

An aerial photograph of the New York City skyline, featuring the Chrysler Building and the Hudson River. The image is overlaid with a semi-transparent green filter. The text "PAYMENT OPERATIONS" is centered in white, bold, sans-serif font.

# PAYMENT OPERATIONS

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# Agenda

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- Key Related Objects
- Overview
- Settings

## Section 1: Key Related Objects

# Key Related Objects to Payment Operations

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- PaymentMethod Object
  - The PaymentMethod object ties to the Account
  - A PaymentMethod Snapshot represents the exact payment method used for transactions, and should be referred to when tying payment records back to the payment method
- Payment and Refund Objects
  - Payments and Refunds are separate objects in Zuora and impact the Invoices.
  - When a Payment is created for an Invoice, the Invoice balance is decreased by the payment amount
  - When a Refund occurs for a Payment, the Invoice balance is increased by the Refund amount
  - Payments and Refunds are associated to the Invoice object via the InvoicePayment and RefundInvoicePayment objects, respectively

## Key Related Objects to Payment Operations (cont.)

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- Credit Balance Adjustment Object
  - Payments and Refunds can be created without an Invoice, which impacts positive or negative Credit Balance respectively
  - Negative invoices can be converted to Credit Balance, which can then be refunded to the customer

## Section 2: Overview



# Payment Gateways – Review


- Each Gateway will require different inputs to activate
- Not all Gateways have all the functionality
  - i.e. Cybersource cannot accept PayPal payments
  - Only certain Gateways are able to process ACH

## •Payment Gateways

**Gateway List**

If you have an account with a Payment Gateway such as Authorize.net or Payflow Pro, you can allow your customers to pay their invoices electronically. For more information on how to sign up for a Payment Gateway, please visit the Payment Gateway's website or contact Zuora Support.

Name	Gateway	Active	Actions
Authorize 	Authorize.net	✓	[Edit] Default [Deactivate]
Alternate Gateway 	Test Gateway	✗	[Edit] [Activate]

Gateway Type:   [create gateway](#)

Test Gateway

PayPal Payflow Pro

Authorize.net

CyberSource

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## Payment Gateways

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- A client may have multiple gateways
- One gateway must be the default while other gateways can be applied directly to a customer account
  - This is done if customers have various payment methods or currencies that are supported by different gateways or gateway accounts (e.g. Chase Paymentech provides distinct merchant accounts for each currency, which requires a gateway configure for each currency)



# Gateway Support by Country of Domicile

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The domicile country is the country that the company (merchant) has their business license, tax relationship, and merchant account set up. Refer to the gateway provider as the source of truth for supported counties.

- PayPal
  - US, UK, Canada, Australia, New Zealand
- Chase Paymentech
  - US, UK, otherwise merchant needs to confirm
- Authorize.net
  - US only
- Litle
  - US, otherwise merchant needs to confirm
- Cybersource
  - Most countries, but merchant needs to confirm
- Verifi
  - US only
- Global Collect
  - US, UK, etc

# Supported Payment Methods by Payment Gateway

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Refer to the KC for complete and up to date list of gateways and supported payment methods:

[http://knowledgecenter.zuora.com/CA\\_Billing\\_and\\_Payments/M\\_Payment\\_Gateways/](http://knowledgecenter.zuora.com/CA_Billing_and_Payments/M_Payment_Gateways/)

Gateway	Payment Methods supported
PayPal – Payflowpro, Website Payments Pro	Credit Card/Debit Card, PayPal Payments
Authorize.net	Credit/Debit card, ACH
Cybersource	Credit/Debit card, ACH
Chase Paymentech Orbital gateway (Salem)	Credit/Debit card, ACH
Litle	Credit Card
Verifi	Credit Card
Global Collect	Credit Card, UK Direct Debit

# Payment Retry Rules

- Allows client to control the number of times a payment attempt is made
  - Each attempt has a transaction fee associated with it so limiting the number of attempts will have a financial impact
- Processes by 2 parameters
  - Number of attempts -> will stop after number of attempts
  - Hours until next retry -> will not re-submit until hours entered have passed
  - Tenant level setting that can be overridden at the PaymentMethod level if customer has unique requirements.

