

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 secure servers. aACE only stores an alias, called a token, of this data in addition to the general card details:

- Card type
- Last four card digits
- Expiration date
- Billing address

Because aACE never touches the sensitive credit card data, the processes are fully PCI-compliant.

Table of Contents

- [Understanding Integration Advantages](#)
- [Credit Card Payment Logic](#)
- [Capturing Credit Card Funds](#)

Understanding Integration Advantages

There are many advantages with having this integration:

- Allowing you to record the credit card information 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
Automation can create receipts automatically, simplify the refund process, help prevent user errors, and more easily identify discrepancies in an order.

[?Top](#)

Credit Card Payment Logic

aACE separates the steps of the payment process to help ensure all credit card charges are accounted for. Entering credit card information from different modules will complete certain steps of the payment process:

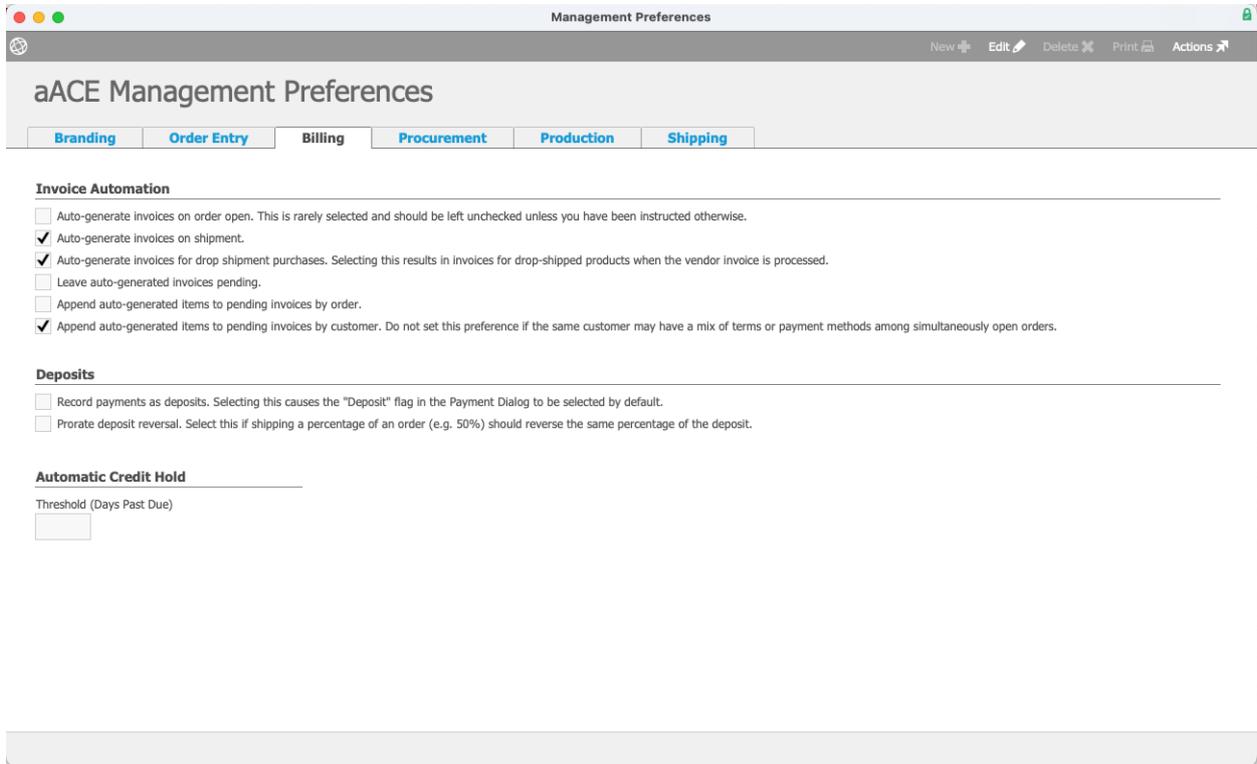
- **Companies** – When you add a credit card from this module, aACE only obtains a token from the processor, then the process ends.
- **Recurring Transactions** – When you add a credit card from this module, aACE only obtains a token from the processor, then the process ends.
- **Receipts** – When you add a credit card from this module, aACE obtains a token from the processor. When you finish editing and save the credit card information, aACE prompts you to post the receipt. Posting the receipt will charge the credit card you just entered.
- **Orders** (with the Billing Terms field set to Credit Card):
 - Pending orders – You can edit the order and select the purple Add icon () to obtain a token from the payment processor, then the process ends. This method of pre-authorizing the card is useful for streamlining subsequent billing tasks.
 - Open orders – You can select the green Add icon () in the payment section to access the Apply Payment dialog. At this dialog, you can select the purple Add icon () and aACE will send the payment amount to the payment 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:
 - Select Cancel – aACE will void the authorization and release the funds without anything showing on the customer's statement.
 - Select Apply Payment – aACE will create the invoice and receipt, charge the card, capture the funds, and complete the transaction.

[?Top](#)

Capturing Credit Card Funds

Depending on what your system administrator has enabled for your billing preferences

from Main Menu > Internal > Management Preferences > Billing, certain actions will tell aACE to automatically process the appropriate records and capture funds after a credit card is authorized.



Items Shipped from Inventory

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

- The preference Auto-generate invoices on shipment is enabled.
- The preference Leave auto-generated invoices pending is disabled.
- The order Billing Terms field is set to Credit Card.
- There is a balance due.
- The shipment status is Shipped.

Drop Shipped Items

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

- The preference Auto-generate invoices for drop shipment purchases is enabled.
- The preference Leave auto-generated invoices pending is disabled.
- The order Billing Terms field is set to Credit Card.

- There is a balance due.
- The purchase status for the drop-shipment is Open.

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 select Yes, aACE will post the receipt and capture the funds.
