

Sage Exchange Desktop (SED) v2.x

Sage Payment Solutions

June 2017

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Contents

Overview	4
Using this guide	4
Understanding the Sage Exchange Desktop v2.x user interface.....	5
Customizing Sage Exchange Virtual Desktop v2.x	7
Modifying the user interface	7
Hiding or showing fields	8
Disabling manual card number entry.....	9
EuroPay, MasterCard, and Visa (EMV) device setup	10
Downloading device drivers	10
Enabling the device	10

Overview

Sage Exchange Desktop is a Payment Application Data Security Standard (PA-DSS) certified payment program that integrates with any Desktop application.

When a user initiates a credit card transaction in the application, it makes a seamless call to Sage Exchange Desktop, where all aspects of processing the credit card occurs. This includes the transmission and storage of credit card data, so PA-DAA certification is not required for the application.

Using this guide

This Guide describes how to customize the Sage Exchange Desktop user interface; which integrators can do by modifying transactional XML code. This document contains excerpts from the code samples provided in the *Sage Exchange Desktop v2.x XML Messaging* document. Refer to the document for more information about coding your integration.

Note: You can download integration documents from the [Sage Payments Developer Portal](#).

Understanding the Sage Exchange Desktop v2.x user interface

The Sage Exchange Desktop v2.x user interface consists of the following windows (you may not be using all of them):

- **Sale.** Opens for sale transactions (except for multi-payment), when the application calls Sage Exchange Desktop. This window consists of two pages; Payment Information and Billing Information:
 - **Payment Information.** Includes payment information such as the payee name, reference number, sale total, tax amount, and shipping amount as well as the payment type (Credit Card or Credit Card and Virtual Check if ACH is enabled), credit (or debit) card number, expiration date, CVV code, and a Swipe button.
 - **Billing Information.** Allows users to enter (or update) the customer's billing information (name, address, phone number, e-mail address, or fax number). This page is pre-populated if the card is swiped; however, the user may be required to enter information for some transactions such as virtual checks or when the credit card is not present (for example, telephone orders). If the user selects Virtual Check as the payment type, bank information fields display instead of the credit card detail fields.

This window may also be configured with additional fields to collect the data required to process Level II or Level III commercial card transactions, Automated Clearing House (ACH), and check transactions.

- **Multi-Payments.** This window includes payment information such as the payee name and payment totals, where the user can enter a reference number, adjust the sale total, and enter tax or shipping amounts. This section also includes the payment type (Credit Card or Credit Card and Virtual Check if ACH is enabled), credit (or debit) card number, expiration date, and CVV code.

This window also allows users to manage multiple payments. The user double-clicks an invoice to open the Payment page, where they then complete the process of submitting a payment. The user can also click Billing Information to display billing details in this section. If the user selects Virtual Check as the payment type, bank information fields display instead of the credit card details fields.

- **Vault.** This window allows users to save credit (or debit) card or virtual check information to the Sage Payment Solutions Vault. The Vault window also displays fields that allow users to update stored records. It does not submit credit card transactions.
- **Credit.** This window is used only to issue a customer a credit that is not associated with a prior transaction.

- **Credit by Reference.** Used to issue a refund for a previously settled sale that was processed via the Gateway or to issue a customer a credit not associated with a prior transaction.
- **Capture.** This window is used to finalize a sale for which you got a previous authorization. You can only capture sales for unexpired authorizations. Once you capture a sale, it is added to the current open batch for settlement.
- **Authorization (Auth).** Used when the user wants to verify the authentication and availability of funds on the credit card account at the time of the sale then capture the sale later. The total transaction amount is reserved against the credit card account until the sale is captured. For example, this window is often used if the user ships products or needs to first verify that an order can be fulfilled. It can also be used simply to check the validity of a credit card before processing a sale.

Authorizations expire after seven calendar days and a transaction fee is applied to each authorization transaction the user processes. Sage Payment Solutions does not recommend that you send multiple \$1.00 transactions to get authorizations. Doing will result in multiple transaction fees and could result in misuse fees from the credit card provider. It can also trigger the credit card provider to lock the customer's account due to suspicious fraudulent activity. If you need to process another authorization, process the authorization then void the transaction to reduce fees.