## Configure Payment Retry Rules

☒ Enable Payment Run retry rules

The Payment Run Retry rules allow you to control how frequently the Payment Run will attempt payment for Auto-Pay customers. This setting allows you to define the default payment retry rules and you have the option to override these default settings for each payment method.

You can control two key settings:

**Maximum Payment Failures:** You can use the maximum payment failures setting to prevent a payment attempt if the number of consecutive failures on a payment method has reached the configured number. For example, if maximum number is 5 and there are 5 consecutive failures on a payment method, the next Payment Run will not attempt a payment on this payment method.

**Retry Interval:** You can use the retry interval setting to prevent a payment attempt if the last failed payment was within the last 'number' of hours. For example, if the last failed payment was at 1PM and the retry interval is 4 hours, then a Payment Run at 2PM will not attempt a payment, but a Payment Run at 6PM will. Please note that if you want to retry 'once a day', we recommend that you enter 22 or 23 hours as it is possible for a payment to be attempted at the end of the payment run on one day and the beginning of the payment run the next day.

**IMPORTANT WARNING:** if you set the maximum, please make sure you manage the process to cancel subscriptions and/or contact your customer. If you do not manage this process, invoices may continue to be generated and the payment run will not apply recurring payments.

Maximum number of payment failures per Payment Method allowed: .

Do not retry payment if last payment attempt was less than  hour(s) ago.

save

cancel

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# Applying One Off Payments

[back to Invoice list](#)

Invoice: INV00019583

Status: **Posted**

email invoice

view

more

Creation Date: 03/25/2015 13:22:39 PDT Created By: [sreeni.haridasan@citrix.com.dev](#) Last Modified: 03/30/2015 13:04:51 PDT Last Modified By: [david.hoang](#)

## Basic Information



Customer Account: AMEX Expiration Test  
Account Number: A00070093  
Bill to: David Hoang  
Sold to: David Hoang  
Currency: USD

Invoice Date: 03/25/2015  
Due Date: 03/25/2015

Additional Fields

- > Cancel Post
- > Email Invoice
- > Process a Payment
- > Adjust Invoice Items
- > Apply Credit Balance
- > Transfer to Credit Balance

Invoice Amount  
2,143.35

Payments  
0.00

Adjustments  
0.00

Applied From Credit Balance  
0.00

Outstanding Balance  
2,143.35

[back to Customer Account list](#)

## Usage Test

Status: **Active**

create new subscription

process a payment

more

Creation Date: 11/04/2014 Created By: [david.hoang\\_trial@zuora.com](#) Last Modified Date: 03/15/2015 Last Modified By: [david.hoang\\_trial@zuora.com](#)

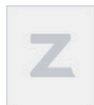
## Basic Information

edit

## Key Metrics

Account Balance  
**248.52 USD**  
Total Invoice Balance  
**248.52 USD**  
Credit Balance  
**0.00 USD**  
Contracted MRR  
**0.00 USD**  
Today's MRR  
**0.00 USD**  
Last Invoiced  
**03/01/2015**

Ultimate Parent:  
Parent:  
Name: **Usage Test** [Navigate Hierarchy]  
Account Number: A00000051  
Bill To: **David Hoang**  
Sold To: **David Hoang**  
CRM Account ID:



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# Payment Runs with Selection Criteria

## New Payment Run

**Select Invoices**

Please select which invoices to process with this Payment Run. You may specify a single account or multiple based on the selection criteria.

☒ **Multiple Customer Accounts** ☐ Single Customer Account

Select invoices associated to the following

☒ All Customer Accounts

☐ Customers in Batch

☐ Customers with Bill Cycle Day

☐ Customers with Currency

☐ Customers with Payment Gateway

☐ Invoices in Bill Run

**Select Processing Rules**

☐ Apply Credit Balance to the invoice before attempting payment

☐ Process a single Payment for all Invoices that are due on an account

☐ Process payments even if the default

**Enter Date**

This Payment Run will process Payments

Target Date for the Payment Run:

### Payment Runs with Selection Criteria

- Multiple Customer Accounts or Single Customer Accounts
- By Batch
- By Bill Cycle Day
- By Currency
- By Payment Gateway
- By Bill Run

Payment runs will pick up the selected customers who have auto-pay marked true and who have any outstanding invoices that are due on or before the target date.

