Understanding Preferences for Payment Processing

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This guide explains configuring additional preferences for payment processing (e.g. Payment Innovators). It is intended for system administrators.

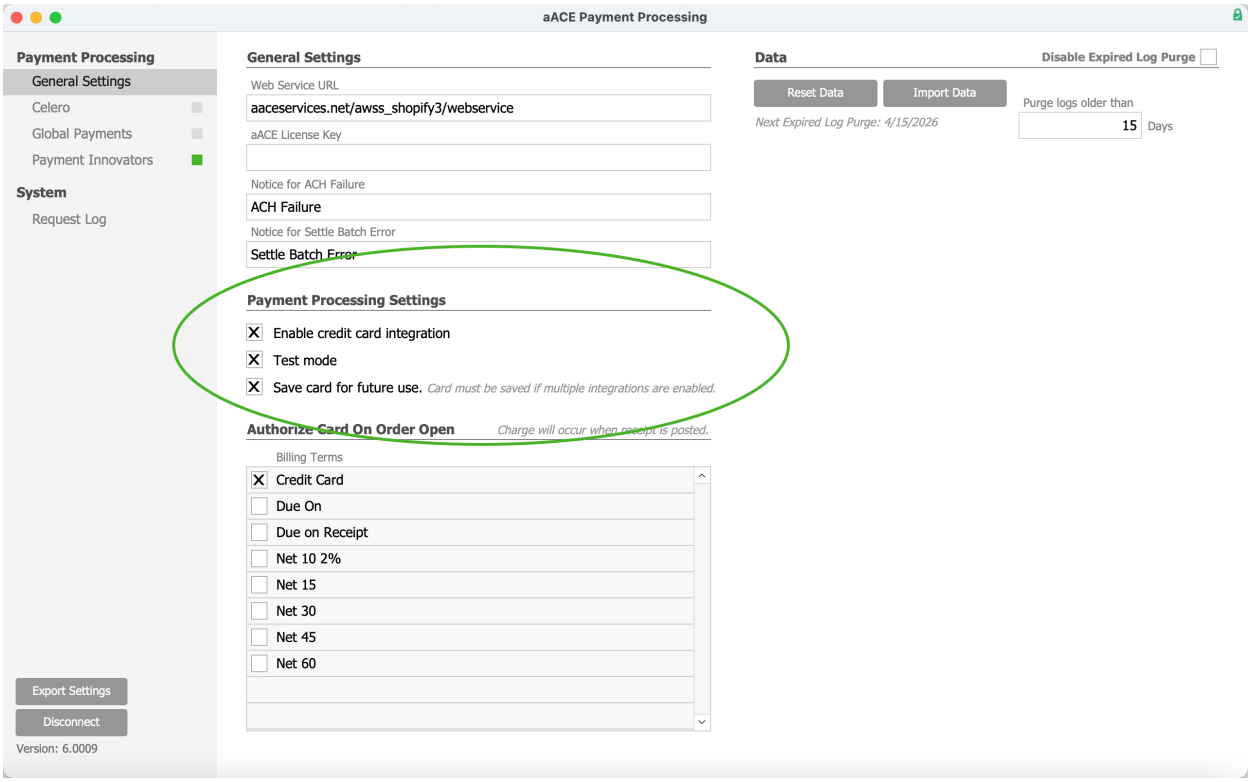
After completing the initial integration with your payment processor (e.g. Global Payments Integrated (https://aace6.knowledgeowl.com/help/setting-up-global-payments-integrated) or Payment Innovators (https://aace6.knowledgeowl.com/help/setting-up-payment-innovators)), there are additional aACE preferences you can configure. From the Main Menu, go to System Admin > Payment Processing.

