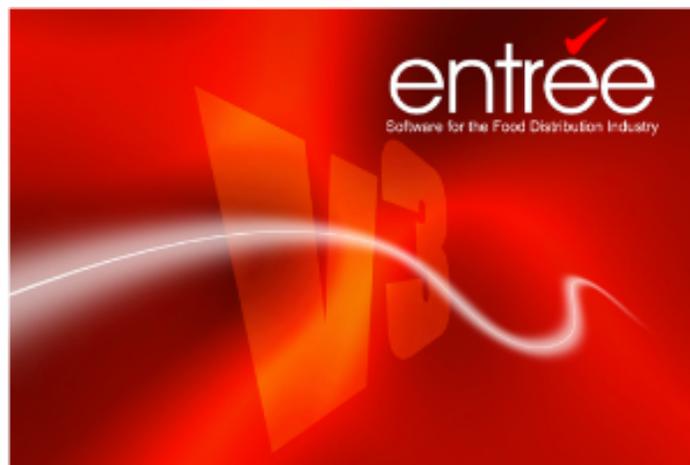




Credit Card Overview & Processing Guide



entrée Version 3

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Chapter 1

V3 Credit Card Overview

1 V3 Credit Card Overview

entrée's integrated credit card processor enables distributors to collect funds from and perform refunds for their customers using their customers' credit cards – immediately, electronically, and securely.

The credit card processing system is has been added as **System Option #144** in entrée. It is enabled by default and may be disabled through the System Preferences System Options tab.

- **Supported cards include:**

- Visa
- MasterCard
- Discover
- American Express

- **To use the credit card processing system you will need:**

- An Authorize.NET merchant account. (See: [Obtaining an Authorize.NET Merchant Account](#))
- Active internet connection.

1.1 Obtain an Authorize.NET Merchant Account

Getting Started with Credit Cards

NECS has partnered with credit card payment processor [Authorize.NET](#) to perform credit card authorization. Distributors will be required to setup a merchant account with Authorize.NET before they can begin processing credit card transactions through entrée. Authorize.NET has competitive rates offered for NECS customers.

Important: Use this link to sign up online for Authorize.NET

<http://reseller.authorize.net/application/?resellerId=10430>

To begin using the credit card payment feature, you'll need to sign up at the link above for Authorize.NET for a Merchant Account (if you do not have one already) and a Payment Gateway Account.

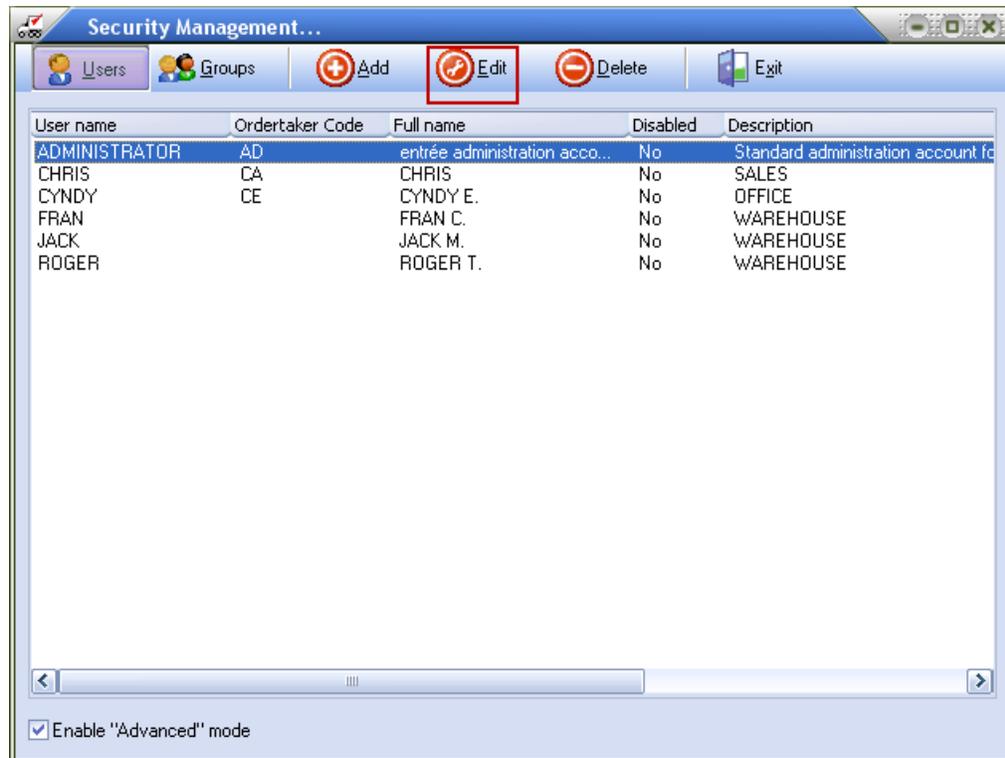
The NECS technical support department can assist you in this process, and answering any questions you have concerning credit card processing with your entrée software.

