-by-step guide to set up and utilize MerchantE for payment acceptance in NetSuite.



ORACLE NETSUITE SuiteCloud Developer Network

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### **Key Contacts**

Information/Assistance	Contact Info
After you have set up SuitePayments, if you have questions about payments, authorization, declines, settlement and chargebacks, contact MerchantE Customer Care. If you have questions during set-up of MerchantE for SuitePayments, or learning how to use it, contact your MerchantE sales representative.	help@MerchantE.com Your MerchantE Sales Representative
Questions about how to setup and use any of the MerchantE services.	MerchantE <u>User Guide Library</u>
With questions about other MerchantE products and services, contact your MerchantE sales representative. If you don't know who to contact, use the <u>NetSuite@MerchantE.com</u> mailbox.	Your MerchantE Sales Representative or <u>NetSuite@MerchantE.com</u>

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March 8, 2023 | Version 2.7





### Versioning

March 2023	2.7	Added International Payments instructions.
November 2022	2.6	Marked features include in SuiteEssentials.

### Introduction

Welcome to the User Guide for **SuitePayments with MerchantE**. These step-by-step instructions provide the necessary information to activate and use this feature in NetSuite. To make the most of SuitePayments, it is recommended that you also consider adding the companion SuiteApp bundles:

- Automated Reconciliation for SuitePayments reconcile authorized and settled credit card transactions
- Tokenization with Account Updater Service prevent declines with automatic weekly inquiries to card brands, for updates associated with expired or replaced cards
- Tokenization for SuitePayments import card data securely in bulk from external systems such as legacy billing and ecommerce platforms
- Card Swipe for SuitePayments accept card-present payments or deposits, if applicable to your business, for reduced interchange rates

There are no fees associated with **Automated Reconciliation. Card Swipe for SuitePayments** requires purchase of a card reader. There are no ongoing fees for using Card Swipe and using card present acceptance may reduce your interchange rate, depending on your fee structure. This User Guide includes instructions to configure SuitePayments. If you are interested in learning more about the MerchantE add-on capabilities, contact your sales representative or <u>NetSuite@MerchantE.com</u>.

Please note that each NetSuite installation can vary from others. If your screen does not appear exactly as the screens pictured here, don't be concerned. The names of tabs and selections should be consistent. If you have any questions, do not hesitate to contact your Sales representative directly.

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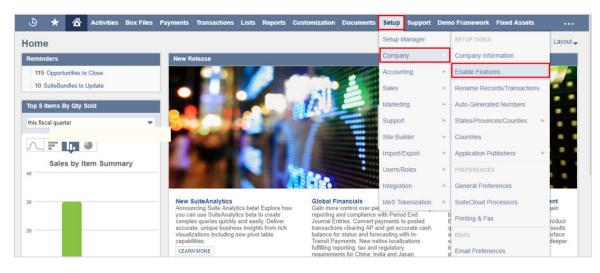


### Set Up Credit Card Processing within NetSuite

Confirm that Credit Card Processing is Enabled

Before beginning configuration of MerchantE for payment processing, you must:

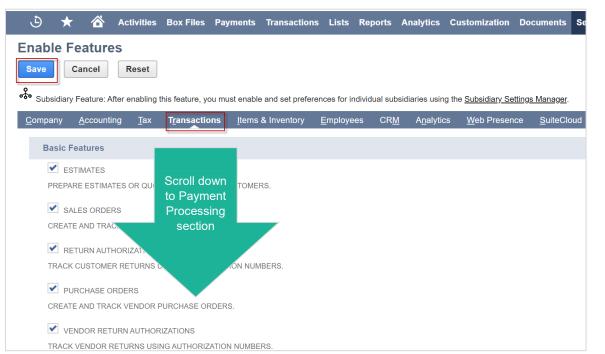
- Have a MerchantE Account and have received your credentials.
- Have NetSuite Administrator privileges and log in with those credentials.
- Follow these next steps to confirm that Credit Card Processing is enabled within NetSuite.



#### Navigate: NetSuite $\rightarrow$ Setup $\rightarrow$ Company $\rightarrow$ Enable Features

1. On the **Enable Features** page, click on the **Transactions** Tab.

# **MERCHANTE**



2. Scroll down to the **Payment Processing** section and confirm that boxes for both **Credit Card Payments**, **Credit Card Soft Descriptors**, and **Payment Instruments** are enabled.

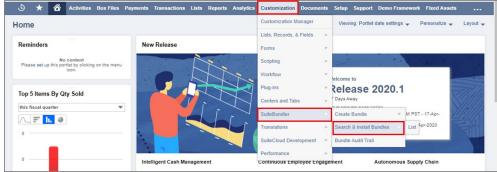
	CREDIT CARD PAYMENTS
REC	EIVE CREDIT CARD PAYMENTS FROM CUSTOMERS. NETSUITE OFFERS MERCHANT ACCOUNT SERVICES OR YOU CAN USE YOUR OWN.
~	CREDIT CARD SOFT DESCRIPTORS
JSE	SOFT DESCRIPTORS FOR CREDIT CARD TRANSACTIONS.
✓	PAYPAL INTEGRATION
PRO	CESS PAYMENTS THROUGH PAYPAL.
~	ELECTRONIC FUNDS TRANSFER
	DUCT APPROVED AMOUNTS FROM YOUR CUSTOMERS' BANK ACCOUNTS. ENABLING THIS FEATURE, YOU AGREE TO THE ACH PROCESSING <u>TERMS OF SERVICE</u> .
~	ONLINE BILL PAY
AUT	OMATICALLY PAY YOUR BILLS ONLINE AS YOU ENTER THEM.
✓	ACH VENDOR PAYMENTS
	: ACH TRANSACTIONS TO DEPOSIT APPROVED AMOUNTS INTO YOUR VENDORS' BANK ACCOUNTS AND TO PAY EMPLOYEE EXPENSE REPORTS NABLING THIS FEATURE, YOU AGREE TO THE ACH PROCESSING <u>TERMS OF SERVICE</u> .
~	PAYMENT INSTRUMENTS
MP	ROVED HANDLING OF VARIOUS PAYMENT INSTRUMENTS, INCLUDING PAYMENT CARDS AND TOKENS.