Payment runs currently cannot be run via API, although a call `API Create () Payment` can be done for specific customer/transaction.

# Payments Preview

## New Payment Run

### Select Invoices

Please select which invoices to process with this Payment Run. You may specify a single account or multiple based on the selection criteria.

☒ Multiple Customer Accounts ☐ Single Customer Account

Select invoices associated to the following

☒ All Customer Accounts

- ☐ Customers in Batch
- ☐ Customers with Bill Cycle Day
- ☐ Customers with Currency
- ☐ Customers with Payment Gateway
- ☐ Invoices in Bill Run

### Select Processing Rules

- ☐ Apply Credit Balance to the invoice before attempting payment
- ☐ Process a single Payment for all Invoices that are due on an account
- ☐ Process payments even if the default payment method is closed

### Enter Date

This Payment Run will process Payments for Invoices that are due for Auto-Pay Customers as of the following target date.

Target Date for the Payment Run:

create payment run

preview selected invoices

cancel

The invoices that will be paid by the parameters of the bill run can be previewed by clicking on the 'Preview Selected Invoices' button

The Parameters can be adjusted at this point to get the desired results

# Scheduling a Payment Run

## New Scheduled or Recurring Payment Run

### Select Invoices

Please select which invoices to process with this Payment Run. You may specify a single account or multiple based on the selection criteria.

☒ Multiple Customer Accounts ☐ Single Customer Account

Select invoices associated to the following

☒ All Customer Accounts

☐ Customers in Batch Batch1

☐ Customers with Bill Cycle Day 1st of the month

☐ Customers with Currency USD

☐ Customers with Payment Gateway Authorize

☐ Invoices in Bill Run

### Select Processing Rules

☐ Apply Credit Balance to the invoice before attempting payment

### Enter Date

This Payment Run will process Payments for Invoices that are due for Auto-Pay Customers as of the following target date.

Schedule the date to process payment run:

Pick the time of day: 00:00 - Run will be executed +- 20 minutes from time

Time Zone: (GMT-08:00)America/Los\_Angeles

Repeats: Does not repeat

Does not repeat

Daily

Weekly

Monthly

Do you want to save the scheduled payment run?

Execute this Payment Run

Cancel

Run-specific requirements to consider are :

- Criteria
- Frequency of run for scheduled runs
- Time of day for scheduled runs
- Should be after scheduled bill runs

Scheduler is the same as used in bill runs

Note: Time of day is important because you want to recommend scheduling payment runs after the bill run finishes and allow for enough time to check invoices and post.



## Scheduled Payment Runs

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- The scheduling of payment runs should be done in conjunction with the scheduling of bill runs
  - The bill runs should have sufficient time to complete before a payment run commences
  - Does not have to be 1:1. For example, a client may schedule 1 bill run a day but schedule 3 payment runs
- Scheduled Payment Runs **CANNOT** be updated
  - The payment run must be deleted and rescheduled



## Reviewing Payment Runs

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- When a payment run processes, a payment record is inserted in the Payments object for each payment attempt regardless the payment is successful or rejected.
- Payment records in Error will be displayed in the UI under the Payments Processed with Errors section
- Each payment in error will have the Gateway response code and response code description
- Accessible via UI and API

# Reviewing Payment Runs

## Payment Run: PR-00000008

Status: **Completed**

Creation Date: 10/27/2009 13:28:24 PDT Created By: johnno@zuorasales.com

You will be notified at john.okuloski@zuora.com when the auto-pay run is complete.

### Basic Information

Target Date: **10/27/2009**  
Selection Criteria: **All Customer Accounts**  
Apply Credit Balance to the invoice before attempting payment: **No**

Number of Invoices: **4** [What is Total Invoice?](#)  
Number of Payments: **1**  
Number of Credit Balance Adjustments: **0**  
Number Of Unprocessed: **3** [What is Total Unprocessed?](#)  
Number Of Errors: **3**

Total Value of Invoices: **multiple currencies**  
Total Value of Payments: **multiple currencies**  
Total Value of Credit Balance Adjustments: **multiple currencies**  
Total Value Of Unprocessed: **multiple currencies**  
Total Value Of Errors: **multiple currencies**

### Payments Processed With Errors (3)



**P-00000028**

-- Invalid or unsupported currency code.