1.2 Configuring entrée V3 for Credit Cards

Required Security Management Updates

- Before you can configure credit card processing in **entrée** you must update the security permissions for the System Administrator and the user name who will be editing credit card data and the credit card gateway settings. Once this security update is completed that user can configure credit card processing for the system.

1. To update security settings for the System Administrator (or designated User name) use menu path:
System > Security Management.



2. Select the **User name** of the person who requires the security access. Usually the System Administrator user will be performing the edits for credit card processing.



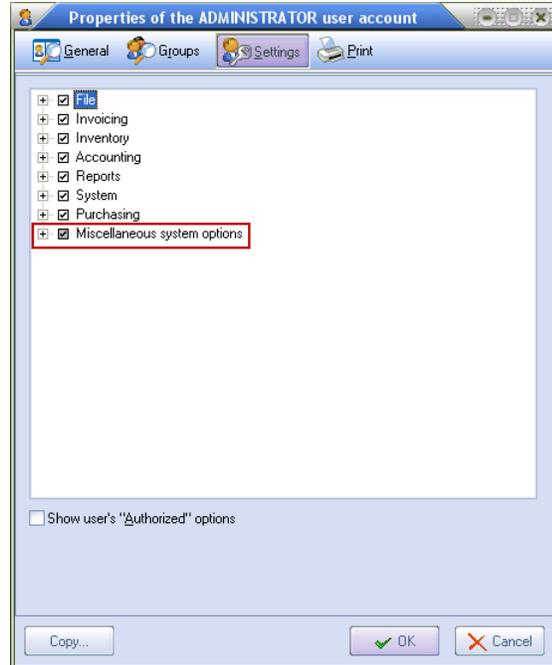
Note Whomever is configuring credit card processing will need these permission changes for their user name account.

3. Then click the **Edit** button at the top to make changes to the security setting.

The Properties dialog will open in the **General** tab for the user.

4. Click the **Setting** button.

5. Now click the + plus sign next to **Miscellaneous system options** to expand the options list.



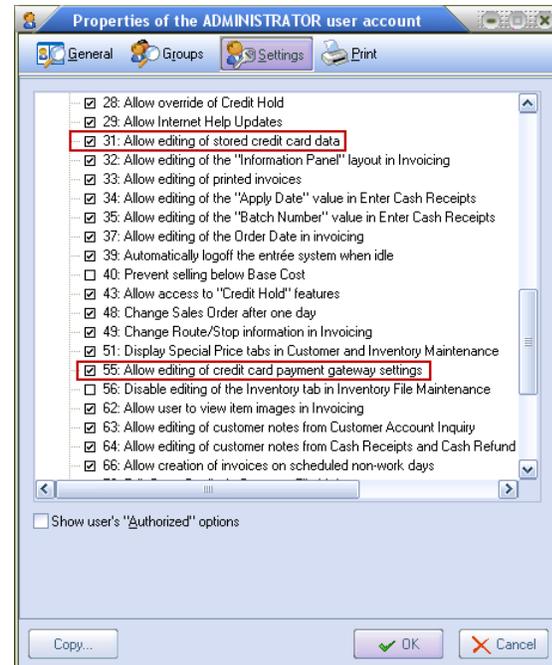
6. Scroll down the options list and check these two options:

31 Allow editing of stored credit card data

55 Allow editing of credit card payment gateway settings.

7. Click **OK**.

8. Then click **Exit** to close the Security Management dialog box.

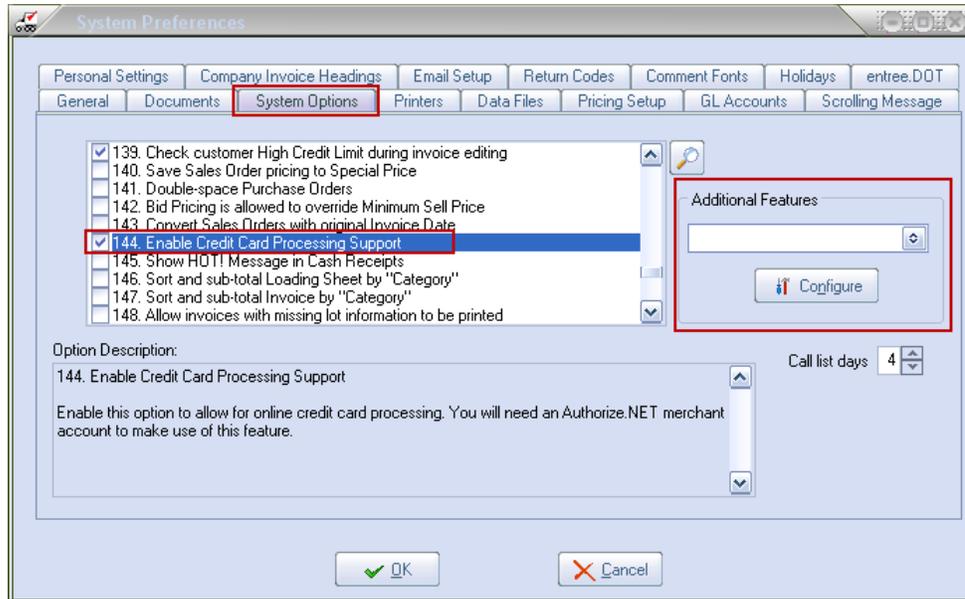


Now proceed to the next page for information about **Configuring System Options**.

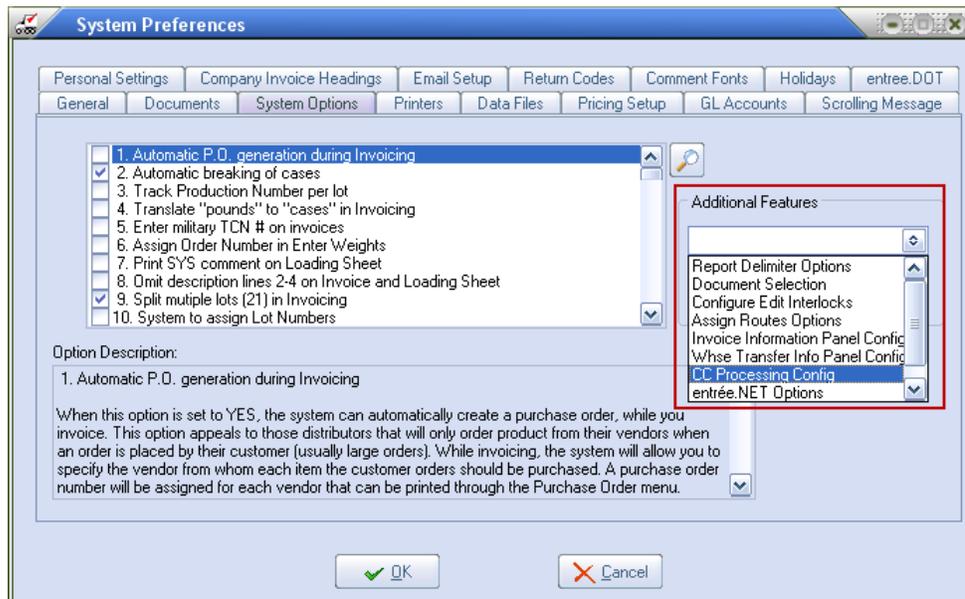
Configuring System Options

To configure credit card processing in **entrée** go to the **System Preferences** dialog **System Options** tab.

1. First you must check system option **#144 'Enable Credit Card Processing Support'** and click **OK**.



2. Now go back into the **System Preferences** to the **System Options** tab and go to the **Additional Features** section.
3. Tap the drop down menu and select the **'CC Processing Config'** option (the option will only be visible if system option **#144** has been enabled).



4. Click the **Configure** button below **Additional Features** and the **'CC Configuration'** dialog will open.

Proceed to the **CC Configuration Overview** section on the next page for configuration settings and instructions.

CC Configuration Overview

When you click the **Configure** button the '**CC Configuration**' dialog will open and display the '**Authorize.NET Gateway Settings**'.