- 3. Click Save.
- \* Included in SuiteEssentials



### Download the MerchantE SuitePayments API Plug-In

 $\textbf{Navigate: NetSuite} \rightarrow \textbf{Customization} \rightarrow \textbf{SuiteBundler} \rightarrow \textbf{Search and Install Bundles}$ 



- 1. In the Keywords window, input "MerchantE payment gateway api" (b) and click Search.
- 2. Select and open MerchantE Payment Gateway API.

ې	$\star$		Activities	Box Files	Payments	Transactions	Lists	Reports	Analytics	Customizatio	n Documents	Setup	
Sear	ch &	Insta	II Bundl	es									
Searc	ch												
Basic   A	dvanced												
LEAVE SUITEA		WORDS	BOX BLANK AN	ID CLICK SEAR	CH TO VIEW TH	E MOST POPULAR							
mercha		nent gat	eway ap	b									
Installatio	on Terms	of Servi	ce										
NAME			BUNDLE	VERSION	MANAGED	COMPANY NAM	1E		PUBLISHER ID	CREATED ON	AVAILABILITY	SUITEAPP.COM	NO. INSTALLS
Mercha Gatewa	ntE Payn y APl	nent	<b>C</b> <sup>185077</sup>	1.2.6		MeS API Prod S TSTDRV17081				13-JUN-17	Shared		3

3. When installation window opens, click **Install** (d).

* گ	<b>6</b>	Activities	Box Files	Payments	Transactions	Lists	Reports	Analytics	Customization	Documents	Setup	Support	
Bundle De	tails												
Merchant	E Pay	ment C	Gateway	API									
Back	Install	d											
NAME MerchantE	NO. INST. 3	ALLS											
Payment Gateway API	PRODUC NetSuite	T NetSuite O	neWorld										
ID 185077	VERTICA		er Software, Cor	nputer Software	e Web-based, Cons	struction &	Contracting,	Distribution & W	Vholesale, eCommer	ce, Education, En	ergy / Utiliti	ies, Finance & In:	surance,
COPIED FROM	Services	: Computer	& IT Services, \$	Services : Cons	ulting, Services : E	ngineering	, Architecture	& Design, Serv	Retail, Services : Acc vices : Healthcare Se ons, Services : Transp	rvices, Services :	Legal, Sen		
VERSION 1.2.6	LANGUA	GES	vices . r ersona	Toervices, Serv	ices : Froiessionai	Services,	Services . Ter	ecommunicatio	ins, Services . Transp	Jonation Services			
COMPANY MeS API Prod Support -	AVAILABI Shared	· · · ·											
TSTDRV1708168		DCUMENTA	TION										
AVAILABLE													
SINCE 13-Jun-2017													

\* - Included in SuiteEssentials

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4. Follow the series of installation instructions and when installation is complete, continue with Set up MerchantE Payment Processing Profile.

Set Up MerchantE Payment Processing Profile

#### Navigate: NetSuite $\rightarrow$ Setup $\rightarrow$ Accounting $\rightarrow$ Payment Processing Profiles $\rightarrow$ New

1. In the **Setup** section, open the **Accounting** submenu. Select **Payment Processing Profiles** and click New.

🕒 ★ 🛣 Activities Payments Tran	sactions Lists Reports Customization Documents	Setup Support	Fixe	d Assets Demo Framework	SuiteSoci	al Sale	s Knowledge Base
Setup Manager		Setup Manager		<u>^</u>			
	come to the Setup Manager	Company	Þ	Manage Accounting Periods	1 m		
	Setup Manager provides a central location where you d	Accounting		PREFERENCES			
SETUP TASKS Use t	he links in the left pane to set preferences and edit info	Sales		Accounting Preferences	Scro		elow to view help for a s
Con	npany Setup Overview m how to get started with NetSuite, set up company inf	Marketing		Invoicing Preferences	Dov	vn	
	M Setup Overview	Support		Inventory Management Prefe	Clic	:k	
Marketing	rn how to set up Marketing, Sales Force Automation, S P Setup Overview	Site Builder		Inventory Costing Pre	"Ne	w"	
Support Lea	m how to set up Accounting, Items, Inventory, Order M	Import/Export		Finance Charge Preference			
Wet	o Site Setup Overview m how to set up your Web site or Web store, and more	Users/Roles	- >-	Customize Fulfillment Email			
Lusers/Roles		Customization	÷.	FINANCIAL STATEMENTS			
Customization		Integration		Payment Processing Profiles	Nev	v.	
Integration		SuiteApps	-	PayPal Accounts	3×		
SuiteApps SuiteSocial		SuiteSocial		Credit Card Soft Descriptors			
MeS Tokenization		MeS Tokenization	-	TAXES			
~				Set Up Taxes			
				Nexuses			
				Tax Control Accounts			
				Tax Types			
				Tax Types			

2. The **Payment Gateway Integrations** window will open. Click Add Profile to the left of the MerchantE option.

٩	$\star$	ô	Activities	Box Files	Payments	Transactions	Lists	Reports	Analytics	Customization	Documents	Setup	Support
Pay	mer	nt G	ateway	Integra	tions								
ACTION				NAME					S	CRIPT ID			
Install				Adyen									
Install				AltaPay									
Add Profile				Merchant	E								
Install				eWAY									

- 3. Next, on the MerchantE Credit Card Processing Profile screen, complete the **Primary** and **Authentication Credentials** sections.
- 4. Complete MerchantE Plugin Payment Processing Profile.

#### a. Primary

\* - Included in SuiteEssentials



- i. Web Site Select the websites associated with the profile.
- Name Select a Name for this payment processing profile that will be recognizable to employees for its specified purpose, for example MerchantE, ME-SE Region, or ME-your DBA name. Consider whether different segments of your business should use specific profiles and name them, so they are easily identifiable.
- iii. **Subsidiary** Select the subsidiary.
- iv. Settlement Currency The currency used to receive the payment.

Caution: To add currencies, see Adding Currencies. You must add each currency you plan to accept.

- v. Charge Currencies The currency used to make the payment.
- vi. Settlement Bank Account The account where the payment will be deposited.
- vii. Support Line-Level Data Do NOT enable.
- viii. **Payer Authentication** Enable 3DS payment processing for international payments. See <u>International Payments using BlueSnap</u>.
- ix. **Test Mode -** Enable if you want to enter test transactions for this credit card processor.

