APSPays Certified

APSPays For Sage 100

Installation & User Guide
Version 1.6

CONTENTS

OVERVIEW

Thank you for choosing APS Payments for your integrated payment processing solution. This guide should be followed in sequential order as it contains all the steps necessary to install, configure, and process with your APS Payments Certified Integration on the Sage 100 ERP platform.

It is important to note that the APSPays Addition does not alter the way payments are handled in Sage 100. The practices for entering, saving and applying payment information in Sage 100 are the same with APSPays as it is with a standard Sage 100 installation. We have taken great care to not change those processes. All integrated features available in the APS Payments Certified Integration exceed the PCI Council's requirements. This is a fully PA-DSS compliant service.

APSPAYS VAULT

The APSPays Gateway uses the APSPays Vault to ensure that customer payment information is never stored in the software solution.

EMV DEVICES

The APSPays Addition supports credit card terminals that follow the EMV protocol. While the APSPays Addition is intended to be a server-level install, the terminal drivers must be installed locally to take advantage of the EMV Terminal Processing feature, which is not supported on terminal servers.

CLICKTOPAY

The APS Payment's ClickToPay feature allows buyers to pay their ERP invoices conveniently online. While the APS Payments Integration Team is happy to help with the company-level configuration of this feature, the required Crystal Reports modifications should be completed by a Sage 100 Reseller.

HOSTED FORM

The APSPays Addition supports Hosted Form processing and is secured by SSL TLS 1.2 or higher.

DISCLAIMER

The APSPays plugin, its software, and all content found on it are provided on an "as is" and "as available" basis. APS Payments does not give any warranties, whether expressed or implied, as to the suitability or usability of the plugin, its software or any of its content. APS Payments does not certify compatibility with other third-party products including Shipping Modules, Warehouse Management Systems or other software solution non-native to a standard ERP implementation. APS Payments will not be liable for any loss, whether such loss is direct, indirect, special or consequential, suffered by any party as a result of their use of this APSPays plugin, its software or content. Any downloading or uploading of material to your website, accounting software, or other software solutions is done at the user's own risk and the user will be solely responsible for any damage to any computer system or loss of data that results from such activities. Should you encounter any bugs, glitches, lack of functionality or other problems with the plugin, please let us know immediately so we can rectify these accordingly. Your help in this regard is greatly appreciated.

CHAPTER 1: INSTALLATION

SYSTEM REQUIREMENTS

The APSPays Addition supports Sage 100 versions 2013 through 2019, Certain features are not available for all versions. Please contact APS Payments for additional details.

The C/I, G/L, ACCOUNTS RECEIVABLE, and SALES ORDER modules must be installed and implemented. Sage 100 Software must be installed as per the official Sage 100 OSPCM guidelines for operating systems level and recommended machine requirements. APS Payments works with all standard Sage 100 software, but compatibility with third party modifications must be verified with APS Payments proactively.

The MAS90 folder and subfolders must have full rights for the users to create/modify/erase temporary files and logs.

Both server and workstations should be currently patched, support TLS 1.2, and be able to access the Internet. Any firewall and proxy security must allow access to APSPays Gateway.

The workstation OS must be 64-bit in order to support EMV processing.

Anti-Virus Exclusions and Settings:

Exclude the MAS90 and Crystal Reports directories on the server and workstations from any "active protection" or "real-time scanning" settings.

Exclude the following files from any "active protection" or "real-time scanning" settings: .M4T; .M4L; .M4P. PVX; .RPT;. SOA; PVC; .UI; .DD; .DDE; .DDF; .LIB; .XEQ

Disable any aggressive scanning utilities that may interfere with operations.

Disable the scanning of Network Drives. If there is a mapped drive on the workstation to the MAS90 directory exclude the mapped drive from the "active protection" or "real-time scanning" settings.

Norton Anti-Virus: disable Smartscan Technology.

Symantec Anti-Virus: disable Tamper Protection as this can cause extreme lockups; change the Proactive Threat Scanning from "DEFAULT" to "Once A Day"; change the scan settings to "files that have been modified" instead of "files that have been accessed"; avoid installing the Symantec End Point Client directly onto the server as the scans will slow all of the server processes.

EMV transactions require Windows 7 SP2 or higher and a direct USB port level 2 or higher. USB hubs and splitters are not recommended.

INSTALLATION OF THE APSPAYS ADDITION

In addition to this manual, a zip file necessary to the set up the APSPays Addition has been sent. Load and save this zip file in an easy-to-find location.

NOTE This download should only be initiated while all users are logged out of Sage 100 and all services stopped. You should have a recent instance backup and temporarily disable any active Anti-Virus Software. Please let your APS Representative know if you were previously processing with EBizSolutions as their module must be uninstalled before the steps below can be initiated.

1. Locate the APSPays Addition. Right-click the file and choose "Run as Administrator".
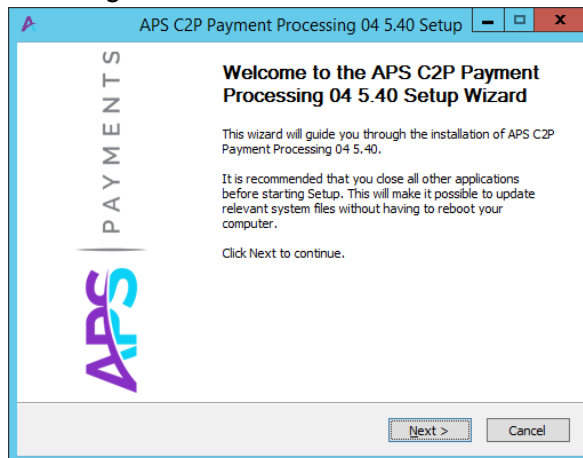
2. Follow the **Next** prompts until a screen displays to locate and select the MAS90 folder for the Sage 100 instance this customization is being installed to.
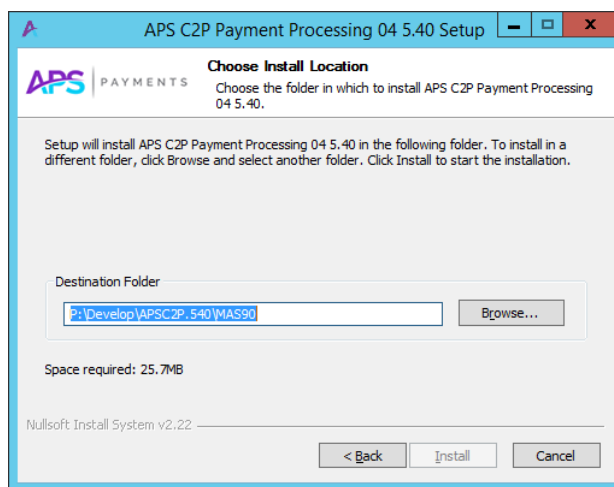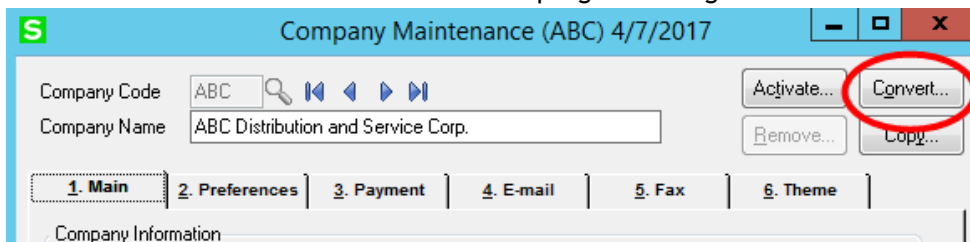

3. Once a valid Destination Folder has been entered, the **Install** button will be enabled. Click **Install** to proceed.

PREPARING SAGE 100

Start the Sage 100 ERP and log in as an Administrative user.