Status: **Error**

Customer Account: JFO00000012\_12bab9a99a5

Amount: 210.00CAD

Apply to: INV00000022

Payment Method: Visa

Balance: 210.00CAD

Reference Id: None

[Retry](#)



**P-00000029**

-- Invalid or unsupported currency code.

Status: **Error**

Customer Account: JFO00000012\_12bab9a99a5

Amount: 210.00CAD

Apply to: INV00000065

Payment Method: Visa

Balance: 210.00CAD

Reference Id: None

[Retry](#)

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# Payment Error Handling

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- Each client should have a defined process and procedures for the handling of Electronic Payment failures
- Based on the response code, certain actions should be taken by a finance or customer service user:
  - If the card has expired, the customer should be contacted. How is the customer to be contact? Phone? Email?
  - If unable to contact customer, when should service be denied
    - May involve denying customer access

# Payment Method Updater

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- A Payment Method updater feature can be turned on per request:
  - [http://knowledgecenter.zuora.com/CA\\_Billing\\_and\\_Payments/L\\_Payment\\_Methods/Payment\\_Method\\_Updater](http://knowledgecenter.zuora.com/CA_Billing_and_Payments/L_Payment_Methods/Payment_Method_Updater)
- This feature integrates with the payment gateway to automatically update expired or lost/stolen CCs that are replaced by the consumer
- Gateway providers normally charge a fee to the customer (e.g. CyberSource had a rate of \$500 per month)
- Is valuable for high volume credit cards
- Only available with certain gateways. Consult [support.zuora.com](http://support.zuora.com) for more information

# ACH Processing and Errors

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- If the ACH payment method is valid, an ACH payment will appear to be successfully processed through the gateway.
- ACH payments can sometimes take 2 – 3 days to settle as the amount due must be withdrawn from the customer's bank account.
- If the client is using ACH, the client must either manually check the gateway or programmatically check the gateway to see if the ACH payments have successfully settled
- If the ACH has not settled successfully, they will need to process a Refund representing the ACH reversal.
  - 'Reversal' is a common industry term for money uncharged due to failure of settlement with the bank.

## Payments: Cancellations

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- Only external payments can be cancelled
  - Electronic payments must be voided or refunded.
- Payments can no longer be cancelled if an accounting period is closed.
- Avoid cancelling payments and execute the appropriate reversal entries (refund) where you can. This will ensure a history of consistent balancing entries.

# Payments: Voids

- Voids
  - Only applies for a certain gateway controlled timeframe (when the payment is not yet settled), the gateway will accept or reject the void
  - Often used if a CC is charged by mistake or customer changes their mind immediately
  - Electronic only
  - Voids are referenced; Only an electronic payment processed through the Gateway can be voided.

[Payment Methods](#) | [Payment Runs](#) | [Payments](#) | [Refunds](#) | [Z-Payments Payment](#)

[back to Payments List](#)

**P-00000003**

Status : **Processed**

[Void this payment](#) [Send Email](#) [Refund this payment](#)

**Basic Information**

Type of Payment:	Electronic payment
Payment Date:	09/24/2009
Customer Account:	A00000024
Payment Method:	*****1111
Payment Method Type:	Credit Card
Credit Card Type:	Visa
Card Number:	*****1111
Expiration Date:	1/2010
Card Holder Name:	J D Duff
Last Transaction:	⚠ Error 12/04/2009
Gateway Reference Id:	0
Gateway Transaction State:	Not Available
Payment Amount:	1,800.00 USD
Available amount for refund:	1,800.00 USD
Comment:	

# Payments: Refunds

- Electronic Refunds
  - Referenced, refunded to same credit card as payment
  - Can do partial refund but not greater than original payment
  - For electronic payments, you can choose to issue a refund electronically or via an external method (for example, check).