Note: After you have tested this profile, clear this box to begin entering actual transactions. When disabling Test Mode, you must re-enter your profile key.

x. **Inactive** – Do **NOT** enable. This will make the profile inactive.

#### b. Authentication Credentials -

- i. **Profile Key -** Profile Key is a unique 32-character alpha-numeric, casesensitive transaction passkey. This was provided on the VAR sheet sent by MerchantE when your merchant account was opened.
- c. MerchantE Configuration
  - i. **Profile ID** Profile ID is a unique 20-digit number. This was provided on the VAR sheet sent by MerchantE when your merchant account was opened.





- ii. Activation Code MeS20!7
- iii. Generate Token for Card Swipe Payments Enable to use generate tokens for card swipe payments.
- iv. Typical Recurring Payment Use-Case For more information, see <u>\*Recurring</u> Payments for SuitePayments.
- v. Default ACH Authorization Type Select the default ACH authorization type.
- d. Payment Information
  - i. **Supported Payment Methods** Highlight all payment methods you intend to accept.
  - ii. Gateway Request Types Highlight Authorizations, Captures, Sales, Refunds, and Void.
- 5. Click Save.

At this point, you can begin processing payments with MerchantE. However, we strongly recommend that you enable some standard fraud control measures, which require you to log in to the MerchantE Reporting Portal/Business Platform.

#### International Payments using BlueSnap

To configure your Payment Processing Profile to receive international payments in other currencies, you will have to:

- Enable Payer Authorization in your Payment Processing Profile. This will allow 3DS transactions to be used.
- Select the charge and settlement currencies.
- Register with BlueSnap. For more information, see <u>BlueSnap Onboarding</u>.

#### **Adding Currencies**

#### Navigate: NetSuite $\rightarrow$ Lists $\rightarrow$ Accounting $\rightarrow$ Currencies $\rightarrow$ New

- 1. From the **Accounting** submenu of the **Lists** menu, select **Currencies**. The **Currencies** screen appears.
- 2. Click New. The **Currency** screen appears.
- 3. Fill out the fields.
  - a. Name Enter the name for the currency.
  - b. **Default Locale** Set the default location.
- \* Included in SuiteEssentials



- c. **ISO Code** Enter the ISO code for the currency. For more information, see <u>ISO</u> <u>Currency Code</u>.
- d. **Default Exchange Rate** The default exchange rate for the currency against the base currency of the parent organization. For more information, see <u>Currency</u> <u>Exhange Rates</u>.
- e. **Inactive** Check to make the currency enable.
- f. **Override Currency Format** Check to customize the currency display format.

#### 4. Click Save.

### Additional Features within the Payment Processing Profile

**Authentication Options** – These should be left blank unless processing in EUR or GBP currencies. This section, under the "MerchantE Configuration" heading, covers all 3D Secure settings. You have the option to Continue Processing Payments when Authentication is Unavailable, and you can view the values for Cardinal Cruise API Identifier, Organization Unit ID, and API Key (masked).

**Tokenization** – With this option you can now protect sensitive card data by using tokenized (non-sensitive) data instead. Check the box to Replace Payment Card by Token, which does require that you set up a Payment Method.

Payment Card Token Visa	
More	
GATEWAY REQUEST TYPES Authentication Authorization Capture Authorization Credit Refund Sale Void Authorization	
Tokenization	
REPLACE PAYMENT CARD BY TOKEN PAYMENT CARD TOKEN PAYMENT METHOD	Þ

Note: These fields are now available when setting up a new profile and are visible for merchants with existing profiles once they have been updated to our Payment Gateway API Bundle v2.0.0.

### Activate Fraud Control

Fraud control is activated in the MerchantE Business Portal.

1. Navigate to MerchantE Business Portal: <u>https://www.merchante-solutions.com/jsp/secure/sLogin.jsp</u>.

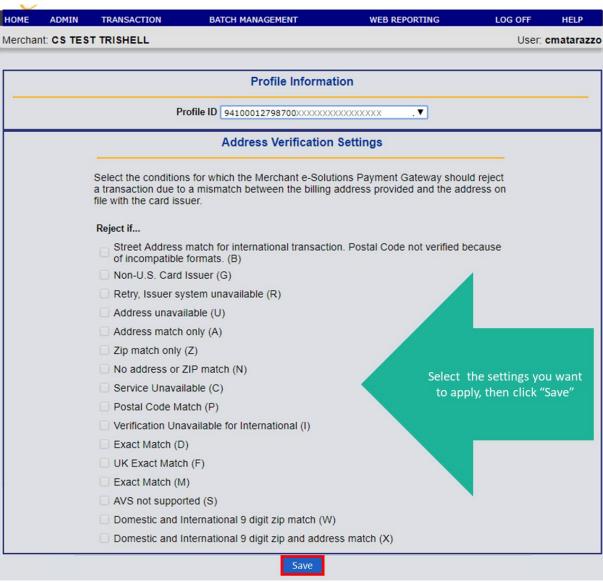
\* - Included in SuiteEssentials



- 2. Login to your MerchantE account (User ID and temporary Password were provided in the VAR Sheet/Welcome Letter sent via email when you opened your merchant account).
- 3. Click Payment Gateway Back Office.

	OPTIONS
Payment Processing	Access to Payment Processing functions.
Payment Gateway Back Office	Payment gateway back office reports and tools.
Merchant Reports	Deposit summary, transaction detail, etc.
Custom Queries	Download custom queries as CSV files.
Profile Change	Change your password or e-mail address.
Find Transaction	Lookup transactions in Auth Log, Back Office, Batch Report or Settlement Report
PCI Compliance Questionnaire v3.0	PCI Compliance Questionnaires for Level 4 Merchants.
	Logout   Menu   Product News   Resources

4. Under Admin tab, select AVS Configuration.



- a. Input the **Profile ID**.
- b. Select the conditions you want to apply to reject suspicious transactions. If you need assistance making your selections, contact Customer Care.
- c. Click Save.