1. Fill in the information as described in the chart below.
2. Click **Save** when all the information has been entered.
3. It will return you to the **System Options** tab where you will click **OK**.
4. Next proceed to the [Storing Customer Credit Cards](#) chapter that follows.

| | |
|--|---|
| <p>API Login ID</p> <p>API Transaction Key</p> | <p>The API login ID and transaction key are issued by Authorize.NET and may be retrieved by logging into your merchant account through the Authorize.NET website at: https://secure.authorize.net/</p> <p>Once logged into the Authorize.NET website click on the 'API Login ID and Transaction Key' link located under the 'Security Settings' heading of the 'Account' section.</p> |
| <p>Enable Test Mode</p> | <p>This flag puts the credit card processing system into test mode. While in test mode entrée will appear to process transactions normally but they will not be saved by the Authorize.NET gateway for settlement.</p> <p> Note Some operations may behave unexpectedly when operating in test mode. For example all transaction id's and auth codes returned from Authorize.NET will be '0'.</p> |

Chapter 2

Storing Customer Credit Cards

2 Storing Customer Credit Cards

Customer File Maintenance Credit Card Management

The heart of **entrée's** credit card processor is stored credit card information. Credit card data must be stored on file for your customers. The credit card data is encrypted on disk, and once entered into the system, is never displayed in its entirety again – not to anyone, at any point. The numbers are displayed using an industry-standard mask such as: 41*****1111

Managing stored credit card data is quite simple. Once the credit card processor has been activated, a new tab in the Customer File Maintenance screen appears, labeled 'Credit Cards'. If the user's password options allows access to editing of the stored credit card data, this screen will allow the addition, editing, deletion, and testing of a stored credit card. Otherwise, this screen is read-only.

The customer's default card is displayed in **blue**, and any stored credit cards, which have expired, are displayed in **red**.

The screenshot shows a software interface with a tabbed menu at the top. The 'Credit Cards' tab is selected. Below the menu is a table with the following data:

| ID | CustNo | Name | Number | Expires |
|----|--------|----------------------|-------------|---------|
| 2 | ANN10 | Ann Sand Master Card | 40*****0001 | 6/2016 |

To the right of the table, there are two lines of text: 'Default Card is in BLUE' and 'Expired Cards are RED'. Below this text are four buttons: 'Add Card', 'Edit Card', 'Delete Card', and 'Test Card'.

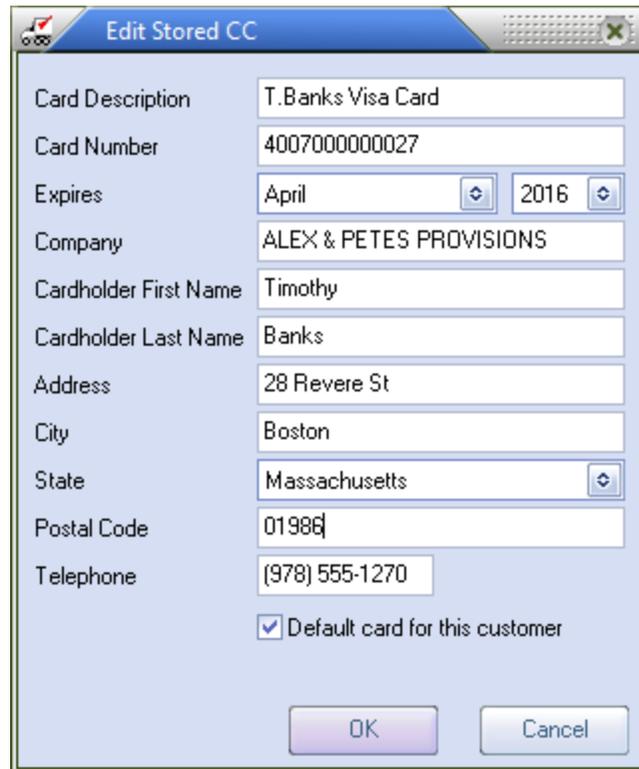
2.1 Adding / Editing Credit Cards

To setup a new stored credit card, first click the "**Add Card**" button. The stored credit card data window will appear.

The card description can be any name that will easily distinguish this card.

All values on this form are required.

If more than one credit card is assigned to a customer checking off 'Default card for this customer' will tell **entrée** which card to use when creating invoices for customers with payment terms set to **CREDIT CARD**.



| | |
|--|-------------------------|
| Card Description | T.Banks Visa Card |
| Card Number | 4007000000027 |
| Expires | April 2016 |
| Company | ALEX & PETES PROVISIONS |
| Cardholder First Name | Timothy |
| Cardholder Last Name | Banks |
| Address | 28 Revere St |
| City | Boston |
| State | Massachusetts |
| Postal Code | 01986 |
| Telephone | (978) 555-1270 |
| <input checked="" type="checkbox"/> Default card for this customer | |
| OK Cancel | |

- For more information please see: [Accepting Credit Card Payments](#).