## Refund a Payment

### Basic Information

Customer Account: Shoptastica  
Refund Source: P-00000032  
Refund Type: ☐ External Refund ☒ Electronic Refund

Refund Date: 10/11/2010  
Refund Method: \*\*\*\*\*1111  
Original Payment Amount: 1,200.00 USD  
Total Refund Amount: 1,200.00 USD

Reference ID: Reference ID will be provided by the Payment Gateway

Comment:

▼ Additional Fields

### Transaction(s) associated to the Original Payment

	Transaction Number	Transaction Amount	Original Payment Applied	Amount Available For Refund	Refund Amount
<input checked="" type="checkbox"/>	INV00000220	1,200.00	1,200.00	1,200.00	1,200.00

create refund cancel

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- **External Refunds**
  - Does not go through payment gateway
  - Can do partial refund but not greater than original payment
  - If the original payment was external, you can only do an external refund

- ## Refund a Payment

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## Payments: Refunds

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- When a refund is created, the invoice balance will be reinstated
- If the invoice is NOT adjusted, the next applicable payment run will attempt to pay the invoice again
- A process should be defined that outlines when an invoice should be adjusted (i.e. the subscription was cancelled late) and when it should not be adjusted (i.e. the customer wants to pay with an alternate credit card)

# Credit Balance Functionality

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- Ability to accept and track overpayments
- Transfer an invoice with a negative balance (e.g. early cancellation of a subscription that was paid for)
- Apply a credit balance to an invoice
- Automatically account for credit balances when processing payments on invoices
- Refund credit balances when necessary

# Credit Balance

**Delmonico Corporation**  
Status: Active

[create new subscription](#) [process a payment](#) [more](#)

**Basic Information** [edit](#)



Name: **Delmonico Corporation**  
Account Number: A00000041  
Bill To: **Ewan McGregor**  
Sold To: **Ewan McGregor**  
CRM Account ID: 0018000000Rkg89  
Sales Rep: John O'Shansky  
CSR: Bryant Edwards  
Notes:

Partner ID:

**Key Metrics**

Account Balance:  
**284.81 USD**

Total Invoice Balance:  
**284.81 USD**

Credit Balance:  
**0.00 USD**

Contracted MRR:  
**209.98 USD**

Today's MRR:  
**209.98 USD**

Last Invoiced:  
**10/11/2010**

**Credit Balance**

- Total displayed in Key Metrics
- Details in Transaction section

**Transactions**

[Invoices](#) [Payments](#) [Refunds](#) [Invoice Adjustments](#) [Invoice Item Adjustments](#) [Credit Balance](#)

**0.00 USD**

Transaction Date	Transaction Number	Type	Associated To	Status	Transaction Amount	Credit Balance Impact	Credit Balance
09/02/2010	CBA-00000016	Decrease	Invoice	Processed	30.00	-30.00	0.00
09/02/2010	CBA-00000015	Increase	Invoice	Processed	30.00	30.00	30.00

[apply credit balance](#) > [refund credit balance](#) >

# Credit Balance

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- Credit Balance is created one of 2 two ways
  - Overpayment of invoice
    - Externally or electronically (not recommended)
    - Automatically applied to Credit Balance
  - Transferring an invoice with a negative balance
    - Invoice from a negative product created for customer service
    - Result of early cancellation of subscription
    - Must be transferred to Credit Balance manually
- Any Credit Balance activity will be displayed under the transaction section on an invoice template.

# Credit Balance from Overpayments

- A confirmation screen will show the creation of the credit balance

**Basic Information**

Customer Account:

Type of Payment: ☐ External Payment ☒ Electronic Payment

Payment Date:

Payment Method:

You are creating a payment for 150.00 USD and only applying 100.00 USD of it to invoice(s).

The remaining 50.00 USD will be applied to the credit balance for this account.

Are you sure you want to do this?

Last Transaction: ☒ Approved 08/04/2010

Payment Total: 150.00 USD

Applied to Invoices: 100.00 USD

Remaining Amount:  USD [What happens to the Remaining Amount?](#)

Comment:

▼ Additional Fields

**Invoice(s) associated to this Payment**

	Invoice Date	Due Date	Invoice Number	Total Amount	Balance	Payment Amount
<input checked="" type="checkbox"/>	07/27/2010	07/27/2010	INV00000732	100.00	100.00	<input type="text" value="100.00"/>