#### 5. Under Admin tab, select CVV2 Configuration.

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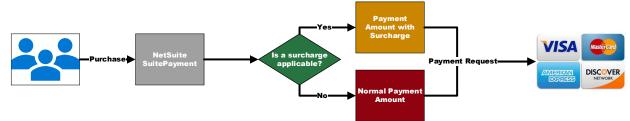


	ADMIN	TRANSACTION	BATCH MANAGEMENT	WEB REPORTING	LOG OFF HEL	P
Mercha	ant: CS TES	T TRISHELL			User: cmatar	azzo
			Profile Informa	tion		
-			Profile ID 94100xxxxxxxxxxx	· CS Test Trishell		-
		76	Card Verification Res	ult Settings		
1						
			s for which the Merchant e-Solu the Card Verification Code subn			
		a transaction when with the card issuer	the Card Verification Code subn			
		a transaction when with the card issuer	the Card Verification Code subn		alue on file	s
		a transaction when with the card issuer Reject transaction if	the Card Verification Code subn the card verification code ch (N)			
		a transaction when with the card issuer Reject transaction if Does NOT Mat Is NOT Process	the Card Verification Code subn the card verification code ch (N)		alue on file Select the setting	,

- a. Select the conditions you want to apply to reject suspicious transactions. If you need assistance making your selections, contact Customer Care.
- b. Click Save.

### \*Surcharging

A payment card surcharge, also known as a checkout fee, is an additional percentage-based fee that a merchant adds to a transaction when a credit card is used for payment. You can add surcharges to credit card payments to offset the cost of processing the transaction. Surcharges are only valid for credit card transactions and cannot be applied to debit cards, prepaid cards, or ACH transactions.



Initiating Surcharges:

• The card brand must be notified 30 days in advance of beginning the surcharge. Consult the surcharge rules for each card brand accepted. On the registration forms, it is important that you list:

"MerchantE" as the "Acquirer/Payment Service Provider"

"Brand" as the "Type of Surcharge."

\* - Included in SuiteEssentials



- o <u>Visa</u>
- o <u>Mastercard</u>
- o <u>Discover</u>
- Some states prohibit surcharging. Consult your legal counsel to ensure that you are in compliance with relevant state laws. The table shows states and US territories where surcharging is prohibited or prohibited but unenforceable due to pending litigation (October 2022).

Surcharge Prohibited	Pending Litigation
Connecticut (CT)	California (CA)
Massachusetts (MA)	<ul> <li>Kansas (KS)</li> </ul>
Puerto Rico (PR)	Maine (ME)
	New York (NY)
	Oklahoma (OK)
	• Texas (TX)

#### Guidelines for Surcharges:

- Applies only to credit cards and the same rate must be applied to all credit card brands.
- The surcharge amount must not be greater than your merchant discount rate or processing rate and never greater than 4%.
- The card holder must be notified of the surcharge prior to payment processing. Examples of compliant notifications are provided below.

We impose a surcharge on credit cards that is not greater than our cost of acceptance.

We impose a surcharge of \_\_\_\_% on the total transaction amount on credit card transactions.

We do not surcharge debit cards, prepaid cards, or ACH transactions.

- The customer must always have the option to accept the surcharge or choose an alternative payment method.
- The surcharge and payment must be made in a single transaction.

\* - Included in SuiteEssentials





### **Configuring Surcharges**

### **Enabling Surcharging**

Navigate: NetSuite  $\rightarrow$  Setup  $\rightarrow$  Accounting  $\rightarrow$  Payment Processing Profiles

- 1. In the Accounting submenu of the Setup menu, select Payment Processing Profiles. The Payment Processing Profiles list appears.
- 2. Select Edit for a Payment Processing Profile or click **New Payment Processing Profile**.
- 3. Fill out the surcharging fields in the Authentication Options section.

Authentication Options
CONTINUE PROCESSING PAYMENT WHEN AUTHENTICATION IS UNAVAILABL
CARDINAL CRUISE API IDENTIFIER
CARDINAL CRUISE ORGUNITID
CARDINAL CRUISE API KEY
NETSUITE PPP INTERNAL ID
9
ENABLE SURCHARGING FOR BACKOFFICE
ENABLE SURCHARGING FOR SUITECOMMERCE
DO NOT AUTO CALCULATE SURCHARGE
SURCHARGE RATE
2.5%
ITEM USED FOR SURCHARGING
Surcharge Item 🔻
SURCHARGE ITEM TAX CODE
Test Surcharge Tax 🔹
SURCHARGE TAX RATE
7.725%
SURCHARGE ERROR NOTIFICATION EMPLOYEE
Test NetSuite

- a. Enable Surcharging for Backoffice Add surcharging to Backoffice.
- b. **Enable Surcharging for SuiteCommerce** Add surcharging to SuiteCommerce.
- c. Do Not Auto Calculate Surcharge Do not calculate surcharges.

Note: If Do Not Auto Calculate Surcharge is enabled, all surcharges will have to be entered manually.

d. **Surcharge Rate** – Percentage rate to add for surcharges. For guidelines on the surcharge rate, see <u>Guidelines for Surcharges</u>.

\* - Included in SuiteEssentials

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Caution: You are responsible for entering a surcharge rate that is in compliance with surcharging guidelines. You may be contacted by the MerchantE compliance team if you violate these guidelines.

- e. **Item Used for Surcharging** Select the item to be used for displaying a surcharge.
- f. Surcharge Item Tax Code Select the tax code to apply to the surcharge.
- g. Surcharge Tax Rate Enter the tax rate applied to the surcharge.
- h. **Surcharge Error Notification Employee** Select an employee to receive surcharge error notifications.
- 4. Click Save.

#### Exempting Customers from Surcharging

#### Navigate: NetSuite $\rightarrow$ Lists $\rightarrow$ Relationships $\rightarrow$ Customers

- 1. In the **Relationships** submenu of the **Lists** menu, select **Customers**. The **Customers** list appears.
- 2. Select Edit for a Customer or click **New Customer**.
- 3. Select the **Custom** tab.

l	Relationships	Billing Accounts	<u>C</u> ommunication	<u>A</u> ddress	<u>S</u> ales	<u>M</u> arketing	<u>F</u> inancial	<u>P</u> references	System Informatior	Custom	Acc <u>e</u> ss	SuiteComn	nerce Product	Reviews
[	MERCHANTE:	SURCHARGE EXEMPTI	ED											
	MerchantE Ca	rd on File Merc	hantE Link to Pay A	sync Notificatio	n Me	rchantE Link to	o Pay Custom	er ID Mercha	ntE Potential Match	MerchantE In	voice Cust	omer ID Pro	oduct Reviews	
	VIEW Default View	MERCHAI	NTE CARD ON FILE	•										
	New Mercha	ntE Card on File	Attach	Customize Viev	v									
	EDIT NAME		PAYMENT METHOD	CARDHOLDER	NAME	CREDIT CARD N	NUMBER E	XPIRY DATE (MM/YY	YY) MERCHANTE CAP	D TYPE ME	EMO ME	RCHANTE TOKEN	IZATION PROFILE	
	No records to	show.												

