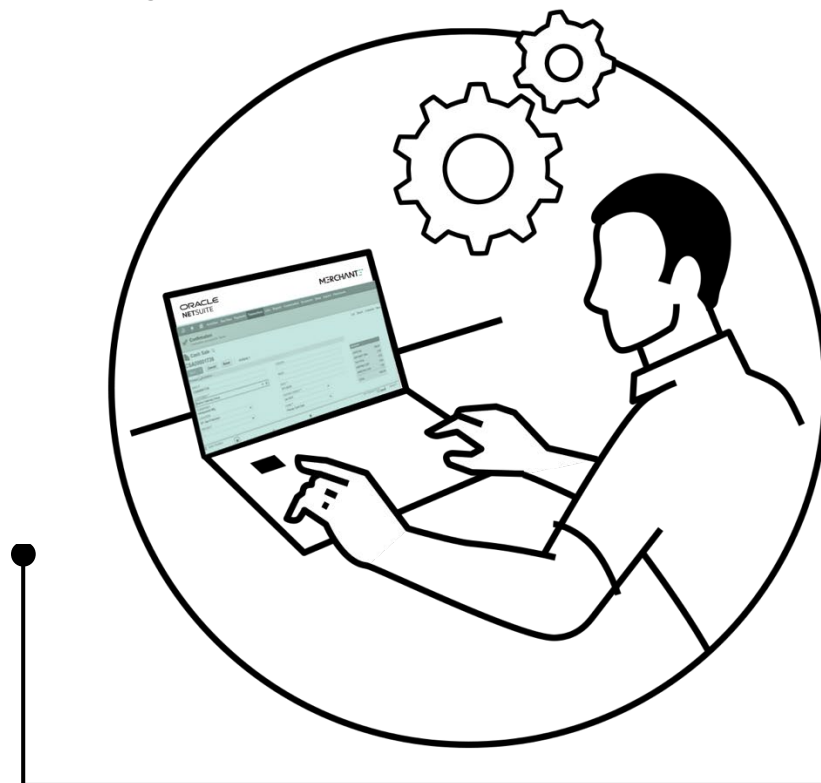# MERCHANTE

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

Table of Contents

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.	help@MerchantE.com
If you have questions during set-up of MerchantE for SuitePayments, or learning how to use it, contact your MerchantE sales representative.	Your MerchantE Sales Representative
Questions about how to setup and use any of the MerchantE services.	MerchantE User Guide Library
With questions about other MerchantE products and services, contact your MerchantE sales representative. If you don't know who to contact, use the NetSuite@MerchantE.com mailbox.	Your MerchantE Sales Representative or NetSuite@MerchantE.com

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 NetSuite@MerchantE.com.

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.

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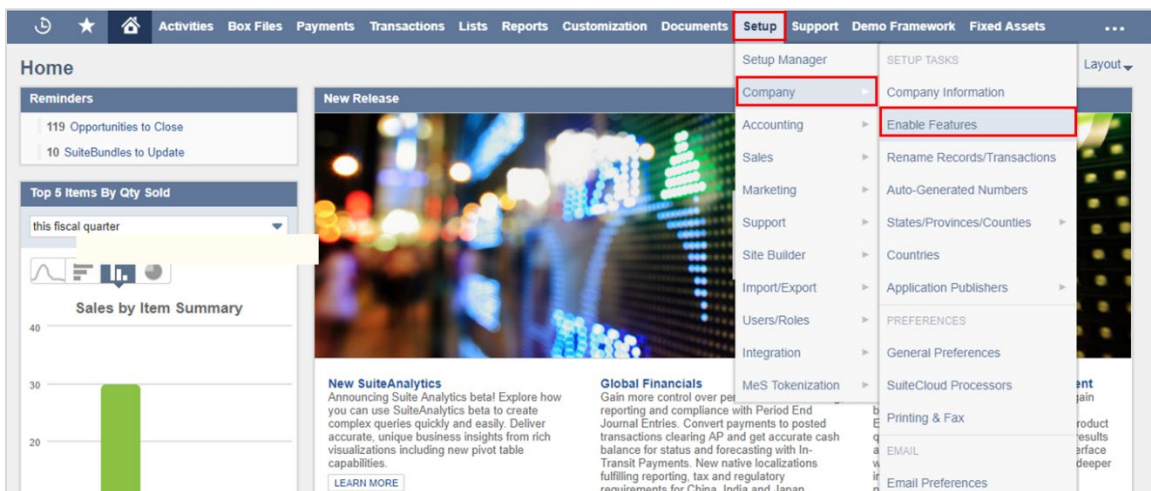
1. On the **Enable Features** page, click on the **Transactions** Tab.