Note: If your application uses the Vault window, you can store credit card information in the Sage Payment Solutions Vault without processing an authorization. This avoids the transaction fee; however, the credit card information is stored without verification and the sale amount is not reserved.

- **Force.** This window is used to get an authorization number via the telephone or offline then use the authorization information to submit the transaction. This is useful when online processing is not possible due to Internet connectivity issues. If the authorization code is invalid, the merchant will receive a chargeback.

Customizing Sage Exchange Virtual Desktop v2.x

You can customize Sage Exchange Desktop v2.x for your application by modifying the default colors on the user interface and choosing to hide or show fields.

Modifying the user interface

You can modify elements such as text color, background color, group box color, and hide or show elements and fields on the Sage Exchange Desktop user interface by changing default values of tags in the **<UI>** (user interface) section of XML code for each user interface XML transaction.



```
XML Authorization Request with User Interface Management
<?xml version="1.0" encoding="utf-16"?>
<Request_v1 xmlns:msi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:msd="http://www.w3.org/2001/XMLSchema">
  <Application>
    <ApplicationID>DEMO</ApplicationID>
    <LanguageID>EN</LanguageID>
  </Application>
  <Payments>
    <PaymentType>
      <Merchant>
        <MerchantID>999999999999</MerchantID>
        <MerchantKey>K3QD6TWhfD</MerchantKey>
      </Merchant>
      <TransactionBase>
        <TransactionID>5ea9747c-12a4-46af-870f-f9a92f6d4f65</TransactionID>
        <TransactionType>LI</TransactionType>
        <Reference1>INV# 886478943</Reference1>
        <Amount>1.00</Amount>
      </TransactionBase>
      <Customer>
        <Name>
          <FirstName>Jane</FirstName>
          <MI></MI>
          <LastName>Doe</LastName>
        </Name>
        <Address>
          <AddressLine1>87890 Road</AddressLine1>
          <AddressLine2></AddressLine2>
          <City>South Padre Island</City>
          <State>Texas</State>
          <ZipCode>78597</ZipCode>
          <Country>USA</Country>
          <EmailAddress>jane.doe@sagepayments.com</EmailAddress>
          <Telephone></Telephone>
          <Fax></Fax>
        </Address>
      </Customer>
    </PaymentType>
  </Payments>
  <UI>
    <Display>
      <Header>true</Header>
      <SupportLink>false</SupportLink>
      <CheckPayment>false</CheckPayment>
      <CardPayment>true</CardPayment>
      <SELogo>true</SELogo>
    </Display>
    <Theme>
      <MainFontColor>#800000</MainFontColor>
      <MainBackColor>#FFFFFF</MainBackColor>
      <HeaderBackColor>#D2691E</HeaderBackColor>
      <TotalsBoxBackColor>#DEB887</TotalsBoxBackColor>
      <DividerBackColor>#CD853F</DividerBackColor>
    </Theme>
    <SinglePayment>
      <TransactionBase>
        <Reference1>
          <Enabled>false</Enabled>
          <Visible>false</Visible>
        </Reference1>
      </TransactionBase>
    </SinglePayment>
  </UI>
</Request_v1>
```

Hiding or showing fields

The tags in the **<SinglePayment></SinglePayment>** section within the UI code allow you to show or hide fields on the Payment Information page. For example, you can choose to hide fields such as Reference Number or Shipping in the Totals group box or extra address lines on the Billing Information page by setting the tag values to false.



```
<SinglePayment>
  <TransactionBase>
    <ReferenceId>
      <Enabled>false</Enabled>
      <Visible>false</Visible>
    </ReferenceId>
    <SubtotalAmount>
      <Enabled>false</Enabled>
      <Visible>true</Visible>
    </SubtotalAmount>
    <TaxAmount>
      <Enabled>true</Enabled>
      <Visible>true</Visible>
    </TaxAmount>
    <ShippingAmount>
      <Enabled>false</Enabled>
      <Visible>false</Visible>
    </ShippingAmount>
  </TransactionBase>
  <Customer>
    <Name>
      <FirstName>
        <Enabled>false</Enabled>
        <Visible>true</Visible>
      </FirstName>
      <LastName>
        <Enabled>false</Enabled>
        <Visible>false</Visible>
      </LastName>
    </Name>
    <Address>
      <AddressLine1>
        <Enabled>false</Enabled>
        <Visible>false</Visible>
      </AddressLine1>
      <City>
        <Enabled>false</Enabled>
        <Visible>true</Visible>
      </City>
      <State>
        <Enabled>false</Enabled>
        <Visible>true</Visible>
      </State>
      <ZipCode>
        <Enabled>false</Enabled>
        <Visible>true</Visible>
      </ZipCode>
      <Country>
        <Enabled>false</Enabled>
        <Visible>true</Visible>
      </Country>
      <EmailAddress>
        <Enabled>false</Enabled>
        <Visible>true</Visible>
      </EmailAddress>
      <Telephone>
        <Enabled>false</Enabled>
        <Visible>true</Visible>
      </Telephone>
    </Address>
  </Customer>
</SinglePayment>
</UI>
</Request_v1>
```