- 4. Check the box for MerchantE: Surcharge Exempted.
- 5. Click Save.

### Surcharge Transactions

Generating a Sales Order with Automatic Surcharging

#### Navigate: NetSuite $\rightarrow$ Transactions $\rightarrow$ Sales $\rightarrow$ Enter Sales Order

- 1. In the Sales submenu of the **Transactions** menu, select **Enter Sales Order**. The **Sales Order** screen appears.
- \* Included in SuiteEssentials

# M3RCHANT3



- 2. Enter the Sales Order information. When entering the payment options in the **Billing** tab, choose the **Payment Processing Profile** with surcharging enabled.
- 3. Click Save.
- 4. The Surcharge Item line item will appear in the confirmed Sales Order.

#### Generating a Sales Order with Manual Surcharging

#### Navigate: NetSuite $\rightarrow$ Transactions $\rightarrow$ Sales $\rightarrow$ Enter Sales Order

- 1. In the Sales submenu of the **Transactions** menu, select **Enter Sales Order**. The **Sales Order** screen appears.
- 2. Add Surcharge Item in the Items tab and select a Tax Code.
- 3. Enter the Sales Order information. When entering the payment options in the **Billing** tab, choose the **Payment Processing Profile** with surcharging enabled and **Do Not Auto Calculate** checked.
- 4. Click Save.
- 5. The **Surcharge Item** line item will appear in the confirmed Sales Order.

#### Viewing a Surcharge Invoice

Navigate: NetSuite  $\rightarrow$  Transactions  $\rightarrow$  Customers  $\rightarrow$  Accept Customer Payments  $\rightarrow$  Lists

- In the Customers submenu of the Transactions menu, select Accept Customer Payments. Select Lists from the popup menu. The Payment list appears.
- 2. Select the Payment to View or Edit from the list.
- 3. Multiple invoices will be created for each Payment. One of the invoices will contain the Surcharge Item as the only item.

#### **Refunds and Credits**

- For a full credit of all items, credit the full surcharge amount.
- For a partial credit of the items on the invoice, the amount of the partial surcharge credit will have to be calculated based on the items being credited and applied to the surcharge.

### **Running a Transaction**

You can access your credit card payment details and processing profile in all the screens where payments, refunds and deposits occur. Here are some sample screens that show where you





can select this payment processing profile and select or input the buyer's credit card information:

### Sales Order

#### Navigate: NetSuite $\rightarrow$ Setup $\rightarrow$ Transactions $\rightarrow$ Sales $\rightarrow$ Enter Sales Order

- 1. On the Sales submenu of the Transactions section, select Enter Sales Order.
- 2. On the **Sales Order** screen, go the **Billing** tab.
- 3. Select the payment method from the Payment Option dropdown menu and select New. The **Payment Card** screen will open.

🕒 ★ 💣 Activities Payments Box Files	Transactions List	s Reports Analyti	cs Documents	Setup Cust	omization	Support Demo Framewo	ork Fixed Assets
Sales Order Q Save Cancel Auto Fill Reset Ad	ctions <del>•</del>						t Search Custor e. Click for more optic
Primary Information							
ORDER # SLS00002284		omb Mfg.				Summary	
CUSTOMER *	LOCATI 01: Sa	ON n Francisco	•			SUBTOTAL	22.90
Green Grocery	✓ CLASS					DISCOUNT	0.00
PO #			•			TAX TOTAL	1.89
TERMS	DEPAR	IMENT	•			SHIPPING COST HANDLING COST	0.00
▼	FORM	*	•			TOTAL	24.79
DATE *		les Order Form	•			TOTAL	21110
2/24/2020 PROMISE DATE							
2/28/2020							
ales Information							
	SALES REP Mary Redding		-				
EAD SOURCE	PARTNER		•				
Keyword-Yahoo Marketirture-Office supplies	PARTICLE		•				
Items Shipping Billing Gross Profit Activities	Quote Approvals	S <u>O</u> Approval					
Billing Address			Billing Information				
BILL TO SELECT			BILLING SCHEDULE				
T BILL TO			<enter few="" first="" lett<="" td=""><td>ers then tab&gt;</td><td></td><td>*</td><td></td></enter>	ers then tab>		*	
UILL TO	∦ Мар						
Payment -							
CARD ON FILE TRANSACTION					SWIPED CREDI	T CARD	
PAYMENT OPTION					CREDIT CARD I	DEP REF	
- New -					CREDIT CARD	BATCH	
MASTERCARD *0120 (12/2024) MASTERCARD *2301 (12/2019)		e stored card :k "New"	or		CREDIT CARD	SETTLED AMOUNT	
VISA *8888 (12/2023)					CREDIT CARD I	DEPOSIT DATE	
VISA *8888 (12/2024) Checking****1111							
American Express-CoF	HANDLING MODE	PAYMENT OPTIC	N F	RESULT	REASON	AMOUNT	VIEW DETAILS
Save v Cancel Auto Fill Reset Ac	tions <del>•</del>						

\* - Included in SuiteEssentials



### **Payment Card**

- 1. Select **Payment Card** from the **Type** dropdown menu. The Type should always be Payment Card when adding a new card.
- 2. From the **Payment Method** dropdown menu, select the appropriate payment method.
- 3. To store the card, enable the **Preserve on File**. If not storing the card, uncheck the box.
- 4. In the **Details** section, complete the information about the card. Fields marked with an asterisk (\*) are required.
- 5. Click Save to return the Billing tab.