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General Settings

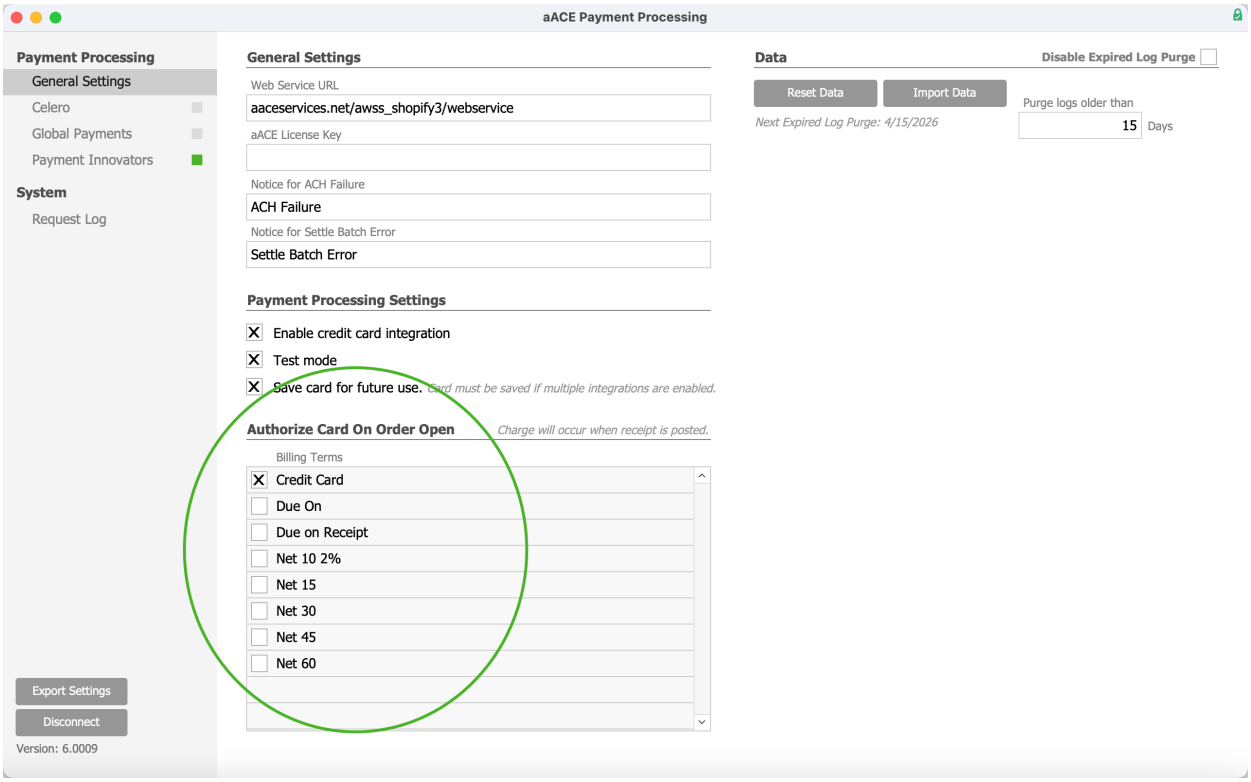
The General Settings tab in Payment Processing apply to any payment processor. You can select the preference to enable it with no additional setup required.



- **Enable credit card integration** — Enables your payment processing integration
- **Test mode** — Enables test mode to explore functionality (https://aace6.knowledgeowl.com/help/working-with-test-mode-to-explore-a-payment-processor) with a payment processor
- **Save card for future use** — Enables aACE to retain the credit card alias so your team members can select it from relevant drop-down lists

Authorize Card on Order Open

Charge authorizations on credit cards can occur at different times, depending on your system preferences. The default timing is to authorize the credit card at time of payment. However, if you have enabled the Save card for future use preference, aACE can authorize the card for specific billing terms (https://aace6.knowledgeowl.com/help/overview-of-billing-payment-terms-preferences) when the order is opened. This is referred to as pre-authorization.