1. Company Maintenance Data Conversion- Navigate to **Library Master> Main> Company Maintenance** and use the **Convert** button on the top right to bring all data to the current level.


2. Role Maintenance- Navigate to **Library Master> Main> Role Maintenance** and add the new APS permissions to the appropriate roles. These are located under **Accounts Receivable** and **Library Master**, both on the **Tasks and Security Events** tabs.
3. Customizer Utilities – Navigate to **Custom Office> Utilities** and **Rebuild Customizer Log** and **Update Custom Panels to Current Level**.

CARD CONVERSION AND ACTIVATING APS

To convert Credit Card and ACH Data use one of the two options that have been added to the **Accounts Receivable > Setup** menu

Option 1: Convert Cards and Activate APS – Choose this option if a single APS Payments merchant account is being integrated to a single Sage 100 company, even if there are no card records to be converted.
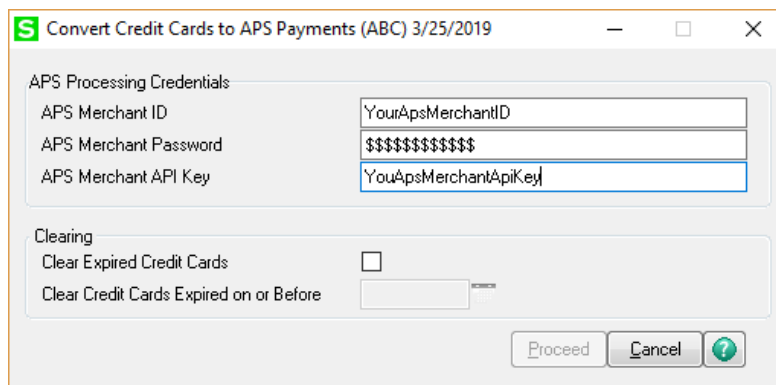
APS Merchant ID – Gateway API Username. This is the not username you use to log into the APSPays Gateway. This will be provided to you by APS Payments.

APS Merchant Password – Gateway API User Password. Enter the password for the gateway API user provided by APS Payments.

APS Merchant API Key– Gateway API Key. Enter the API Key provided by APS Payments.

Option 2: Convert Cards to APS by Payment Type – Choose this option if multiple APS Payments merchant accounts are being integrated into a single Sage 100 company.

APS Merchant ID – Gateway API Username. This is the not username you use to log into the APSPays Gateway. This will be provided to you by APS Payments.

Password – Gateway API User Password. Enter the password for the gateway user   provided by APS Payments.

APS Merchant API Key– Gateway API Key. Enter the API Key provided by APS Payments.

Proceed with Card and ACH Conversion:

1. Once the APS Merchant ID(s) and APS Merchant Password(s) are entered, click **Proceed.**

NOTE Sage Exchange Desktop/Paya Connect Desktop is required to run at this point. If SED/PCD is not available, it will need to be installed in order to continue.

2. Once Sage Exchange Desktop/Paya Connect Desktop is loaded, the card conversion program will prompt for confirmation. Select **Yes.**
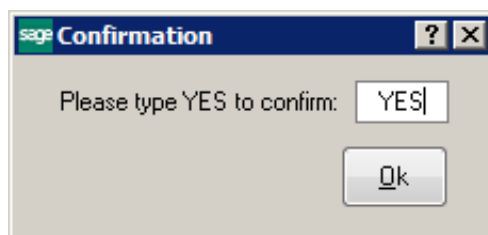
Activate APS:

1. Once the program has finished copying cards and ACH accounts to the APSPays vault, it will display the following question:
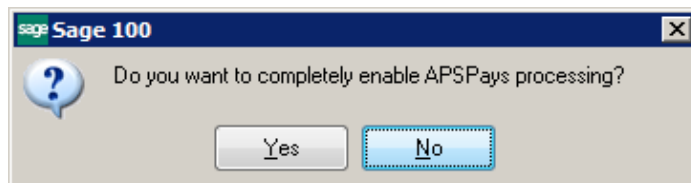
2. Type **Yes** and click **Ok** if you are ready to go live with the APSPays Addition.


UPGRADING FROM EXISTING SAGE VERSION

If you are moving from Sage v4.4 or v4.5 to Sage v2013+, you must contact APS Payments to enable the APSPays Vault. You must also install the standard APSPays version and perform the installation before installing an APSPays Addition that includes ClickToPay, EMV and the Hosted Form.

1. Install the APSPays Addition in the Sage 100 System following the install steps detailed here.
2. Migrate System files and data following the instructions provided by Sage 100.
3. Reinstall the APSPays Addition.
4. Update the SY_Company table following instructions here.
5. Enable the APSPays Addition - A new option has been added to the **Library Master>Setup** menu.
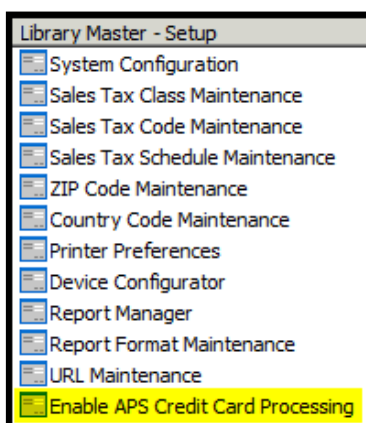
To run this task and Enable APS Credit Card Processing, choose the company or companies that will need access to the customization.
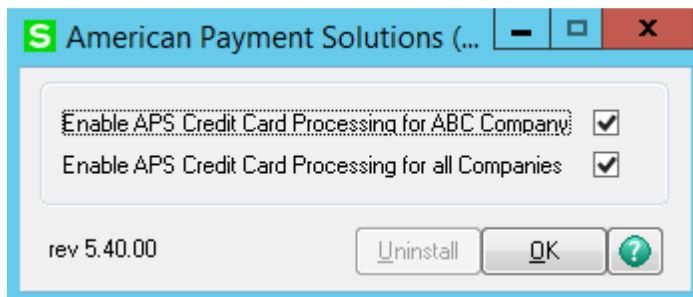
NOTE This function will make APSPays Addition the default credit card and ACH payment system but does not enable credit card and ACH processing for the company.
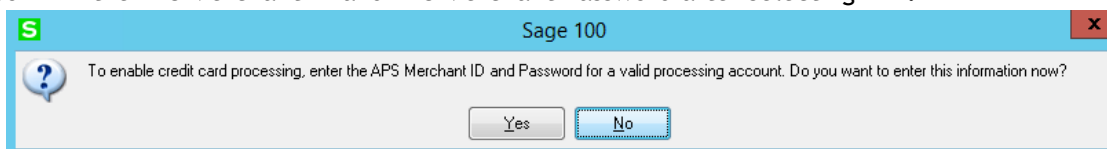
6. Company Maintenance Data Conversion –Navigate to **Library Master> Main> Company Maintenance** and use the **Convert** button on the top right to bring all data to the current level.
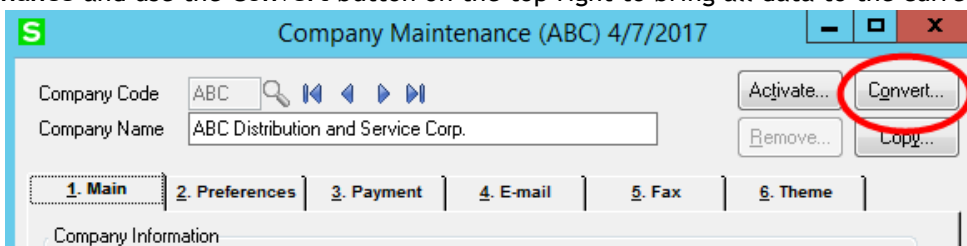
7. Enable CC and ACH Processing- Re-enable credit card and ACH processing in Company Maintenance. On the **Payment** tab of **Company Maintenance**, select the type of payments to be enabled in Sage 100.
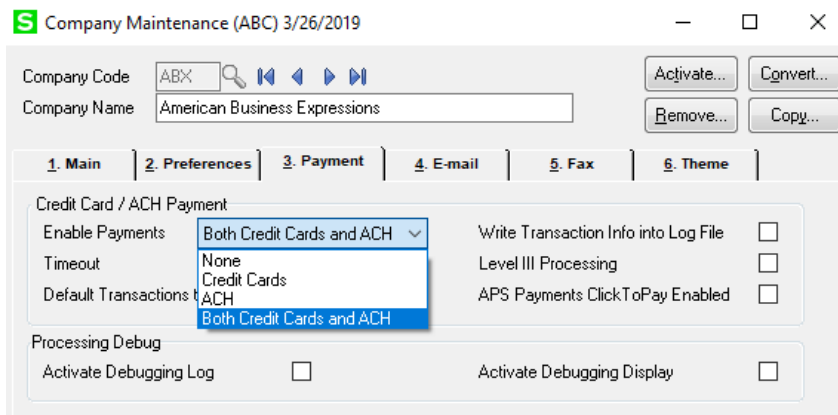
8. Confirm the APS Merchant ID and APS Merchant Password after selecting **Yes.**