# Credit Balance by Transferring a Invoice with a Negative Balance

---

- Another reason why you may need to use a credit balance is when you have a credit due to the customer
- For example, you may have a customer that decides to cancel their annual subscription early
- This would result in a credit due back to the customer
- Instead of refunding back the customer, you can now apply the negative invoice to the credit balance
- You can simply do this from the invoice view by clicking apply credit balance under the more button

# Credit Balance by Transferring a Invoice with a Negative Balance

[back to Invoice list](#)

**Invoice - IIV00000747**

more ▾

Total Amount	Payments	Refunds	Adjustments	Total
-69.99 USD	0.00 USD	0.00 USD	0.00 USD	

Customer Name: [Custom Stamps Direct](#)

Account No: [A00000254](#)

Status: Posted

Posted On: 08/05/2010 10:32:58 PDT By [melaniecustomercare@zuora.com](mailto:melaniecustomercare@zuora.com)

Created On: 08/04/2010 16:46:00 PDT By [melaniecustomercare@zuora.com](mailto:melaniecustomercare@zuora.com)

Bill Run Number: [BR-00001357](#)

Target Date: 01/01/2010

Total Amount: -69.99 USD

[View Invoice](#) [Email Invoice](#)

[Create Adjustment](#)  
[Generate Word Invoice](#)  
[Transfer to Credit Balance](#)  
[Apply Credit Balance](#)

SKU	Name	Service Period	Charge Date	UDM	QTY	Subtotal (USD)
SKU-00000006	Ultimate Screen Capture - One Time Credit	01/01/2010-01/01/2010	08/04/2010		1	-69.99

Discount: 0.00 USD  
Tax: 0.00 USD  
Total: -69.99 USD

## 1. Transfer a credit due to customer to a credit balance

- A negative balance invoice (e.g., cancel an annual subscription that was paid early) can be transferred to a credit balance
- Navigate to more | Apply Credit Balance from invoice view



# Applying Credit Balances When Processing Payments

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- So, how do you apply credit balances?
- The easiest way is to do this via the payment run. When setting up a payment run, you can now mass apply credit balances by selecting the option to do so under the processing rules.

# Applying Credit Balances When Processing Payments

## New Payment Run

### Select Invoices

Please select which invoices to process with this Payment Run. You may specify a single account or multiple based on the selection criteria.

☒ Multiple Customer Accounts ☐ Single Customer Account

Select invoices associated to the following


- ☐ All Customer Accounts
- ☐ Customers in Batch
- ☐ Customers with Bill Cycle Day
- ☒ Customers with Currency
- ☐ Customers with Payment Gateway
- ☐ Invoices in Bill Run

### Select Processing Rules

☐ Apply Credit Balance to the invoice before attempting payment

### Enter Date

This Payment Run will process Payments for Invoices that are due for Auto-Pay Customers as of the following target date.

Target Date for the Payment Run:  

By checking the option to Apply Credit Balances to the invoice, any balance will be applied to the invoice(s) before attempting to pay electronically

The balance will be applied to the oldest invoices first

# Apply a Single Credit Balance to Invoice

- If you want to apply a single credit balance, you can do so from the customer account under transactions. The app will default to the invoice with a balance and the amount applied is defaulted to be the full invoice balance.

Transactions							
Invoices Payments Refunds Invoice Adjustments Invoice Item Adjustments Credit Balance							
50.00 USD							
Transaction Date	Transaction Number	Type	Associated To	Status	Transaction Amount	Credit Balance Impact	Credit Balance
09/30/2010	CBA-00000038	Increase	Invoice	Processed	50.00	50.00	50.00
09/30/2010	CBA-00000037	Increase	Invoice	Cancelled	50.00	0.00	0.00

1 apply credit balance >

## 1. Applying a Credit Balance to Invoice

- Navigate to Transactions under Customer Account
- 1-click
  - Defaults to invoice with balance
  - Amount applied is defaulted to full invoice balance

Apply Credit Balance

**Basic Information**

Customer Account:

Invoice:

Invoice Balance: 28.34 USD

Apply Date: 10/13/2010

Credit Balance: 50.00 USD

Amount to Apply:  USD

Reference ID:

Comment:

Additional Fields

1 apply credit balance to invoice cancel this credit balance adjustment

## Refunding a Credit Balance

- On occasion, you may need to issue a refund for a credit that you have been carrying. This is easy to do. You can refund a credit balance from the Transactions under the Customer Account. It defaults to the full credit balance so you can save a few clicks.