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.

3. Click **Save**.

Download the MerchantE SuitePayments API Plug-In

Navigate: NetSuite → Customization → SuiteBundler → Search and Install Bundles
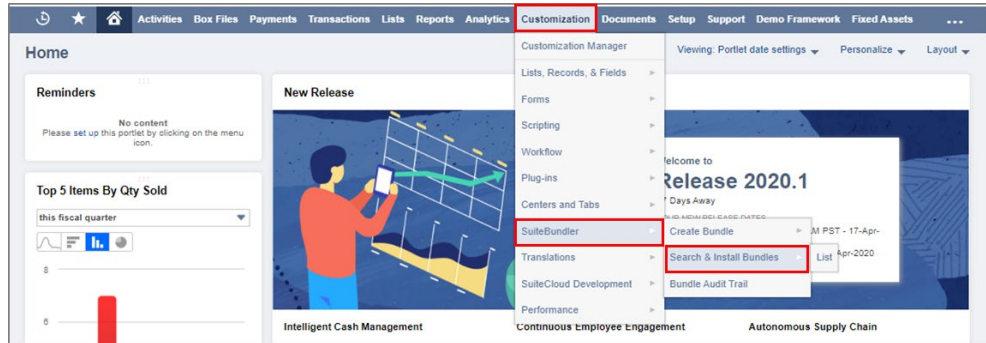
1. In the **Keywords** window, input "MerchantE payment gateway api" (b) and click **Search**.