Write Transaction Info into Log File (checkbox)- check this box to write APS transaction information into a log file. The log file APS_TRAN.log will be created in the MAS_XXX folder and is a critical tool in troubleshooting transaction errors.

Level III Processing (checkbox) - check this box enable Level III processing.

APS Merchant ID – Gateway API Username. This is the not username you use to log into the APSPays Gateway. This will be provided to you by APS Payments.

APS Merchant Password – Gateway API User Password. Enter the password for the gateway API user provided by APS Payments.

APS Merchant API Key– Gateway API Key. Enter the API Key provided by APS Payments.

Summary Commodity Code - Level III processing requires a Summary Commodity Code to be sent with each authorization or sale. This value will be provided by APS Payments.

Item Commodity Code - Level III processing requires an Item Commodity Code to be sent with each detail line. This value will be provided by APS Payments.

Ship from Postal Code - Level III processing requires the Ship From Postal Code to be   sent with each authorization or sale. Enter the postal code or ZIP code from which you typically ship items.

UPDATING THE APSPAYS ADDITION

NOTE This download should only be initiated while all users are logged out of Sage 100 and all services stopped. You should have a recent instance backup and temporarily disable any active Anti-Virus Software.

1. Locate the APSPays Addition. Right-click the file and choose "Run as Administrator".
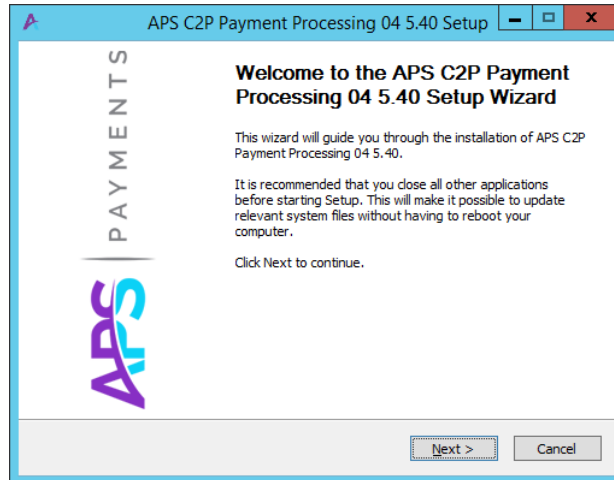
2. Follow the **Next** prompts until a screen displays to locate and select the MAS90 folder for the Sage 100 instance this customization is being installed to.
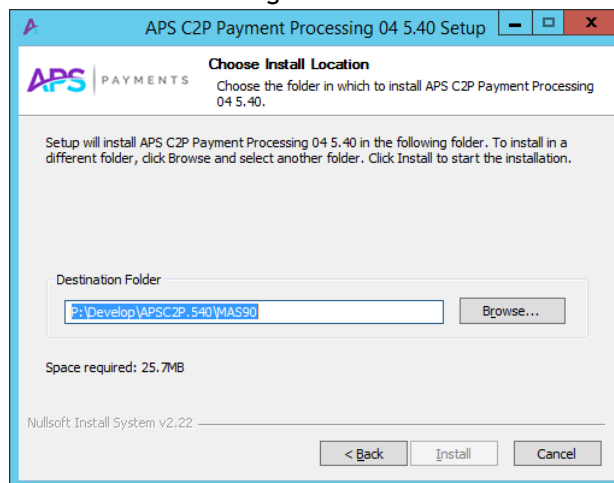
3. Once a valid Destination Folder has been entered, the **Install** button will be enabled. Click **Install** to proceed.

4. Company Maintenance Data Conversion- Navigate to **Library Master> Main> Company Maintenance** and use the **Convert** button on the top right to bring all data to the current level.
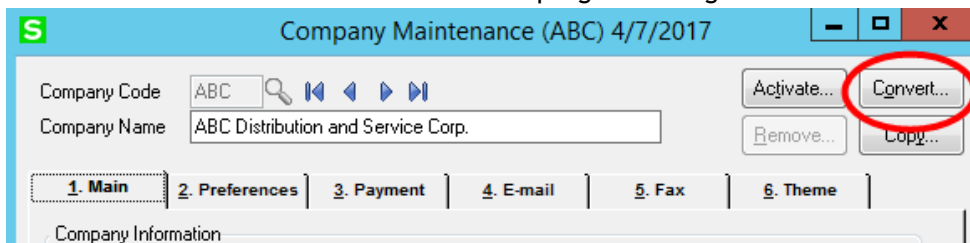
5. Customizer Utilities – Navigate **to Custom Office> Utilities** and **Rebuild Customizer Log** and **Update Custom Panels to Current Level**.

CHAPTER 2: CONFIGURATION & SETUP

APSPAYS GATEWAY SETUP - CREDITS

There are critical steps to setting up appropriate user permissions in order to process some functions within an ERP integration. For more information regarding gateway setup and administrative permissions, please contact gatewaysupport@apspayments.com .

NOTE Do not adjust any other permissions or password for the SAGE100 SAGE100 User.

1. Navigate to https://secure.apspaymentgateway.com/merchants/login and provide the username and password for an administrative user.
2. Navigate to **Settings > User Accounts** > Select the SAGE100 SAGE100 user

| samplesage100user | SAGE100 SAGE100 | K | O | P | |

3. Select the + API Access to expand the options.
4. Check the box next to **Create New Credits**. This is a critical permission required for issuing Credit Memos within the APSPays Addition.

5. Scroll down and click **Save.**

COMPANY MAINTANENCE

Referencing the integration email sent by APS Payments, enter the final configuration details into **Library Master> Main> Company Maintenance.**

Write Transaction Info into Log File (checkbox)- check this box to write APS transaction information into a log file. The log file APS_TRAN.log will be created in the MAS_XXX folder and is a critical tool in troubleshooting transaction errors.

Level III Processing (checkbox) - check this box enable Level III processing.

Summary Commodity Code - Level III processing requires a Summary Commodity Code to be sent with each authorization or sale. This value will be provided by APS Payments.

Item Commodity Code - Level III processing requires an Item Commodity Code to be sent with each detail line. This value will be provided by APS Payments.

Ship from Postal Code - Level III processing requires the Ship From Postal Code to be   sent with each authorization or sale. Enter the postal code or ZIP code from which you typically ship items.

PAYMENT TYPE MAINTANENCE

Configure the additional options available within Sage 100's **Payment Type Maintenance**.

NOTE Accrual Account and Asset Accounts are required for Credit Card and ACH Payment Types.

Allow Corporate Cards- Check this box to complete Level III processing setup.