**Transactions**

[Invoices](#) [Payments](#) [Refunds](#) [Invoice Adjustments](#) [Invoice Item Adjustments](#) **Credit Balance**

50.00 USD

Transaction Date	Transaction Number	Type	Associated To	Status	Transaction Amount	Credit Balance Impact	Credit Balance
09/30/2010	CBA-00000038	Increase	Invoice	Processed	50.00	50.00	50.00
09/30/2010	CBA-00000037	Increase	Invoice	Cancelled	50.00	0.00	0.00

[apply credit balance](#) > [refund credit balance](#) >

1

# Refunding a Credit Balance (continued)

## Refund Credit Balance

### Basic Information

1

Customer Account:

Refund Source: Credit Balance

Refund Type: External Refund

Refund Date: 10/13/2010

Refund Method:

Amount Available for refund: 50.00 USD

Refund Amount:  USD

Reference Id:

Comment:

▼ Additional Fields

refund credit balance

cancel

## 1. Refunding a Credit Balance

- Ability to refund a credit balance if needed
- Navigate to Transactions under Customer Account
- Defaults refund amount to be the full credit balance
- Can be done electronically as well if the payment gateway supports this. A refund from a credit balance is a non referenced refund.

## Credit Balance on the AR Report

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- And finally, you can see the credit balance on our AR report
- You can see the credit balance increases and decreases by account code
- In summary, an increase of the credit balance is due to either an overpayment or a transfer of a negative balance from an invoice
- A decrease is due to applying a credit balance to an invoice or simply refunding a credit balance

# Credit Balance on the AR Report

Accounts Receivable By Accounting Code Report was created at 09/29/2010 09:07:50

Total Records Displayed: 6

Query Conditions:

Customer Name:

Currency: ALL

Start Date: 09/22/2010

End Date: 09/29/2010

Report Presentation: Web Page

## 1. View Credit Balance on the AR Report

- See Credit Balance Increases and Decreases by Accounting Code
  - Increase due to overpayment or transferring of negative invoice balance
  - Decrease due to applying a credit balance to an invoice or refunding a credit balance
  - This is only the summarized credit balance total. historical credit balance adjustments must be viewed via data source

Start Date	End Date	Currency	Accounting Code	Invoice	Payment	Refund	Invoice Adjustment [Credit]	Invoice Adjustment [Charge]	Credit Balance Increase [Payment]	Credit Balance Decrease [Refund]	Credit Balance Increase [Invoice]	Credit Balance Decrease [Invoice]	Balance
09/22/2010	09/29/2010	USD		0.00	0.00	0.00	220.00	0.00	0.00	38.66	589.02	225.00	182.68
09/22/2010	09/29/2010	USD	Diverge NT Quarterly	-275.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-275.18
09/22/2010	09/29/2010	USD	Email Services Usage	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
09/22/2010	09/29/2010	USD	Payment_Check	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-100.00
09/22/2010	09/29/2010	USD	Service	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
09/22/2010	09/29/2010	USD	Z-Billing	-548.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-548.39
09/22/2010	09/29/2010	USD	TOTAL	-823.57	100.00	0.00	220.00	0.00	0.00	38.66	589.02	225.00	-740.89
09/22/2010	09/29/2010		GRAND TOTAL	-823.57	100.00	0.00	220.00	0.00	0.00	38.66	589.02	225.00	-740.89

Done

zuora

## Section 3: Settings



# Standard Settings

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- **Enable Payment Methods (including Accounting Codes)**
  - Credit Card (required to process electronic credit cards)
  - ACH / Paypal (required to process electronic payments)
  - Check
  - Wire Transfer
- **Payment Gateway and Payment Retry Rules**
  - Payment gateway configured with the test/production credentials
  - A single global retry rule configuration is defined for the tenant (further explained in this training module)
- **Payment Notifications**
  - Notifications and callouts related to payments, for successful credit card charges, credit card failures, CC expiration, etc
- **Reason Codes**
  - Customizing/adding to default reason codes related to Payments, Refunds, Credit Balance Adjustments, Invoice Adjustments, Invoice Item Adjustments