Image 2: An excerpt from the *Sage Exchange Desktop v2.x XML Messaging* document. This section of code shows the **<SinglePayment></SinglePayment>** section.

Disabling manual card number entry

In addition to hiding or showing fields, you can also use the UI section to prevent credit card numbers from being manually entered. Add the **<CanEnterAccount>** tag (and value) to your code as follows to disable manual entry in the Card number field on the Sale window. This will require the user to swipe or dip the card or to key the credit card number on the hardware terminal connected to Sage Exchange Desktop.

```
</Payments>
<UI>
  <SinglePayment>
    <CanEnterAccount>false</CanEnterAccount>
  </SinglePayment>
</UI>
</Request_v1>
```

The image below shows how the Card Number field is disabled for entry on the Sale window if you add the tag above to your code.

The screenshot shows the 'Sage Exchange - Sale' window. The title bar includes a close button and a help icon. The main header is 'Sage Payment Solutions'. Below this is a 'Payment Information' section. The 'Card number' field is highlighted with a red box and contains the text 'Use your card device'. Below it is a button labeled 'Swipe, Insert or Tap Card'. To the right of the card fields are input fields for 'Subtotal' (1.00), 'Tax' (0.00), 'Shipping' (0.00), and 'Total' (1.00). At the bottom are 'Back', 'Next', 'Submit', and 'Cancel' buttons. A 'Click For Support' button is also present. The footer shows the time '00:14:45' and the Sage logo.

EuroPay, MasterCard, and Visa (EMV) device setup

Sage Exchange Desktop v2.x is certified on the following devices:

- Ingenico IPP320
- Equinox L5300
- PAX S300

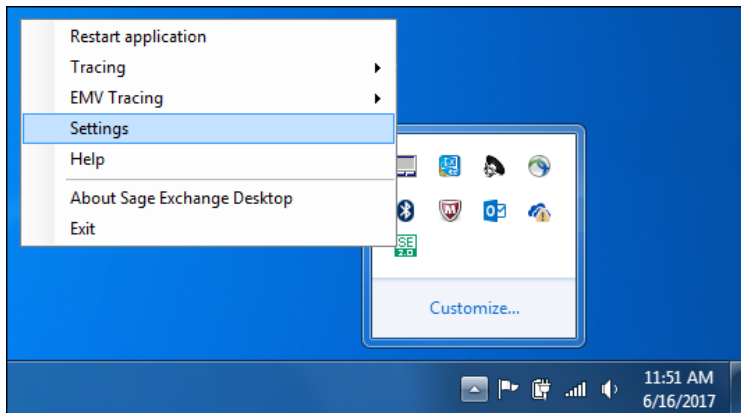
Downloading device drivers

You can download the recommended drivers for each of device from the [Sage Exchange Desktop Installation web site](#). Be sure to download the correct **EMV-Compatible** driver.

Enabling the device

After you install the device drivers, follow the steps below to enable your device in Sage Exchange Desktop.

1. Right-click the green **SE 2.0** icon in the Microsoft Window system tray and then click **Settings** from the submenu to open the *Sage Exchange Desktop – Settings* window.



2. Expand the **Hardware** node on the left-hand side and then click **EMV Devices**.

3. On the right-hand side, click your installed device (or devices) from the list of **Available Devices**. Sage Exchange Desktop will restart and you will be ready to accept payments.