Payment Card	
Save Reset Cancel	
Primary Information	Choose
TYPE * Payment Card a	Visa b • Method"
CUSTOMER *	мемо
MASK * "Type"	STATE Unknown
VISA *82 should always be "Payment Card"	C PRESERVE ON FILE Uncheck if not storing cards
Details d	CARD STREET
PAYMENT CARD NUMBER * 4012881888818888	123
EXPIRATION DATE * 12/2024	CARD ZIP CODE 55555
CARD BRAND *	
VISA CO	mplete the payment card
CARD TYPE deta	ils. "Card Type" is optional.
CARDHOLDER NAME	
test	
Cancel	



### Submitting a Payment

- 1. From the Billing tab, select payment option from the **Payment Option** dropdown menu.
- 2. If this is a new customer, enter the CSC.

Note: The "CSC" is not needed for returning customers.

- 3. Verify that the correct Payment Processing Profile is selected.
- 4. Verify that Process is selected for **Handling Mode**. This option will obtain the authorization for the payment. Other options include:
  - a. Record External Event will import transactions from a third party application.
  - b. Save Only will save the payment information to the sales order for later use.
- 5. From the **Payment Operation** dropdown menu, select Capture Authorization or Sale.

Payment •					
PAYMENT OPTION MASTERCARD *0120 (12/2025)	•	CSC 123 PAYMENT PROCESSING PROFILE CC w/o ACH HANDLING MODE * Save Only	<b>v</b>	PAYMENT OPERATION Sale MERCHANTE ACH AUTHORIZATION TYPE PPD SAVE CARD SWIPE CARD ON FILE TRANSACTION CARD PRESENT TRANSACTION SWIPED CREDIT CARD	•

### Refund

1. Go to the Cash Sale that you want to refund. Click on the **Refund** button.

🕒 ★ 🖀 Activities Payments Box Files	Transactions Lists	Reports	Analytics	Documents	Setup	Customization	Support	Dem	o Framev
💼 Cash Sale 🔍							+	→ Li	st Sear
CSA00002028 Green Grocery NOT DE	EPOSITED								
Edit Back Authorize Return Refund	🔁 🗗 Acti	ons <del>•</del>							
Primary Information									
SALE # CSA00002028	CHECK #					Summary	1		
CUSTOMER Green Grocery	MEMO					SUBTOT	AL		5.98
SUBSIDIARY Honeycomb Mfg.	DATE 2/25/2020					DISCOU			
LOCATION 01: San Francisco	POSTING PERIOD Feb 2020					TAX TOT SHIPPIN			0.49 0.00
PROJECT						HANDLIN	IG COST		
						TOTAL			6.47

\* - Included in SuiteEssentials



- 2. The Cash Refund screen will appear. Under the **Items** tab, remove any items not intended to be refunded.
- 3. Open and review the Billing tab. Verify:
  - a. Payment Option shows the correct card to be refunded.
  - b. Handling Mode is set to Process.
  - c. Payment Operation shows Refund.

PAYMENT OPTION			PAYMENT PROCESSING P Demo Profile API - 2	-		PAYMENT OPERATION Refund	-	
~ VISA *8888 (12	/2024) ~ 🔹			•		Relutio	•	
			HANDLING MODE			CARD ON FILE TRANSACTION		
			Process	•		CARD PRESENT TRANSACTION	4	
						SWIPED CREDIT CARD		
						CREDIT CARD DEP REF		
						CREDIT CARD BATCH		
						CREDIT CARD SETTLED AMOUNT		
						CREDIT CARD DEPOSIT DATE		
DATE	TRANSACTION	EVENT	HANDLING MODE	PAYMENT OPTION	RESULT	REASON	AMOUNT	VIEW DETAIL
2/25/2020 8:14 am	Sales Order #SLS00002287	Authorization	Process	~ VISA *8888 (12/2024) ~	Accept	Operation was successful	6.47	View
2/25/2020 8:16 am	Cash Sale #CSA00002028	Capture Authorization	Process	~ VISA *8888 (12/2024) ~	Accept	Operation was successful	6.47	View

- 4. Click Save to process the refund.
- 5. Confirm the refund in the **Payment** tab.

DATE	TRANSACTION	EVENT	HANDLING MODE	PAYMENT OPTION	RESULT	REASON	AMOUNT VIEW DETAILS
2/25/2020 8:14 am	Sales Order #SLS00002287	Authorization	Process	~ VISA *8888 (12/2024) ~	Accept	Operation was successful	6.47 View
2/25/2020 8:16 am	Cash Sale #CSA00002028	Capture Authorization	Process	~ VISA *8888 (12/2024) ~	Accept	Operation was successful	6.47 View
3/5/2020 12:04 pm	Cash Refund #REF00000205	Refund	Process	~ VISA *8888 (12/2024) ~	Accept	Operation was successful	6.47 View

Note: Similar to Cash Sale Refund, you can issue Credit from the Invoice screen

### \*Recurring Payments for SuitePayments

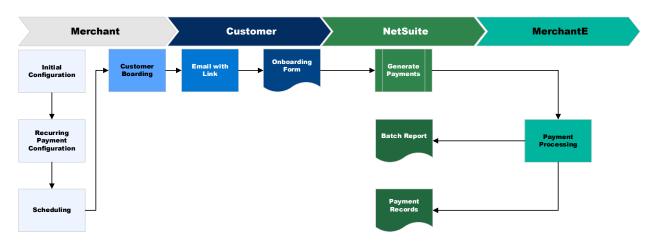
Recurring payments can be set up in your custom NetSuite implementation using the MerchantE plugin. This will allow you to automatically accept customer payments at predefined intervals (weekly, monthly, annually, etc.) for purchased products or services. The customer's consent and payment information will collected by form linked in an emailed and stored in NetSuite for future automated payment collection.



Payments will be made using the payment method on file for the customer and will be applied based on the payment collection schedule for the predefined period.

This feature is available for all payment methods:

- Credit Card
- Automated Clearing House (ACH)
- Debit Card
- Tokens



### Setting Up Recurring Payments

Setting up recurring payments is easy and done in four main steps:

- Initial Configuration Create a Payment Processing Profile that will determine the behavior of the plugin.
- Recurring Payment Configuration Your settings for how the recurring payments will be made.
- Scheduling Deployment Setting the origination date, frequency, and end date.
- Customer Boarding Enrolling the customer in recurring payments.