This information is used for the transaction authorization process when attempting to perform a funds capture or refund. Please ensure this information accurately reflects the cardholder's billing information.

2.2 Removing Credit Cards

To remove a customers card select the card to remove from the list and click on the '**Delete**' button.

The stored credit card manager allows cards to be removed if they are not linked to any transactions. If a card is linked to any transactions, an error dialog will appear saying "**Cannot delete** "card name" **This card is still linked to transactions, which must be purged before it can be deleted**".

Credit card transactions must remain in the system for the lifetime of an invoice so as to provide accurate history and refund ability. Credit card transactions are moved into history when the 'Close Period' utility is ran and purged from the system when the purge 'year-to-date' utility is ran.

2.3 Testing Credit Cards

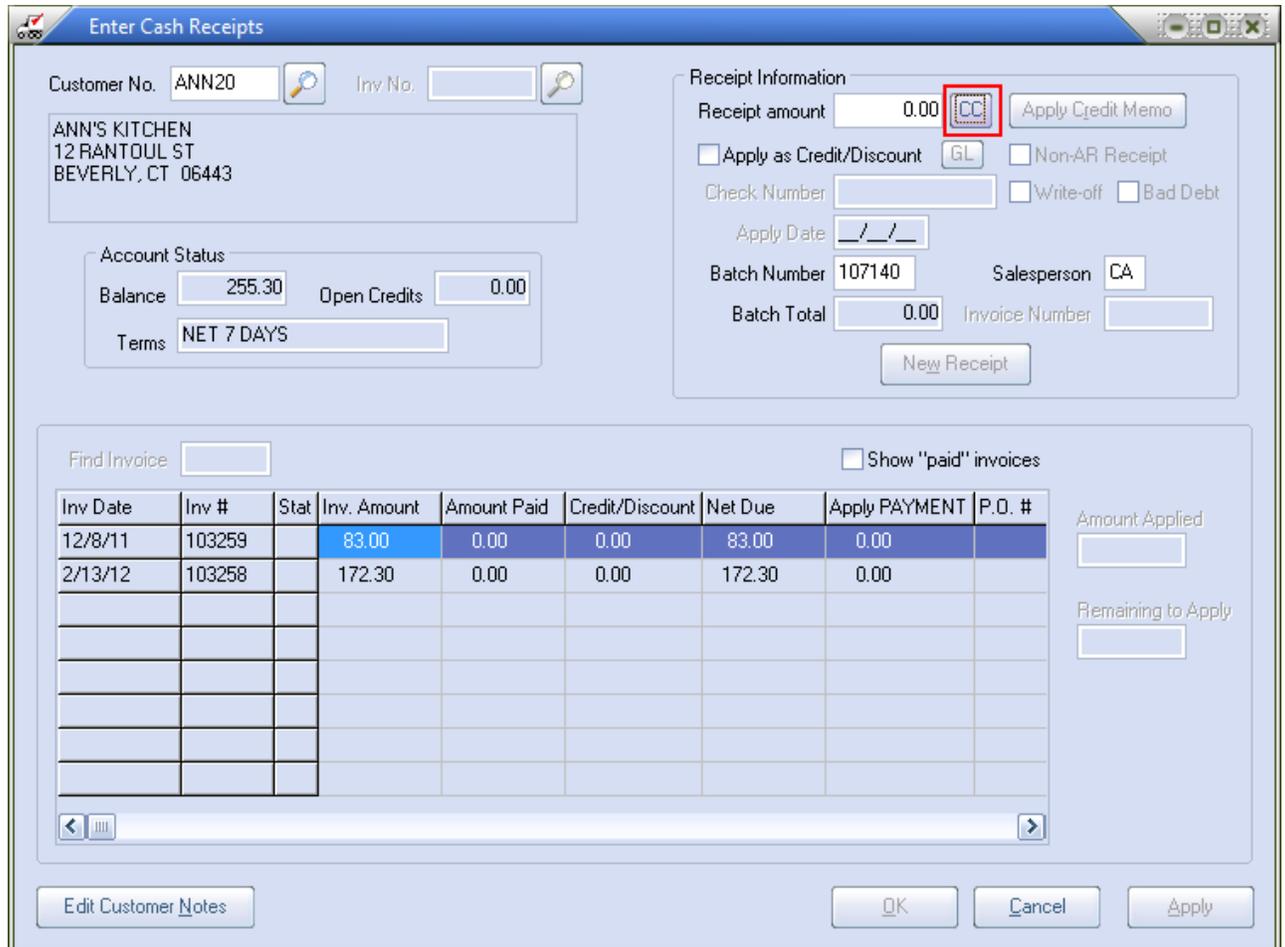
In some cases, it may be desirable to test a card prior to putting it into service. To accommodate this, the '**Test Card**' button may be clicked on the desired card. This will authorize \$1.00 on the card, then void the transaction. The result of the test authorization will be presented in the credit card processing dialog.