Use EMV Device- Check this if you will be using an EMV Device on any workstation. EMV Setup must be completed before this box can be checked. If selected, **Require CVV** will be automatically disabled and **Retail Account** will automatically be enabled.

Require CVV- This will require entry of the CVV code with each Credit Card transaction. This is not supported on EMV Payment Types.

Retail Account- If your merchant account is set up for retail, a validation transaction will not be sent when new cards are added to Customer Credit Card Maintenance. This is a required setting if using an EMV device.

Merchant ID – Gateway API Username. This is the not username you use to log into the APSPays Gateway. This will be provided to you by APS Payments.

Merchant Password – Gateway API User Password. Enter the password for the gateway API user provided by APS Payments.

APS Merchant API Key– Gateway API Key. Enter the API Key provided by APS Payments.

Valid Processor Connection- Confirms the Merchant ID and Merchant Password int eh APS Processing Settings are correct.

Fix- Use this button only if instructed by APS Payments if the Valid Processor Connection box is not checked.

Show Address and CVV- Prompts two additional popups after transaction submittal to display AVS and CVV results.

Send CC Confirmation Email- The APSPays Gateway can send a confirmation email to buyers who have provided an email address. This feature is not supported on EMV transactions.

ACCOUNTS RECEIVABLE OPTIONS

To activate the Credit Cards option within the appropriate Sage 100 Screens, navigate to **Accounts Receivable> Setup> Accounts Receivable Options** and check the box on tab 4. **Allow Credit Cards**.

NOTE This setting cannot be applied with users in any of the Accounts Receivable modules.

CLICKTOPAY SETUP (OPTIONAL)

1.   Additional configuration fields are required on **Company Maintenance** if ClickToPay is enabled.

ClickToPay Key – The ClickToPay Key is generated by APS Payments. This key is used to allow Sage 100 to communicate with the APS ClickToPay Gateway. Once you have entered the **ClickToPay Key** you can click the **Test** button to make sure that communication is working.

Default Currency – Use the drop box to select the default currency for this company. You may only select currencies that are supported by the APS ClickToPay gateway, which APS maintains.

Default Customer Option – APS ClickToPay allows you to select or deselect the option by customer.

> **Opt out by Customer**- If selected, all customers will be active for APSPays ClickToPay, unless manually opted-out at Customer Maintenance.

> **Opt in by Customer-** If selected, all customers will be inactive for APSPays ClickToPay, unless manually opted-in at Customer Maintenance.

CC Payment Type – Assigns ClickToPay credit card transactions to a Sage 100 Payment Type.

ACH Payment Type – Assigns ClickToPay ACH transactions to a Sage 100 Payment Type.

2. Additional invoice configuration is required if ClickToPay is enabled. It's recommended that a Sage 100 partner assist with this step.

Included in the \mas90\REPORTS folder are two sample invoice forms for ACCOUNTS RECEIVABLE and SALES ORDER that show the needed fields. These are▫ **AR_Invoice1ClickToPay.rpt** and ▫ **SO_Invoice1ClickToPay.rpt.**

Sage 100's PDF processing limitations negatively impact hyperlink buttons functionality and full hyperlinks (URLs) work but are long and unsightly. Printing the hyperlink in white font will make the hyperlink invisible to the human eye but operative for the PDF. A "Pay Here" graphic is available as well.

APS adds three fields to the Crystal worktable:
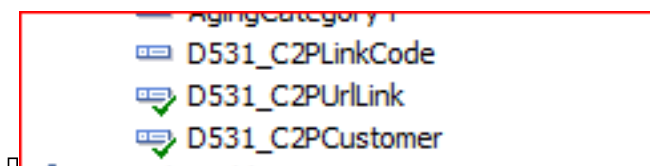
D531_C2PLinkCode- identifies the invoice to the gateway. Included for reporting.

▫**D531_C2PUrlLink** – critical as it contains the full URL to link for the invoice on the gateway.

▫**D531_C2PCustomer**- facilitates suppression of the URL if the customer is opted out of ClickToPay.

Here is an example from the SOInvoice1ClickToPay.rpt:
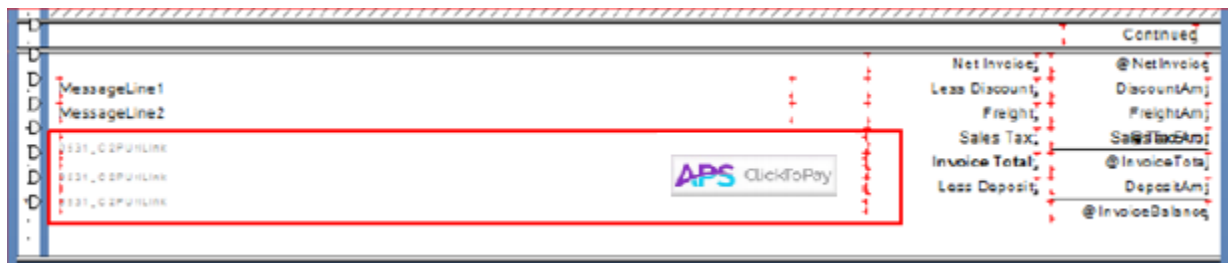
The **D531_C2PUrlLink** lines in this case set on three lines and printed in white font so that if clicked anywhere in the indicated area the PDF reader will see the URL and open a web browser.

NOTE The field must be long enough to encompass the complete URL to print. To ensure the hidden field doesn't overly, select "move to back".

The "Pay Here" image is also set as a hyperlink as some PDF readers will accept it as a button and open a browser to the invoice.

Examples of how to set up the hyperlink URL fields:
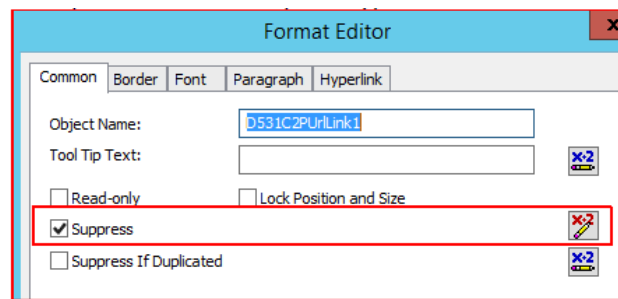
For each of the hyperlink lines, you will need to add the suppress function with a formula.
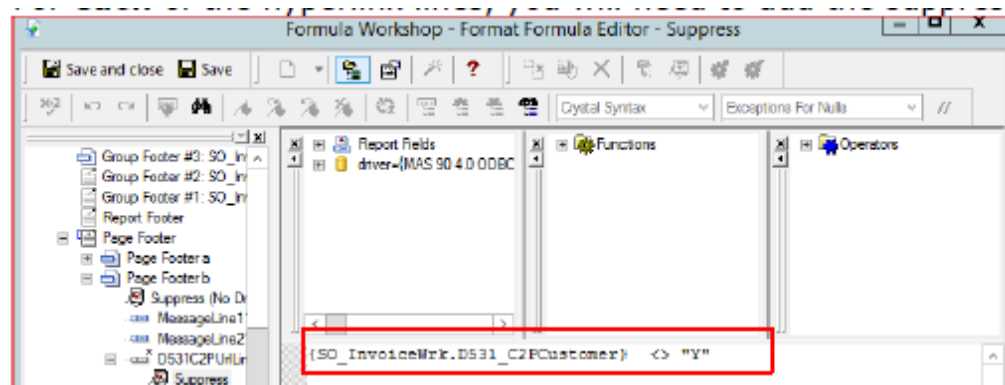
Save and close, then select the **Font** tab, reduce the font to 8, and change the color to white.
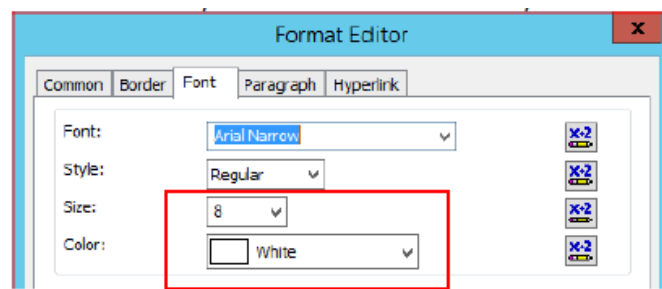
Click **OK** to save the changes. This makes the field "invisible" normally, but still seen by the PDF reader. Be sure to select "To Back" under Move for the field.