2. Select and open MerchantE Payment Gateway API.
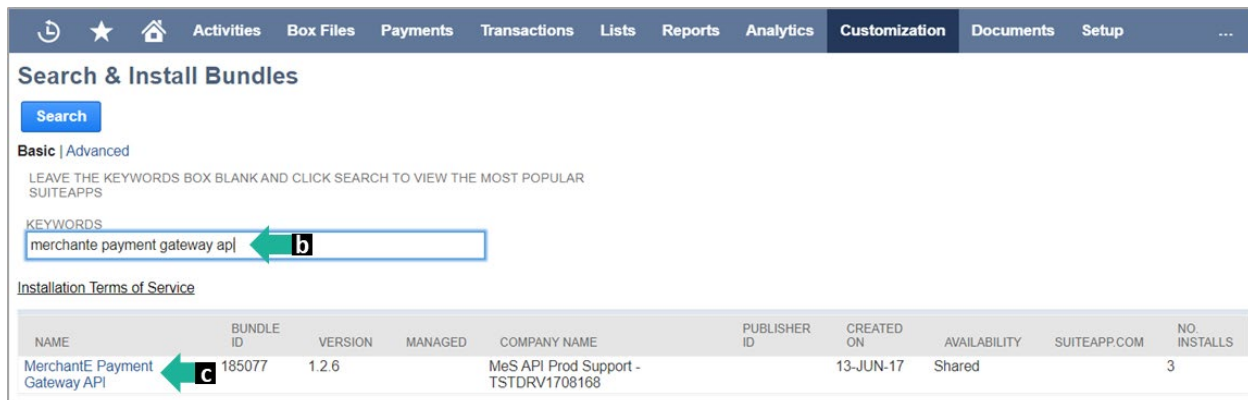
3. When installation window opens, click **Install** (d).
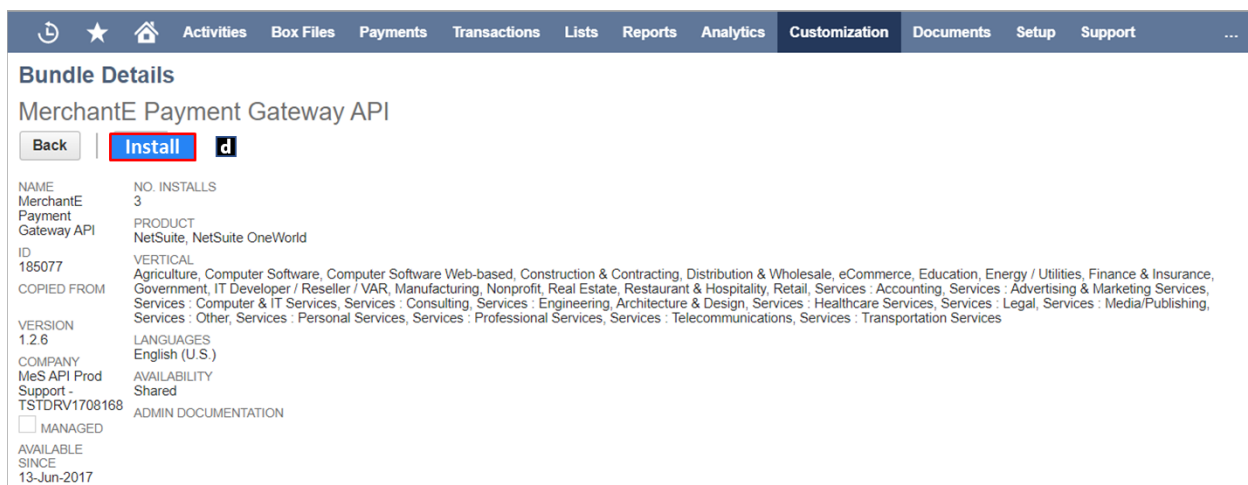
4. Follow the series of installation instructions and when installation is complete, continue with Set up MerchantE Payment Processing Profile.

Set Up MerchantE Payment Processing Profile

Navigate: NetSuite → Setup → Accounting → Payment Processing Profiles → New
1. In the **Setup** section, open the **Accounting** submenu. Select **Payment Processing Profiles** and click New.
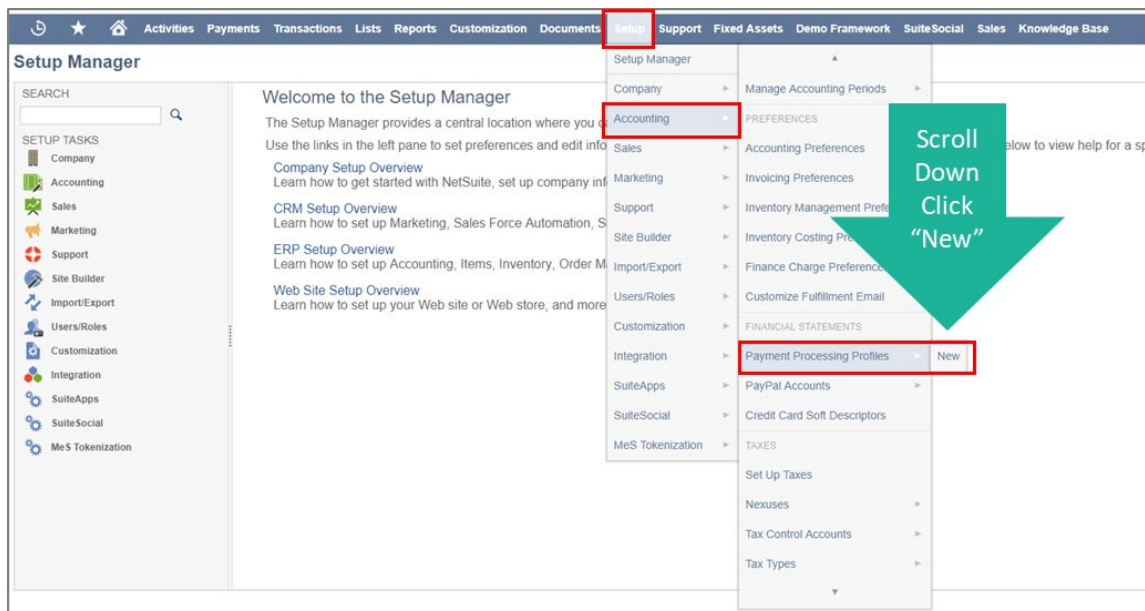
2. The **Payment Gateway Integrations** window will open. Click Add Profile to the left of the MerchantE option.