Chapter 3

Accepting Credit Card Payments

3 Accepting Credit Card Payments

entrée's integrated credit card processor allows for credit card payments to be processed automatically at invoice print time or manually through **Enter Cash Receipts** using the  button.



Customer No. ANN20 Inv No.

ANN'S KITCHEN
12 RANTOUL ST
BEVERLY, CT 06443

Account Status
Balance 255.30 Open Credits 0.00
Terms NET 7 DAYS

Receipt Information
Receipt amount 0.00  Apply Credit Memo
 Apply as Credit/Discount GL Non-AR Receipt
Check Number Write-off Bad Debt
Apply Date
Batch Number 107140 Salesperson CA
Batch Total 0.00 Invoice Number
New Receipt

Find Invoice Show "paid" invoices

| Inv Date | Inv # | Stat | Inv. Amount | Amount Paid | Credit/Discount | Net Due | Apply PAYMENT | P.O. # |
|----------|--------|------|-------------|-------------|-----------------|---------|---------------|--------|
| 12/8/11 | 103259 | | 83.00 | 0.00 | 0.00 | 83.00 | 0.00 | |
| 2/13/12 | 103258 | | 172.30 | 0.00 | 0.00 | 172.30 | 0.00 | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Amount Applied
Remaining to Apply

Edit Customer Notes OK Cancel Apply

- Credit card payments may only be processed for the balance of an invoice. In order to accept partial payment of an invoice by credit card a cash or check payment must first be applied to the invoice.
- The credit card system gives special meaning to a payment terms value of **CREDIT CARD**. For further details please see [Accepting Payments - Invoicing](#) and [Accepting Payments - Cash Receipts](#).

3.1 Invoicing

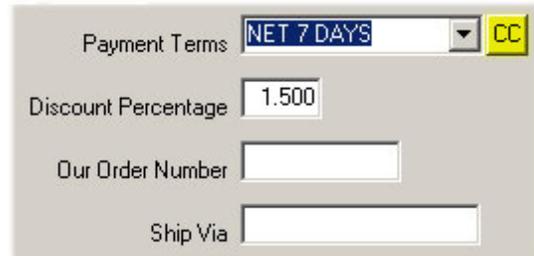
entr e may be setup to process credit card payments when an invoice is printed. There are two ways this may be enabled:

1. Automatically charge credit cards for a customers invoices by defining a credit card for the customer then setting their payment terms to **CREDIT CARD**. This will tell **entr e** to attempt to charge the card for any invoice created for this customer. If a customer has multiple credit cards defined you may select which card to use by setting it as the 'default' card.

**Note**

See [Storing Customer Credit Cards - Adding / Editing](#)

2. Assigning a credit card to an invoice through the 'Billing Detail' dialog. Click the  button from the Billing details screen of the Create / Change Invoice screen. The stored credit card manager will appear.



The screenshot shows a 'Billing Detail' dialog box with the following fields and controls:

- Payment Terms: A dropdown menu currently showing 'NET 7 DAYS' and a yellow 'CC' button to its right.
- Discount Percentage: A text input field containing '1.500'.
- Our Order Number: An empty text input field.
- Ship Via: An empty text input field.

3. From there simply click **OK** after selecting the desired card. The invoice payment terms will automatically change to **CREDIT CARD**.
4. Click **OK** again, and the selected card will be assigned to the invoice.

In both cases the credit card will not be processed until the invoice is printed. During the invoice print process a credit card processing window will be displayed listing the results of all transactions for any invoices set to use CREDIT CARD payment terms.

**Note**

When credit card payments are applied during the invoice print process they are assigned a new batch number however this batch number will be used for all transactions processed during the print process.

