

Overview of Other Preferences for Payment Processing

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This guide explains how to configure additional preferences for your integration. It is intended for system administrators.

After completing the [initial integration with your payment processor](https://aace6.knowledgeowl.com/help/setting-up-global-payments-integrated) (<https://aace6.knowledgeowl.com/help/setting-up-global-payments-integrated>), there are additional preferences you can set.

1. Navigate from **Main Menu > System Admin > Preferences > Database Management**.
2. Next to Payment Processing, click the link to **Open Settings**.

General Settings

These general setting preferences are activated by marking their respective flags and can similarly be deactivated at any time by clearing the flags.

- **Enable credit card integration** – Enables your payment processing integration
- **Enable ACH** – Enables Automated Clearing House payments
- **Test mode** – Enables [test mode to explore functionality](https://aace6.knowledgeowl.com/help/working-with-test-mode-to-explore-a-payment-processor)

<https://aace6.knowledgeowl.com/help/working-with-test-mode-to-explore-a-payment-processor> with a payment processor

Note: You may be able to use test mode if you do *not* have production credentials currently in place for your integration. Contact [aACEsoft support](#) for details.

- **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 later
- **Allow multiple processors** – Enables the system to support multiple credit card payment processors running simultaneously (e.g. transitioning from one payment processor to another)

Note: To set up this feature correctly, please contact [aACEsoft support](#).

Authorize Card on Order Open

Charge authorizations on credit cards can occur at different times, depending on your system settings. The default timing is to authorize the credit card at time of payment. However, if you have flagged the preference to save cards for future use, aACE can

authorize the card as soon as the order is opened. Often this is referred to as 'pre-authorization'.

When an order being paid with credit card is about to go to Open status, aACE automatically checks the related credit card to verify sufficient funds are available. If this pre-authorization is *declined*, the order is kept in Pending status. If the pre-authorization is *approved*, aACE requests a hold for the payment amount and the order is moved to Open status.

Bear in mind the following details:

1. When you mark the flag for a [billing term](https://aace6.knowledgeowl.com/help/billing-payment-terms-preferences) (https://aace6.knowledgeowl.com/help/billing-payment-terms-preferences) to use pre-authorizations, the Payments field for Credit Card becomes a *required* field.
 2. Credit cards are actually *charged* when the receipt is posted in aACE.
 3. 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:
 - A. Pre-authorization does *not* guarantee funds. There is a possibility that the customer's bank will process other payments on the card. This might reduce available funds, so your charge could be declined.
 - B. Authorizations are typically good for 15-45 days. If an authorization expires, the funds are released and other payments may be processed. This might reduce available funds, so your charge could be declined.
 - C. Additional transaction fees might be incurred if:
 - An authorization is held for more than a few days without being captured
 - The final charge is greater or lower than the authorization amount
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