#### Initial Configuration

In the initial configuration, you will enable Consolidated Payments and create a Payment Processing Profile.

Navigate: NetSuite  $\rightarrow$  Setup  $\rightarrow$  Company  $\rightarrow$  Enable Features  $\rightarrow$  Accounting

- 1. In the Company submenu of the Setup section, select Enable Features.
- 2. From the **Enable Features** screen, navigate to the **Accounting** tab. Enable the **Consolidated Payments** feature.
- \* Included in SuiteEssentials





INTERCOMPANY FRAMEWORK
 DEFINE CRITERIA FOR INTERCOMPANY BUSINESS WORKFLOWS.
 CONSOLIDATED PAYMENTS
 APPLY PAYMENTS, CREDITS, AND DEPOSITS EITHER THROUGH TOP-LEVEL CUSTOMERS OR INDIVIDUAL SUBCUSTOMERS AND PRINT CONSOLIDATED CUSTOMER STATEMENTS.
 IN-TRANSIT PAYMENTS
 ALLOW IN-TRANSIT VENDOR PAYMENTS
 Click Save.

Navigate: NetSuite  $\rightarrow$  Setup  $\rightarrow$  Accounting  $\rightarrow$  Payment Processing Profiles

- 1. In the Accounting submenu of the **Setup** section, select **Payment Processing Profiles**.
- 2. From the **Payment Processing Profiles** screen, click the Edit link to edit an existing profile or **New Payment Processing Profile** to create a new profile.

Note: To create a new Merchant eSolutions Payment Processing Profile, click the Add Profile link in the MerchantE line on the Payment Gateway Integrations screen.

3. From the **Merchant eSolutions Payment Processing Profile** screen, set the **Default ACH Authorization Type**.

Default ACH Authorization Type

- PPD Prearranged Payment or Deposit transaction (Consumer Account)
- CCD Corporate Credit or Deposit transaction (Corporate Account)
- TEL Telephone Initiated (Consumer entries only)

### **Recurring Payment Configuration**

Navigate: NetSuite  $\rightarrow$  Setup  $\rightarrow$  MerchantE Recurring Payment  $\rightarrow$  MerchantE Recurring Payment Config  $\rightarrow$  New

The MerchantE Recurring Payment Config screen appears. Enter the:

- 1. **Name –** This name will be used to identify configurations when creating deployments.
- 2. **Subsidiary –** Select the subsidiary.
- 3. Target Invoice Search Select from the saved searches.
- 4. Plugin Implementation Currently limited to Default. Contact MerchantE for customization.
- \* Included in SuiteEssentials

# M3RCHANT3



- 5. Allowed Payment Methods Select the methods from the list.
- 6. **Consolidate Payments** Consolidate multiple invoices into a single payment. If disabled, each invoice will generate a payment.
- 7. ME Payment Card Method Provided by the customer in the enrollment form.
- 8. **ME ACH Payment Method** Provided by the customer in the enrollment form.

#### Onboarding

In the **Onboarding** section of the **MerchantE Recurring Payment Config** page, you can customize the messages sent to the customer.

- 1. **Domain Name** Enter the domain name if you are using a custom domain name in NetSuite.
- 2. Link Expiration (Hours) Hours before the enrollment form link will expire.
- 3. Email Template Template for the notification emails.
- 4. Logo URL Logo used for the enrollment form.

\* - Included in SuiteEssentials

- 5. **Default ACH Limit –** Default ACH limit in US Dollars.
- 6. **Welcome Message –** Message displayed in the enrollment form. This message needs to contain the redirect for the email form. The source code should appear as follows.

Link Info	Target	
Display Text		WELCOME MESSAGE *
Link Type		O Source ← → B I U Format - © €
URL	~	<pre>1 v Welcome<b> user!</b> 2 <a href="NLredirectURL">Enrollment</a></pre>
Protocol <other> ✔</other>	URL* NLredirectURL	3 Thank you for your interest to enrol for automated recurring payment program.

- a. Display Text Any text you would like to display. Enrollment is used as an example.
- b. Link Type Select URL from the dropdown menu.
- c. Protocol Select <other> from the dropdown menu. It is important not to set the protocol to https:// or any other protocol.
- d. URL Enter NLredirectURL. This must match exactly.
- 7. Terms Message Terms displayed in the enrollment form. This can include hyperlinks.

# M3RCHANT3



8. Confirmation Message - Confirmation displayed when the customer is enrolled.

#### Payment Processing Page (PPP) Mapping

This section only applies if you have multiple payment profiles for the selected subsidiary. Click **Save** when you have finished the configuration.

#### Scheduling Deployment

Navigate: NetSuite  $\rightarrow$  Customization  $\rightarrow$  Scripting  $\rightarrow$  Script Deployment For more information, see <u>Script Deployment</u>.

- 1. From the Scripting submenu of the Customization section, click Script Deployments.
- 2. Filter the list by MerchantE RP Process Payments in the Script field. Click Edit for a script.
- 3. Edit the script deployment fields.

Note: You will need to create a script deployment for each Recurring Payment Config.

- a. Title This should be specific for each saved Recurring Payment Config.
- b. **Deployed** Enable this setting to deploy the script.
- c. **Status** Select Not Scheduled to deploy on demand or Scheduled to deploy based on the scheduled script deployment.
- d. Log Level Select the event level to log events.
- e. **Priority** Set the Priority.
- f. Concurrency Limit Number of processors available for the deployment.
- g. **Submit All Stages At Once** Enable this setting to deploy all stages of the script at once. Do not enable if the script needs to be deployed sequentially.
- Yield After Minutes Select the time limit for the script to execute. If the script exceeds this limit, it will for the job to yield and the job will be rescheduled. (3-60 minutes)
- i. **Buffer Size** Determines the number of key/value pairs the map or reduce job can process before writing to the database.
- 4. Schedule





Under the **Schedule** tab, select the frequency and duration to process the payments.

Schedule •	Parameters •	Execution Log	System Notes
SINGLE EV	ENT		
Q DAILY EVEN	T		
O WEEKLY EV	/ENT		
O MONTHLY	EVENT		
O YEARLY EV	ENT		
START DATE *		START TIME	
8/10/2022		18:00 💌	
REPEAT			
	*		
END BY			
8/10/2022			
NO END D	ATE		

- a. Start Date The date of the first the script deployment.
- b. **Start Time** The time the script will be deployed on the Start Date.
- c. Repeat Number of times to repeat deployment.
- d. End By The date to end the script deployment.
- e. No End Date Enable to repeat the deployment of the script indefinitely.