3.2 Cash Receipts

After credit card processing is activated, a **CC** button is displayed in the "Receipt Information" area of the Enter Cash Receipts screen. Credit card transactions must be performed before any cash or checks have been entered and may not be performed when entering multiple receipts.

- Clicking the **CC** button will cause the Credit Card Invoice payment screen to be displayed. The list will be loaded with all unpaid invoices, showing the invoice number, original invoice date, the invoice total, and the outstanding balance.

| Pay? | Inv # | Inv Date | Inv Total | Balance Due | Amt to Pay |
|-------------------------------------|--------|----------|-----------|-------------|------------|
| <input checked="" type="checkbox"/> | 103259 | 12/08/11 | 83.00 | 83.00 | 83.00 |
| <input type="checkbox"/> | 103258 | 02/13/12 | 172.30 | 172.30 | 0.00 |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |

Total amount to be charged: \$83.00

- Simply check the box next to the invoice to be paid with the selected credit card, and click **OK**, to process the checked invoices transactions.
- Use the **Select All** button or check off one or more invoices for payment in the credit card payment screen in Cash Receipts to process payments for multiple invoices in a single credit card transaction.

- You can edit the **Amt to Pay** against the selected invoice (as long as it's not more than the open balance).
 - Any credit card charge which is used to pay multiple invoices cannot be refunded in part.
 - You can partially refund a credit card charge that was used to pay a single invoice but a charge that was used to pay two or more invoices can only be refunded in full.
 - Check numbers are assigned to each paid invoice, beginning with a "C" and ending with transaction number returned from the Authorize.NET server.
 - Credit card transactions processed through this manner will use the 'Batch Number' assigned on the main Cash Receipts window.
-

Chapter 4

Refunds

4 Refunds

Refunds may be issued for invoices originally paid either in full, or partially by credit card. After a customer is selected, all invoices paid by credit card will be displayed. Simply check the box next to the invoice to refund, and the credit card transaction will be reversed if the transaction is successful.

Please note that transactions paid with a stored credit card that is currently expired cannot be refunded. After each checked invoice is processed, a detailed summary of any failed transactions will be displayed.

Performing Partial Refunds

A new dialog will appear after selecting the invoices to refund which will allow a "refund amount" to be specified for each invoice.

**Note**

Refunds may only be applied to settled transactions.

The dialog box titled "Credit Card Refund" contains a "Customer Information" section with a "Customer No." field containing "ALE10C" and a search icon. Below this is a text area with the address: "ALEX & PETES PROVISIONS, 1605 four seasons blvd, hendersonville, NC 28792-". A table lists invoices with columns for INVOICE NO, INVOICE DATE, AMOUNT, PAID DATE, CREDIT CARD, EXP DATE, and TRANS ID. The first row is unchecked, while the next three rows are checked. At the bottom are "Refund" and "Cancel" buttons.

| INVOICE NO | INVOICE DATE | AMOUNT | PAID DATE | CREDIT CARD | EXP DATE | TRANS ID |
|--|--------------|--------|-----------|-------------|----------|-----------|
| <input type="checkbox"/> 136365 | 12/21/2005 | 80.00 | 9/13/2007 | 42*****2222 | 1/2013 | 507670316 |
| <input checked="" type="checkbox"/> 136567 | 9/5/2007 | 155.00 | 9/14/2007 | 42*****2222 | 1/2013 | 507671470 |
| <input checked="" type="checkbox"/> 100001 | 9/5/2007 | 10.10 | 9/14/2007 | 42*****2222 | 1/2013 | 507671547 |
| <input checked="" type="checkbox"/> 136328 | 1/11/2006 | 55.00 | 9/14/2007 | 42*****2222 | 1/2013 | 507671549 |