Next, insert the "Pay Here" button as a picture. The **apsC2P_payhere.jpg** graphic is available in the \mas90\ASI folder, along with other picture formats to allow for adjustments. It's recommended that the picture be placed on top of the hyperlink lines as in the example. This allows the underlying lines to trigger the hyperlink and the browser should the PDF reader not accept the button hyperlink.

As with the URL hyperlink lines, add the suppression logic.
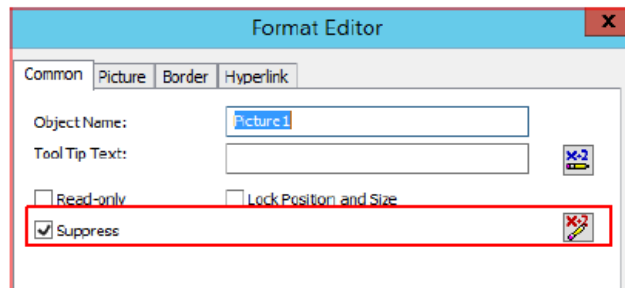
We use the same formula:
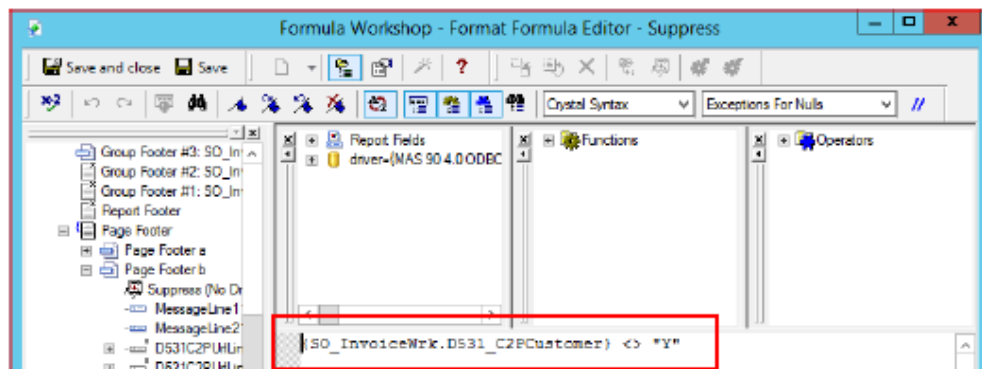
However, on the **Hyperlink** tab:
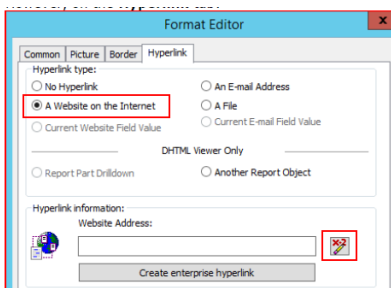
The formula is simple – it is the URL link.
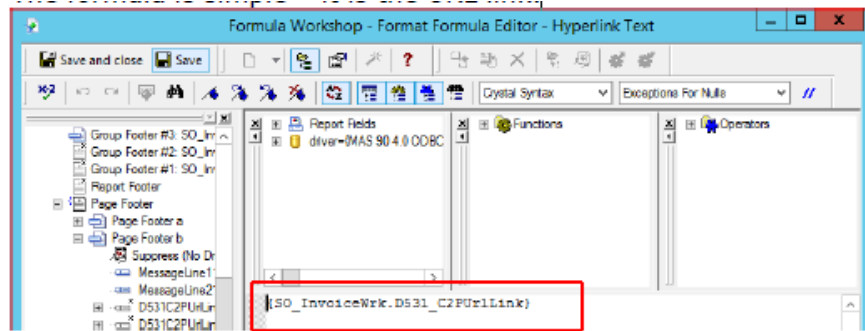
Click **Save and Close**, then **OK** to save the changes. Finally, **Save** the Crystal form.

EMV SETUP (OPTIONAL)

Before the EMV device can be configured within Sage 100, please plug the terminal into an available RJ45 cable at the workstation and power source. Once properly connected to power and internet, the terminal will display a **Device ID** and **Code**.

Now you're ready to complete EMV setup within Sage 100.

1. Configure an EMV Payment Type within Sage 100's Payment Type Maintenance by checking **Use EMV Device**. Each company using an EMV device will require a unique EMV payment type in **Accounts Receivable > Setup> Payment Type Maintenance.**

NOTE This step only needs to be completed once per Sage company. If configuring additional workstations, start on the next step.

2. Complete **APS Terminal Maintenance** under **Library Master**> **Setup.**

Terminal Code – Any three-digit alphanumeric code (0-9, A-Z). Only one may be assigned to any workstation.

Workstation – This is the Windows name for the workstation. If needed, use the ⌨ button to load this value.

Description – Friendly name or nickname for the workstation.

POS ID – This will load with "Till" plus the Sage 100 terminal number.

Payment Type – This is the payment type linked for EMV. If you have multiple locations that may have multiple merchant IDs, select the EMV payment type linked to your workstation's location.

Device Type – Drop down list of the supported EMV terminals. Defaults to the Ingenico-iPP320.
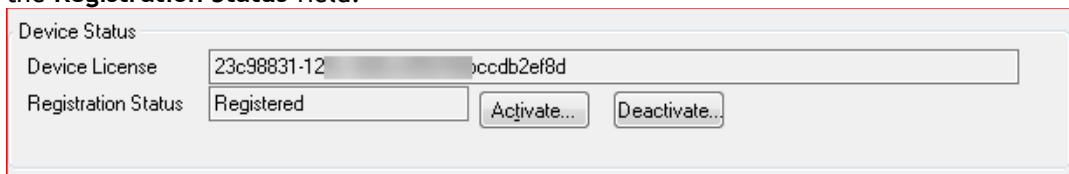
Device ID – This is the 15+ alphanumeric serial number from the screen of the terminal. This identifies the terminal to the APSPays Gateway.

Default APIKey - Gateway API Key. Enter the API Key provided by APS Payments.

Amount Prompt – Enables a terminal prompt to ask the customer to confirm the amount.

3. Use the **Activate** button to prompt you for the Code on the terminal screen and enter the **Registration Code** from the terminal screen.

4. Confirm successful registration
5. in the **Registration Status** field.

6. Now navigate to **Library Master > Utilities > APS EMV Services Status** and confirm EMV Services are running. If needed, click the **Start** button.

DSD MULTICURRENCY (OPTIONAL)

If Multi-Currency from DSD, Inc. is installed in your Sage 100 instance, configuration in **Company Maintenance** will determine how APSPays sends transactions to the gateway.