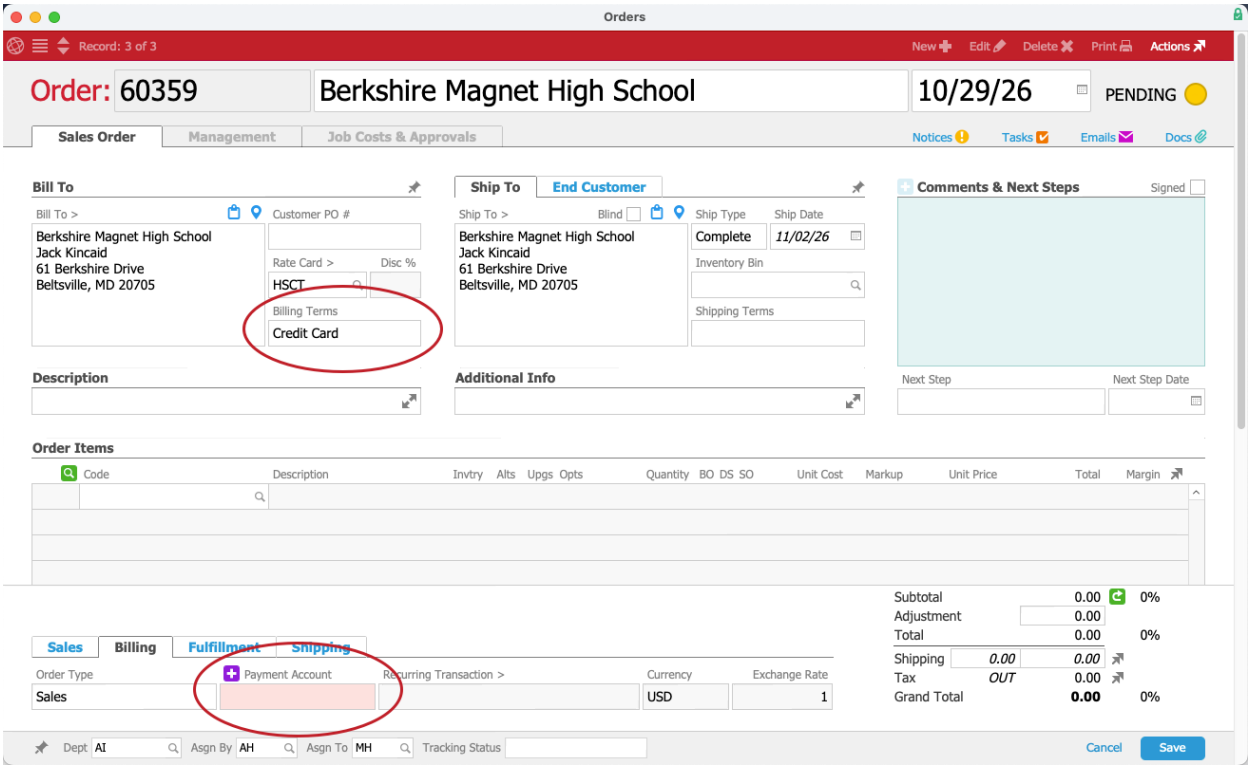


When an order being paid with credit card is opened, aACE automatically verifies the credit card has sufficient funds. If this pre-authorization is declined, the order remains in Pending status. If the pre-authorization is approved, aACE requests a hold for the payment amount and opens the order. Credit cards are only charged when the receipt is posted.

Pre-authorizations and related credit card payment features are governed by policies set by each customer's specific bank and credit card provider. Some of these external policies include:

- Pre-authorization does not guarantee funds. There is a possibility that the customer bank will process other payments on the card. This might reduce available funds, so your charge could be declined.
- Authorizations are typically good for 15-45 days. If an authorization expires, the funds are released and other payments might be processed. This might reduce available funds, so your charge could be declined.
- Additional transaction fees might be incurred if an authorization is held for more than a few days without being captured or if the final charge is greater or lower than the authorization amount.

