

Understanding Credit Card Processing

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This guide explains how aACE works with credit card payment processors. It is intended for advanced users.

Credit card integration offers several valuable benefits, such as maintaining PCI-compliance, eliminating the need for external card-processing terminals, and preventing data entry errors (e.g. charging a client twice for the same order).

aACE can handle credit card, debit card, and ACH transactions through the payment processor integration. With this integration, sensitive credit card information (i.e. account number and CVV) is stored on the payment processor's secure servers. aACE only stores an alias (or "token") of this data, plus the general card details (i.e. card type, last four digits, expiration date, and billing address). Because aACE never touches the sensitive credit card data, the processes are fully PCI-compliant.




Advantages of this integration include:

- Allowing you to record the credit card info before fulfilling the order and without charging the card
 - Simplifying the order process when your customer uses the same card for subsequent orders
 - Enabling you to set up recurring payments
 - Leveraging automation with the aACE accounting system
- Note: Automation can create receipts automatically, simplify the refund process, help prevent user errors, and more easily identify trouble-spots when there are discrepancies in an order.

Credit Card Payment Logic

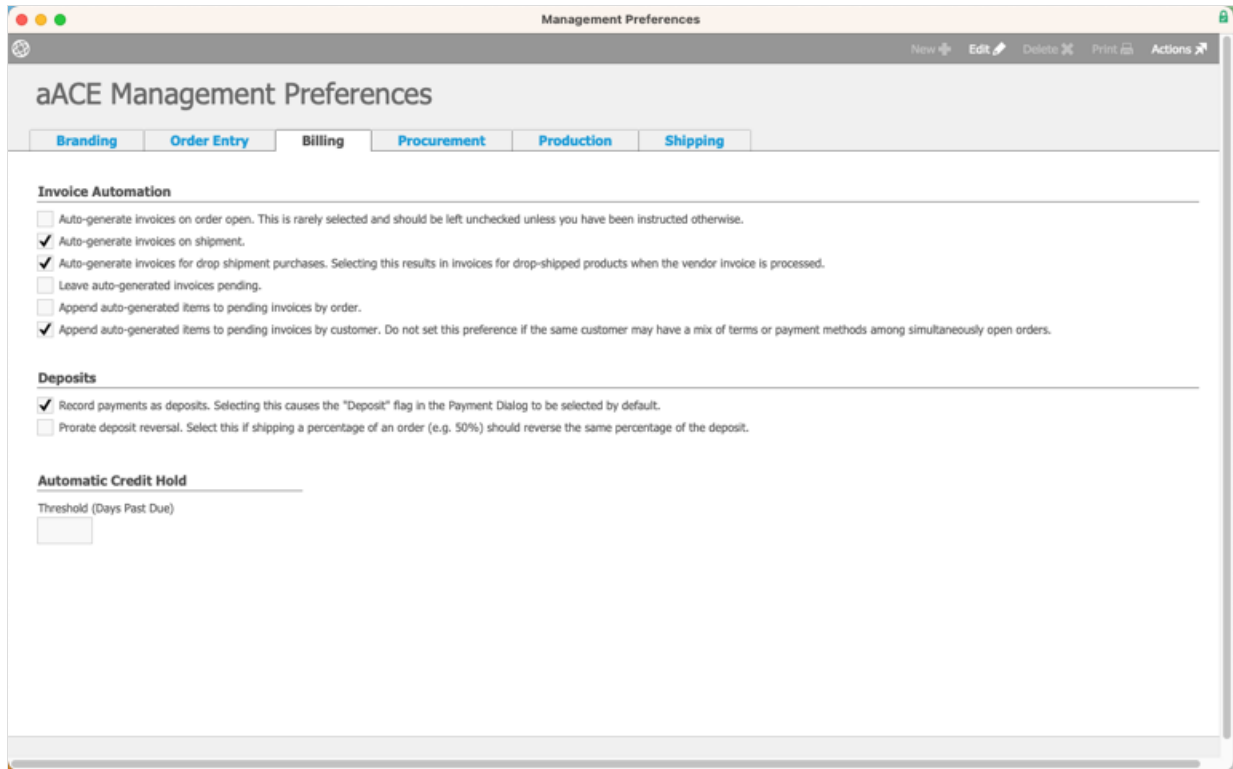
aACE separates the steps of the payment process to help ensure there are no unaccounted credit card charges. Entering card information from different modules will complete certain steps of the payment process:

- **Companies** – When you add a credit card from this module, aACE only obtains an alias from the processor, then the process ends.
- **Recurring Transactions** – When you add a credit card from this module, aACE only obtains an alias from the processor, then the process ends.

- **Receipts** – When you add a credit card from this module, aACE obtains an alias from the processor. When you finish editing and save the card information, aACE prompts you to post the receipt, which *will* charge the card you just entered.
- **Orders** (with the Billing Terms field set to Credit Card):
 - *Pending orders* – You can edit the order and click the purple Add () icon to obtain an alias from the processor, then the process ends. This method of pre-authorizing the card is useful for streamlining subsequent billing tasks.
 - *Open orders* – You can click the green Add () icon near the Payment Due field to access the Enter Payment dialog. At this dialog, you can click the purple Add () icon and aACE will pass the payment amount to the processor and receive a Transaction ID. This authorizes the customer's card (i.e. placing a hold on the credit card funds). At this point, the transaction fields are grayed out, indicating that no changes can be made. You can either:
 - Click Cancel – aACE will void the authorization and release the funds without anything showing on the customer's statement.
 - Click Apply Payment – aACE will create the invoice and receipt, charge the card, capture the funds, and complete the transaction.

Capturing Credit Card Funds

Depending on what your system administrator has set for your billing preferences (Main Menu > Internal > Management Preferences > Billing), after a credit card is authorized, certain actions will trigger aACE to automatically process the appropriate records and capture the funds.



Items Shipped from Inventory

aACE will automatically generate an invoice, post a receipt, and capture the funds when:

- The 'Auto-generate invoices on shipment' flag is marked
- The 'Leave auto-generated invoices pending' flag is *not* marked
- The order's Billing Terms field is set to Credit Card
- There is a balance due
- The shipment is set to Shipped status

Drop Shipped Items

aACE will automatically generate an invoice, post a receipt, and capture the funds when:

- The 'Auto-generate invoices for drop shipment purchases' flag is marked
- The 'Leave auto-generated invoices pending' flag is *not* marked
- The order's Billing Terms field is set to Credit Card
- There is a balance due
- The purchase for the drop-shipment is set to Open status

Manually Invoiced Orders

When the invoice for the order is created manually and opened, a dialog prompts you to charge the credit card. If you click Yes, aACE will post the receipt and capture the funds.