Multi-Currency Enabled – If checked, APSPays will specify the processor for the currency of the transaction.
Multi-Currency Disabled – If unchecked, APSPays will always use the default processor, regardless of the currency.
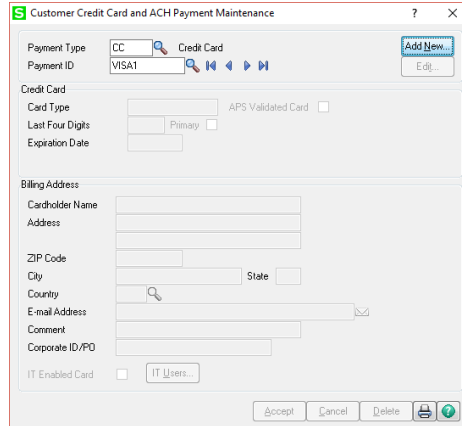
CHAPTER 3: PAYMENT METHOD MAINTENANCE
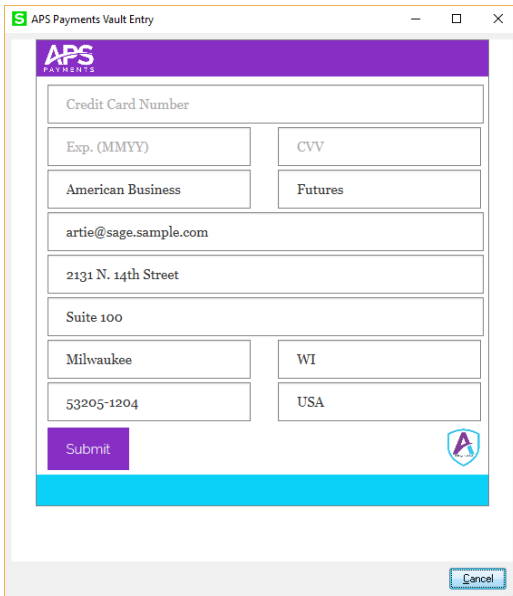
CREATING NEW CUSTOMER PAYMENT METHODS

1. Navigate to **Accounts Receivable> Main> Customer Maintenance**.
2. On tab 2 select the **Credit Cards/ ACH** button to open the Customer Credit Card and ACH Payment Maintenance window.

3. To add a new card or ACH, select a **Payment Type** and create a **Payment** ~~ID~~ **ID-**
Payment Type- Set in **Accounts Receivable> Setup> Payment Type Maintenance**, this field assigns the accounts and processing specifics for the tender type.
Payment ID- Friendly name or nickname for the payment detail record.
4. Enter the buyer's payment details on the APSPays Addition window and **Submit.**

EDITING OR DELETING CUSTOMER PAYMENT METHODS

1. Navigate to **Accounts Receivable> Main> Customer Maintenance**.
2. On tab 2 select the **Credit Cards/ ACH** button to open the Customer Credit Card and ACH Payment Maintenance Window.
3. Enter or select the **Payment ID** that needs to be edited or deleted and click **Edit** to update buyer payment details or **Delete** to permanently remove them.

4. When editing a customer payment method, any card details apart from card number can be updated. Click **Submit** to save your changes or **Cancel** to discard the changes.

CLICKTOPAY (OPTIONAL)

Customer level "Opt-in" or "Opt-out" is maintained within **Accounts Receivable> Main> Customer Maintenance.**

Customer Maintenance will display one of two options; or **ClickToPay Opt In** based upon the settings in Company Maintenance. For additional information please see the [ClickToPay](#) set up section.

CHAPTER 4: SALES ORDER MODULE

SALES ORDER ENTRY

1. Create a sales order or choose a sales order that has already been created but the buyer has not been charged.
2. On the "Totals" Tab, select **Deposit Payment Type** of Credit Card, ACH or EMV if you are ready to charge the customer.

NOTE Choosing NONE as the Deposit Payment Type will allow you to charge the customer at the invoice level, if desired.

3. Select the **Payment** Tab

4. Enter a **Payment ID** for saved ACH or CC information - Select a previously saved record or enter a new Payment ID for new card or ACH information. Clicking the **Save** checkbox will save this for future use.

   Enter the Payment Type for EMV or one-time transactions

5. Choose a Transaction Type-

   Payment- Authorization. Places a pending transaction on the buyer's account to be captured/completed at the Invoice.
   Deposit- Sale. Can be used if the document total is final. EMV and ACH transactions should use this transaction type.

6. Click **Submit Card/ACH Account** –

   If this is a new card or ACH, enter the appropriate account details on screen. For existing card or ACH information, verify accuracy and **Accept.** Transaction results are displayed on the previous entry screen.

   If this is an EMV transaction, a webpage will appear, and your customer will receive standard terminal prompts to complete the transaction.

7. Upon successful payment, the entry window will close, and you'll receive a transaction status below the transaction details.

INVOICE DATA ENTRY

1. Create an Invoice or choose an Invoice that has already been created.
2. **If a Deposit was run on the Sales Order**- make any necessary adjustments to the Invoice and **Accept**. Updating the Sales Journal will run an additional transaction if additional funds are due and the "Pay Balance" option was selected on the Sales Order.

   If a Payment was run on the Sales Order- make any necessary adjustments to the Invoice and **Accept**. Updating the Sales Journal will finalize the transaction total with the buyer's bank.

   If no transaction was collected on the Sales Order- make any necessary adjustments to the Invoice and on the "Totals" Tab, select **Deposit Payment Type** of Credit Card or ACH.

3. Select the **Payment** Tab.

4. Enter a Payment ID for saved ACH or CC information –

Select a previously saved record or enter a new Payment ID for new card or ACH information. Clicking the **Save** checkbox will save this for future use.

Enter the Payment Type for EMV or one-time transactions

5. Choose a Transaction Type-

Payment- Authorization. Places a pending transaction on the buyer's account to be captured/completed at the Invoice.
Deposit- Sale. Can be used if the document total is final. EMV and ACH transactions should use this transaction type.

6. Click **Submit Card/ACH Account –**

If this is a new card or ACH, enter the appropriate account details on screen. For existing card or ACH information, verify accuracy and **Accept.** Transaction results are displayed on the previous entry screen.

If this is a n EMV transaction, a webpage will appear, and your customer will receive standard terminal prompts to complete the transaction.

7. Upon successful payment, the entry window will close and you'll receive a transaction status below the transaction details.

CLICKTOPAY INVOICING (OPTIONAL)

1. Create invoices following your standard workflow, with **NONE** as the **Deposit Payment Type**.
2. Printing the invoices electronically will generate the invoice emails that include the APS ClickToPay link for buyers "opted-in" to the service.

CHAPTER 5: ACCOUNTS RECEIVABLE MODULE

CASH RECEIPTS ENTRY

1. Create a new Cash Receipts Deposit and enter the deposit amount in the appropriate tender type's row.

2. Select the **Customer** and **Deposit Type**; either Credit Card or ACH as shown below.

3. Enter the details of the deposit, including invoices paid or G/L accounts to charge to.

4. Navigate to the **Payments** tab and enter a Payment ID for saved ACH or CC information - Select a previously saved record or enter a new Payment ID for new card or ACH information. Clicking the **Save** checkbox will save this for future use.

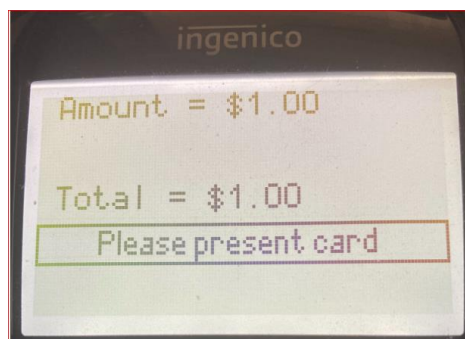   Enter the Payment Type for EMV or one-time transactions

5. Click **Submit Card/ACH Account** –

   If this is a new card or ACH, enter the appropriate account details on screen. For existing card or ACH information, verify accuracy and **Accept.** Transaction results are displayed on the previous entry screen.

   If this is an EMV transaction, a webpage will appear, and your customer will receive standard terminal prompts to complete the transaction.

6. Upon successful payment, the entry window will close and you'll receive a transaction status below the transaction details.

7. **Submit** and **Accept.**

INVOICE DATA ENTRY

1. Create an Invoice or choose an Invoice that has already been created.
2. Select the **Payment** Tab.

3. Enter a Payment ID for saved ACH or CC information –

   Select a previously saved record or enter a new Payment ID for new card or ACH information. Clicking the **Save** checkbox will save this for future use.