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**

i. **Web Site** - Select the websites associated with the profile.

ii. **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 International Payments using BlueSnap.

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, case-sensitive 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 *Recurring 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 BlueSnap Onboarding.

Adding Currencies
Navigate: NetSuite → Lists → Accounting → Currencies → 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.

c. **ISO Code** - Enter the ISO code for the currency. For more information, see ISO Currency Code.

d. **Default Exchange Rate** - The default exchange rate for the currency against the base currency of the parent organization. For more information, see Currency Exhange Rates.

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.

> **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: https://www.merchante-solutions.com/jsp/secure/sLogin.jsp.

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.

MAIN MENU	
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.**

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| HOME | ADMIN | TRANSACTION | BATCH MANAGEMENT | WEB REPORTING | LOG OFF | HELP |

Merchant: **CS TEST TRISHELL**   User: **cmatarazzo**

Profile Information

Profile ID `94100012798700XXXXXXXXXXXXXXXX` . ▼

Address Verification Settings

Select the conditions for which the Merchant e-Solutions Payment Gateway should reject a transaction due to a mismatch between the billing address provided and the address on file with the card issuer.

Reject if...

☐ Street Address match for international transaction. Postal Code not verified because of incompatible formats. (B)
☐ Non-U.S. Card Issuer (G)
☐ Retry, Issuer system unavailable (R)
☐ Address unavailable (U)
☐ Address match only (A)
☐ Zip match only (Z)
☐ No address or ZIP match (N)
☐ Service Unavailable (C)
☐ Postal Code Match (P)
☐ Verification Unavailable for International (I)
☐ Exact Match (D)
☐ UK Exact Match (F)
☐ Exact Match (M)
☐ AVS not supported (S)
☐ Domestic and International 9 digit zip match (W)
☐ Domestic and International 9 digit zip and address match (X)

Select the settings you want to apply, then click "Save"