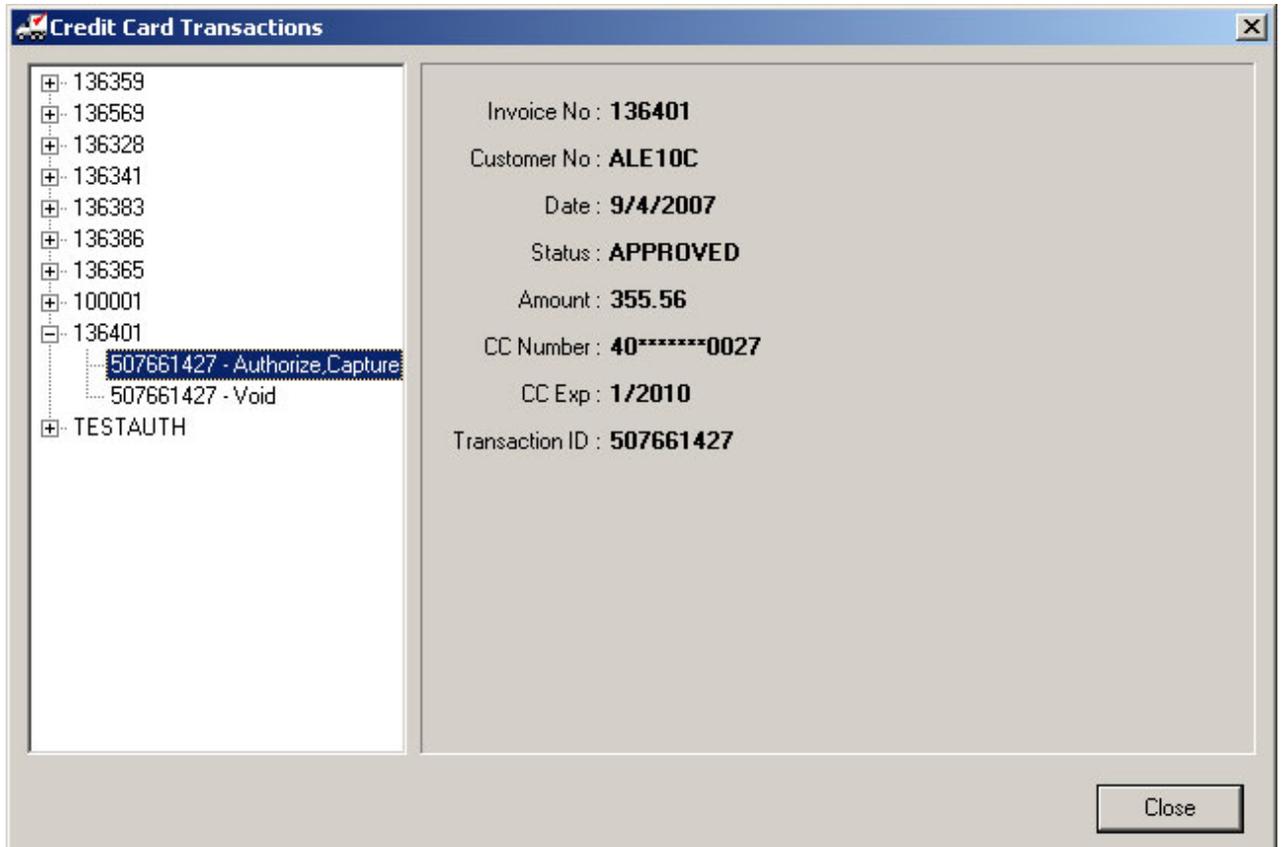
Chapter 5

Transaction History

5 Transaction History

The credit card transaction history is available for review. This screen will break out the transactions by invoice number. Expanding the desired invoice in the tree view will display all of the transactions associated with the selected invoice. This information can be used in determining problems with any transaction, and is not useful on a day-to-day basis.

Credit card transactions must remain in the system for the lifetime of an invoice so as to provide accurate history and refund ability. Credit card transactions are moved into history when the 'Close Period' utility is ran and purged from the system when the purge 'year-to-date' utility is ran.



Chapter 6

Reporting

6 Reporting

The **Cash Receipts** and **Deposit Slips** reports have options which allow for separating and grouping credit card payments.

- The '**Display**' option controls what types of payments are included on the report. This may be one of:
 - All
 - Only Cash/Check
 - Only Credit Card
- The '**Transaction Type**' column in the Layout tab in the reports system may be used to group the payment types together.

The screenshot shows a 'Field Options' dialog box for the 'Transaction Type' field. The dialog has a title bar with a yellow 'S' icon and the text 'Field Options'. Below the title bar, the field name 'Transaction Type' is displayed. A small blue box with 'xxxx' is visible. The 'Field Length' is set to '11'. Under the 'Appearance' section, 'Column Width' is set to '4', and 'Digits beyond the decimal point' is set to '0'. 'Title #1' is 'Transaction' and 'Title #2' is 'Type'. 'Data Prefix' and 'Data Suffix' are empty. 'Justification' is set to 'Left'. There are three unchecked checkboxes: 'Sort in Descending Order', 'Numeric Sequencing', and 'Average Column'. At the bottom, there is a 'Print as Barcode' checkbox, a dropdown menu, and 'OK' and 'Cancel' buttons.