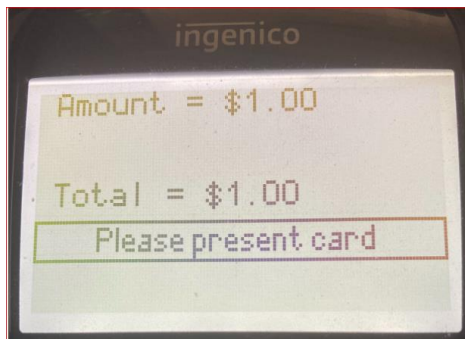   Enter the Payment Type for EMV or one-time transactions

4. Click **Submit Card/ACH Account –**

   If this is a new card or ACH, enter the appropriate account details on screen. For existing card or ACH information, verify accuracy and **Accept.** Transaction results are displayed on the previous entry screen.

   If this is a n EMV transaction, a webpage will appear, and your customer will receive standard terminal prompts to complete the transaction.
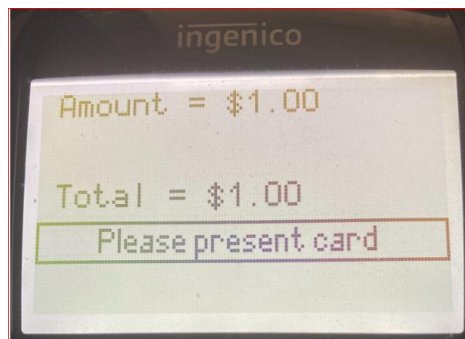
5. Upon successful payment, the entry window will close and you'll receive a transaction status below the transaction details.

CHAPTER 6: VOIDS & REFUNDS

VOIDS

Transactions that need to be reversed prior to settlement are eligible for a VOID.

1. Select the document that contains the transaction that needs to be voided. If applicable, click the **Delete** button.

NOTE Your Sage 100 user must have the appropriate permissions to complete this task.

Or, if the document does not also need to be deleted, select the document that contains the transaction that needs to be voided and click the **Clear** button and then **Accept.**

2. You'll be prompted with the following options:
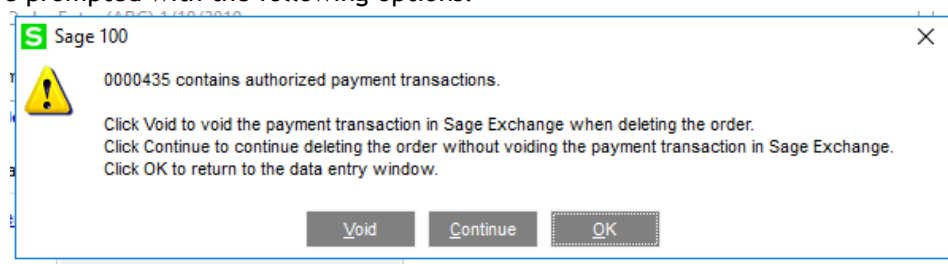
Void- Voids the payment transaction with the APSPays Gateway.

Continue- Continue with deleting the order without voiding the payment transaction with the APSPays Gateway.

OK- Return to the data entry window without deleting the order or voiding the payment transaction with the APSPays Gateway.

SALES ORDER CREDIT MEMOS

In order to process a refund within Sage 100, the original invoice must have been paid using a saved payment method and the CREDIT permission must be added within the APSPays Gateway here.

1. Within **Sales Order> Invoice Data Entry**, create a document with an **Invoice Type** of Credit Memo.
2. Select the Invoice to apply the refund to in the **Apply to Inv No.** Field.

NOTE To mitigate fraudulent transactions, credit card processing does not post a credit to a card without applying the credit memo to the associated invoice. EMV transactions are not supported for this document type.

3. Enter the items to be credited on the Lines tab as positive amounts.
4. Clicking **Accept** to save the credit memo invoice will also queue the refund transaction to be issued when the Daily Sales Reports/Updates (Sales Journal) is run.

CHAPTER 7: REPORT & RECONCILIATION

APSPAYS CREDIT CARD AND ACH SETTLEMENT REPORT

In order to facilitate reconciling deposits from the credit card or ACH bank, a new settlement report is on the **Accounts Receivable**> **Reports** menu.

NOTE The workstation must run Internet Explorer 10 or higher in order to run the APSPays Settlement Report.

The APSPays Credit Card and ACH Settlement Report allows you to select a merchant account, your detail level preference, and a date range, then will retrieve the settled transactions for that account within the date range.

With the date range selected, the program will retrieve all the settled transactions for that merchant ID and match those transactions up to the journal where the transaction was completed and will print out the settlement transactions grouped by journal. The format for the report is identical to the standard Credit Card and ACH Settlement Report.

APSPays Credit Card Settlement Report
APS Merchant ID:
Settlement Dates: From 1/19/2017 To 1/21/2017

Transaction Number	Ticket	Date	Time	Card Number	Issuer	Authorization	Type	Gross Amount	Accrual Fee	Net Amount
Settlement Number:	354									
Company:										
Journal:	CR-003980									
3452679187	04042CR	1/19/2017	21:15	3xxxxxxxxx1013	Amex	268804		600.00	0.00	600.00
3452681127	04042CR	1/19/2017	21:15	3xxxxxxxxx3140	Amex	219075		512.50	0.00	512.50
							Journal CR-003980 Totals:	1,112.50	0.00	1,112.50
Journal:	CR-003982									
3453167201	04044CR	1/19/2017	21:15	3xxxxxxxxx1626	Amex	201640		5,785.65	0.00	5,785.65
3453166648	04044CR	1/19/2017	21:15	3xxxxxxxxx1626	Amex	242423		334.58	0.00	334.58
							Journal CR-003982 Totals:	6,120.23	0.00	6,120.23
							Company Totals:	7,232.73	0.00	7,232.73
							Settlement 354 Totals:	7,232.73	0.00	7,232.73
Settlement Number:	355									
Company:										
Journal:	CR-003987									
3454689753	04049CR	1/20/2017	21:17	3xxxxxxxxx2008	Amex	263663		3,574.44	0.00	3,574.44
							Journal CR-003987 Totals:	3,574.44	0.00	3,574.44
Journal:	CR-003988									
3454827834	04050CR	1/20/2017	21:17	3xxxxxxxxx2018	Amex	248322		556.75	0.00	556.75
							Journal CR-003988 Totals:	556.75	0.00	556.75
							Company Totals:	4,131.19	0.00	4,131.19
							Settlement 355 Totals:	4,131.19	0.00	4,131.19
							Report Totals:	11,363.92	0.00	11,363.92

Run Date: 4/27/2017 9:27:36AM
A/R Date: 4/27/2017

Page: 1

CLICKTOPAY DAILY PROCESSING (OPTIONAL)

ClickToPay reconciliation requires that a Cash Receipt Journal be created to import the payments into Sage 100. Its recommended that this import is performed at least once a day.

1. Start a new Cash Receipts deposit and select the bank code to use if not the default bank code. ClickToPay will not load into an existing deposit.

2. Click on the **APS Click to Pay** button on the bottom left to start the import.

If there are no payments to import, you'll receive the popup below.
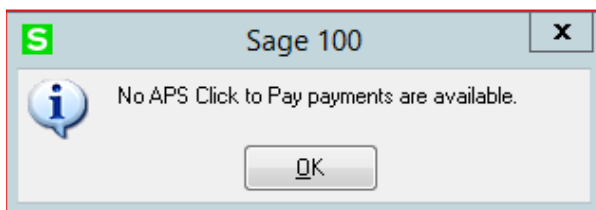
Otherwise, the deposit will load and populate the deposit totals. Once imported, the entries are available for review but may not be edited.

NOTE If Multi-Currency from DSD, Inc. is installed in your Sage 100 instance, you must select the currency of transactions to be imported.