Save

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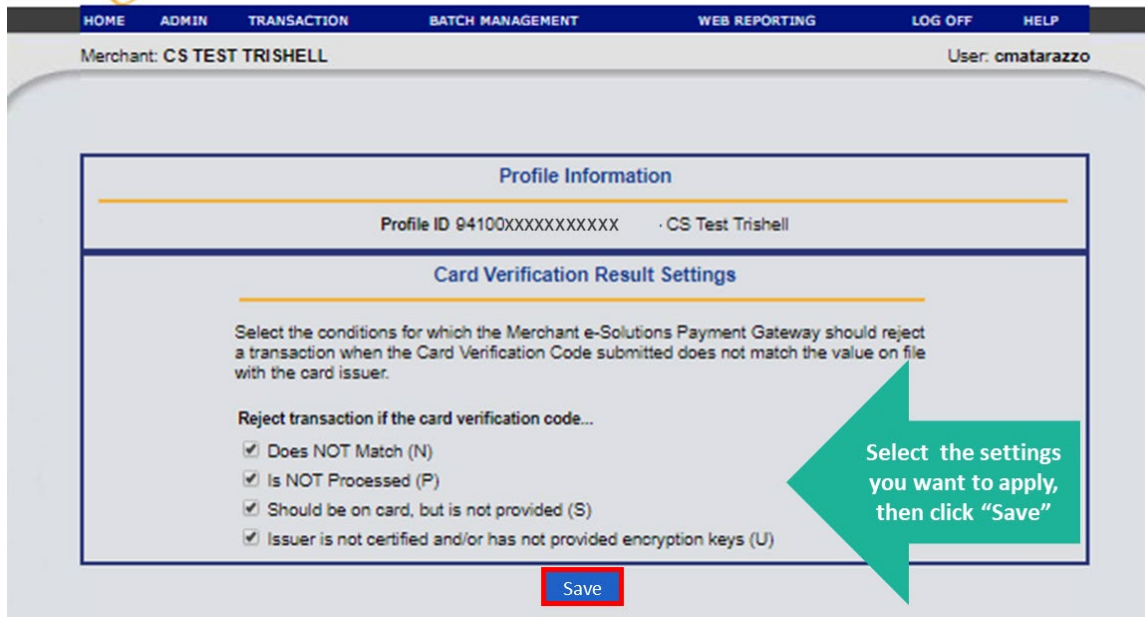
a. Select the conditions you want to apply to reject suspicious transactions. If you need assistance making your selections, contact Customer Care.

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.
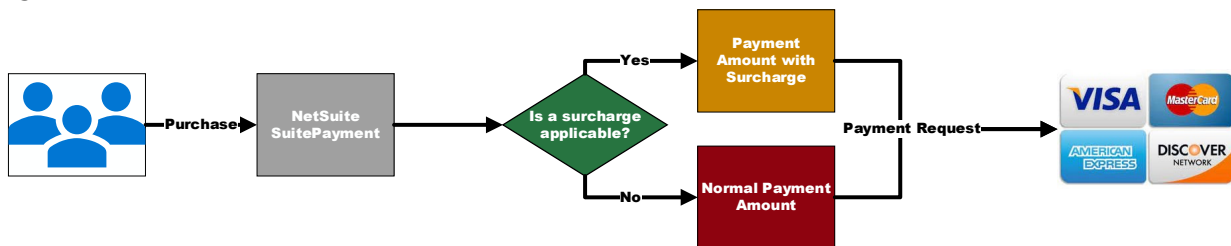
Initiating Surcharges:

- 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."

- o [Visa](#)

- o [Mastercard](#)

- o [Discover](#)

- 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) • Massachusetts (MA) • Puerto Rico (PR)	• California (CA) • Kansas (KS) • 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.

Configuring Surcharges

Enabling Surcharging

Navigate: NetSuite → Setup → Accounting → 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 UNAVAILABLE

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 Guidelines for Surcharges.

> **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 → Lists → Relationships → 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.
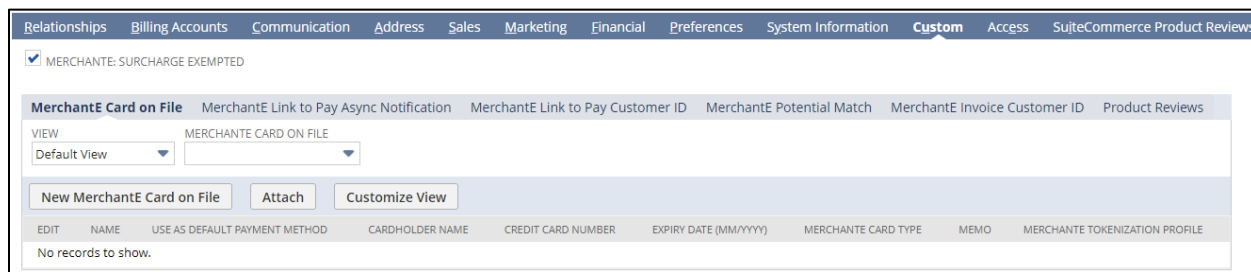
4. Check the box for **MerchantE: Surcharge Exempted**.