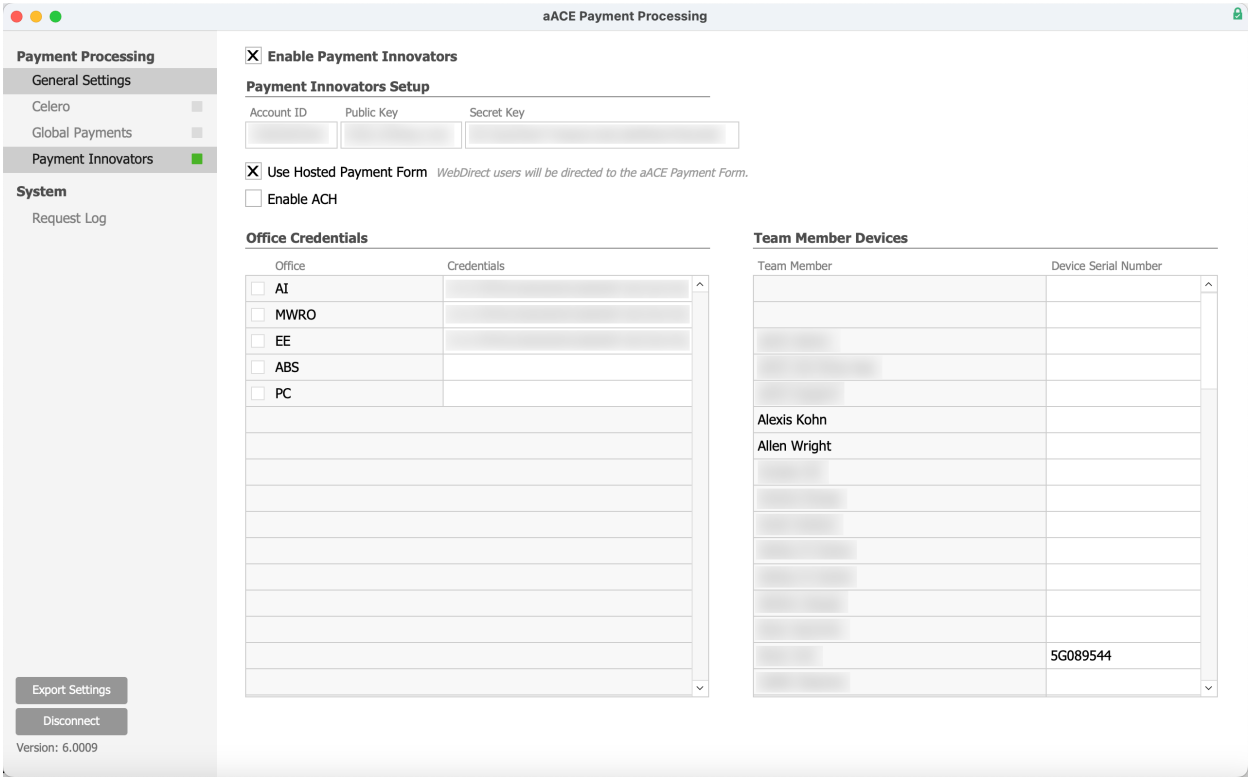
If you enable pre-authorization for a specific billing term and use that billing term on an order, the Payment Account field in the order detail view is required.



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Payment Innovators

The Payment Innovators tab in Payment Processing applies to only the Payment Innovators payment processor.



- **Use Hosted Payment Form** — Users in WebDirect use the aACE Payment Form when completing a credit card payment
- **Enable ACH** — Enables Automated Clearing House (ACH) payments. You must contact Payment Innovators to configure this before enabling it in aACE.

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Related Preferences

There are related preferences to payment processing, located in other areas of aACE.

- Auto-generating invoices for records — You can use preferences to automatically generate invoices for records (e.g. shipments and drop shipment purchases). For more information, refer to Understanding Credit Card Processing (https://aace6.knowledgeowl.com/help/understanding-credit-card-processing#capturing-credit-card-funds).
- Payments as deposits — You can have aACE record payments as deposits. For more information, refer to Overview of Billing Preferences (https://aace6.knowledgeowl.com/help/overview-of-billing-preferences#2-deposits).
- Credit Card Expiration notice setup — aACE can send the specified team a notice when a customer credit card expiration date is approaching. To use this notice setup, you must specify a team with active team members and enable the Credit Card Expiration Notification automation schedule.