3. Run the Cash Receipts Journal to post the transactions.

CHAPTER 8: UNINSTALL PROCESS

COMPLETE APS PAYMENTS TRANSACTION PROCESSING

Before uninstalling APSPays from the Sage 100 instance, all open authorizations should be captured or voided.

REMOVE THE APSPAYS ADDITION

1. The APSPays Addition can be uninstalled from Sage 100 by going to **Library Master > Setup > Enable APS Credit Card Processing**.
2. On that screen, you will see an **Uninstall** button. Click it.
3. Once the uninstall is complete, the Sage 100 partner should reinstall AR module from the Sage 100 CD Media, reinstall any Product Updates and reinstall any other third-party modules.

CHAPTER 9: RESOURCES

APSPAYS GATEWAY USER GUIDE

All merchants utilizing an APSPays Gateway Integration are provided direct access to the APSPays Gateway, which includes online reporting tools, security options and a virtual terminal.

The complete APSPays Gateway User Guide is available for download here.

APSPAYS LOGIN

To access the APSPays Gateway, please navigate to:
https://secure.apspaymentgateway.com/merchants/login and provide the username and password when prompted. Google Chrome is preferred, but any modern web browser can be used.
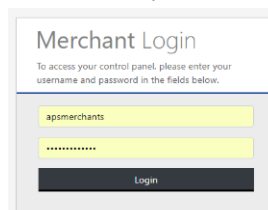
APSPays Gateway users can email gatewaysupport@apsmerchants.com to request a password reset.

APSPAYS SANDBOX

APS Payments has provided a shared sandbox environment for merchants whose complex software solutions require extended testing.

NOTE Payment information sent to this sandbox environment cannot be transferred to a live environment. To prevent loss of cardholder data, please contact APS Payments if you have any questions or concerns.

TESTING INFORMATION

Backend Login	https://secure.apspaymentgateway.com/merchants/login.php
API Key	U4d8nrtY5TnW2Jx8R8kxF23Acg7f8733
Username	apsmulticurrency
Password	Start123
Processor ID 1	apsusd (This processor is configured for U.S. currency)
Processor ID 2	apscad (This processor is configured for Canadian currency)
VISA	4111111111111111
MasterCard	5431111111111111
Discover	6011601160116611
American Express	341111111111111
Credit Card Expiration	10/25
Account (ACH):	123123123
Routing (ACH):	123123123
Amount	1.00 (Amounts under 1.00 generate failure).

The following information can be used to simulate a decline and or evaluate AVS & CVV responses.

•   To cause a declined message, pass an amount less than 1.00.

•   To trigger a fatal error message, pass an invalid card number.

•   To simulate an AVS *(Address Verification System)* match, pass 888 in the address1 field (77777 for zip).

•   To simulate a CVV *(Card Verification Value a.k.a 3-4-digit code)* match, pass 999 in the CVV field.

PAYMENT PROCESSING ESSENTIALS

CREDIT CARD PROCESSING PLAYERS

Cardholder- If you have a credit or debit card, you're already familiar with the role of the cardholder. A cardholder is someone who obtains a bankcard (credit or debit) from a card issuing bank. They then present that card to merchants as payment for goods or services.

Merchant- A merchant is a business that maintains a merchant account that enables them to accept credit or debit cards as payment from customers (cardholders) for goods or services provided.

Issuer- An issuing bank, otherwise known as the cardholder bank, is the bank that has provided the credit or debit card to the cardholder.

Card Associations- Card Associations, otherwise known as Card Brands act as a custodian and clearing house for their respective card brand. The primary responsibilities of the Card Association are to govern the members of their associations, including interchange fees and qualification guidelines, act as the arbiter between issuing and acquiring banks, maintain and improve the card network and their brand. Example: VISA, Mastercard, American Express and Discover.

Payment Gateway- A Payment Gateway facilitates the transfer of information between a payment portal and the front-end processor or acquiring bank. APS Payments has its own gateway call APSPays that interacts directly with your software solution.

AUTHORIZATION VS CAPTURE

An Authorization is a request to an issuing bank to place a hold on funds. Generally, the authorization request is step 1 of a 2-step processes that results in funds be transferred to your depositing bank. An authorization request alone does not result in payment.
Once an issuer approves the authorization request, a capture request can be sent to solidify the transaction. At this point the transaction, which is identified by the original authorization code, can be placed in queue for settlement.

The capture request can be completed simultaneously with the authorization and is known as a sale. This is common practice in a retail or B2C environment but is less frequent with manufacturers or wholesale distributors. Merchants can hold the authorization for a short period to allow adjustment to be made to the final amount.

AUTHORIZATION EXPIRATION

An authorization does not have an indefinite shelf life and is specific to your industry classification. Per VISA core operating rules, Aggregated Transactions in a Card-Absent Environment is valid no later than 7 days from the date on which the authorization was received. However, its ultimately up to the issuer to honor the authorization, APS Payments recommends that most authorizations are sent for settlement within 3 calendar days from the original date of authorization.

SETTLEMENT

Settlement is the process in which captured transactions are submitted to be funded. Your APSPays Gateway completes this process at a set time. At this point, all transaction details are final.

CHARGEBACK

A Chargeback is the return of funds to a customer who is disputing a charge. Chargebacks can be a stressor for merchants but there are a few ways to help protect yourself.

A merchant's most effective chargeback protection is to supply as much detail regarding the transaction as possible. Details such as Billing Address and CVV/CVV2 are critical factors during the chargeback process. Merchants who supply the Billing Address and CVV/CVV2 can take advantage of APSPays Gateway's Address Verification and Card Identification Controls to help manage the per-transaction risk.

AVS AND CVV/CVV2

Address Verification Services (AVS) is a service to combat fraudulent activity in a card absent environment by cross-referencing the cardholder's billing address information with the card issuer's records. AVS is widely supported by Visa, MasterCard and American Express in the USA, Canada and United Kingdom.

AVS verifies the numeric portions of a cardholder's billing address. For example, if the address is 101 Main Street, Highland, CA 92346, in the United States, AVS will check 101 and 92346.

Card Verification Value (CVV/CVV2) is an anti-fraud security feature to help verify that you are in possession of your credit card. For Visa/Mastercard, the three-digit CVV/CVV2 number is printed on the signature panel on the back of the card immediately after the card's account number. For American Express, the four-digit CVV number is printed on the front of the card above the card account number.

Why is this important?

Many banks approve transactions even if they recognize that the address information or Card Verification Value (CVV/CVV2) included with the transaction doesn't match what they have on file. APSPays Gateway offers customizable Address Verification System (AVS) and CVV/CVV2 rules that reject transactions based on response codes returned by the issuing bank. This helps ensure that only authorized users of a credit card are able to make purchases.

What happens when the address or security code don't match?

If the issuing bank's response triggers one of your AVS or CVV rules, the APSPays Gateway will reject the transaction ("GATEWAY REJECTED: AVS REJECTED") and send a void request to the issuing bank.

Keep in mind that some banks don't recognize void requests immediately.

Can I change my AVS and CVV Security Options?

APS Payments does not recommend operating your APSPays Gateway without AVS and CVV settings but recognizes certain business needs may warrant adjustments to the default settings. Instructions to do so are below:

Address Verification: https://vimeo.com/200899769

Card ID Verification: https://vimeo.com/200899749

NOTE Transactions without proper AVS and CVV security checks are at higher risk for chargebacks, which may result in financial loss.

CONTACT INFORMATION

CUSTOMER SERVICE

The APS Payments Customer Service Team is your first point of contact for general inquiries.

Phone: 888.685.1900

Email: apscsr@apspayments.com

INTEGRATIONS TEAM

The APS Payments Integration team is your first point of contact regarding Software support or APSPays Gateway questions.

Phone: 888.685.1900

Email: Integrations@apspayments.com