5. Click **Save**.

Surcharge Transactions

Generating a Sales Order with Automatic Surcharging

Navigate: NetSuite → Transactions → Sales → Enter Sales Order

1. In the **Sales** submenu of the **Transactions** menu, select **Enter Sales Order**. The **Sales Order** screen appears.

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 → Transactions → Sales → 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 → Transactions → Customers → Accept Customer Payments → Lists

1. 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 → Setup → Transactions → Sales → 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.

MERCHANTᴱ

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.

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.

Refund

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

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.

4. Click **Save** to process the refund.

5. Confirm the refund in the **Payment** tab.

> **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
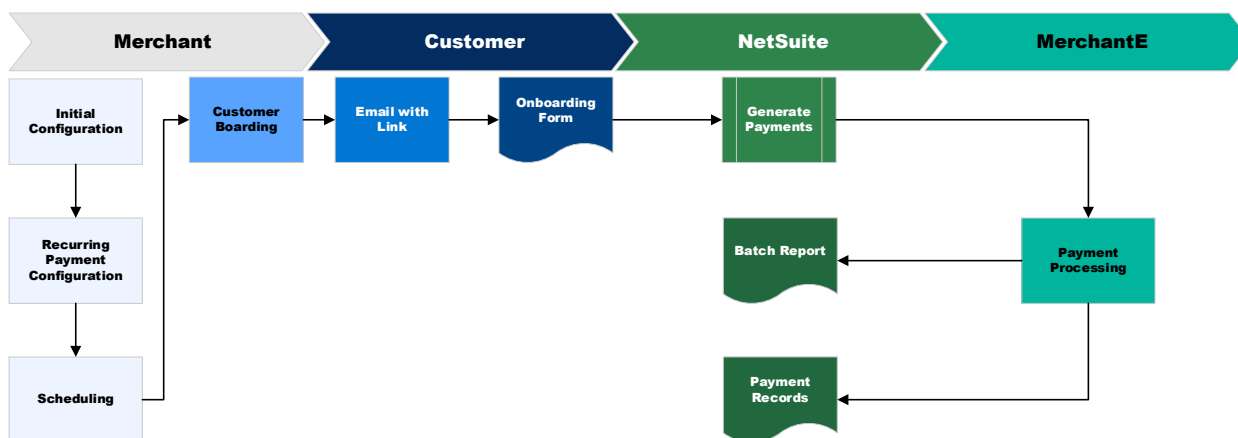
Setting Up Recurring Payments

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 → Setup → Company → Enable Features → 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.

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

3. Click **Save**.

Navigate: NetSuite → Setup → Accounting → 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 → Setup → MerchantE Recurring Payment → MerchantE Recurring Payment Config → 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.

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.

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.

   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.

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 → Customization → Scripting → Script Deployment
For more information, see Script Deployment.

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.

   h. **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.

     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.

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.

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

Customer Boarding

Enable Payment Instruments for Recurring Payments
Navigate: NetSuite → Lists → Relationships → Customers → Financial → 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.

2. 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**.

Send Messages for Recurring Payments to Customer
Navigate: NetSuite → Setup → MerchantE Recurring Payments → 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.

3. **Fill in the fields.**

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 MerchantE User Guide Library. 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 MerchantE User Guide Library and look for the Guide to Interchange Optimization Program.

SuiteApp Bundles for SuitePayments

Payment Bundle: _Tokenization for Card Import to NetSuite_. 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. _Card Swipe for SuitePayments_. 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 NetSuite@MerchantE.com 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 MerchanteE User Guide Library or contact your MerchantE sales representative or NetSuite@MerchantE.com.