#### 5. Parameters

Under the **Parameters** tab, select the **Recurring Payment Config** to which the scheduling will be applied.

Schedule •	Parameters •	Execution Log	System Notes
RECURRING P	AYMENT CONFIG *		
Test CC		*	
Save v	Cancel	Change ID	Actions -

- 6. Click **Save** button to overwrite the settings or use the dropdown menu from the **Save** button to select the save settings.
  - a. Save & New will bring up a new blank deployment.
  - b. Save & Copy will copy the deployment to edit.
- \* Included in SuiteEssentials 1150 Sanctuary Parkway, Suite 300, Alpharetta, GA 30009 ©2023 Merchant eSolutions, Inc. All rights reserved.



c. Save and Execute will overwrite the deployment and execute the script.

### **Customer Boarding**

Enable Payment Instruments for Recurring Payments Navigate: NetSuite  $\rightarrow$  Lists  $\rightarrow$  Relationships  $\rightarrow$  Customers  $\rightarrow$  Financial  $\rightarrow$  Payment Instruments

1. From the **Financial** tab of **Customer** page, select **Payment Instruments**. Create a new payment method by clicking the button for the payment type or select a saved payment method by clicking the Edit link.

New Payment Card New ACH New General Token New Payment Card Token	
EDIT         MASK         TYPE         PAYMENT METHOD         STATE         MEM           Edit         VISA *3010 (1/2023)         Payment Card Token         Test ME PCT         Verified	0

 The Payment Configuration screen appears. In the Recurring Payment Enrollment section, check the box to enable the payment method for the Recurrent Payment Config. When finished, click Save.

			it•	ment Enrolmen	<u>R</u> ecurring Payr
ASK A PAYS FOR THESE SUB- CUSTOMERS	MASK 🔺	PAYMENT METHOD	RECURRING PAYMENT CONFIG	SUBSIDIARY	ENROL/REPLACE
			Test CC	Parent Company	✓
				Cancel	Save 💌
		ner	a Pavments to Custon		Sure

Navigate: NetSuite  $\rightarrow$  Setup  $\rightarrow$  MerchantE Recurring Payments  $\rightarrow$  Recurring Payment Onboarding

Create a new recurring payment onboarding by clicking **New MerchantE Recurring** 

Payment Onboarding button or select the Customer list by clicking Edit. The

#### MerchantE Recurring Payment Onboarding screen appears.

MerchantE Recurring Payment Onboarding	
Save V Cancel	
RECURRING PAYMENT CONFIG *	RECIPIENT EMAIL *
SENDER *	CUSTOMER EMAIL
CUSTOMER *	CONTACT EMAIL
CONTACT	USED

- 3. Fill in the fields.
- \* Included in SuiteEssentials

## M3RCHANT3



- a. Recurring Payment Config Select the Recurrent Payment Configuration.
- b. Sender Select the email address send the notification from.
- c. **Customer** Select the customer.
- d. Contact Select the contact email address for the notification.
- e. Customer Email The email address on file for the customer.
- f. **Recipient Email** Enter the email address where notifications will be sent. This does not have to be the same as the customer email address.
- 4. When finished, click Save.

Caution: The email will be sent when you click Save.

### **Checklist of Additional Considerations**

### \*MerchantE Link to Pay

For businesses that use the NetSuite Invoices and Quotes feature, you can add a pay-now link for your customers to click and enter their payment details on a secure hosted payment page. You can customize the page to reflect your brand. Once you enable the Invoice Link, it will automatically be added to your invoices and quotes with no extra effort. Contact MerchantE to enable this feature. The MerchantE Invoice Link how-to guide can be found in the NetSuite section of the MerchantE User Guide Library.

### \*Automated Reconciliation

An optional feature included with your selection of MerchantE for SuitePayments, Automated Reconciliation costs nothing and can save hours of time each week reconciling your card transactions with deposits. Automated Reconciliation enables you to track in a single view within NetSuite, each batch of authorized credit card transactions and view the date that those funds are deposited in your account. Access the Automated Reconciliation User Guide in the NetSuite section of the <u>MerchantE User Guide Library</u>. If you have questions or need assistance, contact your MerchantE sales representative.

### Interchange Optimization Savings Program

For businesses that conduct B2B and B2G commerce with customers using corporate or purchasing cards, you can qualify for reduced interchange fees for eligible Visa and Mastercard transactions. Contact Customer Care to learn how to enroll in this savings program. Once enrolled, visit the <u>MerchantE User Guide Library</u> and look for the Guide to Interchange Optimization Program.



### SuiteApp Bundles for SuitePayments

**Payment Bundle**: <u>Tokenization for Card Import to NetSuite</u>. If you have card data residing in external systems such as legacy billing systems or an ecommerce platform, ask about our Token Import Tool (Tokenization) that enables you to centralize payment data in NetSuite. <u>Card Swipe for SuitePayments</u>. If your business accepts in-person payments or deposits, a card reader can help you save on processing costs.

Account Updater to Keep Cards on File Up-to-Date: If your business supports recurring billing, or if you retain payment card data on file for frequent returning customers, ask about Account Updater Service (AUS). AUS automatically checks weekly for changes to the card data, to ensure that expired or replaced cards are updated in NetSuite to prevent declined transactions. Contact your MerchantE sales representative or <u>NetSuite@MerchantE.com</u> to consider whether this feature is a fit for your business.

Automated Clearing House (ACH) Transactions: ACH with MerchantE offers you a safe, simple and secure means to accept payments directly from customers' bank accounts. ACH is a cost-effective, secure electronic alternative to checks. With MerchantE for SuitePayments integrated to native NetSuite, you have a centralized payment acceptance environment that supports your customers to pay with their preferred method, selecting from ACH, credit, debit or prepaid cards.

To learn more about all the SuiteApp Bundles, check out the SuiteApp Bundles for SuitePayments Guide in the <u>MerchanteE User Guide Library</u> or contact your MerchantE sales representative or <u>NetSuite@MerchantE.com</u>.